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NEW YORK STOCK EXCHANGE  
NYSE EURONEXT LONDON  
NYSE EURONEXT PARIS**

June 25, 2013

Dear Sirs/Madam,

**Sub: Press Release**

Please find attached the press release titled

- 1. Consumers Worldwide Will Allow Access to Personal Data for Clear Benefits, Says Infosys Study**
- 2. Brits Will Allow Access to Personal Data for Clear Benefits, Says Infosys Study**
- 3. Americans Will Allow Access to Personal Data for Clear Benefits, Says Infosys Study**
- 4. Australian Consumers Willing to Trade Personal Data for Higher Banking Security, says Infosys Digital Consumer Study**
- 5. Australians ready for digital healthcare system**
- 6. Creepy or convenient? Digitally savvy Australians willing to share personal data for relevant offers, says Infosys Digital Consumer Study**

This is for your information and records.

Yours sincerely,

**For Infosys Limited**

**N R Ravikrishnan**  
Company Secretary

## Consumers Worldwide Will Allow Access to Personal Data for Clear Benefits, Says Infosys Study

*82 percent want data mining for fraud protection, will even switch banks for more security;  
78 percent more likely to buy from retailers with targeted ads, while only 16 percent will share  
social profile;  
56 percent will share personal and family medical history with doctors*

**NEW YORK – June 25, 2013:** Consumers worldwide overwhelmingly will share personal information to get better service from their doctors, bank and retailers; however, they are very discerning about how they share. Today's digital consumers are complicated and sometimes skeptical about how institutions use their data, according to a global independent survey of consumers around the world commissioned by Infosys.

Americans, Europeans and Australians feel comfortable sharing data with doctors (90 percent), banks (76 percent) and retailers (70 percent); however, the research shows contrasting nuances. Consumers won't readily share personal medical history with doctors. They say they want targeted ads yet are wary of sharing the information to enable this. The study shows consumers understand the benefits of sharing data but remain cautious of data mining (especially in Europe): 39 percent globally describe data-mining as invasive while also saying it is helpful (35 percent), convenient (32 percent) and time saving (33 percent). Consumers in the United States are less concerned about the invasive issue (30 percent) than in the other countries surveyed, while German consumers are less willing to share personal data than in other countries.

The global research polled 5,000 digitally savvy consumers in five countries about how they trade personal data in the retail, banking, and healthcare sectors. The study shows the key challenge facing business is to navigate the complex behaviors consumers display when sharing their personal data.

### Key global findings:

#### Retail

- **To know me is to sell to me:** Three quarters of consumers worldwide believe retailers currently miss the mark in targeting them with ads on mobile apps, and 72 percent do not feel that online promotions or emails they receive resonate with their personal interests and needs.
- **To really know me is to sell me even more:** A wide majority of consumers (78 percent) agree that they would be more likely to purchase from a retailer again if they provided offers targeted to their interests, wants or needs, and 71 percent feel similarly if offered incentives based on location.
- **Catch 22 for retailers?** While in principle shoppers say they want to receive ads or promotions targeted to their interests, just 16 percent will share social media profile



information. Lacking these details could make it difficult for retailers to deliver tailored digital offers.

## Banking

- **Security = Loyalty:** 82 percent of respondents *expect* their bank to mine personal data to protect against fraud. It's so important issue that just over three quarters (76 percent) even would consider changing banks if a competitor offered assurances that their data and money would be safer.
- **Digital communication conundrum:** There is a communications challenge for banks: 63 percent of consumers want banks to communicate with them about their account or transaction information via alerts to mobile or smart phone; however only 32 percent frequently share information on these devices.
- **Are banks reassuring customers enough?** Despite these clear concerns about security more than a third of consumers (35 percent) still feel that their current bank or financial institution does not have a clear process for addressing fraudulent issues.

