Table of Contents

Figures in Methodology

Figures in analysis

1. Introduction

Development in advanced technologies has enabled progress within digital surveillance, which has in turn activated a massive growth in the monitoring of individuals and groups without need for constant and direct observation or containment of those monitored within any particular spaces (Deleuze, 1992; Gandy, 1993; Lianos, 2001; Lyon, 1994, 2001; Poster, 1990). Marx (1985) argues that this 'new surveillance' is characterized by the use of technical means to extract or create personal data taken from individuals or contexts. In addition he argues that where the traditional form of surveillance was used as an instrument of rationalization of bureaucratic activities to serve and run a nation, the new surveillance has emerged to become increasingly useful to large economic institutions, insurance companies and banks for controlling and potentially to manipulating the social opinions, preferences and interactions of people (Ibid.). These words of Gary Marx (1997: 143) were written in 1985. Thirty years later companies are more than ever and in many different contexts extracting and creating personal data from individuals, consequently challenging and changing social opinions.

The growth of surveillance is linked to enhanced possibilities for large-scale storage and processing of personal data as a result of 'voluntarily' given consumer data, or as Davies noted, on information gathered under an 'illusion of voluntariness', carefully constructed by marketers to hide the imposition of corporate surveillance. Additionally, in practice, Tranberg and Heuer (2012) describes that every day millions of people sign up for a new service offering them something for free: webmail, games, the editing and sharing of photos, storage, music, chat forums, articles, breaking news etc. The companies behind these services call them free because you do not have to pay to join the given service. Thus, the word 'free' simply becomes an irresistible psychological temptation and the long-term consequences are the last thing to cross the minds of most people. Most economists would state that nothing is for free so claims that such services cost nothing are doubtful (Ibid.). Companies such as Facebook, Google, Zynga, Yahoo, Twitter and a thousand other small and big digital businesses have to program and operate an infrastructure in order to survive. They receive money by selling consumers' engagement, time, behavior and finally an entire identity to

advertisers and other third parties that consumers do not know anything about. In the end it gives the company a quantitative value and there may occur a potential to be acquired by other even bigger companies (Tranberg & Heuer, 2012: 27).

Nevertheless, because of mass media, today's consumers may not be completely blind in this matter. Documentaries, articles and books inform consumers about the consequences of sharing personal data with any kind of digital service provider. Thus, a certain resistance is rising against this data fever and its massive invasion of privacy and identity caused by the digital world (Tranberg and Heuer, 2012). However, Ragnedda (2011: 186) argues that regardless of consumer's unaware- or awareness of surveillance, the problem is not the lack of knowledge of being under the eyes of others, but not being worried about it. Thus, a question arises: do we actually act on this knowledge, or do our digital habits cause us to compromise our vigilance? Because digitization has insidiously become such an integral part of everyday life, people have along the way lost their critical sense in this development (Ragnedda, 2011:180). Since we are constantly confronted with surveillance throughout society in schools, workplaces, government, healthcare and consumerism and moreover, the Internet is now encountered on many platforms such as smartphones, tablets or smart-TV, consumers are repeatedly confronted with the many kinds of temptations the digital world offers (Ragnedda, 2011; Tranberg & Heuer, 2012). Consequently, digitization has become a societal problem where surveillance and social control are simultaneously more and less invasive, the omnipresence of digitization makes consumers forget to question its purpose, and societal and individual effects may be unnoticed and overlooked (Ragnedda, 2011:180). How we are supposed to relate and respond to this may not be our first concern, but rather what we are able to obtain therefrom.

In any case, the digital world continues its growth in dissemination and application around the world, though different countries are at different points in the digitalization development curve (Wertime & Fenwick, 2008). Countries such as the US have among other businesses established a new insurance market-model called 'pay as you behave.' The proposition is simple: Through an installed device or through a built-in telematics service, e.g. in one's car, insurance companies are able to monitor driving, speed limits,

how hard one brakes, how sharply one turns corners, etc. In exchange customers are rewarded with a discount for complying with speed limits (Tranberg, 2016). The latest [global] storm within this market-model is Google's $32 million investment in one of the US's most fast growing insurance companies, Oscar Health Insurance. The point of this cooperation is to embrace a more perceptive approach towards the possibilities in digitization and surveillance by making health insurance for individuals as rewarding as possible. The "eyes" of Google will be used to optimize digitization processes (Kosoff, 2015). Such investment already indicates a near overload of digital influence and a global digital reality that has been ongoing for quite some time. However, in Europe such digital market engagement is legally prohibited. A new European law of protection that has been in progress since 1995 (Tranberg & Heuer, 2012) will in summer 2016 be enacted (Det Europæiske Råd, 2016). Additionally, the EU in terms of personal data protection has passed new clampdowns concerning companies' commercial rights for personal data collection, making it difficult for EU insurance companies to market 'pay as you behave'. Tranberg and Heuer (2012: 23-24) however argues that despite these clampdowns it may be doubtful that the EU's data legislation is able to control the forces of a global digital development, as law regulators are always a few steps behind the digital and social reality. Digitalization operates in months and not years and thus it is reasonable to think that the European mindset will eventually adjust and follow suit with the present of a global digital development that is omnipresent and confronting us everywhere we go. As Scholte (1997: 6) argues that under conditions of globalization, "social relations become less tied to territorial frameworks".

Following from this short citation by Scholte, it becomes interesting to explore to what extend the individual's mindset is open towards this digital development - independently of European legislation. This study takes point of departure in my home country, Denmark. This is not only because I am Danish, but also because I wish to explore how digital consumerism operationalizes people in a welfare state. How will a culture built, on responsibility towards the community as whole, reacts to a new global digital agenda, where personal opportunities and benefits are suddenly becoming a market force of omnipresent temptation? Specifically, this exploration takes its primary point of departure in the insurance concept of 'pay as you behave' that

throughout this thesis will function as a market tooling in digital consumerism, to illustrate how a possible initial phase of a global market tendency may challenge Danes solidarity in social relations.

1.1 'Pay as you behave' conflicts with solidarity

McCahill (2002) argues that due to software being coded across the world, digital surveillance is constantly developing and promoting new models of digital tendencies. In addition to the latter, this is where the subject of exploration is takes its point of departure – namely in relation to a new global digital tendency called 'pay as you behave' and how this concept influences and perhaps conflicts with solidarity relations in Danish society. 'Pay as you behave' is as described above, a new market-commercialized model that in specific countries legally gives companies permission to make business of people's private data. The concept is especially related to insurance companies digitally monitoring and collecting people's health behaviour. In return, the consumer is offered an advantageous tailored insurance policy *if* they can document a healthy way of living (Tranberg, 2016). A concrete example could be following; if wearing a tracking watch, provided by respective insurance company and walk the amount of steps agreed, then it will affect insurance premium in a good way. The American insurance company OSCAR Health Insurance, in which Google has made an investment, markets this concept under the name, Misfit tracker. The predominantly problem with this concept, especially within health insurance is that, if people behave 'properly', they get a lower premium, but if not wanting to be monitored and allowing respective insurance company to document behaviour, one will have to pay more (Ibid.). Additionally, the Danish writer behind DataEthics Europe, Pernille Tranberg argues:

> The whole idea and fundament behind insurance is solidarity. And it is important to have awareness that if increasingly micro scaling everything, this will mean that to some degree, solidarity will be disregarded. Thus, is becomes a relevant issue that we as business industry needs to look at (Own translation; Tranberg, 2016)

Thomas Ploug, member of Danish Ethical Advice supports this elaboration, emphasizing that the idea with insurance companies is that there is a form of solidarity, where we stand shoulder to shoulder. In times past insurance was built upon solidarity principles where everyone was equally paying the same no matter their biographical information. These days don't exist anymore and now people are divided into groupings of A and B, where in health insurance, an uncertain connection between genes and possible future diseases decides the pricing of people's insurance premium (Stage, 2015).

Additionally, on American ground where the concept highly operationalize, the White House has raised clear concern of such people differentiation, arguing that:

> It is one thing for big data to segment consumers for marketing purposes, thereby provid-ing more tailored opportunities to purchase goods and services. It is another, arguably far more serious, matter if this information comes to figure in decisions about a consum-er's eligibility for- or the conditions for the provision of- employment, housing, health care, credit, or education (White House, 2014: 9).

Additionally, Norris (2002) suggests that within this political-economic context marked by privatization and consumerism, proliferation of automatic and undefined systems raises clear concerns that social exclusion itself will be automated. Further he states that data subjects grouping people into different ideologies will eventually replace the voice of humans, where systems actively facilitate mobility, access, services and life chances for those judged electronically to have the correct credentials and exclude or relationally push away others.

Following, Graham and Wood (2003: 232) states: "importantly, both beneficiaries and losers may, in practice, be utterly unaware that digital prioritization has actually occurred". It therefore becomes crucial to underline the subtle and insidious quality of the continual social prioritization and judgment that is caused by digital surveillance systems. This opacity and ubiquitous digital world that consumers are daily confronted with, consequently means that it is difficult for individuals and society as a whole to understand and identify how a shift to automated, digital and algorithmic monitoring is being used to prioritize certain people's mobility, service quality and life chances,

while simultaneously reducing those of less favored groups (Ibid: 232). Lianos and Douglas (2000: 265) additionally introduce the term 'Automated Socio-Technical Environments' (ASTEs) that in relation to the latter indicates how future societies are transformed into cultural registers, in which they operate by introducing non-negotiable contexts of interaction. The problem with digitization and automated systems is hence that "they aim to facilitate exclusionary rather than inclusionary goals" (Graham, 1998: 271). Further Poster (1990: 93) emphasizes that today's circuits of communication and the databases they generate constitute a super panopticon - a system of surveillance without walls, windows, towers or guards. "The quantitative advances in the technologies of surveillance thus result in a qualitative change in the microphysics of power".

Thus, there are two critical aspects within this paradox based on 'pay as you behave': In a business-oriented view, insurance companies are forced to be competitive in a global world of digital development. However, being competitive at the expense of people's private data may consequently effect and change society's way of perceiving and acting responsibility towards community, by which people's solidarity is challenged. The tendency of 'pay as you behave' thus becomes a new society-debated paradox that asks more questions than currently can be answered: from a company view, especially Danish insurance companies, a competitive agenda may be necessary in order to survive in an increasing growingly global- and market oriented economy. Additionally, loopholes of data legislation have already enabled the Danish insurance company ALKA to engage with the concept, focusing on car monitoring. ALKA have expressed that customer's with ALKA-box [monitoring] insurance has fewer damages than customers without. Other Danish insurance companies has additionally emphasized that they are inspired by these good results (Tranberg, 2016). The concept of 'pay as you behave' therefore opaquely spreads as wildfire, and legislation is not even capable to stop this process.

