

How to design the Digital Trust Label so that it works for the user

Summary of the global study on the user perspective on the mechanism, value proposition and design of the Swiss Digital Trust Label

Conducted in Switzerland, Scandinavia, Eastern Europe and the US

Starting point

For over two years, the Swiss Digital Initiative Foundation together with partners such as EPFL worked on developing a Digital Trust Label. The Label should give users more information and transparency, but also adhere to a certain standard for digital services. What became clear is that this is a long-term endeavor. You don't just launch a new digital trust label overnight. The responsibility is too great: to the companies that carry the label, to the consumers who want to rely on it, and to society, for which it is supposed to offer a new piece of security in the digital space.

With the aim of launching a label that is understood by users, that achieves the intended effect and that can successfully establish itself on the market, we therefore set up a **global user survey**.

The following questions were the focus:

- What are possible **different mechanisms for the Digital Trust approach** (informative vs. normative)? What reactions and thoughts do the different approaches trigger in the users' mind?
- Which approach is most suitable for helping users to **assess the trustworthiness of the digital service**?
- What kind of **value proposition** do the users expect from the Digital Trust Label so that it impacts buying decisions?
- What should be considered regarding **layout/design and naming**?
- Are there any **regional differences** regarding customer perception?

The study, including the development of the Digital Trust Label prototypes, was led and implemented by the strategy consultancy bruhrpartner.

Overview of study set-up

Starting point

Mission of the Digital Trust Label and criteria list (provided by SDI)

Development of low-fidelity prototypes

Different value propositions, information displays and test settings

Remote testing of prototypes

80 online interviews in Switzerland, USA, Scandinavia and Eastern Europe



Interview number

80 interviews (20 per region)

Study period

Phase 1: 18.12.2020 - 23.12.2020

Phase 2: 06.01.2021 - 25.01.2021

Interview duration

45-60 minutes

Methodology

Online-based interviews in German or English language

- Live webcam connection via Microsoft Teams
- Interactive click environment using the booking.com website as an example
- Registration of respondent-computer interaction
- Guideline-based semi-structured interviewing

SWISS DIGITAL INITIATIVE

Project Description

Swiss Digital Trust Label (SDTL) - WORKING TITLE

PROJECT DESCRIPTION

The Swiss Digital Initiative (SDI) is sponsored and administered by a foundation based in Geneva (official founding date expected in November 2020). The initiative is launching its first international project: the Swiss Digital Trust Label (SDTL). Its goal is to implement a global labeling mechanism for digital services, thereby providing a measure of external assurances on how well a user can distrust a specified service. By displaying the label, service providers commit themselves to uphold elements listed in the SDTL charter. The SDTL will be efficiently developed in order to streamline a much-needed international trust-based benchmark for digital services.

Why

The past years have seen the emergence of a number of private and public initiatives promoting guidelines, principles or rules of practice to move towards ethically responsible digital products (e.g. AI) and services. To prevent the implementation of these initiatives has been of limited success, due, in part, to the lack of easily applicable, practical tools for developers and service providers. Simultaneously, the issue of consumer and user distrust has gained importance in times of data breaches and increased collection and use of personal data. As an SDI project, the SDTL has the weight and credibility to close this gap between theoretical base and practical implementation and therefore generates a benefit for consumers and service providers. With a label and in a later stage a certification, we want to contribute to improving transparency for the consumers and thus, ensuring responsible use of technology and promoting fair competition between different suppliers.

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1. Security

Covers the functional components of service security such as data encryption, user authentication, service maintenance.

2. Fair Data Management

Deals with responsibilities in relation to user data: i.e. privacy policies, consent, data collection and exploitation.

3. Service Reliability, Cyber Resilience and Accountability

Items related to the reliable use of the service: service updates, functional reliability, service provider accountability.

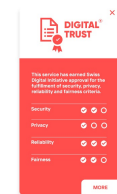
4. Fair User Management

Refers to the fair treatment of users: avoiding discrimination in access and treatment of users during service use.

Descriptive

Normative

“Table”
(Educational approach)



Focus on

- Transparency
- Information
- Education

“Score”
(Competitive approach)



Focus on

- Competition
- Evaluation
- Recommendation

“Label”
(Binary approach)



Focus on

- Standard
- Confirmation
- Guidance

Key finding to start with - High public demand for a digital trust solution

A general feeling of insecurity in a complex digital world fosters openness of users towards solutions that address the topic of digital trust

Digital trust is a topic for everyone. Users across all regions recognize the importance of the topic and the need for solutions to increase digital trust.