## Healthcare

- **It's right there in my e-file:** An overwhelming 88 percent of consumers favor physicians being armed with electronic health information about patients, however...
- **I'm not telling you that:** Only 56 percent will share personal medical history, 52 percent family medical history.
- **Apps are more personal:** While more than 76 percent are interested in mobile apps for tracking their health, consumers are less comfortable using their mobiles to share data with doctors and prefer to share personal data with their doctor's office in person (98 percent), followed by online (77 percent) and mobile (66 percent).

Visit [www.infosys.com/digital-consumer-study](http://www.infosys.com/digital-consumer-study) for complete survey results.

## Quote

**Stephen Pratt, Managing Partner, Worldwide Consulting and Systems Integration and Executive Council Member at Infosys:**

"This study is a wake-up call to companies about the enormous untapped opportunity to gain greater access to data by clearly communicating 'what's in it for me' to the customer. Our research shows that people will certainly share though they're very savvy about how they give up their personal information. Companies need to crack the code in mining data effectively to gain consumer trust **and** clearly articulate the benefit to their customers."

## Engaging the Digital Consumer – Research Methodology

This comprehensive global research project studied consumer sentiment on big data issues in the retail, financial services, and health care industries in the United States, United Kingdom, France, Germany and Australia. The study polled 1,000 consumers in each country via an online survey for a total global sample of 5,000 adults between the ages of 18 and 69.







Independent research firms KRC and Vanson Bourne conducted the study; KRC surveyed the United States between May 3<sup>rd</sup> and 7<sup>th</sup>, 2013 and Vanson Bourne surveyed the remaining countries between May 8<sup>th</sup> and 22<sup>nd</sup>, 2013. To qualify for the survey, respondents had to be active Internet users and indicate that they have made an online purchase during the previous six weeks. The majority of respondents also had to indicate they owned a smartphone or tablet computer.

### **Additional Resources**

[Engaging the Digital Consumer global microsite](#)

Engaging the Digital Consumer – United States findings

Engaging the Digital Consumer – United Kingdom findings

Engaging the Digital Consumer – Australia findings

### **About Infosys**

Infosys is a global leader in business consulting and technology solutions. As a proven partner focused on building tomorrow's enterprise, Infosys enables clients in more than 30 countries to outperform the competition and stay ahead of the innovation curve.

Ranked in the top tier of Forbes' 100 most innovative companies, Infosys—with \$7.4 billion in annual revenues and 150,000+ employees—provides enterprises with strategic insights on what lies ahead. We help enterprises transform and thrive in a changing world through strategic consulting, operational leadership and the co-creation of breakthrough solutions, including those in mobility, sustainability, big data and cloud computing.

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incentives, political instability and regional conflicts, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property and general economic conditions affecting our industry. Additional risks that could affect our future operating results are more fully described in our United States Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2013 and on Form 6-K for the quarter ended June 30, 2012 September 30, 2012 and December 31, 2012. These filings are available at [www.sec.gov](http://www.sec.gov). Infosys may, from time to time, make additional written and oral forward-looking statements, including statements contained in the company's filings with the Securities and Exchange Commission and our reports to shareholders. The company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the company unless it is required by law.

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**For Infosys Limited**



**N R Ravikrishnan**  
*Company Secretary*



## **Brits Will Allow Access to Personal Data for Clear Benefits, Says Infosys Study**

*86 percent want data mining for fraud protection, will even switch banks for more security;  
78 percent more likely to buy from retailers with targeted ads, while only 16 percent will share social profile;  
53 percent will share personal and family medical history with doctors*

**NEW YORK – June 25, 2013:** Consumers worldwide overwhelmingly will share personal information to get better service from their doctors, bank and retailers; however, they are very discerning about how they share. Today's digital consumers are complicated and sometimes skeptical about how institutions use their data, according to a global independent survey of consumers around the world commissioned by Infosys.