Last but mostly important, in relation to the exploration of this study, the Danish consumer becomes a big unanswered question. For what do Danish consumers really know and think about this global societal tendency? And are they ultimately willing to suppress solidarity for individual insurance benefits?

This research will seek to cover such aspects in a thesis exploration aiming to get a better understanding of Danish consumers' moral positions as related to, in decision processes about the insurance concept of 'pay as you behave'. Inferring from this, my research question is:

In relation to the discussion above: How is solidarity defined and justified in different insurance situations based on 'pay as you behave', and additionally, what may this suggest of solidarity in context of Danish consumerism?

2. Thesis Framework

The thesis framework section supports to uncover thesis structure, as set out in figure 1 below, in which it is illustrated how research question (RQ) is answered.

> **Introduction:** The underlying features of topic exploration
>
> **Scientific considerations:**
> - Social constructivism
> - Hermeneutics
>
> **Theoretical framework:**
> - From disciplinary surveillance to consumer surveillance:
>
>   The Panopticon surveillance model vs IOT and 'pay as you behave'
> - Concepts of solidarity:
>
>   - Affective vs conventional solidarity
>   - Reflective personal- vs reflective institutionalized solidarity
>   - Partial selflessness
>
> **Methods in use:**
> - Exploratory research: The journalist and the scientist
> - Secondary data: Report: Online behavior of the population
> - Primary data: Self-completion questionnaire
>
> **Analysis & Discussion**
>
> **Conclusion**

Figure 1. Funnel-structure of thesis.

In practice the funnel-structure will help provide the reader with an understanding of how thesis step by step will evolve from a more general descriptive understanding towards explanatory individual understanding, by which the funnel must be seen as a visual guiding.

As we see at first level in the funnel-structure, marked with blue, 'The underlying features of topic exploration' have already been explained in the introduction, by which the thesis will now continue to scientific considerations, explaining how reality of this thesis is understood, approached and finally explored.

3. Scientific considerations

"The gendered, multicultural situated researcher approaches the world with a set of ideas, a framework that specifies a set of questions that he or she then examines in specific ways" (Denzin and Lincoln, 2000: 18).

The following section on scientific considerations will specify the specific ways in which the *ontological and epistemological approach* to reality in this study is understood and created. Social constructivism as well as hermeneutics will present this view of reality as the two approaches share a common understanding of how knowledge is formed (Holm, 2011: 85). Given that these interpretive paradigms commonly understand the world as socially constructed, such a view becomes applicable for this research when seeking to interpret and understand expressions of human activity. Together, these paradigms will emphasize a combination of procedures used in the collection, analysis and interpretation of data (Kvale, 1997: 92).

3.1 Social constructivism

Ontology questions what the nature of reality and the knowable is, also referred to as "the human being in the world" (Denzin & Lincoln, 2000: 157; Guba, 1990). In ontology I can either choose to understand the world from an *objective* or *constructive* point of view. The objective view emphasizes that social phenomena confront us as external facts that are beyond our reach or influence. In such understanding humans adjust to the given frames that are set by standardized procedures, in which people learn and apply the rules and regulations surrounding them (Bryman, 2012). Truthfully, based on the theoretical knowledge (cf. introduction) of this study, it could be tempting to argue that objectivism is exactly what happens if a global digital market tendency affects the daily social order of world-wide society, influencing how we perceive and act in our respective societies. Conversely, seen from a local level, with

point of departure in Danish society, it could be argued that Danish legislation and culture is the objective reality to which people adjust and in which they internalize individual beliefs and values towards global tendencies. There are many aspects to be considered. However, as the introduction emphasize, not enough research has been done on this topic to safely argue that Danish consumers are under the influence of global digital tendencies.

Thus, it seems reasonable at first to seek to understand people's mindset towards these new phenomena using a constructivist point of view, based on *social constructivism.* Social constructivism argues that social entities can be understood as social constructions built upon the perceptions and actions of social actors – thus looking at reality as something that is jointly created through interaction and the way reality is spoken (Holm, 2011: 82). According to Holm, the reason for this is that language, which is something acquired through upbringing, is considered to be the source of knowledge, which is why it is argued that knowledge is also socially constructed (Ibid: 69-71). Thus, it is not possible to attach reality to one objective truth, but rather one must see subjective realities (Ibid: 90-91).

As emphasized in the introduction, digitalism is currently in a [constant] state of development, which supposedly, may challenge people's relation to solidarity in consumerism, creating an overweight of neo-liberal attitudes and consequently undermining the values of welfare state. In order to further concretize if and how the social order of solidarity is being challenged, constructivism allows me to openly to research several aspects of subjective realities. In practice, by means of two insurance cases incorporated in an applied self-completion questionnaire, digital consumption and 'pay as you behave' become the tool to understand and interpret the construct of consumers different realities (Arnould & Thompson, 2005; Belk and Costa, 1998; Holt, 2002; Kozinets, 2001; Schouten & McAlexander, 1995). Through collected data, language is interpreted and knowledge emerges, possibly providing a better understanding of solidarity relations in Danish digital consumerism.

3.2   Hermeneutics

Supplementing constructivism, modern hermeneutics as conceived by Hans Georg Gadamer (1900-2002) becomes an important element of research approach because;

new digital market tendencies seems to affect existing relations between humans in consumerism and thus create a new social sphere, expanding and creating new understandings which we cannot yet identify. Modern hermeneutics helps to properly approach such indefinable relations by approaching the exploration with an understandings that interpretation is constantly improved if the researcher throughout the research continuously back and forth between the gained knowledge and previously gained knowledge as an on-going and infinite process (Holm, 2011: 49).

Initially, pre-exploratory research was needed in order to establish concrete RQ as well as scientific contributions towards exploration. It can be argued that I did not precisely follow the hermeneutical circle while collecting data in the exploratory phase, as the back and forth hermeneutical process of repetition cannot assert itself in the same extensive manner as established tools used within analysis. Instead, I will refer to the exploratory phase as what Gadamer (1976) calls *prior knowledge.* By this he suggests that a prerequisite to any understanding we must possess a preconception of the case or circumstances that we want to further familiarize ourselves with (Ibid.). By doing so, I further acknowledge that it is not possible to be entirely objective in my interpretation as I, according to Gadamer, always find myself in a horizon of understanding which is the basis for my ability to understand (Holm, 2011: 47-49). This however, does not exclude being critical of own interpretation. I must be aware of own prejudices so that they can be corrected when they are not truth by which I can be open and receptive to the strangeness of the interpreted (Holm, 2011: 48).

Nevertheless, data collection and data analysis [cf. mixed-method approach] is as much as possible approached in a hermeneutical way, as this allows me to add, revise and interpret knowledge from an early stage in the analysis. Furthermore, I am aware that the present investigation is a never-ending process, by which I continuously expand understanding and interpretation without necessarily reaching the kernel of truth (Ibid: 51). When I claim that the process in theory is infinite, it is because that no certainty exists whether following research would change the *whole* meaning. Thus, I commit myself to Gadamers understanding – that research must be seen as a *part* of a *whole*. In addition, hermeneutics allows me, for at brief moment, to have a look at the kernel of existing relations, and to see how respondents define and justify solidarity in

relation to the concept of 'pay as you behave' within their individual life worlds (Ibid.). In practice this means that I will search to "understand individual cases, as a part of the whole, rather than universal laws or generalizations" (Candy, 1989: 4). I therefore acknowledge that it is possible that current and future observations will lead to different horizons of understanding, knowledge will emerge, but I do not seek to present a definite or still picture of the topic explored (Holm, 2011: 20-21).

4. Theoretical Framework

As mentioned in the section of social constructivism digital consumption and additionally 'pay as you behave' become the tool to understand and interpret the construct of consumer's different realities (Arnould & Thompson, 2005; Belk and Costa, 1998; Holt, 2002; Kozinets, 2001; Schouten & McAlexander, 1995). This underlying basis is important to have in mind throughout thesis, because we are not able to understand and specify solidarity relations without any specific relation to interpret from, and thus 'pay as you behave' tools to comprehend, understand and interpret consumers relations to solidarity best way possible.

In order to meet this underlying basis, the theoretical framework will initially compose a set of theoretical descriptive understandings, highlighting sub-components of past and current surveillance tendencies and alongside, its influence of social order. Additionally, this section will initially introduce the 'Panopticon' surveillance model to explain the origins of surveillance in a movement from governmental surveillance to consumer surveillance and how social order of consumerism has changed alongside this movement. Finally, this descriptive section explains how surveillance development introduces new market concept such as 'pay as you behave' and how the panopticon may be used in today's context.

4.1   From disciplinary surveillance to consumer surveillance

A recent White House report on big data concludes, "the technological trajectory, however, is clear: more and more data will be generated about individuals and will persist under the control of others (White House, 2014: 9).

To begin with, let's go 225 years back in time to where it all started: The English philosopher, Bentham (1700), the basic founder of surveillance techniques presents the surveillance model of the Panopticon. In the use of advanced, circular building structure, Bentham strives towards a new way, whereupon one's consciousness can gain power over the other to an extent not previously seen (Bentham, 2011). In practice, this notion should initially focus upon prison inmates, where in process, the inspector, hidden in the monitoring sphere, the inspector observing prisoners in the cells, without being seen. The principle of the panopticon, is the principle of visibility, implemented in the architectural decoration of the prison, With such highly visible invisibility ensures no communication with fellow inmates and therefore no likelihood of further criminal dealing, or mass escape (Ibid.).

The panopticon continues to be reinterpreted and has from past times till now been reformulated and used in a variety of research and studies on surveillance, such as: electronic panopticon (Gordon, 1987), global panopticon (Gill, 1995), social panopticism (Wacquant, 2001), cybernetic panopticon (Bousquet, 1998), the superpanopticon (Poster, 1990), electronic surveillance (Lyon, 1992), or postpanopticon society (Ragnedda, 2008). These examples are evidence of the impact that this concept has on our culture and is thus applicable for discussing surveillance theoretically (Ragnedda, 2011). When researching upon an unexplored field, it though seems reasonable to take the panopticon's original understanding and reinvent the wheel in consumer context. Additionally, followed by Bentham, Michel Foucault's (1900) manifestation of the panopticon (1977) will be used in following analysis.

The notion of a population monitored by the government is in a theoretically enlightenment originally linked to Michel Foucault (1977). In addition he describes the panopticon as the all-encompassing social structure without any physical barriers - a tendency towards a disciplinary state based on direct surveillance, where modern humans must accept such societal power structures as fundamental for all movement in public space. Its generalizable model of functioning must thus be understood as a way of defining power relations in terms of the everyday life of men (Foucault, 1977: 205). The unknown overseer, governmental surveillance, is controlling the spaces and thus

creating a disciplinary state (Foucault, 1977). Staples suggest societal applications of the panopticon as could be following:

> Throughout the U.S., thousands of criminals are placed under "house arrest," their movements monitored electronically by a transmitter attached to their ankle. In many states, criminal defendants and judges carry out proceedings on video monitors […]" (Staples, 2000: 1).

