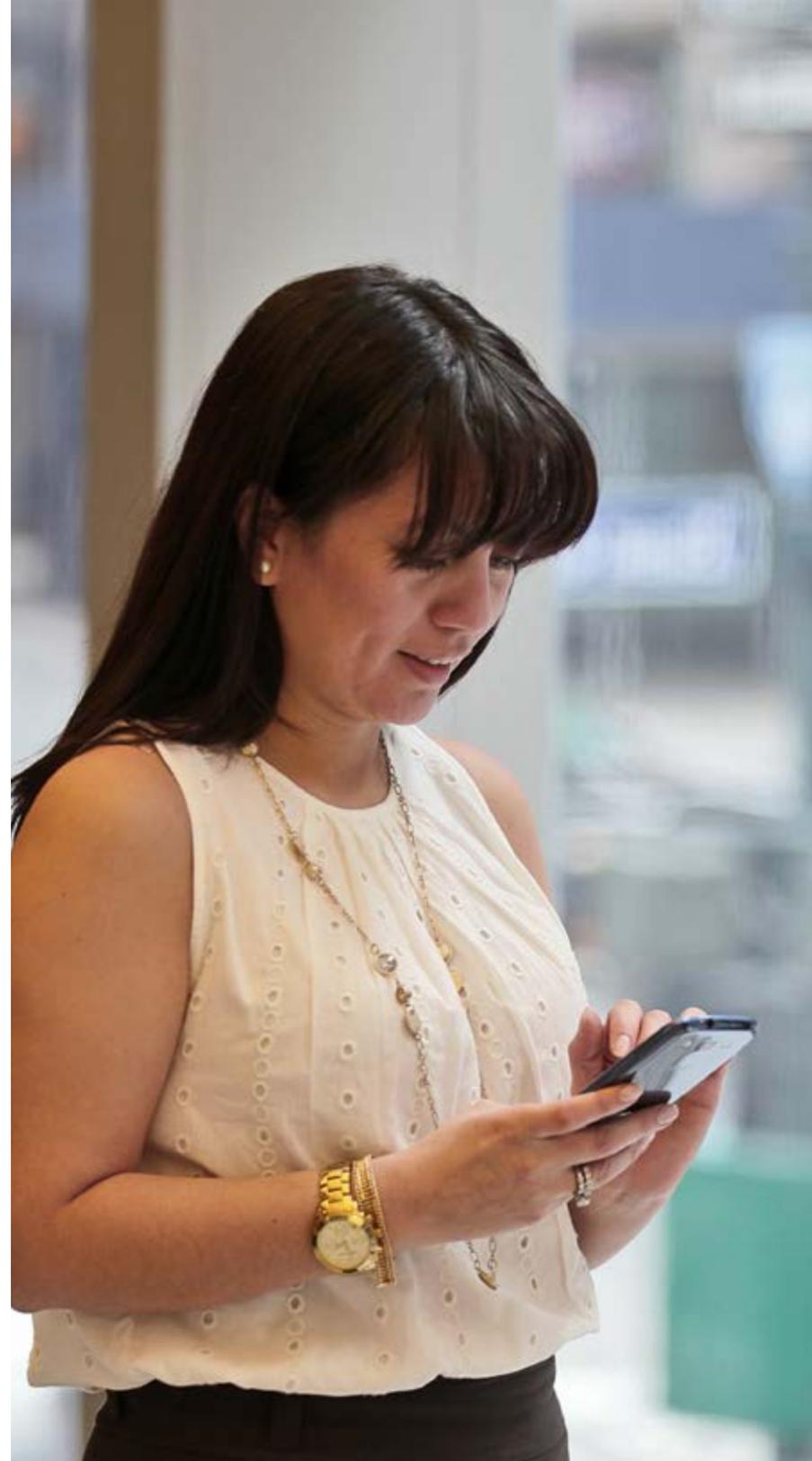


Consumer Intelligence Series
Spotlight on US Hispanic Consumers

Mi Móvil: Hispanic consumers embrace mobile technology

Through PwC's ongoing Consumer Intelligence Series, we gain directional insights on consumer attitudes and behaviors in the rapidly changing media and technology landscape.



Series overview & study objectives

Hispanics are the fastest growing minority in the US and have the greatest purchasing power of any US ethnic group. For businesses aiming to succeed in today's economy, Hispanics represent unparalleled growth opportunities. Through the ongoing Consumer Intelligence Series, PwC's Entertainment, Media, and Communications practice and Health Research Institute (HRI) collaborated to better understand Hispanic consumer attitudes and behaviors in the rapidly changing media, technology, and healthcare landscape. (Click [here](#) to read the separate report from HRI—Hispanics: A growing force in the New Health Economy.)

The key objectives of this research were to explore consumer attitudes and usage on various mobile device activities, such as:

- Activities performed most often
- Media consumption habits
- As “second screens” while watching TV
- Mobile wallets—usage, behavior, attitudes
- Health attitudes, preferences and behaviors related to accessing care, insurance, and information
- Consumer privacy, and how much/what type of personal information consumers are most and least willing to share and what their conditions and expectations are for sharing it

Channels and demographics

The research uncovered the similarities and differences between two distinct consumer segments—Hispanic and non-Hispanic consumers in the US—and included:

- A spring 2014 nationwide survey (in English and Spanish) 500 Hispanics and 500 non-Hispanics ranging in age from 18-65
- Two Hispanic and two non-Hispanic focus groups with participants ranging in age from 25-59 in New York City and Dallas
- A social media listening campaign



Summary

Hispanic consumers have adopted and embraced mobile technology at an equivalent or greater extent than non-Hispanics across a wide variety of activities. Among Hispanic consumers who use mobile devices, smartphone and tablet ownership is similar, but frequency of mobile device usage skews higher among Hispanic consumers across a wide array of activities.



There appear to be several key reasons for the Hispanic propensity toward mobile device usage:

- **More mobile population:** In qualitative discussions, Hispanic consumers perceive themselves as a more mobile segment of the population, and therefore view mobile technology as a critical support for this lifestyle.
- **Affordable and accessible technology:** Hispanic consumers also report that mobile technology is appealing to them given its relative affordability. In qualitative discussions, Hispanic consumers mentioned the appeal of mobile devices as an intriguing “new toy” that is more widely available at an accessible cost in the US and therefore has caught on quickly.
- **Lower-cost way to communicate:** Mobile technology provides cost efficient access to communication, e.g., via vehicles like VOIP, e-mail, and social media that can help Hispanic consumers — who have a lower average income than non-Hispanics — avoid the comparatively higher cost and financial commitment of traditional phone and Internet plans. The low-cost communication benefits of mobile are especially important to staying in touch with large families and friends, some of whom may be located internationally.
- **Cost effective entertainment:** Through streaming and downloading content, especially from free sites, mobile technology provides access to a full complement of video entertainment (including Spanish language, as desired). This can help avoid more costly traditional service plans.
- **A new level of capability:** Mobile technology provides Hispanic consumers with a greater means to access critical information, e.g. about healthcare and insurance providers, which can help them better adapt and thrive in American society.
- **Healthcare and Health Insurance:** Hispanic consumers rely on information garnered via mobile technology more often than non-Hispanics for similar reasons mentioned earlier: cost efficiency and access. They tend to use both information obtained from the Internet and from social media more often than non-Hispanics. Part of the reason for this may be cost consciousness and willingness to go outside of more traditional healthcare providers for their needs. In fact, some Hispanic consumers would rather cross borders to seek care and rely on family in their home countries to help them access affordable medications. Here, the ability to communicate internationally in a cost effective manner is another advantage of mobile technology.
- **Privacy concerns:** Both Hispanic and non-Hispanic consumers both have significant concerns with sharing personal information. Hispanic consumers report that the need for trust is central to their cultural acceptance. They tend to be very cautious, especially because they are often in a new country, and are often concerned that giving out too much information can be detrimental, such as with insurance premiums. To this extent, they want to know how any personal information they provide will be used and have a desire to control how much information they share. More than non-Hispanics, they are reluctant to give out any information at all, regardless of the reward in providing it.