Brits feel comfortable sharing data with doctors (91 percent), banks (74 percent) and retailers (69 percent); however, the research shows contrasting nuances. Consumers won't readily share personal medical history with doctors. They say they want targeted ads yet are wary of sharing the information to enable this. The study shows consumers understand the benefits of sharing data but remain cautious of data mining (especially in Europe): 39 percent globally describe data-mining as invasive while also saying it is helpful (35 percent), convenient (33 percent) and time saving (32 percent). Consumers in the United States are less concerned about the invasive issue (30 percent) than in the other countries surveyed, while German consumers are less willing to share personal data than in other countries.

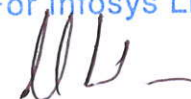
The global research polled 5,000 digitally savvy consumers in five countries (including 1,000 each in of France, Germany, and the United Kingdom) about how they trade private data in the retail, banking, and healthcare sectors. The study shows the key challenge facing business is to navigate the complex behaviours consumers display when sharing their personal information.

### **Key UK findings:**

#### **Retail**

- **To know me is to sell to me.** Three quarters of consumers worldwide believe retailers currently miss the mark in targeting them with ads on mobile apps, and 78 percent do not feel that online promotions or emails they receive resonate with their personal interests and needs.
- **To really know me is to sell me even more:** British consumers overwhelming agree (78 percent) that they would be more likely to purchase from a retailer again if they provided offers targeted to their interests, wants or needs, and 68 percent feel similarly if offered incentives based on location.
- **Catch 22 for retailers?** While in principle shoppers say they want to receive ads or promotions targeted to their interests, just 16 percent will share social media profile information. Lacking these details could make it difficult for retailers to deliver tailored digital offers.

For Infosys Limited



**N. R. Ravikrishnan**  
Company Secretary

## Banking

- **Security = Loyalty:** 86 percent of respondents *expect* their bank to mine personal data to protect against fraud. It is such an important issue that just over three quarters (77 percent) even would consider changing banks if a competitor offered assurances that their data and money would be safer.
- **Digital communication conundrum:** There is a communications challenge for banks: 60 percent of consumers want banks to communicate with them about their account or transaction information via alerts to mobile or smart phone; however only 28 percent frequently share information on these devices.
- **Are banks reassuring customers enough?** Despite these clear concerns about security more than a third of consumers (31 percent) still feel that their current bank or financial institution does not have a clear process for addressing fraudulent issues.

Visit [www.infosys.com/digital-consumer-study](http://www.infosys.com/digital-consumer-study) for complete survey results.

## Quote

**Stephen Pratt, Managing Partner, Worldwide Consulting and Systems Integration and Executive Council Member at Infosys:**

“This study is a wake-up call to companies about the enormous untapped opportunity to gain greater access to data by clearly communicating ‘what’s in it for me’ to the customer. Our research shows that people will certainly share though they’re very savvy about how they give up their personal information. Companies need to crack the code in mining data effectively to gain consumer trust *and* clearly articulate the benefit to their customers.”

## Engaging the Digital Consumer – Research Methodology

This comprehensive global research project studied consumer sentiment on big data issues in the retail, financial services, and health care industries in the United States, United Kingdom, France, Germany and Australia. The study polled 1,000 consumers in each country via an online survey for a total global sample of 5,000 adults between the ages of 18 and 69. Independent research firms KRC and Vanson Bourne conducted the study; KRC surveyed the United States between May 3<sup>rd</sup> and 7<sup>th</sup>, 2013 and Vanson Bourne surveyed the remaining countries between May 8<sup>th</sup> and 22<sup>nd</sup>, 2013. To qualify for the survey, respondents had to be active Internet users and indicate that they have made an online purchase during the previous six weeks. The majority of respondents also had to indicate they owned a smartphone or tablet computer.