A Digital Trust Label can be a useful tool for almost everyone. Over 80% of participants evaluate a Digital Trust Label as useful for themselves. Those that do not see an added value in a Digital Trust Label do so due to different reasons:

- High digital competence and therefore no need for an independent assessment.
- General mistrust on the internet and resignation about data security and usage.

A Digital Trust Label has a **direct influence on people using websites or not.** Moreover, it can **encourage users to more consciously examine the topic of trustworthiness** of digital services.

” I do see that this would be a huge benefit in many aspects. **Especially for users that are not so fluent on the internet.** It is a good idea and initiative. **We need it, especially now.**

” I'm happy that **something is happening**, that somebody is working on this topic. **That someone is investing money on this cause of education.**

” **It brings all the information that is important today.** We daily hear news in Sweden how banking apps get hacked. **Also, with Corona adding to the feeling of insecurity, this kind of approach makes you feel safer in general.**

” Angenommen ich suche ein Hotel und ich gehe über 3 Plattformen und ich entdecke nur ein geprüftes, dann ist dennoch die Leistung an sich zu bewerten. **Wäre die Leistung gleich, nehme ich das mit dem Emblem.**

Source: Quotations of the users from the study

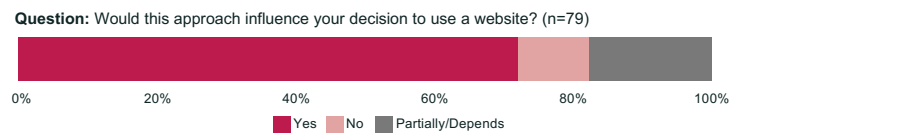
Strong impact - A digital trust label has direct and indirect effects on the users

A digital trust label has a direct influence on people using websites or not. Moreover, it can encourage users to more consciously examine the topic of trustworthiness of digital services

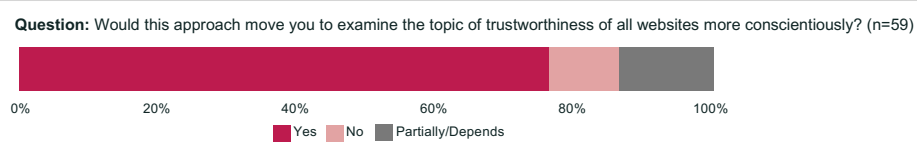
Between websites with an otherwise equal range of services, users mostly prefer the one with the digital trust label or the higher rating, making it a **criteria for digital service selection**.

Moreover, the **value of a digital trust label goes beyond site-specific benefits** as it contributes positively to a feeling of security in an environment that tends to be perceived as insecure.

In addition to a generally higher level of interest in the topic, the label can be a **door opener to user education** as users could also be moved to pay more attention to details, such as the four core principles and their meaning.



Direct effect on user behavior



Indirect effect on user behavior

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” Because if I use 2 or three pages to spend my holidays and all of those have this seal, **I will take the one with the higher rating.**

” **Yes, it brings all the information that is important today.** We daily hear news in Sweden how banking apps get hacked. **Also, with Corona adding to the feeling of insecurity, this kind of approach makes you feel safer in general.**

” Ja, ich denke schon. Ich würde mich insbesondere mit der **Bedeutung der vier Kategorien genauer beschäftigen.**

