

## The perception of value and worth of personal data: a HAT case study

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**Purpose-** Understanding personal data interactions by individuals and its use by companies is fundamental in the age of new technologies and digital transformation, especially how those petabytes of data co-create value with users of the technologies. Individuals generate an enormous amount of data when they go online but have little understanding of how the data they generate is used. The aim of this paper is to gain an understanding of the individual's perception of data generation when they use their applications, devices, sensors consciously and unconsciously. Two research questions of formulated: Do individuals understand what is personal data and how they generate it? and How do individuals understand the value and the worth of personal data in terms of how it is shared, the privacy concerns, and the insights that could be obtained?

**Design/methodology/approach-** The work adopts a case theory method useful to analysing important social phenomena and their impacts (Gummeson, 2017) and Grounded Theory analysis (Glaser, B. G., & Strauss, A. L., 2017) a methodology that makes the processes and procedures of a qualitative analysis observable, comprehensible and replicable. The focus of this research is to understand individuals interaction with personal data through their use of online applications. We use the HAT (Hub-Of-All-Things) application where they can view their own personal data and through an exploratory interviews, seek to understand if users are able to perceive how they generate personal data and understand its worth.

**Findings-** Our study reveals that individuals are unaware of how they are generating and sharing their personal data nor have an understanding of the value or worth of that data. However, when they are showed their personal data back to them as a reflection of their activities, they form the conclusion that the value of their information is much higher than they first believed. The research also show their willingness to defend the use personal data as an asset i.e. it's worth, comes after their perception of its value arising from the form in which personal data is presented to them.

**Research limitations-** In this paper, only individuals' interactions are analyzed. Follow on research would use the HAT platform to understand how the same data is being used by organisations.

**Practical implications-** Entrepreneurs have long understood that personal data provided by individuals are one of the more important resources in the era of digitization. In the market of new applications, companies obtain personal information from individuals who provide their information even if they when do not actually know how companies use their data. Individuals do not have a perception of the value of their personal data nor aware that this information is an asset for firms. From our experimental interviews, we show users that the form in which personal data is presented to individuals matter to the concreteness of their perception of value and are then willing to manage their personal information to defend their privacy and information assets.

**Originality/value-** The paper brings new insights into the understanding of personal data interactions and work on value and worth of personal data, particularly how perception of value and worth can change with the way personal data is presented back to individuals.