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For Infosys Limited  
  
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Company Secretary





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For Infosys Limited

N. R. Ravikrishnan  
Company Secretary



## Americans Will Allow Access to Personal Data for Clear Benefits, Says Infosys Study

*87 percent want banks to mine for fraud protection and will even switch banks for more security;  
85 percent more likely to buy from retailers with targeted ads, while only 26 percent will share social profile;  
56 percent will share personal and family medical history with doctors*

**NEW YORK – June 25, 2013:** Consumers worldwide overwhelmingly will share personal information to get better service from their doctors, bank and retailers; however, they are very discerning about how they share. Today's digital consumers are complicated and sometimes skeptical about how institutions use their data, according to a global independent survey of consumers around the world commissioned by Infosys.

U.S. consumers feel comfortable sharing data with doctors (95 percent), banks (89 percent) and retailers (82 percent); however, the research shows contrasting nuances. Consumers won't readily share personal medical history with doctors. They say they want targeted ads yet are wary of sharing the information to enable this. The study shows consumers understand the benefits of sharing data but remain cautious of data mining by organizations: 45 percent say data-mining can be helpful yet at the same time, 30 percent still feel it is invasive.

The global research polled 5,000 digitally savvy consumers in five countries (including 1,000 in United States) about how they trade private data in the retail, banking, and healthcare sectors. The study shows the key challenge facing business is to navigate the complex behaviors consumers display when sharing their personal information.

### Key findings in the United States

#### Retail

- **To know me is to sell to me.** 71 percent of consumers believe retailers currently miss the mark in targeting them with ads on mobile apps, and 66 percent do not feel that online ads or emails they receive resonate with their personal interests and needs.
- **To really know me is to sell me even more:** U.S. consumers overwhelmingly agree (85 percent) that they would be more likely to purchase from a retailer again if they provided offers targeted to their interests, wants or needs, and 81 percent feel similarly if offered incentives based on location.
- **Catch 22 for retailers?** While in principle shoppers say they want to receive ads or promotions targeted to their interests, just 26 percent will share social media profile information. Lacking these details could make it difficult for retailers to deliver tailored digital offers.

#### Banking

For Infosys Limited  
  
 N. R. Ravikrishnan  
 Company Secretary

- **Security = Loyalty:** 87 percent of respondents *expect* their bank to mine personal data to protect against fraud. It's so important that a whopping 83 percent even would consider changing banks if a competitor offered assurances that their data and money would be safer.
- **Digital communication conundrum:** There is a communications challenge for banks: 74 percent of consumers want banks to communicate with them about their account or transaction information via alerts to mobile or smart phone; however only 39 percent frequently share information on these devices.
- **Are banks reassuring customers enough?** Despite these clear concerns about security, a third of consumers feel that their current bank or financial institution does not have a clear process for addressing fraudulent issues.

## Healthcare

- **It's right there in my e-file:** An overwhelming 92 percent of consumers favor physicians being armed with electronic health information about patients, however...
- **I'm not telling you that:** Only 58 percent are willing to share personal medical history, 56 percent family medical.
- **Apps are more personal.** While more than three quarters (76 percent) are interested in mobile apps for tracking their health, consumers are less comfortable using their mobiles to share data with doctors (and prefer to share personal data with their doctor's office in person (98 percent), followed by online (77 percent) and mobile (66 percent).

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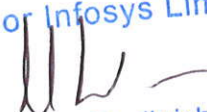
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**Stephen Pratt, Managing Partner, Worldwide Consulting and Systems Integration and Executive Council Member at Infosys:**

"This study is a wake-up call to companies about the enormous untapped opportunity to gain greater access to data by clearly communicating 'what's in it for me' to the customer. Our research shows that people will certainly share though they're very savvy about how they give up their personal information. Companies need to crack the code in mining data effectively to gain consumer trust **and** clearly articulate the benefit to their customers."

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For Infosys Limited  
  
 N. R. Ravikrishnan  
 Company Secretary





six weeks. The majority of respondents also had to indicate they owned a smartphone or tablet computer.

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For Infosys Limited

A handwritten signature in blue ink, appearing to read "N. R. Ravikrishnan", with a horizontal line extending to the right.