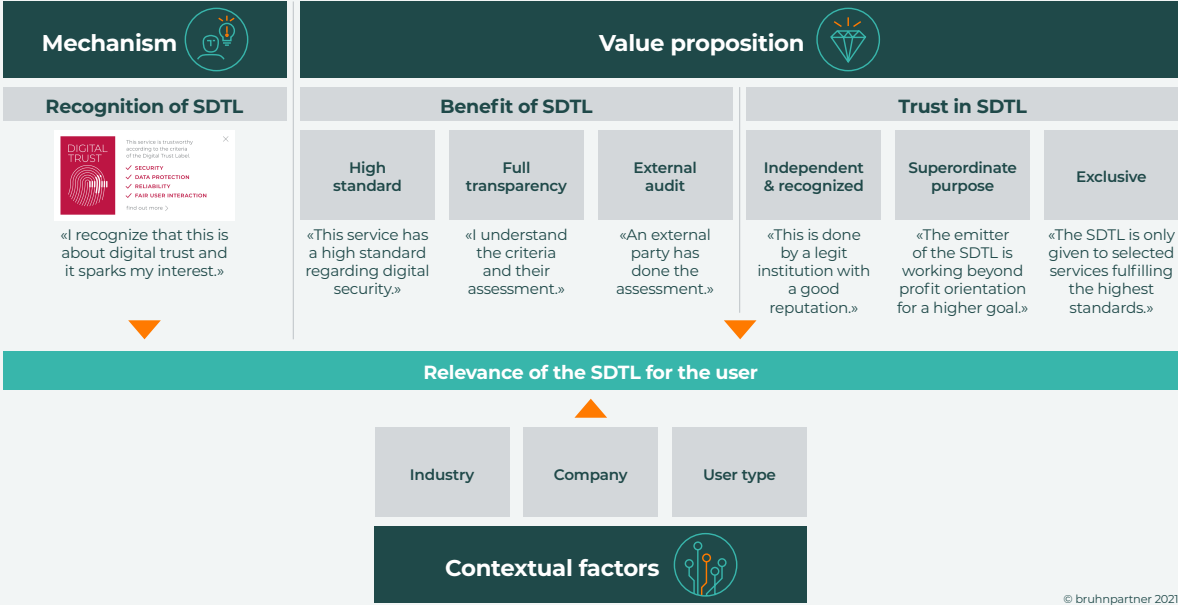
Source: Quotations of the users from the study

Key findings in detail - Framework for the design of the Digital Trust Label

Customer logic and relevance of the Swiss Digital Trust Label

The relevance of the Swiss Digital Trust Label for the users depends on

- the understood underlying **mechanism**,
- the perceived **value proposition** and
- the influence of specific **contextual factors**.



Key findings - Mechanism and value proposition

Mechanism

- The premise for a strong value proposition is the right choice of the underlying mechanism to create **recognition, value and ultimately trust** with the user.
- The internet users primarily value a solution that focuses on **transparency and information** enhanced with elements of a **normative approach**, e.g., an assessment of trust inducing features of a website.