One size does not fit all. The Hispanic population is diverse in terms of home countries, length of time/number of generations in the US, geographic disparity, and age and family makeup differences. Companies need multiple customized strategies for different ethnicities and generations.

Key findings

1. Hispanic consumers are even more heavily engaged with their mobile devices than non-Hispanics.

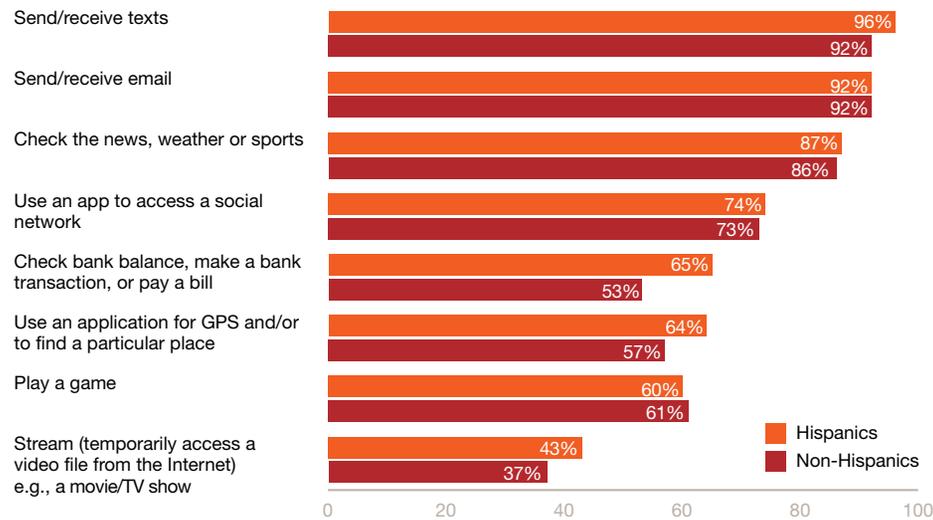
Hispanic consumers are using their mobile devices to do more things, more often than non-Hispanics. Focus groups among Hispanics suggest that there may be a variety of lifestyle and attitudinal reasons they are adopting and embracing mobile technology to such a great extent.

◆ **More mobile as a group:** Some Hispanic consumers discussed the perception that as a group, they are always “on the move” and so more reliant on mobile technology by necessity, e.g. due to their urban lifestyle, working longer hours/multiple jobs.

~ “As Hispanics, we work more. We’re out and about more.” – Hispanic, 25-59, New York

~ “If you think of Hispanics, they usually live in large cities like New York, LA, Chicago, Miami. So, the technology is kind of catered to them, so they adopt it quicker than people who live in rural places. And if you live in a small town, you don’t really need some of these things because the places you’re going may not even take them. They may not have even adapted the new technology of it.” – Hispanic, 25-59, New York

Percent of respondents doing these activities at least once a week or more



◆ **A more cost effective way to access the Internet:** Using 4G instead of Internet subscriptions.

~ “A lot of Hispanic people can’t afford, let’s say, Internet, cable, and stuff like that. So, I think a lot of people share. It’s like one person gets it and everyone shares it... That may be their only means to getting on the Internet. They may not pay for both. Their only means is that mobile phone to see something on the Internet or purchase something. Not everybody has Internet at home.” – Hispanic, 25-59, New York

~ “A lot of the people can’t afford the Internet... One person in the family will purchase it and pay the hefty fee and everyone kind of like clusters onto that mobile app or whatever on their phone and that’s how they use it, because they can’t each afford \$150-\$160 a month to have it. They’ll get like a prepaid plan or something for their phone, have everything unlimited and have access to all this.” – Hispanic, 25-59, New York

◆ A “new toy”: Captivated by technology that is more accessible/affordable than before.

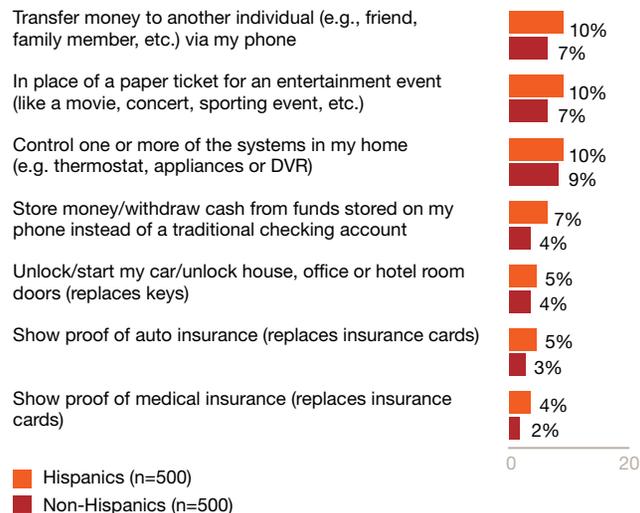
~ “We’ve never had it; this is a brand new toy. We’ve never had this before. They’ve never had this in maybe their home country. Now that it’s available, it’s like, let’s do it! We have to be more American than the Americans here!” – Hispanic, 25-59, Dallas

~ “We didn’t have access to technology as early as Caucasians or upper-class America mainly because of the lower income. So once we had that app on the phone, we just dove right into it.” – Hispanic, 25-59, Dallas