N. R. Ravikrishnan  
Company Secretary



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For Infosys Limited

A handwritten signature in blue ink, consisting of stylized, overlapping loops and a long horizontal stroke.

N. R. Ravikrishnan  
Company Secretary



## Australian Consumers Willing to Trade Personal Data for Higher Banking Security, says Infosys Digital Consumer Study

*79 percent of consumers would switch banks for more security;  
88 percent want banks to mine their purchase data to detect potential security breaches*

**Melbourne, Australia – June 25, 2013:** Australian consumers want their banks to mine large volumes of their transaction information – so-called ‘Big Data’ -- to analyse their behaviour and alert them of security risks. A resounding 79 percent would also consider switching banks if they had proof their money and personal data would be safer, according to a global independent survey of consumers around the world commissioned by Infosys.

The global research polled 5,000 digitally savvy consumers in five countries (including 1,000 in Australia) about how they trade private data in the retail, banking, and healthcare sectors. The study shows the key challenge facing business is to navigate the complex behaviors consumers display when sharing their personal information.

While most Australians (88 percent) now want their banks to analyse their transaction data for security purposes, they are less convinced about information being tapped to offer customised financial products and services (54 percent). About half (51 percent) want banks to use external sources such as social media and emails to provide them with valuable updates and insights.

### Additional Australian findings:

- **Digital communication conundrum:** There is a communications challenge for banks: 72 percent of consumers want banks to communicate with them about their account or transaction information via alerts to mobile or smart phone; however only 21 percent are willing to share information about the technology they own.
- **What data will customers share with banks?** Australians are generally willing to share details such as email address (75 percent) and postcode (63 percent) with their banks in order to get more personalised service and customised offers; however, they are very reluctant to share social media profile information (11 percent) or types of investment accounts held with other financial institutions (12 percent).
- **Trusting banks with data:** The study revealed stronger trust for banks, with consumers generally more willing to share personal information with banks over retailers or healthcare providers.

Visit [www.infosys.com/digital-consumer-study](http://www.infosys.com/digital-consumer-study) for complete survey results.

### Quote:

**Andrew Groth**, Vice President and Head of Financial Services, Asia Pacific at Infosys

“The fact that customers are willing to switch banks for higher security measures should send a clear signal to financial institutions who are looking for ways to compete for customer loyalty. There is a huge opportunity for Australian banks to showcase their security sophistication.”

For Infosys Limited  
  
N. R. Ravikrishnan  
Company Secretary





"Big Data is definitely already on the agenda for Australian banks, but this research poses some potential challenges when it comes to using this data for marketing purposes. There is a clear privacy line that customers won't cross, particularly with their social media profiles. Banks need to convince customers about the benefits of sharing information before they'll be willing to divulge."

### **Engaging the Digital Consumer – Research Methodology**

This comprehensive global research project studied consumer sentiment on big data issues in the retail, financial services, and health care industries in Australia, France, Germany, United Kingdom, and United States. The study polled 1,000 consumers in each country via an online survey, for a total global sample of 5,000 adults ages 18-69. Independent research firms KRC and Vanson Bourne conducted the study; KRC surveyed the United States on May 3-7, 2013, and Vanson Bourne surveyed the remaining countries May 8-22, 2013. To qualify for this survey, respondents had to be active Internet users and indicate that they have made an online purchase in the past six weeks. The majority of respondents also had to indicate they had a smartphone or tablet computer.

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A handwritten signature in blue ink, appearing to be "N. R. Ravikrishnan".

N. R. Ravikrishnan  
Company Secretary

## Australians ready for digital healthcare system

*92% believe that doctors should have ready access to patients' electronic health information;  
94% are comfortable sharing personal information with their regular doctor's office;  
Around 70% want apps that help them manage their healthcare*

**Melbourne, Australia – June 25, 2013:** Most Australians would welcome a more digital approach to healthcare, suggesting the government's new eHealth system may be well received.