With such comprehensive intervention of people's lives the panopticon is able to influence the actions of individuals, creating what Foucault defines as *disciplinary strategies*, which he also refers to as part of *disciplinary surveillance of disciplinary state*. Disciplinary strategies help among other things to reduce crime and create order and system in society (Foucault, 1977). In addition to this, he emphasizes that those who are visible to the seer, are themselves responsible to be seen:

> He who is subjected to a field of visibility, and who knows it, assumes responsibility for the constraints of power; he makes them play spontaneously upon himself; he inscribes in himself the power relation in which he simultaneously plays both roles; he becomes the principle of his own subjection (Foucault, 1995: 202-203).

Thus, he who is subjected to a field of visibility is therefore "the object of information, never a subject in communication" (Foucault, 1995: 200). However, Willcock (2006) emphasize that despite Foucault's considerable cross-disciplinary influence, he failed to notice that late 20th century information and communication technologies were qualitatively different from the earlier examples he studied. Lyon states this well by emphasizing that dreams of electronic democracy must be tempered with among other things, recognition of technological realities. Additionally, he argues that the "[…] carceral computer is a present reality, both in direct state administration and control, and in the potential for linkage with private databases" (Lyon, 1988: 86). Munro (2000: 289) further outlines a contrast between the older panopticon defined and emphasized under the conception of *disciplinary power* organized by the state, and contrary, the new panopticon emphasized as the object of *network power,* which reflects everyman's availability to interact with surveillance – in an agreeable or non-agreeable manner.

People in society are more than ever subjects of surveillance, but they know who the overseer is and are from a democratic position able to communicate their attitudes

against this seer, by which they naturally become subjects in communication (Latour, 2005).

Despite researchers' criticism towards Foucault's lack of interest in technology and communicative involvement, it is important to stress the provisionality of Foucault's ideas. According to Kritzmann (1988) Foucault was far from being a systematic thinker. His approach towards practices and analysis of power relations he explained as "not a theory, but rather a way of theorizing practice" (Kritzmann, 1988: 15). He therefore sets no definite conclusions for applying the panopticon otherwise, but rather accommodates the notion that "thinkers are always shooting arrows into the air, for others to pick them up and shoot them in another direction" (Deleuze, 1995: 118). This is the case for this thesis exploration – to take the panopticon and shoot it in another context of exploration, analyzing its possible appliance and not least affects within consumer surveillance. In addition to the above descriptive elaboration an interesting thought arise, and so to ask, how the panopticon in today's context operationalize people? Not necessarily in a building, but rather as a 'Big Brother' characterized by a peer-to-peer monitoring society where everybody has the availability to watch one another (Ragnedda, 2011). Additionally, Monahan (2006) emphasize that it is from consumption that one of the more interesting and effective means of social control arises - a social control that consequently affects and renews cultural meaning of society.

4.2   The gaze of 'pay as you behave'

As the latter indicates, network powers are emerging and integrating, and at present societal development suggest that surveillance application has widened from being under the influence of governmental interest to also be a part of market strategy, in which consumer surveillance expands the possibilities of new forms of economic accumulation.

Based on the insurance concept 'pay as you behave' the 'gazing' and thus the overseer is defined through the concept of the IoT (Internet of Things) (Vermesan & Friess, 2011). The IoT enables technologies such as sensors, smart phones, cloud computing and software technologies to create new products, new services, new interfaces and

communications by creating smart environments and smart spaces with applications ranging from smart transport, cities, buildings, energy, to smart health and life (Ibid.). Additionally, Jurgens (2015) emphasizes that Internet connectivity is now being packed into essentially any physical object in any given household where objects, gadgets, devices, animals or people are provided with unique identifiers transferring data through a network without requiring human-to-human or human-to-computer interaction. This is the tooling of device-based 'pay as you behave' insurance. These 'pay as you behave' insurance programs require the installation of a tracking device (IoT) which could be car with built in sensors monitoring if customers comply with speed limits or not, or a person with a heart monitor implant, measuring the heartbeat. According to Vermesan & Friess (2011) IoT developments show that by the year of 2020, 16 billion connected devices will average out to six devices per person on earth, and to many more per person in digital societies. Devices like smart phones and machine-to-machine or thing-to-thing communication will be the main drivers for further IoT development. In such estimation, it is tempting to say that IoT in many ways and in a high degree eventually will come to affect the global and local society. The question remains to be answered is thus, how? As stable (2000) argues that even though new technologies, surveillance and disciplinary practices are invading and changing every aspect of daily lives, it often works in the background and we rarely notice the actual reality of them:

> When I speak about "everyday surveillance", someone invariably asks, "who is doing all this? Who's behind it? Who is Big Brother'?" "There is no Big 'Brother'," I tell them; "we are him." Rather than appear simply "from the top down" or originate from a small group of identifiable individuals or even a particular organization, the new surveillance and social control practices, I argue, are advanced, directly or indirectly, by all of us (Stable, 2000: 153).

4.3 The Panopticon in consumer surveillance

Following from the latter, Monahan (2006) emphasizes that it is no longer only from the governmental side that a panopticon exist. The panopticon exists everywhere: we are constantly being monitored while at the same time monitoring others. The media, government, private companies and individuals are all included as active agents on an equal footing with each other (Ragnedda, 2011). In relation to consumerism Monahan

(2006) suggests that consumption and consumers themselves are naturally integrating consumer surveillance. Lyon emphasizes that this movement has consequently affected new ways of understanding and perceiving consumerism and surveillance by stating the following:

> For the majority, though, consumption has become the all absorbing, morally guiding, and socially integrating feature of contemporary life in the affluent societies. Social order – and thus a soft form of social control – is maintained through stimulating and channeling consumption, which is where consumer surveillance comes in, but this is achieved in the name of individuality, wideness of choice and consumer freedom (Lyon, 1994: 137).

Consumer surveillance according to Lyon therefore emerges out of a social order consisting of among other things, consumer freedom, which consequently welcomes consumer surveillance to be an integrated feature in everyday surveillance. For example (cf. introduction), the Danish insurance company, Alka, market 'pay as you behave' through a black box monitoring speed limit. Supposedly, in that the product is an occurring reality, the consumer demand must be present, confirming above citation – that consumer themselves, channels consumer surveillance. The question is though how far the Danish mindset is willing to go? As indicated in the introduction, the worry stresses upon the fact that through such market concepts, societal groupings will eventually come to occur. Consequently, cultural liberation and consumer's free availability in consumption will come to suppress socio-cultural ways of thinking and acting solidarity and reinforce neoliberal values.

In order to explore whether this movement may in fact be a current or possible upcoming mind-set in Danish consumerism, it becomes relevant for the research to dive into different concepts of solidarity theory. By means of solidarity theory I am able to approach the Danish consumer with different theoretical concepts, enabling to concretize an understanding of if and how far modern global digital development in welfare societies is able to affect a cultural and moral liberation in consumerism.

5. The complexity of solidarity

Following the funnel structure, this section will concern solidarity theory, providing a

descriptive and explanatory knowledge on individual level. More specifically, it provides knowledge of how individual values in consumerism can be understood. Initially, a brief explanation of the solidarity concept is given, emphasizing how the concept over time, in pace with societal market development as well as global uniformity challenges the survival of solidarity on local community level. Subsequently, conceptualizations of solidarity theory presents following: *Affective-* and *conventional solidarity, reflective personal-* and *reflective institutionalized solidarity -* and finally, *partial selflessness.* These concepts will together support the analysis to search for, interpret and possibly define how Danish consumers perceives and relate to solidarity relations in digital consumerism.

5.1   Concerns of cultural liberation in market development

The concept of solidarity has over time been elaborated and defined in several ways.

From the end of the 18th century the concept has meanwhile become a more compound political, sociological and moral philosophical concept. In a political context the concept has to a great extent been connected to the French revolution, where in the 19th century the concept was replaced with the term 'brotherhood'. In moral philosophy the concept is gradually attached to loyalty and obligation to the belonging of a social community. In sociology, focusing on especially Durkheim's sociology, the concept refers to the societal "cement", by which securing societal cohesion and social integration (Bayertz, 1998: 11). Despite how the concept is used in different circumstances, its common denominator is the notion of mutual unity between members of a more or less homogeneous group (Ibid.). Looking at how morality can be defined in today's context, solidarity is not only to be looked for a defined on group level, but just as much on individual level. And thus a precise and universal definition of the concept becomes difficult to concretize.

Moral obligations exist in many different areas, and solidarity is always practiced under certain conditions and therefore assumes different forms (Juul, 2002). These will be elaborated on later.

What becomes interestingly to look at is the use of the concept through times, where notably, comparable sub-components are found between old and new sociological perspectives, indicating that welfare state previously have had same concerns as those

seen today; that of a societal solidarity meltdown caused by market segregation. Especially in Durkheim's sociology (1962 & 1966), he worried that division of labor in the rise of industrial society would replace that of traditional society, consequently undermining traditional homogeneous communities, without producing new ones. Because according to Durkheim, social solidarity and even morality can only be understood as a social fact only capable of being produced by society and not by individuals. This specifically means that it can only be studied through its effects and must be replaced with a visible object that symbolizes it – such as, legislation (Ibid.). Thus, at that time, society was quite predominantly affected by institutionalized influence. Nevertheless, using Durkheim in today's context, we see that not even a visible object such as the 'Danish Act on Processing of Personal Data' symbolizing welfare state and solidarity, is able to prevent Danish insurance market liberalization, and ultimately, we may also worry that digital consumerism will suppress that of solidarity and social cohesion, which is the substance for this entire thesis exploration. Thus, the only difference from that time till now is that at that time the concerns regarded division of labor while today, concerns regards global digital market consumerism – two different circumstances, but same concern.

This do not necessarily mean that I agree on Durkheim that solidarity is objectified as a social factor by means of societal implementation – this would argue against my RQ and ontological position, where understanding can be found in multiple of realities. Nevertheless, the entire concern based on dependence and independence society and individual in between is quite interesting to disseminate in today's market and consumer context.

As Juul (2002) emphasize, the concern is genuine and even though in Durkheim's time, new ways of creating social cohesion was able to manage societal division, society in its whole has developed from being 'industry on local level' to 'industry on global level', consequently progressing a societal liberal movement. The following will briefly elaborate how this movement can be understood in a global digital evolution marked by big data.