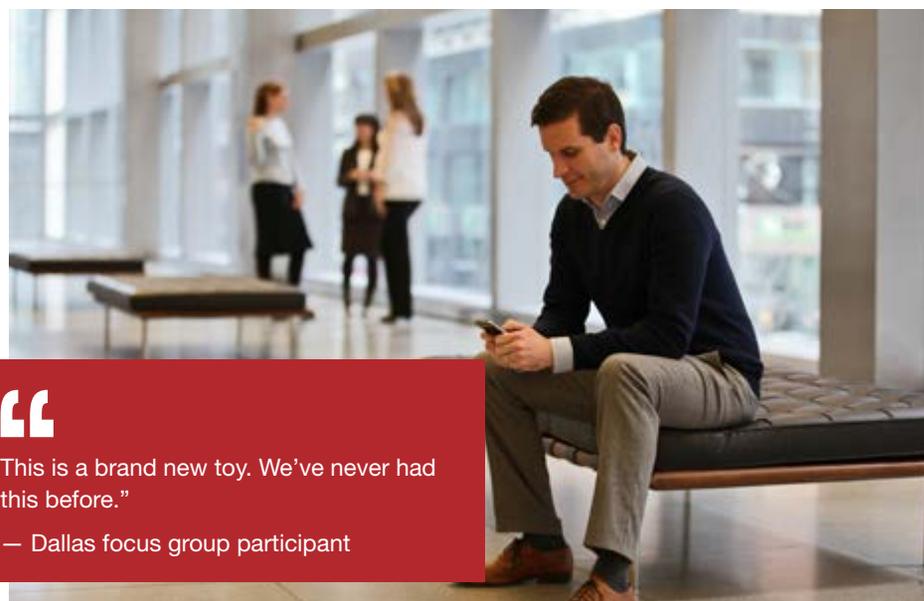
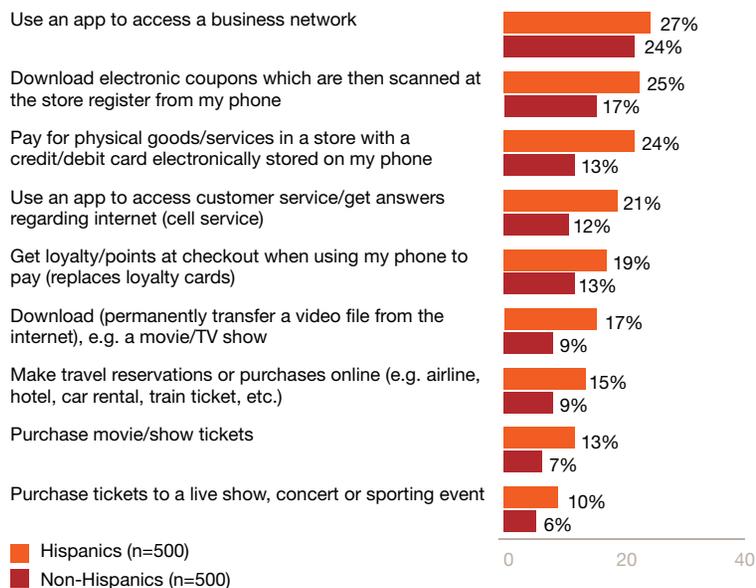
◆ Older Hispanic consumers skew higher in many mobile activities: It is an efficient and cost-effective way to communicate with far-flung friends and family.

~ “I think the urban mobile population...I have a lot of relatives spread around the country and it’s easy to keep in touch if everyone has a smart phone. They Skype each other and Facebook. So, the older relatives are all on there. They all know how to text. They’re all on Facebook. They do all those things that I do.” – Hispanic, 25-59, New York

Percent of respondents doing these activities at least once a week



Percent of respondents doing these activities at least once a week



“This is a brand new toy. We’ve never had this before.”
 — Dallas focus group participant

2. Hispanic consumers both stream and download video content to a greater degree than non-Hispanics:

◆ **Instead of paying for TV:** Hispanic focus group respondents suggest that in some cases, this activity replaces more expensive cable or satellite subscriptions.

~ “Because a lot of times they (Hispanics) don’t have cable at home. No cable at all. Just your local stations. So you’ll see them streaming quite a bit. They have no contracts. Phones are unlimited. They get it really cheap.” – Hispanic, 25-59, Dallas

~ “I stream mostly on my phone, because with the tablet, you have to have an Internet connection and I don’t have an Internet connection. On my phone I always have Internet, 4G. With the tablet, I carry it around with me in my backpack, but I can’t always use it, unless I’m somewhere that has a Wi-Fi connection.” – Hispanic, 25-59, New York

~ “Maybe they’re not paying for cable. You can stream videos for free. You can watch YouTube. You can watch a lot of things for free. You can go on YouTube and see whole episodes.” – Hispanic, 25-59, New York

◆ **To find language-specific programming:**

Some respondents talked about the ability to stream Spanish-language programs that might not otherwise be accessible via cable/satellite subscription.

~ “It’s because a lot of people are watching Spanish language, which they can’t get. You can’t get every sort of local show from your home country on every cable package. So the reason we’re just watching more than whites is because we’re watching other Spanish language shows that we have to get somewhere else. – Hispanic, 25-59, New York

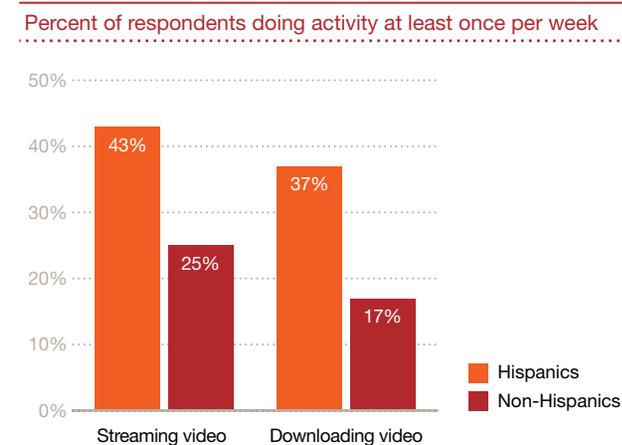
◆ **Downloading = anytime, anywhere:** Some consumers said they download for those occasions when they need to rely on mobile but Wi-Fi is not available. There is less concern with taking up space, given apps like Dropbox, which facilitate downloading.

~ “If I have a flight or I’m going to be in a subway for a long time, I’ll download a few shows to keep busy. I’ll download a couple of shows and when the Wi-Fi cuts out, you just have it on your phone.” – Hispanic, 25-59, New York

◆ **Older consumers have adopted mobile video, too:** Interestingly, older (60+) Hispanic consumers skew directionally higher than non-Hispanics in streaming video (20% vs. 8% on a weekly basis), which focus group participants suggested may be due to the strong following of Spanish-language telenovelas.

~ “The female Hispanics they are so addicted to their Mexican soap operas, the telenovelas. We used to have to build our schedule around my Mom’s soap opera shows, but now that they have the capability to watch it on their mobile devices, we can be anywhere. That’s probably one reason for the increase. They’re diehard fans of that... I mean these women are learning how to use computers and tablets because of the Mexican soap operas!” – Hispanic, 25-59, Dallas

~ “That’s what the Hispanic older people watch. The novellas. They’re like watching it on the TV and texting or talking to some other member about it.” – Hispanic, 25-59, New York



3. Hispanic consumers have adopted the mobile wallet to an even greater degree than non-Hispanics:

◆ **Banking on it:** More Hispanics (65%) than non-Hispanics (53%) are checking their balance, making transactions, or paying bills on at least a weekly basis. Some Hispanic focus group respondents mentioned the ease of sending money, even internationally, via mobile.

~ “Maybe they have a pre-paid card linked to PayPal, because they can send funds internationally through PayPal... I use PayPal a lot and to send money to my mom, I use Xoom which is an application, but it’s also a webpage. It is linked to my bank account, so I just say that I want to send \$200 to my mom and it will send.... I can send it to Peru, Mexico, Central America, India, anywhere. It’s cheaper than my bank.” – Hispanic, 25-59, Dallas

◆ **Payments, coupons and loyalty cards:** More Hispanic consumers are frequently using their mobile devices to download electronic coupons, paying for goods and services with an electronic credit or debit card stored on their phones and as an electronic loyalty/discount card.