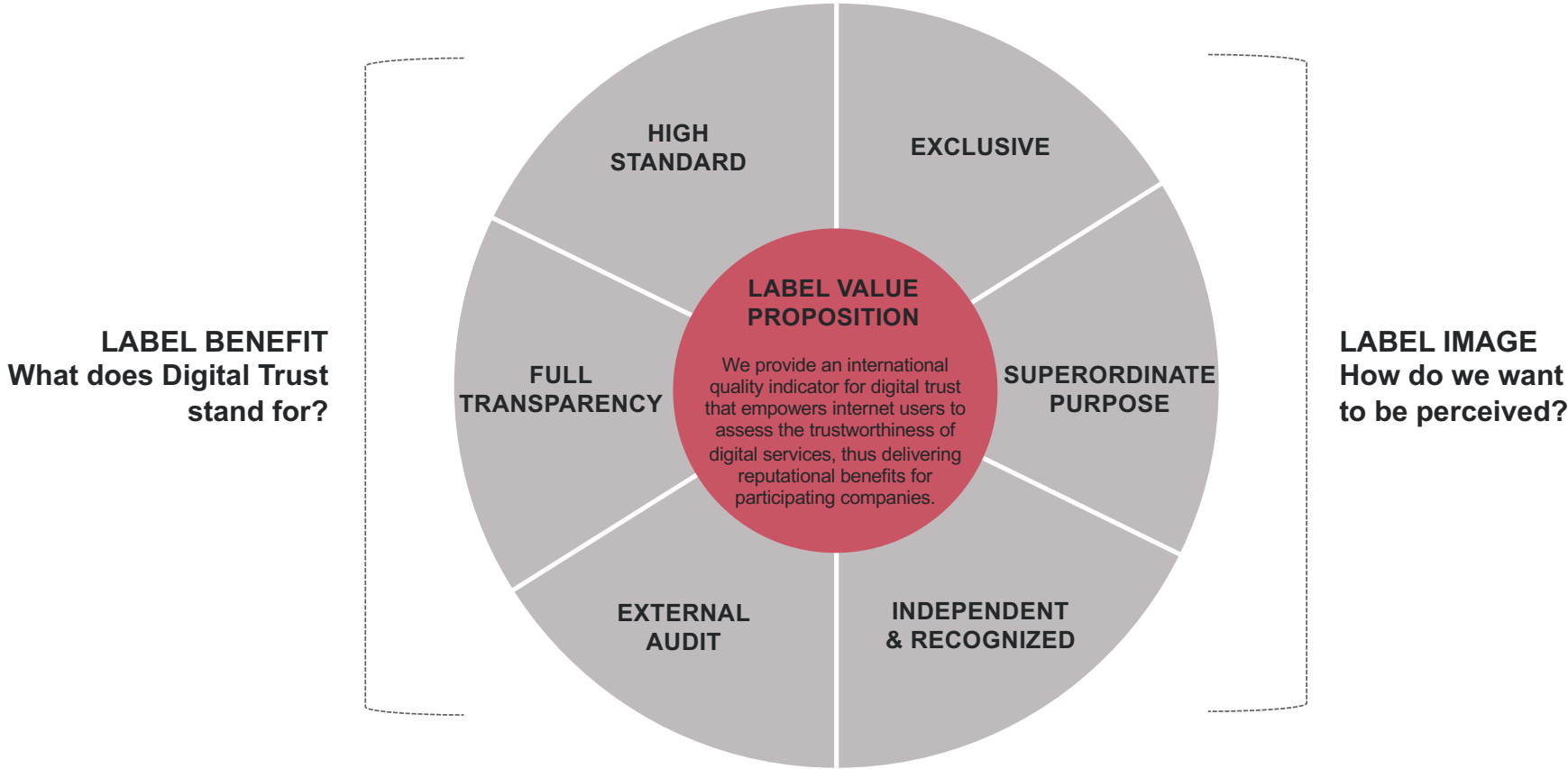
Value proposition and positioning

- The Digital Trust Label must be a recognized **top-standard** that users can relate to a familiar benchmark allowing them to make a quick decision about the website's trustworthiness.
- For establishing a trustful relationship with the users, the solution should provide **transparency** about the degree of criteria fulfillment.
- Users must understand that the evaluation process is performed by an **external party** in a well thought-through and differentiated assessment process.
- For increasing trust in the approach, it should be pointed out, that the project (1) is endorsed by an **independent institution** that people know and trust, (2) is working beyond profit orientation for a **higher goal** and (3) is **exclusive** for companies which strive for high digital trust standards.