5.2   Universal uniform challenge local solidarity

Juul (2002) emphasizes today's solidarity, as a complex phenomenon and to draw universal conclusions of its characteristics would therefore be impossible. Its relations are decided by circumstances; Seen from market perspective in global digital revolution this is due to the fact that power and future tendencies challenge individuals and local culture in a complexity of choices that people do not yet know how to navigate (Tranberg and Heuer, 2012). Within this navigation, solidarity for some may entail exclusion and inequality to others, which could very well be the case when looking at the new digital concept 'pay as you behave'. In relation to this concept we are confronted with external realities of how the concept is profitably applied, and at the same time we are confronted with a local reality where the concept is not accepted. Consequently, when people do not know how to navigate in such complexity, this could create dysfunctional patterns of behavior and may affect how people perceive and act on moral obligations (Lesch and Brinkmann, 2014). Fjord Jensen (2002) emphasizes this well in following citation:

> The more a universal mindset will develop towards all forms of worldwide global uniformity, the more inconsequential is human life and experiences within civilization. This inconsistency and universal mindset may therefore ultimately change the perception of how people act and perceive culture and society in its entirety (Own translation; Fjord Jensen, 2002: 3).

According to Mayer-Schönberger and Cukier (2013: 7) digitalism and big data is one of the most significant ways by which economic actors in society, such as companies, fundamentally shifts our basic understanding of the world and consequently are able to change perception and direction of an entire culture. Big data marks the beginning of a major social transformation and will eventually challenge the way we act and live in the world.

Additionally, my basic assumption and point of departure when investigating such possible affects within Danish society, is built on Mayer-Schönberger and Cukier's reflections on *why* opposed to *what*:

> Most strikingly, society will need to shed some of its obsession for causality in exchange for simple correlations: not knowing why but only what. This overturns centuries of established practices and challenges

our most basic understanding of how to make decisions and comprehend reality (Mayer-Schönberger & Cukier, 2013: 7).

In addition to *why*, the questions arises; will we as consumers have become so caught up by our digital everyday life and its interminable possibilities that we forget to independently think and make choices ourselves? Will we be able to ask why we choose to do as we do and at the same time be critical towards the possibilities and choices standing in front of us? This could immediately seem doubtful. Because, looking at today's insurances, insurance customers are already accepting a degree of insurance discrimination. For example, as we already see now, insurance companies classify insurers into different risk groups, based on among others, age and residence, which result in different prices. Some people are even excluded from insurance coverage altogether if they have a bad insurance history. Such examples can be classified as insurance discrimination in the sense of inequality between insurers (Lehtonen & Liukko, 2015). Would Danish consumers, against economical winnings, accept further differentiation, such as gender, health, and disability?

Even though reservations neglect universal definitions and exact measuring of solidarity, in order to practice and even speak the term *solidarity,* theory is needed (Juul, 2002: 24). Scientific research may help shed a light on the unspoken, unknown and unanswered. Additionally, concepts of solidarity theory of: *affective-* and *conventional solidarity, reflective personal- and reflective institutionalized solidarity and finally partial selflessness* will in the following be elaborated on. These will subsequently, throughout analysis, support theoretical enlightenment of data collection.

5.3   Concepts of solidarity theory

In late modern society Dean (1995 & 1996) distinguishes solidarity as being *affective*, *conventional* or *reflective. Affective solidarity* builds on close relations to family members and friends, combining individuals together in a common 'we'. The importance in affective solidarity is to appeal to one another to stand together on the basis of mutual feelings of care and concern towards each other. The responsibility that lies within this form of solidarity is limited to these concrete others whom we are emotionally attached to, meaning that solidarity in this matter cannot extend to encompass strangers. On the other hand, *conventional solidarity* builds on more

abstract relations such as common traditions, values, interests, concerns, and struggles combining a group. This form of solidarity concerns 'our kind of people' in relatively homogenous groups sharing same convictions and goals. If not sharing the same convictions and goals, one will not be accepted within this group. In the same manner as affective solidarity, conventional solidarity is therefore also restricted to a common 'we' emphasizing the importance of people sharing the same convictions and goals. A clear distinction of stances is thus seen in the affective and conventional solidarity emphasizing a 'us' as opposed to 'them' and by doing so, excluding the possibility of other forms of solidarity to flourish.

Dean (1995) and Giddens (1995) emphasize that because late modern society is highly characterized by fewer things being permanently fixed, people may consequently be influenced by societal circumstances in a variation of ways that have not even been studied yet. Consequently, this means that being able to achieve solidarity, requires that we open up notions of membership to communicative reflection. In such perspective identification towards others becomes more complicated, in which solidarity relations consequently develops to be more abstract. Such abstractness ultimately challenges a meaningful theoretical appliance of the affective- and conventional solidarity (Juul, 2002).

Additionally, Dean (1995) exceeds the two former proposals by introducing *reflective solidarity.* This concept accommodates more multi-faceted compositions of contemporary societal and behavioral complexity. Additionally, Dean states following:

> By perceiving sense of community as constituted on the basis of the individual's communicative practice, reflective solidarity depletes boundaries connected to community, and the sharp distinction between "us" and "them". The expression "we" both express "insiders" and "outsiders". […] A communicative understanding of "we" makes it possible to stretch the concept of solidarity, to also include strangers (Own translation; Dean, 1995: 123-24).

According to Dean (1995), reflective solidarity therefore exceeds the limitations associated with affective- and conventional solidarity in its more free and unlimited approach. It doesn't set boundaries on how something should universally be understood and therefore makes it possible to recognize other people's differences but yet

understand this difference as part of the very basis of what it means to be one of "us". This means that we also expect others to take responsibility for "us" and the relationships we have with one another. "In other words, we take the attitude of the group, but we take it reflectively attuned, to the standpoint of the situated, hypothetical third" (Dean, 1996: 39). Reflective solidarity theory therefore highly emphasizes how individuals increasingly relate openly and discursively to moral obligations.

Nevertheless, Juul (2002) presents a distinction of the approach in order to concretize and thus to better comprehend the complexity of the concept. The distinction is not randomly chosen but is determined on the fact that today's solidarity obligations, in which people are confronted with, seems to be more or less managed by societal institutions. He explains the reason to this as following;

> In late modern society it is practically impossible to be directly personally moral in the name of solidarity with those who you don't know, not least towards all cases that intrude. Care and solidarity towards "the others" requires effective community institutions, for which reason many of our moral obligations is managed by the state. […] Solidarity has to a great extent become something that citizen's exhibit through the support of community institutions (Own translation; Juul, 2002: 25).

Additionally, Dean exceeds reflective solidarity to; *reflective personal solidarity*, and *reflective institutionalized solidarity*.
Reflective personal solidarity describes the responsible orientation of obligations people have towards fellow human beings on a personal level. This form of solidarity is reflective because its solidarity relations towards close fellow human beings are not ascribed to and beforehand given - but rather something the individual reflectively chooses or defines (Ibid.).

Conversely. Reflective institutionalized solidarity refers to a responsible orientation on community or system level (Juul, 2002: 29), emphasizing that citizen's attitudes and respond to societal institutions has become more reflectively attuned. Conversely.

5.4 The concepts in practice

In practice, this analysis will as emphasized in scientific considerations, seek to explore multiple understandings of multiple realities in Danish consumerism. Additionally, four different concepts of solidarity theory have now been elaborated, which will support to highlight consumer's attitudes in different solidarity relations based on 'pay as you behave' (Brubaker and Cooper, 2000). The question is though, how can they be used in following thesis analysis? Starting with affective and conventional solidarity, criticism rose that the two concepts are too restrained to fit into the complexity of contemporary society. Additionally, it may be reasonable to ask whether such conceptions could even be applicable to include in newer research?

I argue that it can. Because, when studying new relations towards new phenomena I find it reasonable to include a broad theoretical base, supporting different perspectives in interpretation and exploration of RQ. Moreover, reflective solidarity theory is not solely reflective in order to comprehend societal complexity, but also because it comprehends the complexity of human's free choices, by indirectly emphasizing a direction pointing towards reflectively attuned neo-liberalistic attitudes. Thus, if free choice causes people to be more personally reflective in their moral obligations, the possibility of a 'us' VS 'them' attitude should not be excluded from following research. Consumers will be questioned about moral obligations towards others in the context of monitoring and digitalism, by which specific circumstances could well promote strongly opinioned and perhaps group oriented attitudes towards this.

Moreover, within insurance contexts, as mentioned in above, customers are already partly grouped on the basis of age and residence, by which it can not be excluded that this wouldn't be OK during other circumstances. Thus, when affective or conventional solidarity is present within a context, a clear opinioned distinction is made – stimulated on the basis of characteristically groupings that do not include other people not containing these characteristics. In insurance context based on 'pay as you behave' this could well be to look for differences in lifestyle that groups people into different standards and pricings.

Furthermore, when analyzing behaviorism in societal complexity, an open approach of reflective personal solidarity and reflective institutionalized solidarity is

important in present analysis, where I seek to illuminate the notion of a movement towards more reflective forms of solidarity on different levels, such as; peoples relations to 'pay as you behave', monitoring, data sharing and people differentiation. In practice, when interpreting reflective solidarity, it is important to be aware and acknowledge that responsibility towards others can take a variety of forms. In addition, to determine a presence of reflective solidarity and its reflective direction, it is initially important to look at the readiness of members to take responsibility for their shared relationships by engaging in discussion and critique. If a common 'we' responsibility is present, reflective solidarity will possibly be present. Subsequently, the direction of personal or institutionalized solidarity can be elaborated, where in relation to personal solidarity it becomes important to concretely look at whether answers are based on personal stimuli, such as: own experiences or lifestyle. Conversely, looking for institutionalized solidarity, people could be motivated by laws and regulations or ethics – set by the governmental institution of Denmark.

5.5   When is solidarity present and when not?

Due to the fact that solidarity theory has developed in a direction of reflectiveness, it is acknowledge that society to some degree, have been influenced by a cultural liberation. Additionally, in order to properly understand and interpret possible consumer liberation, it may be reasonable to ask where the line or limit is drawn – when can we for sure determine that solidarity is present and not present?

Bauman (1996), and Juul (2011) both agree that humans unlike animals are capable of putting themselves in somebody's place and that humans in such perspective already possess a pre-existing social-ethical skill independently of societal influence. Nevertheless, this doesn't mean that humans exist and acts independently without the influence of societal rules, norms or social integration. More specifically, Bauman defines a distinction as following:

> Human relationships are moral to the extent that they are excluded from a sense of responsibility in relation to others' welfare and well-being... Moral principles collide with self-interest in several areas. Self-interest is based on selfishness and demands hardness to potential competitors. On the other hand, morally obligations are simply a matter of solidarity, selflessness, and willingness to help a neighbor without asking for or expect to get something in return. A moral action is reflected in the

attention to the needs of others and will often result in self-restraint and voluntary waiver of personal gain (Own translation; Bauman, 1996: 69).