~ “I love coupons. I love to go out. I love to eat out. Every year I get my Entertainment book with all the coupons. I realized that I had so many applications with electronic coupons like Groupon, Living Social and others. It’s another thing you can show at the restaurant and you get thirty percent off.” – Hispanic, 25-59, Dallas

~ “I have an app for loyalty card because I have like, twenty of them. In the olden days, I used to carry them in my keychain. Now I just use an app.” – Hispanic, 25-59, Dallas

~ “I use an app called “Key Ring” and you can store all the loyalties on there. Your Duane Reade, CVS. You put it in once and that’s it. When you go to the store, you don’t have to scan anything. Before that, I looked like a porter. I used to have tons of cards. I had them for everything. Now, I put everything in the phone.” – Hispanic, 25-59, New York

~ “I have an AMC card on my phone. When I go to the movie theater, I could pay for it and you get points.” – Hispanic, 25-59, New York

◆ **Traveling with it:** Hispanic consumers are also using mobile devices more often to pay for a wide variety of things such as travel arrangements, transportation and tickets. Again, many focus group respondents felt this was related to Hispanics being both a more mobile population and more reliant on the efficiencies of mobile technology.

~ “There’s a lot of traveling. And so add on to not having Internet or not having cable at the house. So you’re going to do all those things (book and pay for travel) right there while you’re moving.” – Hispanic, 25-59, Dallas

~ “Travel is a big thing for me... In that ice storm this winter, we were coming from New Orleans and I used the app that told me exactly where the ice was between here and there. It was like nine o’clock in the evening, and we couldn’t find a hotel nearby because everything was closed. Full. And the app just told me –okay, this hotel has vacancies. I just booked it. When I got there an hour later, it was sold out. So if I would not have done it through the app, no.” – Hispanic, 25-59, Dallas



◆ **Non-Hispanics like aspects of the mobile wallet, too:** In focus groups non-Hispanics expressed keen interest in the efficiencies and money-saving advantages of mobile coupons/loyalty points as making travel arrangements and buying tickets to entertainment events.

~ “There’s a Starbucks app and you basically load your virtual card with money from your bank account, you transfer it to your Starbucks card, and then when you walk in Starbucks, they scan your phone. It’s brilliant. It’s like the chips in these casinos. You’re not taking money out of your wallet. You’re scanning it and automatically loading it.” – non- Hispanic, 25-59, New York

~ “If I’m in like a Kroger and I need to buy something and it’s not the price point I want, I’ll get on my phone and I’ll go download an Internet coupon and then I can use it at the checkout.” – non- Hispanic, 25-59, Dallas

~ “At Target, you walk around and you can scan the items and it checks to see if they have online coupons, and at the register you just show them your phone, they scan it and it takes it off there.” – non- Hispanic, 25-59, Dallas

~ “There’s Retailmenot, an app which will let you know what stores have sales and will send you promotions, like the store is having a sale this day. You register with them, let them know what stores you shop at and then they’ll let you know on what day and time there will be a sale. And it’s also using the GPS, so let’s say you’re driving by a mall, it will let you know – ‘oh, this store you’re passing by, 15% off somewhere’. I love it!” – non- Hispanic, 25-59, New York

~ “With the hotels, there’s several apps where you can be anywhere on your travels and you just click on the app and it locates where you are and tells you what hotels are around you that are available, so that you don’t even have to go looking. It finds it for you.” – non- Hispanic, 25-59, Dallas

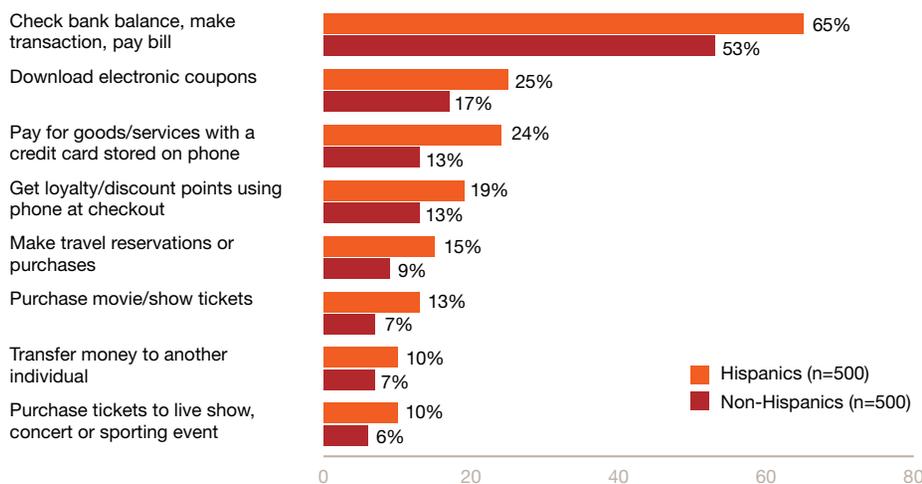
~ “If it’s a new movie, then if you’re out to dinner and you pull up the movie phone app and you can buy tickets right there. Then you don’t have to wait in the line or you don’t have to possibly miss out on the movie tickets.” – non- Hispanic, 25-59, Dallas

◆ Both Hispanic and non-Hispanic consumers have significant concerns about privacy and security – especially relative to using the mobile device as a credit card. In focus groups, consumers from both groups expressed concern about the possibility of theft in conjunction with using a mobile wallet. Some discussed recent highly publicized computer hacks and identity thefts and so desired the precaution of added security measures.

~ “I don’t know if I would (use phone as a mobile credit card) just because of privacy and security reasons. I’m scared to do that. . . . For my own peace of mind; I just don’t want anybody else to have access to that information. I don’t know how they can use it, but I’m sure they can. So I’m not really sure if I really want the information of my American Express or my Visa card in the phone.” – Hispanic, 25-59, Dallas

~ “I’m still a little skittish. With this technology, people can steal your information. So, it’s like that phone, all those emails, because everyone uses their phone, so now you have emails and there could be viruses. So many things just to get into your phone, so I’d just rather not.” – non-Hispanic, 25-59, New York

Percent of respondents doing these activities at least once a week



4. When it comes to mobile devices, Hispanic consumers are comparatively more likely to use their phones as a vehicle to both pay for additional service as well as access customer service:

◆ **Using the phone to pay for the phone:** Hispanics are to a much greater degree frequently using their mobile devices to purchase goods and services at mobile phone/service stores. Hispanic focus groups suggested that this correlates to both apps (for customer service) as well as purchasing pre-paid phone cards, e.g. via electronic payment sources like PayPal.