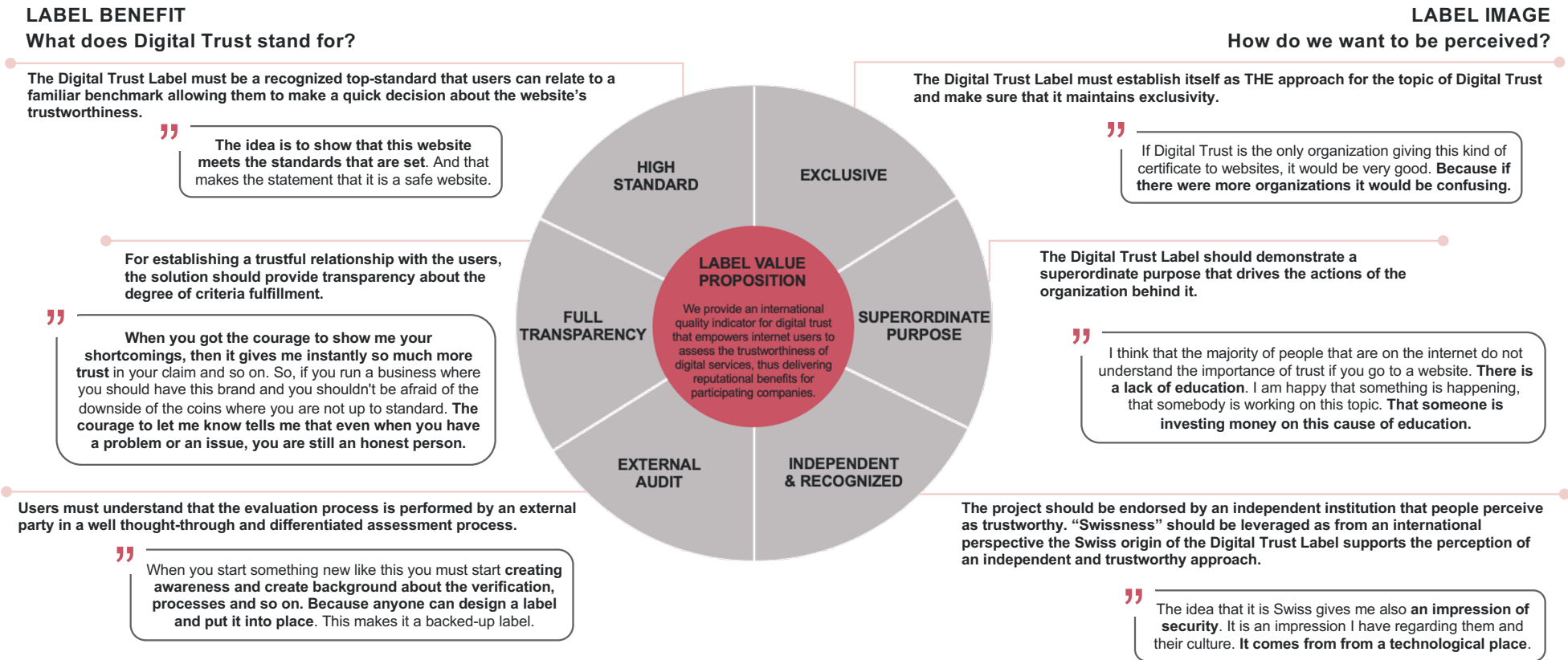
Implications for the label:

- Combination of descriptive and normative approaches
- Strategic direction for the value proposition of a Digital Trust Label: "We provide an (externally audited and controlled) international quality indicator for digital trust that empowers internet users to assess the trustworthiness of digital services, thus delivering reputational benefits for participating companies."

Key findings - Value proposition with benefit and image



Key findings - Value proposition (detailed explanation)

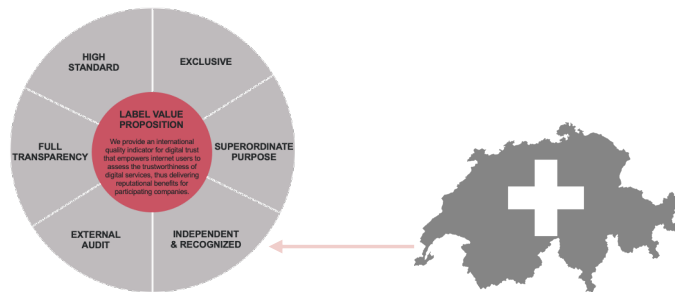


Excursus: Leveraging Swissness

“Swissness” should be leveraged as from an international perspective the Swiss origin of the digital trust label supports the perception of an independent and trustworthy approach

The **positive country image from an international perspective** is based on positive associations with Swiss products and Switzerland being the center of many international organizations and initiatives. It is associated with neutrality, high quality, high standards, attention to detail and integrity.

The connection between Switzerland and high security standards primarily comes from established industries, in particular the banking sector. **These positive associations are also transferable to the digital context.** In addition, some users also connect Switzerland with digital products and technology.



” I see Switzerland as a country with high standards and integrity. I think of Switch watches. I have a **positive association with Switzerland.**

” It is a very good thing that it comes from Switzerland. **Switzerland is considered to be neutral and from an international standpoint that is very strong. Switzerland has a strong banking background that also contributes to trust.**

” I understood that it is from Switzerland. **It is better that it is coming from Switzerland than coming from America.** Maybe it is a European bias. Switzerland, they have a reputation of being punctual, being on time, being rational.

” Americans perceive European products as higher quality. Knowing that people from Switzerland are doing something like this **makes me think that they can do a good job also in the digital context.**

” Americans perceive European products as higher quality. Knowing that people from Switzerland are doing something like this **makes me think that they can do a good job also in the digital context.**

Source: Quotations of the users from the study

Key findings - design and layout

- The design and positioning of the Digital Trust Label must support **at first sight** that it is **perceived as relevant and** from a **credible** source.
- The Digital Trust Label must quickly establish a **secure feeling** for the users and **empower them to build their own opinion** based on transparent information given in the approach.
- In order to address all user groups, it is crucial to **balance simplicity with enough information depth**.
- Fewer words, more symbols and simple language should be applied in order **to ease comprehensiveness** for all user groups.
- **Colors and symbols** should be utilized to **support the message** the Digital Trust Label wants to convey based on the premise of not allowing multiple interpretations.