Thus, solidarity is present *if* a relationship contains a moral dimension based on consideration towards other people (Juul, 2011; Bauman, 1996; Dean, 1996). According to Dean (1996), failing to acknowledge and respect other's affirmation of individual identity indicates a lack of solidarity. It reflects an individualistic attitude toward other selves insofar as one prioritizes one's own interpretation over an awareness of mutuality. In addition to solidarity in consumerism Dean (1996: 40) further describes lack of solidarity as following:

> A lack of solidarity here appears as a "consumerist" orientation toward relationships, an orientation, which treats association with the other merely as a means to one's own ends. One thus "consumes" a relationship when one fails to contribute to the maintenance of the welfare of those involved and the ongoing renewal of the shared sense of "we".

Nevertheless, different circumstances may ultimately cause very different interpretations of solidarity, for what reason solidarity becomes difficult to measure Mansbridge (1990). However, both Mansbridge and Jencks argues that even though clear principle contradictions between selflessness and morality, most human actions are often motivated by both selflessness and morality, because as Jencks additionally states: "Solidarity and selfish motives most often interfere with each other, for what reason it would be an abstraction to talk about solidarity as something that exists in a "clean" or "distil" form (Jencks, 1990: 54). Inferring from this citation, Jencks (1990) further argues that whether a full *selflessness* is possible to achieve, may be rather doubtful. Instead, he presents the concept of *partial selflessness* that seeks to create a balance regarding people's selfish pursuits and consideration towards other people. In such perspective self-interest will first become immoral when it goes against others' welfare and happiness, but at the same time it agrees that a complete ethical correctness is hard to maintain.

Partial selflessness will alongside above concepts be used to elaborate a very delicate line between solidarity being present and not present – if so will be the case. Above concepts of solidarity theory are based on an understanding that solidarity is presence.

Nevertheless, event though it is argued that group solidarity is about standing shoulder to shoulder with belonging group, partial selflessness provides an understanding that this is not always the case. This means that in following analysis it can be asserted that group solidarity in insurance context may build on individual's rational calculations of the advantageous and disadvantageous that solidarity implies. This means that, when humans join a group of any kind, it is to redeem own subjective goals, by which participation in this community becomes a rational medium, with no deeper affective attachment.

It may be reasonable to assume that insurance customers engage with insurance on the basis of own subjective reasons, such as economy and security level. Thus, it can be argued that a common "we-ness" and moral obligations towards others in a market perspective is not prejudiced, but neither, does it exclude the possibility of moral obligations towards other insurance customer. Partial selflessness helps to demonstrate this delicate balance.

In practice, when searching for partial selflessness it is not directly possible to draw a line of when an attitude or action is built on self-interest and conversely, morality. As mentioned, human actions are complex and can therefore not be understood identically.

Thus, understanding must be found in interpretation of specific circumstances, by which consumer stimuli will reveal whether partial selflessness and other conceptions of solidarity theory are present or not present in following analysis (Juul, 2002).

6. Methods in use

Methods in use will now be elaborated. This is a combination of approaches that are used in the collection analysis and interpretation of data on behalf of my pre-knowledge (cf. pre-exploratory research) on digital surveillance and existing methodological manifestations (Kvale, 1997: 92). Additionally, the following section will elaborate: *Pre-exploratory research, mixed-methods, the qualitative and*

quantitative self-completion questionnaire, questionnaire situation, respondents, questionnaire-guide, transcription and coding and finally, *analysis strategy.*

Exploratory phase   Secondary data   Primary method in use

Exploratory research; scientific contributions   Report: Online Behavior of the population   Self-completion questionnaire
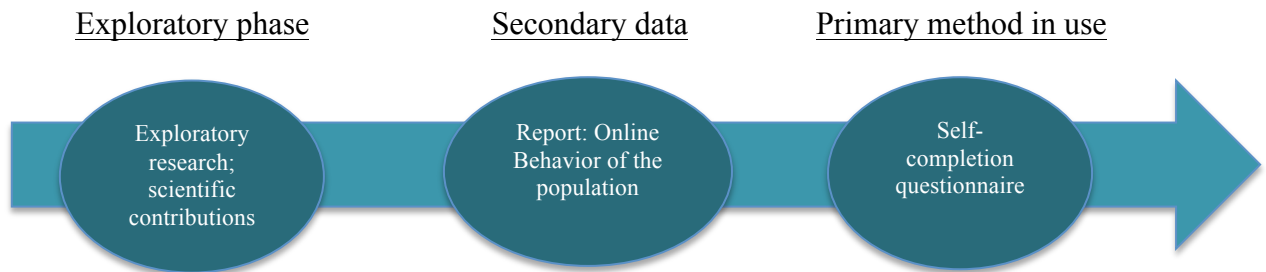
Figure 2. The methodological steps of methods in use.

To begin, as illustrated in the methodological steps of figure X, the pre-exploratory part will be elaborated, emphasizing three scientific contributions, which have provided the exploration with relevant sources of inspiration. – These exist in relation to insightful background information, which help to determine the RQ of exploration, and offer considerations upon choice of theory, secondary data and primary method in use.

6.1 Pre-exploratory research

Given that this topic is a respectively unexplored field in Denmark, in the initial phase I was challenged by the fact that with the fact that this study topic has limited scientific inspiration to draw from. Additionally, the question that immediately came up in my mind was: which theories and methods should be included in such an unexplored field – how do I do this? Babbie (2007) argues that explorative research is normally conducted when there is little existing research around a specific phenomenon or, as Stebbins (2008) suggests, if a researcher needs to further familiarize him or herself with the topic. For me it was important to have a solid, reliable scientific source of support, upon which I could be inspired to form my own solid foundation of exploration, while at the same time being able to reinvent the wheel and think out of the box. By doing pre-exploratory research I was able to unite these two thoughts.

This is where my pre-exploratory research took off quickly led me to three very important main actors within this field whose great efforts helped me to approach this research properly, namely; Pernille Tranberg, Peter Lauritsen and Thomas Ploug.

6.1.1 The journalist and the scientists: Contributions to research

Briefly, starting with Pernille Tranberg: Tranberg is educated journalist, international author and speaker, primary focusing on changes in our society caused by the wake of digital media and new technology. She is founder of Digital Identity and advice companies and individuals within areas of big data, digital identity and privacy. Her mission is to create attention towards digital solidarity in a globalized world, which according to her gradually is becoming a digital world with lack of solidarity (Tranberg, 2016).

I discovered Tranberg through an article with the title 'App Surveillance: Insurance companies give discounts to the healthy and fit' (Own Translation; Hannestad & Reich, 2015) in which Tranberg as a scientific contribution laid out her opinions toward insurance and the future market opportunities of consumer-surveillance – referring to the concept of 'pay as you behave'. In the article she argues that she is not an advocate of the concept and emphasized that it goes against the principles of solidarity we have in Danish society. Additionally, she argues that it is the young and the fit, the fresh and the healthy that want to engage with the concept of 'pay as you behave'.

Thus, from an individual perspective it is a win-win situation *if* you are able to live up to such a health ideal, but if not, you have to pay more. Thus, the weakest individuals within democracy become even more transparent and consequently society will come to be more or less differentiated into A and B groupings. She warns against a dual society where the "good" easily obtain cheap insurance and where the "less good" have to pay more (Ibid.).

This brief elaboration by Tranberg caught my interest, not only because she concretely spoke of an unknown market concept called 'pay as you behave,' but also because she questions the consequences it has in a welfare state build on fellow feeling, ultimately creating solidarity-contiguity in society. Thus, I contacted Tranberg, which shortly after resulted in a semi-structured Skype-interview (Appendix 1). My thought in

contacting her was to get a better clarification of the concept 'pay as you behave' in relation to solidarity, as well as clarification of need for contributing research in Denmark.

The interview with Tranberg provided necessary knowledge, focusing on solidarity societal aspects and 'pay as you behave' in order to properly construct a valuable RQ, enabling me to generate new knowledge within the field of Danish digital consumerism – and thus to reinvent the wheel. Further, I was recommended to look at the report 'Online behavior of the population' (IDA, 2015) presenting one of the only research fields in Denmark relevant to this exploration focusing on digital consumerism and 'pay as you behave'. The report has been used as inspiration for my questionnaire guide as well as secondary data, which will later be elaborated on.

Contribution to research

Helped me to establish relevant topic exploration and secondary data in use:

- "The concept of 'pay as you behave is something that primarily comes from the US which is of course a different society than the Danish. How we define a welfare state like Denmark comes from things like sense of community, whereas in the US, people are responsible for their own actions".

- "I think it becomes reasonable to ask if the welfare state should be smashed? It is a very relevant discussion area. 'Pay as you behave' shatters any principles of solidarity, both in insurance contexts, but also society in its whole".

- "In any case, the welfare state is insecure, but in the fields where we might be able to stop the undermining of negative streaming, we should consider to do so. That should be the case here and state that we are not interested being involved with these principles".

- "There are many aspects in relation to solidarity that should be thought of and debated. It is much bigger than what you as individual think here and now. But right now it is important that we begin to understand and define our sense of community – to put words into the unspoken. There are some societal aspects here that are so important to get discussed. You cannot leave the decision to the individual – that will undermine a lot of things" (citation from interview)

"Theory without empirical research is empty, empirical research without theory is blind" (Bourdieu in Prieur & Sestoft, 2006: 212).

Costley (2006) describes theory as a lens to look through. By using the lenses of the different theories, we give meaning to what we see. Loudon and Bella Ditta (1988) emphasize that a theoretical framework is also needed to find out what is already known about the topic and what remains to be explored in order to not reinvent the wheel over and over again. Costley (2006) further explains that theories guide research. For example the questions stated in the interview guide of this thesis are based on what is examined in theory section. Thus the applied theories become highly important for research collection, analysis and outcome of this. After determining the research's field of exploration I knew that there would be two main theoretical aspects to include; Surveillance theory which also emphasizes 'pay as you behave' consumer-surveillance, and solidarity theory.

Initially I started my theoretical investigation in which I quickly learned that most surveillance research points back at the Panopticon surveillance-model. Modern expansions of the model have been constructed in many shades, but not in relation to this research, focusing on consumer surveillance. Thus, I decided to discuss my panopticon findings with a person knowledgeable about the theoretical field of surveillance.