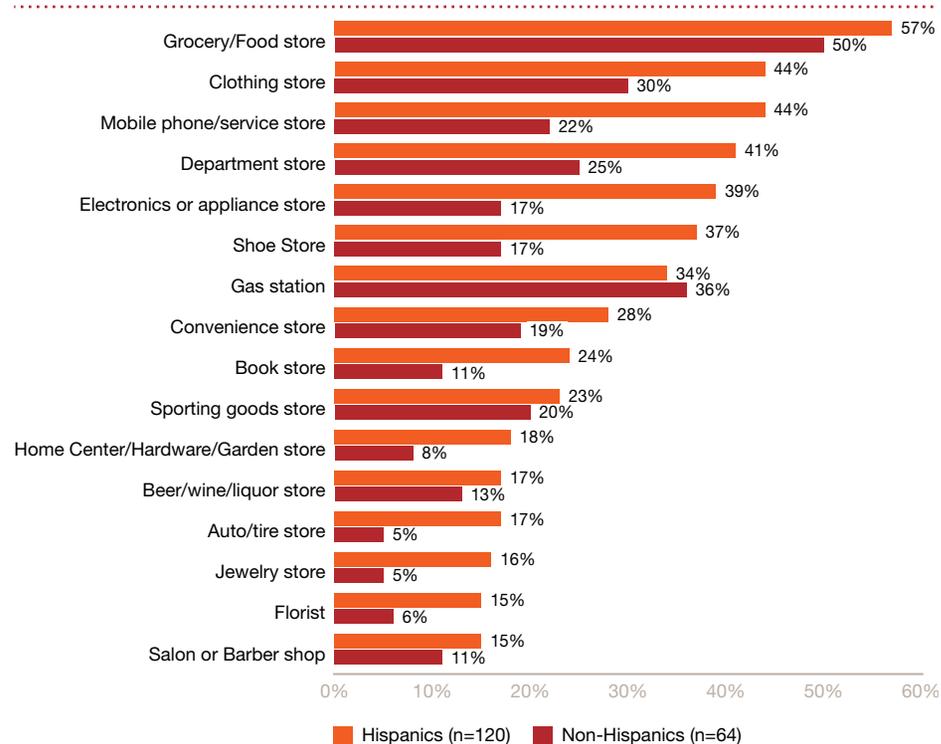
~ “There’s an app, your AT&T app. I pay my phone bill on my phone and if I have a quick question, I’ll search something on my phone.” – Hispanic, 25-59, New York

~ “I have the mobile thing on my phone that I use to pay my bill and check my calls and things like that. It’s Boost Mobile. So, I pay it on the phone because it has an app on it, so I pay it through here. You can do everything on your account.” – Hispanic, 25-59, New York

~ “I think it’s about prepay, where people, that’s how they save on money or minutes or because not everybody can afford an actual plan. The prepay is you go to the actual store and it’s \$40.00 a month for everything unlimited. They have to go into the store and put the \$40.00 on the phone so that’s why they are paying for things at the (mobile phone/service) store.” – Hispanic, 25-59, New York



Pay for physical goods/services with a credit/debit card electronically stored on phone once a week or more



◆ **Using the phone for help with the phone.**

Hispanic consumers use mobile apps to access telecom and Internet customer service in greater numbers than non-Hispanics, although in focus groups, non-Hispanics also expressed enthusiasm for using self-help apps.

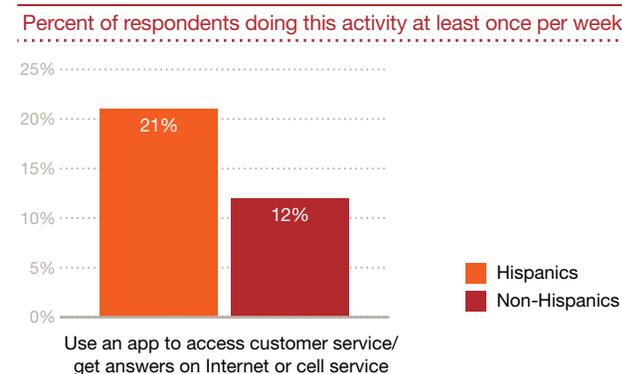
~ “A lot of people no longer have landlines and so that’s how we access it (customer service).” – Hispanic, 25-59, Dallas

~ “With mine (mobile phone service), I can also type a little message to them. They’ll connect me straight to a representative. And at home, we have Time Warner Cable and I have an app on my phone and on my tablet because in our area, unfortunately, sometimes we lose service. And I’ll touch my phone and I can just, instead of waiting on hold, send them a quick message and say – hey, lines are down. Is there a service outage? And either someone is calling me back or they’re sending me back a text or a message through my email.” – non-Hispanic, 25-59, Dallas

~ “I do it with Sprint. There’s a little app that you can download and if you have any questions or need customer service about your account, you just ask them right away. I spoke to them today on an IM conversation.” – non-Hispanic, 25-59, Dallas

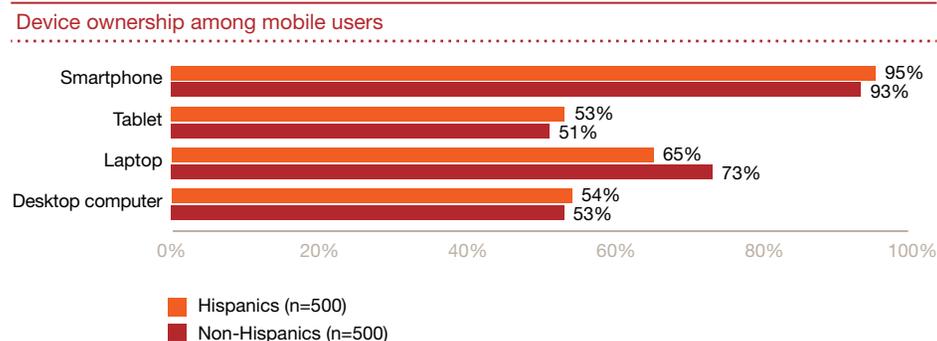
The online listening campaign reported 1,773 mentions related to customer service on Mobile Apps. Consumers are talking about the brand experience, not the platform experience. All users are talking about the service & support they needed or had, not the app they used. Key findings include:

- Individuals using mobile devices are likely to use an app versus a mobile site to post.
- Users looking for customer-service help with their Internet or cellphone service are more likely to search for it using a forum-specific app versus mobile browsers or other social platforms.



5. Both mobile phones and tablets have equivalent usage among Hispanic and non-Hispanic consumers.

About half or more of all mobile users say they use tablets on a daily basis. Focus groups report a variety of reasons for the growth and acceptance of tablets.



◆ **More mobile and portable, and so replacing the laptop:**

~ “I find that I use my tablet more when I’m sitting at home or sitting in an office. If I’m on the go, then I use my phone. It’s smaller. It’s easier. Keep it in my purse. But I have both of them now instead of my laptop. Your laptop is just bigger. It’s a little bit more clunky. Everything now is cleaner, smaller with regard to a tablet.” – non-Hispanic, 25-59, New York

~ “I’ll use it to look up things on the Internet. I travel a lot with my work and the way we travel, I don’t have access to sit there and pump up my laptop, so I pull out my tablet if I’m researching. If I need to edit a document, while someone else is driving, I’m sitting there typing and revising it and then I can send it. Or I’m reading.” – Hispanic, 25-59, New York

~ “My husband and I do a lot of home projects, so when they’re things we want to do, someone has done it before and posted it on YouTube. So, those are great to watch. When you’re in the bathroom and you’re trying to do stencil wallpaper, you need something with a larger screen and you don’t want to drag your laptop in there, so you’re doing tablets. Tonight when I got home, my husband was trying to cut a mirror in half and he had the tablet set up to see how.” – non-Hispanic, 25-59, New York

◆ **Interchangeable with the smartphone:**

~ “Everything is interchangeable. Like you don’t really have to commit to your phone or your tablet. You can use either one for anything.”
– non-Hispanic, 25-59, New York

◆ **Sometimes you need a bigger screen:** Older focus group participants advise that the larger tablet screen makes it “easier for older eyes to see,” especially when it comes to reading, watching video, and having multiple windows open at once on the same screen. And for some, the tablet has become a more personal and private screen, where they can watch the programming of their choice.