” I am **getting associations to McAfee Antivirus**. I am skeptical about these kind of things on websites. **When it comes to Digital Trust, I am critical about pop-ups**. If it was incorporated on the website in some kind of way, it would be better.

” In my impression, **instead of talking to me as consumer it is explaining me something**. This requires too much thinking. It should say: “You can feel safe here”. And then, I have the decision to click on more and learn about and get further information.

” Taking a quick glance, I suppose I would not take the time to read this. **A couple of key words for the criteria and the way they evaluate is enough**. I would not scroll down and read all the points to be honest.

” It should be really easy for anyone to understand immediately at all levels. **It should be understood also by a middle-schooler**. “Encrypted” could also be “secure”.

” As a consumer I am probably not reading, **so the overall visual icons are very important**, and I am looking more at those.

Implications for the label:

- The design plays a crucial role in making the value proposition of the Digital Trust Label experienceable for the users.
- It all comes down to simplicity: “Digital Trust” shows the highest potential as brand name for the Digital Trust Label.
- The ideal click-structure consists of 3 levels, each with different objectives.

Key findings - contextual factors with impact on the label



Industry

Certain industries and the attributes associated with them can have both, a **positive or negative effect on the Digital Trust Label**. Relevant proof points are the industry reputation in a security (e.g., banks) or privacy context (e.g., social media).

” Eine Bank wäre etwas, wo man profitiert, weil die Leute ja davon ausgehen, dass sie in punkto Sicherheit überall am besten performt. Wenn die da mitmachen, wäre das für das Label wahrscheinlich gut. Für den Lerneffekt braucht man die grossen Seiten, die eine positive Konnotation haben.

” People do not trust too many social media sites. They do not think it is safe, so I am not sure whether this would be good for the credibility of the label. For a business context like in booking.com it is good.



Company

The perceived trustworthiness of specific companies and their digital services **influences the perception of the Digital Trust Label and vice versa**. For the formation of initial trust, the yet unknown Digital Trust Label can profit from positive connotations of a known website (positive “rebounding effect”). If the company is not known, the Digital Trust Label has the potential to increase trust on the website but is also more at risk to be perceived as a fake.

” I must see this on many websites. It is not about the design, but about how many big companies will be using this. If users see this on big pages, they will automatically trust it.

” Using it on Facebook? It would change my opinion on the label. I wouldn't trust it that much.



User type

“**Quick users**” want to use the Digital Trust Label primarily as a reliable confirmation of the trustworthiness of digital services and tend to be less willing to learn.