The independent study commissioned by Infosys, a global leader in business consulting and technology solutions, polled 5,000 consumers in five countries (including 1,000 in Australia) to probe consumer attitudes about sharing data with healthcare providers, retailers and banks

An overwhelming majority of Australians surveyed believe doctors should have ready access to their electronic health information. They also express confidence in the security of their medical records and are comfortable sharing personal information with their doctor or local hospital. That's good news for the Australian government, which has a target to sign up half a million eHealth users by the end of June 2013.

With new diet trackers, fitness apps and health monitors crowding the market, Australians are embracing innovative healthcare tools. The Infosys study confirms this trend, with more than two thirds of Australians saying they are interested in online or mobile apps that help them to track their health goals (70%), stick to their doctor's treatment plan (73%), communicate with their doctor's office (76%) or coordinate appointments with their doctor (75%).

### Key Australian Findings:

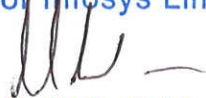
- **Willing to share.** Nearly all Australians are comfortable sharing personal information with their regular doctor's office (94%) or local hospital (92%). Most (78%) are also confident that their doctors have the right security measures in place to protect their medical information.
- **Apps are more personal.** While more than 70% are interested in mobile apps for tracking their health, Australians are less comfortable using their mobiles to share data with doctors. Australians prefer to share personal data with their doctor's office in person (97%), followed by online (60%) and mobile (55%).
- **Online resistance.** While 92% of Australian respondents believe that doctors should have ready access to patients' electronic health information, only 60% say they are actually willing to share healthcare information online – a conundrum that government will need to tackle with the introduction of the eHealth system.

### Quote:

Allen Koehn, General Manager – Public Sector, Infosys

"Australians want to have control over their own lives, and crave the tools that make it easy to manage this. Healthcare providers and government need to tap into this mindset."

For Infosys Limited

  
N. R. Ravikrishnan  
Company Secretary



"It's still early days for eHealth in Australia— too soon to know how widely it will be adopted or extended. But imagine if you could access all your health information, schedule your doctor's appointments, lodge claims and track your health goals all from the one app – that would be a compelling combination. What this research shows us is that Australians are ready to innovate when it comes to healthcare -- a great opportunity for the government and the private sector to come together."

#### **Engaging the Digital Consumer – Research Methodology**

This comprehensive global research project studied consumer sentiment on big data issues in the retail, financial services, and health care industries in Australia, France, Germany, United Kingdom, and United States. The study polled 1,000 consumers in each country via an online survey, for a total global sample of 5,000 adults ages 18-69. Independent research firms KRC and VansonBourne conducted the study; KRC surveyed the United States on May 3-7, 2013, and VansonBourne surveyed the remaining countries May 8-22, 2013. To qualify for this survey, respondents had to be active Internet users and indicate that they have made an online purchase in the past six weeks. The majority of respondents also had to indicate they had a smartphone or tablet computer.

#### **About Infosys**

Infosys is a global leader in business consulting and technology solutions. As a proven partner focused on building tomorrow's enterprise, Infosys enables clients in more than 30 countries to outperform the competition and stay ahead of the innovation curve.

Ranked in the top tier of Forbes' 100 most innovative companies, Infosys with \$7.4B in annual revenues and 150,000+ employees provides enterprises with strategic insights on what lies ahead. We help enterprises transform and thrive in a changing world through strategic consulting, operational leadership and the co-creation of breakthrough solutions, including those in mobility, sustainability, big data and cloud computing.

Visit [www.infosys.com](http://www.infosys.com) to see how Infosys (NYSE: INFY) is Building Tomorrow's Enterprise® today.