~ “If it’s more time consuming, the tablet is a little bit bigger and I can have a lot of screens open, or split in half. It’s more viewable for me than on my iPhone. I can’t see the small font on this phone. It’s difficult. I strain my eyes, so I just look at the tablet.” – Hispanic, 25-59, Dallas

~ “I use it for streaming videos, just because the screen is so much bigger, and especially watching television shows or videos at night when I lie in bed. It’s easier to watch. Because the screen is bigger, I watch videos on it.” – Hispanic, 25-59, New York

~ “It’s so much easier to see and navigate (than your phone). I’m a magazine reader. It’s a whole lot better to use my iPad. I have the Nokia3 and that’s a big phone as well, but I just prefer to read it on my iPad.” – non-Hispanic, 25-59, New York

◆ **As another TV:** Focus group consumers said they often use the tablet as a supplemental and more “personal” TV, to watch select programming. They say this is especially necessary as Hispanic consumers tend to have large families in smaller quarters but each watching their own devices.

~ “Movies. I watch movies like Netflix and stuff. Like if the kids are watching something, I can watch my own movies. I can be separate. I could just watch it on my little screen with headphones on.” – Hispanic, 25-59, Dallas

~ “We have bigger families in urban, smaller spaces. Like when I was growing up, it was me and my cousin and my grandparents and my mother with one TV, maybe two TV’s, and then we had 3 TVs at one point in the same room. So, we’re all in the same room having dinner, watching different shows. My brother had a little black and white. My grandmother had a TV in the kitchen. We need to be in the same room. Very loud. Same room at the same time being together.” – Hispanic, 25-59, New York

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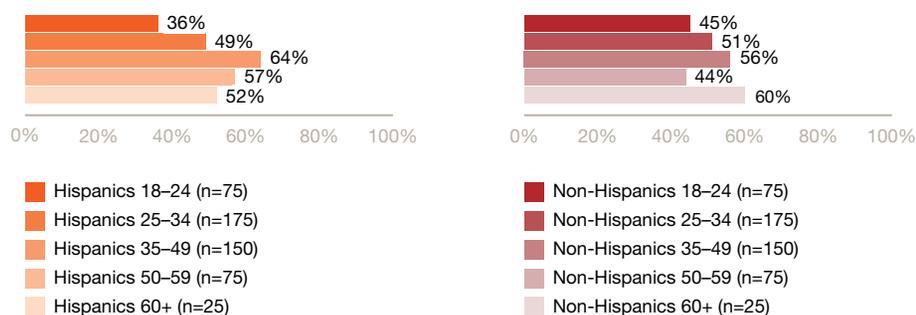
My husband and I do a lot of home projects. Tonight when I got home, my husband was trying to cut a mirror in half and he had the tablet set up to see how.”

— New York focus group participant

◆ **Older users use it more — especially older Hispanic consumers:** Tablet usage skews slightly older, perhaps because of its higher cost than a mobile phone and also because its bigger screen is easier for older eyes to see. The percentage of 50+ year olds who use tablets on a daily basis rivals that of those who say they use laptops and desktops just as regularly.

~ “That’s why I invested in the tablet, also, because as I get older my eyes are starting to bother me looking at things, looking at emails and reading material on my phone. I started to notice my eyesight crossing, so I bought the tablet and when I’m home, I can sit and lie in bed and look at it. It’s a lot easier on the eyes than looking on the phone.” – non-Hispanic, 25-59, New York

Percent of respondents using tablet at least daily



6. Privacy: A strong desire to control and minimize any information that is shared with mobile device and service providers – if they agree to share it at all.

◆ **Trust is most critical:** Before they are willing to share more personal information with companies, most consumers (75%+) want to first know how it will be used. This is true of both Hispanic and non-Hispanics consumers. In focus groups, they said that this kind of disclosure is critical to creating trust so that they can share personal information.

~ “I think a lot of it has to do with honesty and trust. I don’t want to feel like they’re asking for my information and I don’t know why they’re wanting it or how they’re going to use it. That’s big to me.” – non-Hispanic, 25-59, Dallas

~ “We want to know that it’s going to be safe, that you’re going to use that information for what you say you’re going to use it for. In our culture, we believe a lot in the word, so we’re speaking to you and you’re telling us that’s what you’re going to do with it. Trust.” – Hispanic, 25-59, Dallas

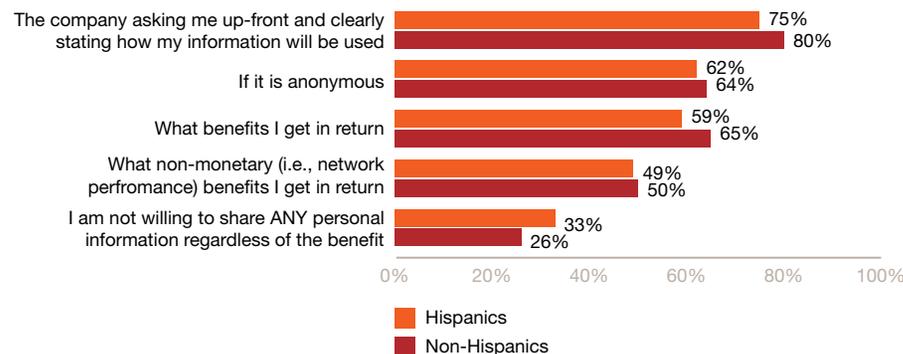
~ “You’ve got to really, really explain to them. It’s not even what they’re going to benefit from it. It’s like they really, really got to be 100% to be sure they can trust. I really don’t know why that is, but it’s a lot of people. They don’t trust.” – Hispanic, 25-59, New York

◆ **Remaining nameless:** Interestingly, anonymity is just as important as benefits received in return for providing personal information. This again speaks to a strong desire for privacy. Hispanic consumers attribute some of this to the fears of being an immigrant.

~ “That could be a trust issue being an immigrant culture and who you are willing to talk to. They think, ‘I don’t want anyone to know who I am’... Again, it’s a trust issue. They always feel like somebody is out to get them or something.” – Hispanic, 25-59, New York

~ “It’s better if they don’t know your name or exactly who you are. Like they can’t pinpoint exactly what your age is, but they can say – hey, this is a male or female between the ages of this and this and this is what they do. So it’s all generic.” – non-Hispanic, 25-59, New York

Percent of respondents who completely/somewhat agree

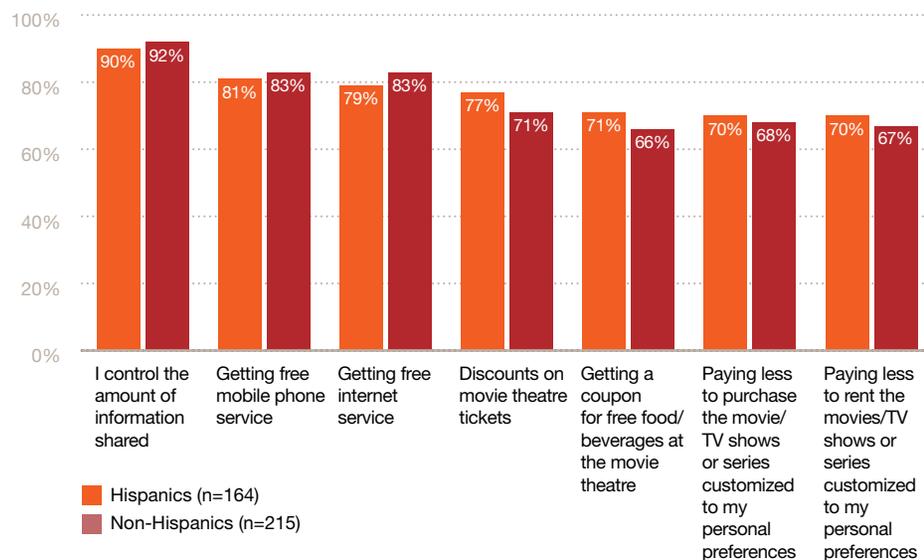


◆ **Maintaining control:** The top condition (chosen by 90%+) for willingness to share personal information was the ability to control what information is provided. Consumers want to share only as much as they are comfortable giving out.