Peter Lauritsen, professor and lector at Aarhus University's Institute of Communication and Culture presents a flood of surveillance research, which in his speciality. In the article 'Denmark is a surveillance society' (Own translation; Lauritsen, 2010) Lauritsen was in a one-week debate-series in the newspaper *Politiken*, contributing with five articles discussing what monitoring fascination does to people and the societies we live in. In the first article he states:

> Denmark is truly a surveillance society where total transparency has become a desirable goal. But the question is whether it would not be appropriate that we briefly stopped and began to discuss what our monitoring fascination is doing

to ourselves, and the society in which we live (Own translation: Lauritsen, 2010).

Lauritsens basic research goal is more or less the same as Tranberg – that to understand the effects monitoring has on people and the society. Additionally, he emphasizes that within surveillance theory there exists a lack of ethical nuance and empirical depth (Center for science, 2015), which explains why I was not able to find a relevant theory of consumer-surveillance. Thus, I contacted Lauritsen in order to obtain a larger theoretical platform within the area of consumer-surveillance. This also resulted in a semi-structured Skype-interview (Appendix 2). In this interview it became clear that surveillance theory is very much in a "testing zone", for what reason there exists no right or wrong way to approach a surveillance study theoretically. Nevertheless, Lauritsen refers to the panopticon as the traditional way of understanding surveillance.

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Contribution to research

Helped me to establish relevant theory in use:

- Panopticon

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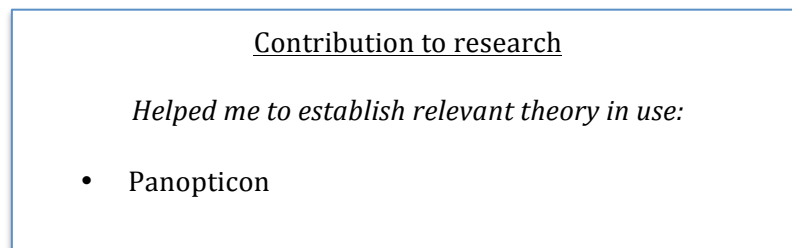
Figure 4. Emphasize primary theoretical findings cf. surveillance theory.

Finally, inspiration and a manifestation of solidarity theory were needed. In the article 'Scientists: DNA-testing ruins solidarity' (Stage, 2015) which also refers to insurance contexts and 'pay as you behave', professor Thomas Ploug argues from a solidarity-concerned perspective that:

> Insurers are already asking about diseases in the family and make their own little tentative assessment, and young people should also pay more in car insurance. I do not think we should move further out than that. It points towards a more inequitable and disloyal system (Stage, 2015).

Ploug is professor in ethics at the Center of Applied Ethics and Philosophy of Science at Aalborg University, and furthermore a member of Ethical Advice Denmark (Ibid.). Ploug became interesting for my research because he works on a daily basis with different aspects of ethics and solidarity perspectives, and therefore he would be an excellent choice to recommend relevant solidarity-theory. A brief e-mail correspondence provided me a theoretical overview in which the report 'Solidarity:

reflections on an emerging concept in bioethics' (Prainsack & Buyx, 2011) offered great insight into solidarity conceptualizations (figure 5 below), which subsequently was followed up in other academically contributions.

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Contribution to research

Helped me to establish relevant conceptualizations of solidarity theory:

- Affective vs Conventional solidarity theory
- Reflective personal solidarity vs institutionalized solidarity
- Partial selflessness

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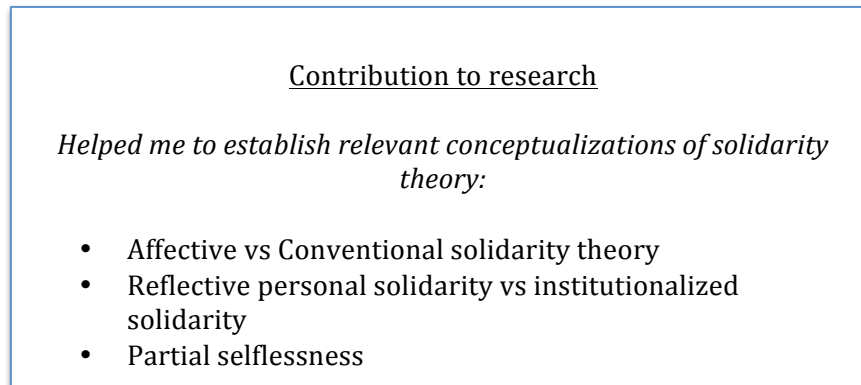
Figure 5. Emphasize primary theoretical findings cf. solidarity theory.

Together these three pre-exploratory contributions have together been a great inspirational source in helping me provide a solid and valid theoretical foundation for my research. I am aware that because the shape of the master thesis research field is so highly determined by the pre-exploratory phase it will. According to the hermeneutical approach, it become necessary for me to stand in a critical position towards the scientific inspiration I have used (Holm, 2011). So to comprehend that even though experts in the field have given me their different positions on surveillance and 'pay as you behave' I must be aware not to build on these perspectives, but through analysis, create a new horizon of understanding (Holm, 2011: 94).

6.2   Secondary data

Following from the findings discussed above, the analysis is supplemented with information from secondary data [cf. 'Online behavior of the population'] (IDA, 2015). This inspiration source derives from pre-exploratory research in which Tranberg herself has taken part. The report is based on a survey for which Userneeds have made for Ingeniørforeningen IDA (Society of Engineers, IDA) and Erhvervsstyrelsen (Danish Business Authority), where a representative sample of the Danish population (about 2000 people) between 18 and 70 years were asked about their attitudes to privacy on the Internet. Data collection of this report was conducted through digital surveys.

The advantage of applying this report in analysis is that it presents new high-quality pre-tested data derived from highly experienced researchers. Additionally, sampling procedures have been rigorous as close to being as representative as one is likely to achieve (Dale et al., 1988). Finally, this report focused on Danish consumers on a subject relevant to this exploration - 'pay as you behave'. In practice, this report has helped me to form questions relatable to data sharing - and 'pay as you behave' - figure 3, figure 4, figure 7, figure 11 and figure 12 have been more or less inspired by questions applied in this report.

6.3   Mixed-Methods

We shall discover the laws of social forms only by collecting such societary phenomena of the most diverse contents, and by ascertaining what is common to them in spite of their diversity (Simmel, 1897).

The mixed-methods of this study are built on quantitative and qualitative questions, by which my choice of mixed-methods will now be explained. A piece of research can be qualitative, quantitative or a mix of the two (Bryman, 2012). However, Layder (1993: 110) argues that most researchers would normally distinguish between the methods of quantitative and qualitative research, because the two methods are often regarded as fundamental contrasts that cannot be beneficially combined. Applying both methods could be viewed as 'false' unclear research. Bryman (2012: 35) suggests that the reason for this could be that many writers perceive quantitative and qualitative research as differing in respect to the connection between theory and research, and epistemological and ontological considerations. Nevertheless, even though it is often argued that quantitative and qualitative should be applied separately, several research studies applying mixed-methods exploration are taking place without explicitly or formally acknowledging that the practice relates to a multi-methods approach or its practical and philosophical premises (Bryman, 2006; Greene et al., 1989). However, in recent years, a movement in social science towards mixed-method approach tends to reject the narrow analytical paradigms in favor of breadth of information, which may be

provided by using more than one method. Greene et al. (2001) and Rocco et al. (2003) emphasize that good social research will almost inevitably require the use of both quantitative and qualitative research in order to provide an adequate answer. In addition, Johnson and Onwuegbuzie emphasize that the benefits of mixed methods, is for researchers to be able to mix and match design components that offer the best chance of answering specific research question (Johnson & Onwuegbuzie, 2004: 15). The strengths of one method can be used to overcome the weakness of another. Words, pictures and narratives can be used to add meaning to numbers and conversely, numbers can be used to add precision to words, pictures, and narrative. Such insights might be missed if only one method is used and thus mixed methods can provide stronger evidence for more insightful and valid conclusions (Johnson & Onwuegbuzie, 2004: 21).

From this brief discussion it can be appreciated that both qualitative and quantitative methods of analysis have something to contribute to corpus study. It will provide this study with several perspectives on the same circumstances and thus broaden our horizons of understanding. Ultimately, by studying the language behind the [first-] impressions provided by quantitative diagrams I am able to get a closer look at people's underlying stimuli and perhaps discover common features represented for a majority of respondents. The question left is thus how a mixed-method approach can be tailored to meet this in practice?

6.4 The quantitative and qualitative self-completion questionnaire

As Bryman suggests the survey self-completion questionnaire survey is almost similar to the semi-structured interview in social research (Bryman, 2012: 233). In fact, the only difference between these two is that in a self-completion questionnaire there is no interviewer to ask the questions and respondents must therefore read and answer each question themselves. The survey self-completion questionnaire survey has among other things been criticized for a number of reasons. The quality of such form can be doubtful, because when the researcher is not present, respondents are not able to follow up on questions they do not understand. Consequently, unclear answers may be given. Furthermore, there is a risk of the questionnaire being pre-read, consequently

distracting from instinctive answering and ultimately affecting the sincerity of responses (Ibid.).

With an awareness of such disadvantages in mind the self-completion questionnaire of this study has been structured so as to avoid them. I will personally hand out the self-completion questionnaires and will be present during the completion. This means that I am able to give respondents a brief pre-explanation of the study and can stress the importance of reading and answering the questions in sequence, which hopefully will prevent people from doing otherwise. Moreover, I am able to follow up on questions if the content is not understood.

Sudman and Bradburn (1982) argue that an advantage questionnaire have over contrast interviews is that in the latter there is a tendency for respondents to under-report activities that are sensitive matters. Interviews can even provoke anxiety. Given the fact that this study revolves around, and what are for some people, sensitive matters, I find the self-completion questionnaire quite suitable in order for respondents to freely utter what comes to mind without feeling observed or judged for their personal perceptions.

6.4.1 Questionnaire situation

To establish the interpersonal dynamics to be found in the completion of the questionnaire, a context must be created. Kvale (1997) argues that methods of samplings should take place in respondents' natural environments, ultimately creating an atmosphere in which people feel comfortable. In this manner I can achieve the best possible descriptions of respondents' life worlds (Kvale, 1997: 109). Additionally, the questionnaire situation will be carried out in the food store Kvickly in Ribe - more specifically, in the store's café area, where respondents will be able to sit down and relax when filling out the questionnaire. The store is a minor Danish chain store, by which I assume that most people are familiar with from shopping there on a regular basis.

In regard to the store's price setting, the store is neither too expensive nor cheap which means it should naturally attract a broad range of different customers, representing varied economic classes. This is essential for my research because I want to present the

average Dane and not one particular economic class of Danes. The results could be quite different if I were to choose an expensive store or conversely a discount store, reflecting two widely contrasting lifestyles. Thus, choosing an ordinary store I will hopefully reach the average Dane.