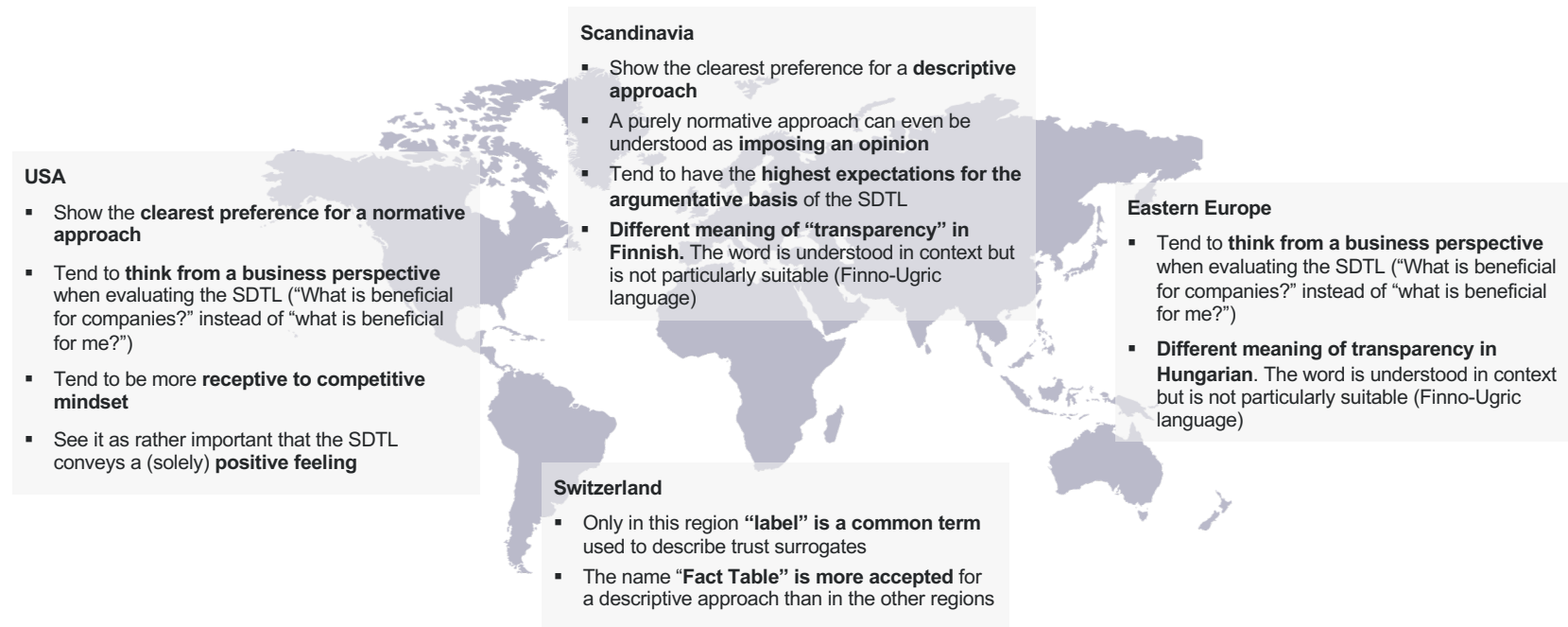
“**Detailed users**” tend to be more willing to learn and value the possibility of reflecting on their online behavior and assessing digital services in a differentiated way. For this they like to dive into well-prepared content.

” I just want there to be one sentence, “Swiss Digital approved” - Three words maximum. Everybody over 50 will say what does it say do I even care?

” It depends on how much time I had. If I had some time, it would be really interesting for me to read more. The information is really inviting and easily structured.

Key findings - regional factors

The overall impression is the same, but there are some regional differences



Summary of the core results of the study transferred to the label

Mechanism and value proposition

- The Digital Trust Label combines a descriptive and normative approach putting together the best of both worlds.
- The Digital Trust Label stands for a relevant value proposition: “We provide an (externally audited and controlled) international quality indicator for digital trust that empowers internet users to assess the trustworthiness of digital services, thus delivering reputational benefits for participating companies.”

Label benefit and label image

- The label delivers three key benefits: high standard, full transparency, external audit
- The label represents three key image values: exclusive, subordinate purpose, independent and recognized

Design and layout

- The label makes visible at first glance that it is perceived as relevant and from a credible source.
- It establishes a secure feeling for users and empowers them to build their own opinion.
- It balances simplicity with enough information depth.
- It eases comprehensiveness by fewer words, more symbols and simple language.
- It uses colors and symbols to support the message.



This service is trustworthy according to the criteria of the Digital Trust Label.

- ✓ SECURITY
- ✓ DATA PROTECTION
- ✓ RELIABILITY
- ✓ FAIR USER INTERACTION

[find out more >](#)

Media contact

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About the SDI

The Swiss Digital Initiative (SDI) is an independent, non-profit foundation based in Geneva, founded in 2020 by digitalswitzerland and under the patronage of Federal Councilor Ueli Maurer. The Swiss Digital Initiative pursues concrete projects with the aim of securing ethical standards and promoting responsible conduct in the digital world. It brings together academia, government, civil society and business to find solutions to strengthen trust in digital technologies and in the actors involved in ongoing digital transformation.

About bruhrpartner

bruhrpartner is an internationally active consultancy for the design of customer-centric transformation. We enable companies to understand the logic of their customers and translate it into successful strategies. Our strategy work is applied at different levels: We develop strategies for the entire company and specific business areas, often focusing on service business development. We design brand positioning strategies und structure brand portfolios. We develop strategies for customer loyalty and customer value enhancement.