~ “I want to be the one to decide what I give them. Maybe my age. My interests.”
– Hispanic, 25-59, Dallas

~ “Because everything is fraud and spam these days. If I give you my information, I need to control how much, where it’s going and how it’ll be used.”
– non-Hispanic, 25-59, New York

Percentage of respondents who completely/somewhat agree



◆ **Something free in return:** For information they are willing to share, consumers are most interested in trading it for free or discounted services mobile and Internet service. That said, 90%+ still want control over what information they share.

◆ **Fear:** not sharing at all: However, one third of Hispanic consumers and one fourth of non-Hispanic consumers don’t want to share any personal information regardless of the benefits. Focus groups suggest there is a cultural reticence among Hispanics to reveal too much personal information. Some non-Hispanics also expressed concerns that personal information could be used against you, e.g. with health insurance.

~ “I think what it’s saying about the Hispanic culture is we’re very trusting of other people, but if you do us wrong that one time, it doesn’t matter if it was twenty years ago, we’re still going to remember –oh, I won’t deal with that company because twenty years ago this is what they did to me. If you did us wrong that one time, we’re never going to trust you again.” – Hispanic, 25-59, Dallas

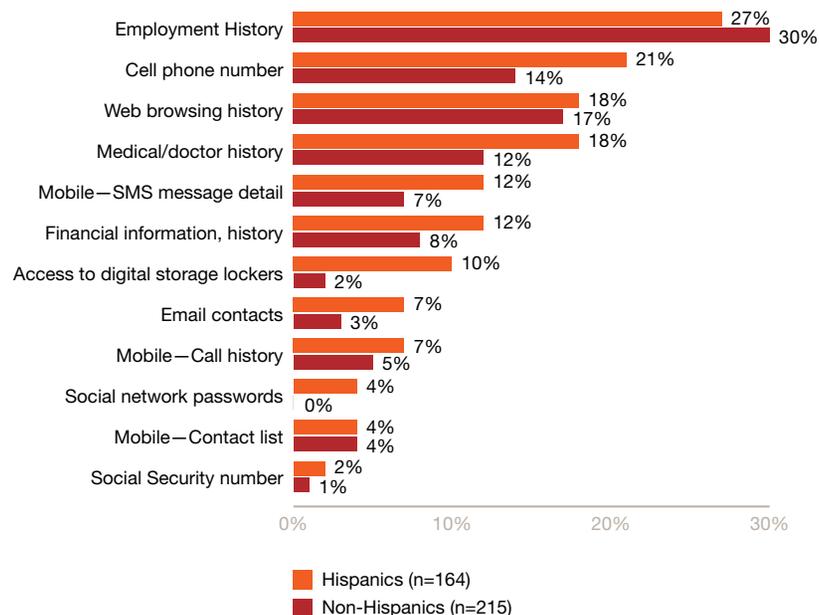
~ “I don’t know, but fear of privacy is something instilled in us. My mom didn’t even want to get a checking account ever. She didn’t want to give her information to the bank for a long time. She was just totally against giving any of her personal information. And it’s not like she had tons of money or anything important that anybody could really use, it’s just they won’t share it.” – Hispanic, 25-59, New York

~ “I have a friend, and we were talking about how he didn’t want people to know that he smoked cigarettes because if it somehow got back to his health insurance company, then it would reflect badly on him because he doesn’t claim that he smokes cigarettes.” – non-Hispanic, 25-59, Dallas

“
If I give you my information, I need to control how much, where it’s going, and how it’ll be used.”
– New York focus group participant

◆ **Don't contact my contacts:** Consistent with findings from The Speed of Life, a 2012 PwC survey on privacy, consumers are not only most reluctant to give out sensitive information like Social Security numbers, passwords, and bank account information, they also don't want people to have access to those closest to them. Very few say they are willing to give out their mobile or email contacts or allow access to their call or SMS history.

Percent of respondents highly/somewhat willing to share



7. Multiple Screens via Mobile: More than half of consumers who own a mobile device say they are using it while also watching TV.

In qualitative discussions, simultaneous mobile phone engagement while watching TV seems to be much more prevalent. Consumers say they have their phones with them “all the time” they are watching TV and using it for a wide variety of activities.

◆ **Multi-tasking:** Many consumers say they are doing a number of things with their phones while watching TV, like texting, doing e-mail, on a social network, etc.

~ “I think it happens when you have commercials and you used to change channels, you just use your phone to do something when there is nothing going on TV. When you're watching a movie and you're getting distracted because you are checking Facebook or you are talking to someone, I don't know, checking your bank account. Anything.” – Hispanic, 25-59, Dallas

◆ **Switching screens:** Some consumers say they switch screens by starting or finishing with mobile.

~ “I'll watch live sporting events and then when I get home, I'll put it on the TV. I do that a lot because I'm on the train late at night when the basketball game starts, so that's when I'll actually stream and watch live television and stuff.” – non-Hispanic, 25-59, New York

~ “I'm streaming TV shows, different movies, because in the household, we're one TV set with cable and it's me and 3 other adults, so I have to share the TV with them, and a lot of times, I'll just give them the TV and I'll take my tablet and go into another room. I'll watch “Dallas”... Through the Internet. Chrome. And then I go into TNT and just download it or just go into whatever, ABC, to watch, to see what's playing.” – non-Hispanic, 25-59, New York



Me and my friends are always talking back and forth. We're watching a show or watching the game and just texting. You're sharing the experience with a friend of yours on the phone. It's like they're right next to you, but not really”

— New York focus group participant

◆ **More about what I'm watching:** Sometimes consumers use their mobile devices as a second screen in relation to interacting with, learning about and/or communicating about the program they are watching. This can take the form of texting, using social media, or interacting with web sites associated with the programming being viewed.