Initially, when meeting respondents, if they agree to complete the questionnaire, I present myself and subsequently a brief introduction is given, explaining that the questionnaire is anonymous and that it focuses on digital monitoring, insurance companies, new tendencies and privacy. The word *solidarity* and concepts linked to this word will not be used before, during or after the questionnaire. I decided do so, so that respondents will not be thereby alter their attitudes and perceptions of the questions asked.

Ideally immediate reactions will be promoted and I will thus capture a more natural and trustworthy perception of individuals' interpretations, experiences and attitudes in relation to insurance companies, digital surveillance and most importantly, solidarity relations (Kvale, 1997: 134). Subsequently I will emphasize how important it is that questions are read and answered in sequence, and further point out the importance of all quantitative questions being checked. I will also ask that any strong opinions be further clarified. Lastly, respondents are notified that he or she can freely approach me if a question is not understood and if further elaboration is needed.

Finally, when the questionnaire is complete, depending on respondent's time, they will be debriefed on essential points and attitudes, to ensure a proper understanding. Additionally, I shall have the opportunity to add or ask questions to ensure that respondents are not stuck with further comments that would be relevant to the study (Kvale, 1997: 133).

6.4.2 Respondents

Respondents are partially selected through purposive sampling. This means that I select the participants that I think are most relevant to my research topic (Gorman and Clayton, 2005). Additionally, three factors have been required for respondents to engage with this questionnaire, mainly: Being a Danish citizen, having insurance (including car insurance) and being in the 25-64 age group.

Being a Danish citizen is required because the research takes place in Denmark and thus focuses on Danish consumers' relationships with Danish insurance companies. Because the research focuses on Danish consumers it will also be necessary to decidewhich age segment of the Danish population will be most profitable to include in this exploration. It seems reasonable to include age segments that are mostly engaged with their insurance company and thus (perhaps) are more opinionated about this relation. However, since there hasn't yet been any general research about this I will instead focus on the age segment of the Danish population that engages with online E-trading in relation to their respective insurance company. This will furthermore provide the study with an age segment that may be more or less familiar with digital tendencies – and since digital consumerism is the specific tool used to understand relations of solidarity within this study, this age segment will ideally provide the research with more concrete and opinionated answers.

In 2015, Statistics Denmark (Danmarks statistik, 2015) found that most active shoppers fall into in the age segments of 25-44 and 45-64. Furthermore, 19% of these respondents, in average age of 25, communicate and buy their insurance over the Internet. Nevertheless, for the age segment of 35 or older, digital E-trading has been increasing over the last years, indicating that E-trading market, in general is in development.

I therefore suggest that e trading consumers in the age group of 25-44 and 45-64 are a relevant choice for this exploration field; they are both more or less active with E-trading and some are even actively E-trading in relation to their respective insurance companies.

Finally, respondents have been chosen based on the fact that they have an insurance policy, including car insurance. Thus, the answers given will reflect various degrees of knowledge towards the content and questions asked, maximizing the quality of answers given. Furthermore, people have as far as possible been selected based on the fact that they are fit or obese. This may eventually have a visible effect when people think about solidarity towards others in relation to the concept of 'pay as you behave'.

Questions will partly focus on health insurance in relation to lifestyle and different lifestyles may reflect different attitudes towards solidarity in regards to 'pay as you behave'. This approach will thus challenge what other researchers suggest (cf. introduction and pre-exploratory research): that groups reflecting the fit and obese will form, consequently dividing society into A and B groupings. Thus, by dividing respondents between obese and fit I may be able in my quantitative and qualitative sampling to partly confirm or disconfirm this assumption.

6.4.3 Questionnaire guide

Given the choice of quantitative and qualitative self-completion questionnaires I have prepared a questionnaire guide that can be found in appendix 3. This guide is inspired and prepared on behalf of my theoretical framework and secondary data. Additionally, in order to ensure that the questionnaire provides the meaning of questions as well as specific target fields able to capture the multiple realities perceived by respondents,so that ultimately they can answer the RQ in the best way possible (Kvale, 1997: 134), I have used the consumer behavioral model of the 'Black Box' (Sandhusen, 2008: 240).

The 'black box' is a visual metaphor referring to the unknown in one's mind, the unknown with which we want to be familiar. In short, the black box is a consumer behavioral model that seeks to explore the underlying stimuli arising between a given product and consumers' responses towards this product (Ibid.). The model therefore becomes highly useful when to researching an unexplored topic, as it supplies us with a tailored but still open framework which helps us approach the minds of consumer's in the best way possible. It is open, because the factors one wishes to include can be designed and rearranged in addition to the RQ in focus. Thus, it does not have any fixed boundaries, but simply functions as a start-up guide to find structure within in a black box's complexity, which we currently know little less or nothing about.

As visualized in figure 6 below the main focus of the 'black box' concerns relation between 'Environmental factors' and the Buyer's 'black box', representing *marketing stimuli, buyer characteristics* and *decision processes,* which must be filled out with factors relevant for further exploration. In practice, the main factors and conceptualizations deriving from theory and secondary data have been included within these three areas, ultimately creating an overview of relevant content, enabling me,

structure-wise, to develop relevant questions to use. This doesn't mean that theoretical assumptions have been made, I do not assume that this theory, will definitely come to reflect collected data, manifesting the stimuli and mindset of consumers. Rather is it included to help questions to be RQ content-specific.

Environmental factors   Buyers 'Black Box'

Marketing stimuli	Buyer characteristics	Decision processes - Intrapersonal stimuli based on theory in use:
• Pay as you behave	• Age • Gender • Smoker • Non-smoker • Obese • Fit	• Panopticon • Affective solidarity • Conventional solidarity • Reflective personal solidarity • Reflective institutionalized solidarity • Partial selflessness

Figure 6. The 'Black Box' Model.

Following from above, it is notable for the reader that the applied questions are constructed on hypothetical situations. Additionally, all content of questions are inspired from the 'black box' between marketing stimuli, buyer characteristics and decision processes, and further, from secondary data.

Due to the fact that the theoretical framework has been structured as a funnel, from a more overall elaboration of monitoring towards 'pay as you behave' and ending with solidarity theory on the individual level, so too will be the structure of the questionnaire, as well as the analysis. In practice this means that quantitative and qualitative questions will initially start abstractly by focusing on respondents' relation

towards monitoring and 'pay as you behave', and then slowly bring into play an individual focus. This helps to create specific targets of circumstances, making it easier to interpret and discover patterns of underlying stimuli. The following examples present the outside-in funnel-structure of the questions in use.

Would you let yourself be monitored knowing that it may benefit you?
Yes, because __   No, because __

If your insurance company offered to give you a 25 % discount on car insurance against installing a box in your car monitoring your driving, would you accept the offer?
Yes, definitely __   Yes, possibly __   No __   Don't know __

Should smokers pay more in health/life insurance compared to people who don't smoke?
Yes, definitely __   Yes, possibly __   No __   Don't know __

Furthermore, to support this funnel-structure, the questionnaire guide will partly be compartmentalized on the basis of two cases; Case 1 focuses on questions concerning 'pay as you behave' and solidarity in relation to car insurance, while Case 2 focuses on questions concerning 'pay as you behave' and solidarity in relation to health and life insurance.

Bryman (2012: 249-250) argues that one of the most significant considerations for many researchers is whether to ask a question in an open or closed format. Since this research builds upon a mixed-method approach I am able to do both. Closed questions are an advantage when analyzing the answers given, since they are easier to compare. Conversely, open questions allow scholars to explore new areas or ones of which researcher has limited knowledge. Furthermore, the qualitative open questions are particularly suitable as leading questions helpful in continuously controlling the reliability of respondent's statements as well as verifying respondents' interpretations. Providing both closed and open questions ultimately prevents the exclusion of spontaneity in respondents' answers.

Dillman et al. (2009) emphasize that an attractive layout is likely to catch the full interest of respondents when filling out the questionnaire. An attractive layout does not

necessarily have to look short, since this can make it seem cramped rather than attractive. What is more important is a practicable and manageable structure that makes it comprehensible. The questionnaire [in the majority of questions] is made clear and easy to "overcome" by consistently using one style for *general instructions*, one for *questions,* and one for *closed-and-open* answers. See the example below:

Do you think it would be a good idea if motorists who do not comply with speed limits pay more in car insurance?

Yes, definitely __   Yes, possibly __   No __   Don't know __

Deepen answer:

6.4.4 Transcription and coding

In relation to primary data, diagrams are among the most frequently used methods of displaying quantitative data (Bryman, 2012: 337). I have used bar charts to illustrate the quantitative answers given: by which a total of 12 individual figures are included in the analysis.

Furthermore, qualitative statements are attached in appendix 4, in which an overview of all statements has been collected. It should be noted that a literal transcription from original collected questionnaires has not been made. This is due to the fact that full sentences may be a bit incoherent; thus in order to establish a more fluid and stable text I have omitted expressions like 'hm' and 'oh' and other content not relevant to the subject in question. By doing so, appendix 4 enhances the most relevant statements related to the topics that I work with throughout the questionnaires (Kvale, 1997).

6.4.5 Analysis strategy

To know what to search for and what to interpret in collected data, the analysis strategy of *meaning interpretation* has been used to explore this. Meaning interpretation allows me to go beyond what is immediately indicated by statistics as well as attached statements, and will thus help to explore what lies behind the immediate perceptions of respondents' spoken words (Kvale, 1997). To do so, I as interpreter use a theoretical frame of reference as a part of my own prior understanding to enhance respondents' descriptions, which can result in context expansion and a possible reproduction of

meaning. Additionally, within this process of interpretation, themes or headlines will continuously throughout the analysis sumup relevant findings. Thus, each theme will function as a thematic analysis.

As briefly mentioned in questionnaire guide, within the analysis, a funnel-structured approach is used. This outside-in approach has helped make the analysis more structured and its findings more instinctive. To further structure and make the analysis as comprehensible as possible I approach the research by answering each question in sequence – with the exception of those not applied. Moreover, each question, also referred to as figure in analysis, is approached with an interpretation of quantitative answers, followed by an interpretation of qualitative answers, which I continuously compare with one another.

7. Analysis introduction

Undoubtedly, the concept of solidarity accommodates a variation of understandings and interpretations, caused by individual's different circumstances as discussed in the previous section. This analysis will seek to specify how respondents relate to the concept of 'pay as you behave' and investigate how solidarity and possibly lack thereof occurs in different hypothetic circumstances, outlined within the different figures in use.

Just as the theoretical framework and questionnaire guide is structured like a funnel, from outside in, starting from a more overall elaboration of monitoring towards 'pay as you behave' and ending with a more individual elaboration of solidarity, so too is the structure of this analysis. Thus, the following statistics and attached statements will initially start by abstractly focusing on respondents' relation towards monitoring and 'pay as you behave' and slowly bring into play the individual focus. This creates analysis structure and will help to create specific targets of circumstances, making it easier to interpret and discover patterns of underlying stimuli.