#### **Safe Harbor**

Certain statements in this release concerning our future growth prospects are forward-looking statements, which involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, fluctuations in foreign exchange rates, our ability to manage growth, intense competition in IT services including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, industry segment concentration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks or system failures, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which Infosys has made strategic investments, withdrawal or expiration of governmental fiscal incentives, political instability and regional conflicts, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property and general economic conditions affecting our industry. Additional risks that could affect our future operating results are more

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fully described in our United States Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2013 and on Form 6-K for the quarter ended June 30, 2012 September 30, 2012 and December 31, 2012. These filings are available at [www.sec.gov](http://www.sec.gov). Infosys may, from time to time, make additional written and oral forward-looking statements, including statements contained in the company's filings with the Securities and Exchange Commission and our reports to shareholders. The company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the company unless it is required by law.

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Company Secretary



## AUSTRALIAN PRESS RELEASE

### **Creepy or convenient? Digitally savvy Australians willing to share personal data for relevant offers, says Infosys Digital Consumer Study**

**Melbourne, Australia – June 25, 2013:** Are today's targeted retail promotions creepy and unwelcome, or worth the trade-off of personal data for better, more relevant deals?

The answers from Australian consumers may surprise some retailers, according to an independent study commissioned by Infosys, a global leader in business consulting and technology solutions.

About half (51%) of Australia's digitally savvy shoppers say they are willing to have their online or mobile behaviour shared with retailers in exchange for targeted promotions, and a whopping 83% revealed they would be more likely to purchase again from a retailer that provided them with tailored promotional offers.

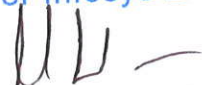
However, retailers appear to be missing this digital opportunity. Most consumers said current ads and promotions don't speak to them, with ads received on mobile devices (77%), online (74%) and email (71%) deemed the least relevant.

The global research polled 5,000 digitally savvy consumers in five countries (including 1,000 in Australia) about how they trade personal data in the retail, banking, and healthcare sectors. The study shows the key challenge facing business is to navigate the complex behaviors consumers display when sharing their personal data.

#### **Key Australian findings:**

- **Big data targeting breeds consumer loyalty.** 83% of online shoppers said they'd be motivated to make repeat purchases if they received offers tailored to their interests. 78% would make a repeat purchase if they received offers targeted to their location.
- **Social media helps too.** 68% would shop with a retailer again based on social media interactions, whether with friends, family, fans, or with the retailer itself.
- **What data will shoppers share?** Though consumers are willing to share email addresses (81%) and postcodes (67%) in exchange for more customised experiences or offers, there is a big drop after that. Less than a third (32%) would share a date of birth, and only 9% would divulge their income (9%).
- **Catch 22 for retailers?** While in principle shoppers say they want to receive ads or promotions targeted to their interests, only 30% are actually willing to reveal vital information such as their use of smart devices, and just 14% are willing to share social media profile information. Could lacking these details make it difficult for retailers to deliver tailored digital offers?
- **Consumers value online customer service.** 82% would be more likely to purchase from a retailer again if the retailer helps them resolve customer service issues online, for example, through an online form, email, or a chat program.
- **Does it fit?** Australians were the least likely shoppers to feel comfortable purchasing clothing, shoes or jewellery online (57% of Australians and only 45% of Australian

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Company Secretary

women aged 50-69, compared to an average of 70% for shoppers in the US and Europe).

- **Reviews important to young shoppers.** Reviews and ratings from other consumers are of particular appeal to 18 – 29 year olds, with 83% of young shoppers indicating this would motivate them to make a repeat purchase.
- **Shoppers are 'app' happy.** 62% are more likely to make a purchase from a retailer again if it has a mobile application that's easy to use (this rises to 70% among 18 to 29 year olds).

**Quote:**

**Sumit Madan, Retail Client Manager at Infosys;**

"Australians are clearly willing to trade some useful personal information with retailers if they can extract real value from it. When it comes to their personal data, there's a line shoppers are willing to cross. Smart retailers must figure out how to persuade them to cross it to leverage the wave of opportunity that the online shopping revolution and big data present."

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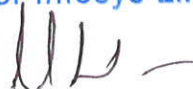
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