~ “For me, I do it for two things. One for fantasy football I make sure I have my tablet out to watch the game and check for my stats, but two I do it because all this reality TV you can make comments on Twitter while you’re watching it. That’s what we do.” – Hispanic, 25-59, Dallas

~ “I do that all the time. Me and my friends are always talking back and forth. We’re watching a show or watching the game and just texting. It’s tweeting or texting each other about what’s happening on a show. You’re sharing the experience with a friend of yours on the phone. It’s like they’re right next to you, but not really.” – Hispanic, 25-59, New York

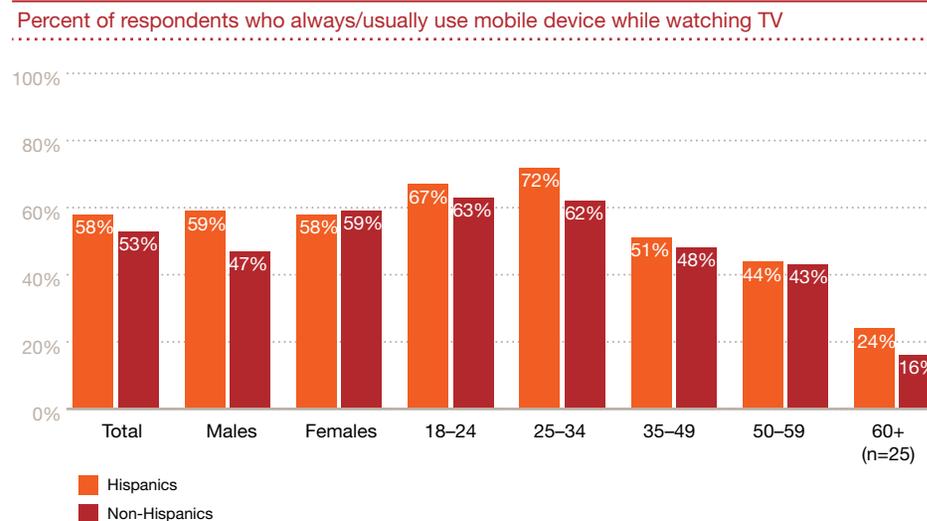
~ “I’m on IMDB researching actors and stuff that are on the movies that I’m watching. It’s almost every day. I’m watching a movie and I see somebody that I recognize, I can’t figure out where they’re from, so I’m looking at the movie I’m watching trying to figure out who they are and then going back and seeing how I know them from some other movie, all while I’m watching the movie. Otherwise, I won’t stop thinking about it.” – non-Hispanic, 25-59, Dallas

~ “On Facebook, I have ‘Survivor’ friends. And then there will be comments. Some people are seeing it and like – ‘what are you talking about?’ And then there’s some Twitters going on. It’s kind of all mixed in together. There might even been some side texting back and forth like – ‘do you believe she just said that?’ There’s all kinds of stuff going on. I’ve got three screens going!” – non-Hispanic, 25-59, Dallas

~ “Well, they have an app for when you’re watching that show, everybody else that’s watching it like anywhere in the world at that same time, you can actually have conversations. You have a profile and you say – ‘oh, these are my favorite shows.’ You’re currently watching Scandal and if you wanted to talk about it, you can have private chats, you and your friend, or you can actually just go to a chat room for Games of Thrones with all these other fans of Games of Thrones and actually start talking about it, while you’re watching the show.” – non-Hispanic, 25-59, New York

◆ **Part of the culture:** Hispanic consumers are engaged in “second screen” activity to an even greater extent than non-Hispanics. In focus groups among Hispanics, many suggested that they like to “gossip” about the TV show they are watching with their friends/families, some of whom may be a great distance away.

~ “If I put comments on Facebook, I feel like I’m back home with my family and my friends, because all of them are in my page and they are watching basically the same thing and we’re communicating, so it’s nice.” – Hispanic, 25-59, Dallas



The online listening campaign reported 424,253,359 online conversations in the US about watching TV with 1% of those posts written in Spanish. 53% of the conversations were about multi-screen viewing.

- **Geography:** Online conversations in Spanish were twice as likely to occur in Florida than nationwide.
- **Social Media:** The majority of comments in English and Spanish were on Twitter (70%). Posts in Spanish were higher than in English on blogs while lower on online forums, news sites, and Facebook.

Implications

1. Mobile device and service marketers should explore strategies to better capitalize on the high interest and adoption levels among Hispanic consumers. Mobile technology providers can build on perceptions that these devices provide cost efficient and highly effective access to critical sources of information, communication and entertainment.

2. Conversely, cable/satellite and Internet providers should determine how to add value to their services to create greater appeal and value for Hispanic consumers. Hispanic consumers are streaming and downloading video content to a greater degree than non-Hispanics and doing so in part to avoid costly subscriptions. To create greater appeal and value, providers could offer customized plans to meet a variety of budgets and needs. They could also provide unique and culturally relevant programming opportunities that might not otherwise be available via mobile 4G access. Additionally, the large quantity of searches in Spanish offers an opportunity to provide search results in Spanish.

3. Mobile wallet developers should continue exploring how best to maximize the idea's appeal and benefits – especially as a credit card – while directly addressing security concerns. This is especially critical for Hispanic consumers, for whom trust needs to be carefully cultivated.

- There is great appeal in using mobile devices for efficiencies like purchasing and storing travel and entertainment tickets, travel arrangements, banking and for coupons/loyalty programs. These are viewed as lower risk activities in terms of security breach/potential identity theft.



- However, broader acceptance of a mobile credit card requires more convincing for both Hispanic and non-Hispanic consumers. The advantages of a mobile card over the tangible, plastic one are not clear, while there is significant concern about loss/theft, not only of the mobile device itself, but also via “hacking”. As a result, the advantages of a mobile card should be clearly developed while concurrently ensuring that it is protected with compelling security measures.
- 4.** Mobile providers should capitalize on the desire to use mobile devices to both pay for mobile-related services and access customer service. This behavior is more prevalent among Hispanic than non-Hispanic consumers.
- The benefits, advantages, and rewards of this activity should be clearly communicated to consumers to encourage this behavior. It may be an opportunity to engender greater brand affinity and trust while encouraging mobile wallet-type behavior.
- Increases in this behavior could create both cost savings and increased revenue opportunities for mobile service providers.

- Providers may want to increase their focus on continuous app development and improvement for their customer service channels.
- 5.** Privacy is a significant concern, and it is critical – especially among Hispanic consumers – that marketers engender trust to consumers in return for their personal information. In requesting and using personal information, three key factors should be kept in mind when it comes to consumer attitudes:
- Fear: Consumers have a pervasive concern that their personal information can be used against them. Qualitative discussion indicates this fear runs especially high among Hispanics.
- Trust: Building trust is critical to engendering loyalty, and transparency is a critical to trust, e.g., full disclosure in advance of how personal information will be used and as possible, providing a consumer benefit (like discounts) in return.
- Control: Consumers want to control of what/how much information they share and if this is provided, it can significantly alleviate fear and build trust.

6. Marketers of mobile phones and tablets should continue to develop and differentiate them in terms of their usage types, so that they are not seen as interchangeable and each have a distinct reason for being.

- Both devices currently have their perceived advantages: tablets for viewing (larger screen size) and phones for portability.
- Consumers may continue to find appeal in owning both devices if differences and unique benefits are further developed and marketed.

7. By capitalizing on multiple screen usage via mobile devices, content creators and providers can create better engagement with and viewership of TV content. They can also listen and engage with Hispanic consumers over social media, given their higher participation rates.

- Multiple screen viewing is already widespread, and even more prevalent among Hispanics. Consumers enjoy using their mobile devices to interact with, learn about and communicate about the television content they are viewing.
- There is an opportunity for content creators and providers to build greater affinity for “live” shows by combining them with mobile’s innate interactive ability, e.g. via related links to the content on the Internet, via social media, etc.
- There also is an opportunity for advertisers to create, promote and sponsor this kind of second screen activity that enhances engagement with the content.

For more information on this research, the PwC Consumer Intelligence Series, or how changing consumer preferences are shaping the entertainment, media, and communications industries, please contact one of our specialists:

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