All statistics inferring from collected quantitative data are illustrated within individual figures. Notably for the reader questions have been attached within the frames of these

figures. Furthermore, outlined percentages in statistics are calculated on the basis of 125 participating respondents - based on time and resources available I have chosen not to include more respondents. Finally, all attached qualitative statements can be found in appendix 4.

8. Analysis

Initially, the first question (cf. figure 1) asks 'would you let yourself be monitored knowing that it may benefit you? 58% of majority answers 'Yes' against 42% answering 'No'.
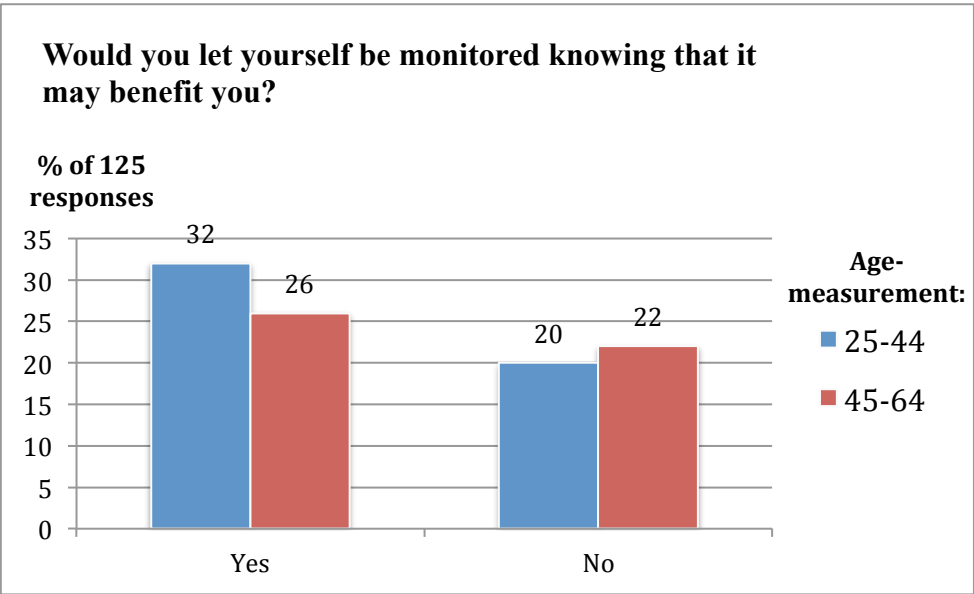
Figure 1: Respondents relation to monitoring: Benefitting self

Thus, majority of respondents would let themselves monitor. And despite people's awareness that the questionnaire concerns insurance, digital consumerism and monitoring, it quickly becomes clear that the underlying causes behind these results, is found in the qualitative statements to distinguish between the keywords of *societal safety* (Yes) and *personal sphere* (No). Beginning with respondent's answering 'Yes, because' are attached, as follows: 'Safety within society,' 'It may contribute to people feeling more safe in society,' 'Relation between violence and evidence,' 'Because of safety reasons, but it should not be abused elsewhere,' 'With all these lately incidents of terrorism lately, we cannot walk around feeling safe without surveillance. It is needed more than ever,' 'Monitoring is evidence'.

What I find interesting to emphasize within these results and attached statements is that even though respondents are asked to do something that will benefit themselves, most respondents choose to answer on behalf of community and not in regard to their own needs. The attached statements given, more or less relate to a past societal application of surveillance – that of the panopticon and disciplinary state. However, referring to the introduction and the theoretical framework, digital surveillance in the 21st century is indeed another time of reference where surveillance not only supports a "disciplinary state", but is largely referred to and governed by market economic interests. Additionally, it has created a new consumer sphere, referred to as consumer freedom, which enables consumers to be more self-determining than ever before.

As was further emphasized, consumer freedom and individualism could channel cultural liberalism to suppress social coherence. This is not the case when looking at above results and statements, where respondents prioritize a societal common "we" before self. Nevertheless, it is still worth asking why over half of respondents in the digital sphere of the 21st century think of and relates to monitoring in relation to societal safety and not market interests?

8.1   Safety blueprint of the Panopticon

A further explanation in addition to this could be due to current societal circumstances, where not only terrorism has disturbed the Danish comfort zone, but also the great immigration of refugees, creating a natural fear of the unknown "them", and concern about the shape of future society. In such a perspective, monitoring, insurance and digital consumerism becomes a small piece of joint reflections when people are concerned on a daily basis that something bad will happen. On the other hand such fears may also create and strengthen sympathy, compassion and moral obligations between people and towards society, causing respondents to answer the way they do.

Thus, it becomes reasonable to suggest that past introduction of the panopticon has actually already made its mark on society to a great extent. Despite an outcry about new digital market tendencies daily confronting consumers such as; 'pay as you behave', cookies, new safety programs, how to relate to the fact that the last webpage visited tracks the products looked at and because of a contract with Facebook this

webpage can subsequently "stalk" you online, confronting you with pictures of the products you looked at but didn't buy at the moment – despite all this, people still remember and feel how surveillance in its original construction may actually benefit society as a whole.

Figure 2 further confirms above assumption that safety is the keyword when respondents thinks of and agrees on letting themselves monitor. The figure questions: Would you let yourself be monitored knowing that it may disadvantage you? The question could immediately sound negatively loaded, expecting that respondents in a convincing majority would check 'No'.

A majority representing 56% do answer 'No', but is closely followed by 44% answering 'Yes', by which the majority is not as overwhelming as one would assume.
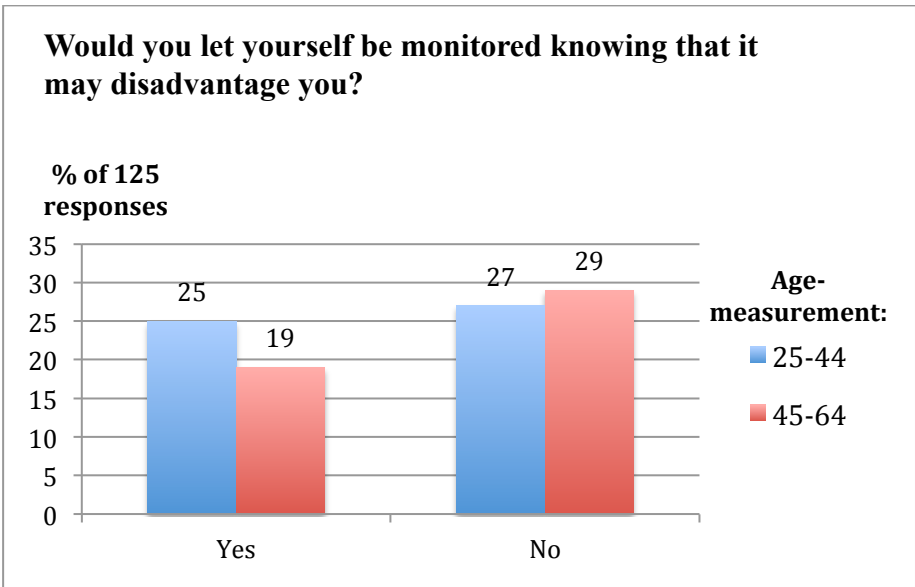
Figure 2: Respondents relation to monitoring: Disadvantaging self

Following, respondents state that: 'If it contributes to more safety,' 'It gives me more safety, which is why I can live with disadvantages such as commercials that are also a product of surveillance,' 'Camera surveillance is good evidence,' 'Today we have positive things caused by digital surveillance such as the network activist group 'Anonymous' which contributes to stop terror organizations communicating in the digital sphere and also to help the police expose their identity,' 'I think it is necessary to provide safety in society, especially right now,' 'surveillance is evidence and I got nothing to hide'.

8.2 Institutionalized solidarity in the name of safety

What becomes highly interesting to emphasize from figure 1 and 2 is that regardless of monitoring benefitting or disadvantaging respondents, an agreement of solidarity towards society and community in its whole is apparent. More specifically, a theoretical coherence of *reflective institutionalized solidarity* becomes present. Respondents relate openly and discursively to moral obligations and responsibility towards society, by which they more or less offer to contribute by letting themselves be monitored, in order for society to be safe.

Thus, the underlying stimuli inferring from this coherence could well more or less be stimulated by common traditions, values and interests integrated in the institution of the Danish welfare state. However, when it comes to distinguishing relations between the good and the bad in relation to societal and individual safety, it may be relevant to the state that most people will stand together in the good, regardless of the conceptual world of solidarity.

Even though many respondents speak in favor of for monitoring and safety, the statistics of figure 1 and 2 further illustrate high percentages of respondents whom do not like the thought of being monitored. In figure 1, 42% answer 'No' and in figure 2, 56% answer 'No'. In both figures the two age segments don't seem to make a large answer differentiation, which suggests that a discussion about age isn't relevant in this case. However, looking at the qualitative answers attached in both figure 1 and 2 it quickly becomes clear that respondent's agree that a limit between monitoring and personal sphere must be set: Figure 1 – 'No because'; 'I want my private life in peace and quiet. There is enough monitoring in the daily sphere,' 'There is enough surveillance in Denmark,' 'I want trust, I believe in trust,' 'I have a private life,' 'It's a violation of my privacy'. 'I think there should be a limit of what is public surveillance and what is private surveillance'. Figure 2 – 'No, because'; 'There is enough surveillance in Denmark', 'I'm sure that there is more monitoring than what we as citizens knows of. I understand that it is important in order to create societal safety, but at the same time I do not like the thought of my private life being in the public eye'. What becomes clear in these statements is that around half of respondents in figure 1 and 2 do not like the thought of being monitored and more or less claim for privacy.

What can be overall understood in figure 1 and 2 is that there is a very subtle difference between people agreeing or disagreeing on letting themselves monitoring. One half refers to community in its whole, while other half refer to personal self. However, it is notable that these initially questions are both indefinite as well as abstract, which may effect that questions are understood and interpreted on quite differently. Consequently causing abstractness and variation in answers given.

Thus, when not providing respondents with a concrete and specific consumer situation, could naturally affect respondents' relatedness towards monitoring as perceived within a broader context, such as a community related authority, creating safety and order within society.

8.3 Age differentiation in willingness of sharing data

Figure 3 becomes more specific about 'pay as you behave' concepts and here individual attitudes start to differentiate by age group. In response to the question 'Are you willing to pass on data about yourself and your habits, if benefitting from it?' the majority representing a share of 49% indicated 'Yes, but I will compare to one another what I give and what I receive' closely followed by 45% of respondents answering 'No, I don't think so'.
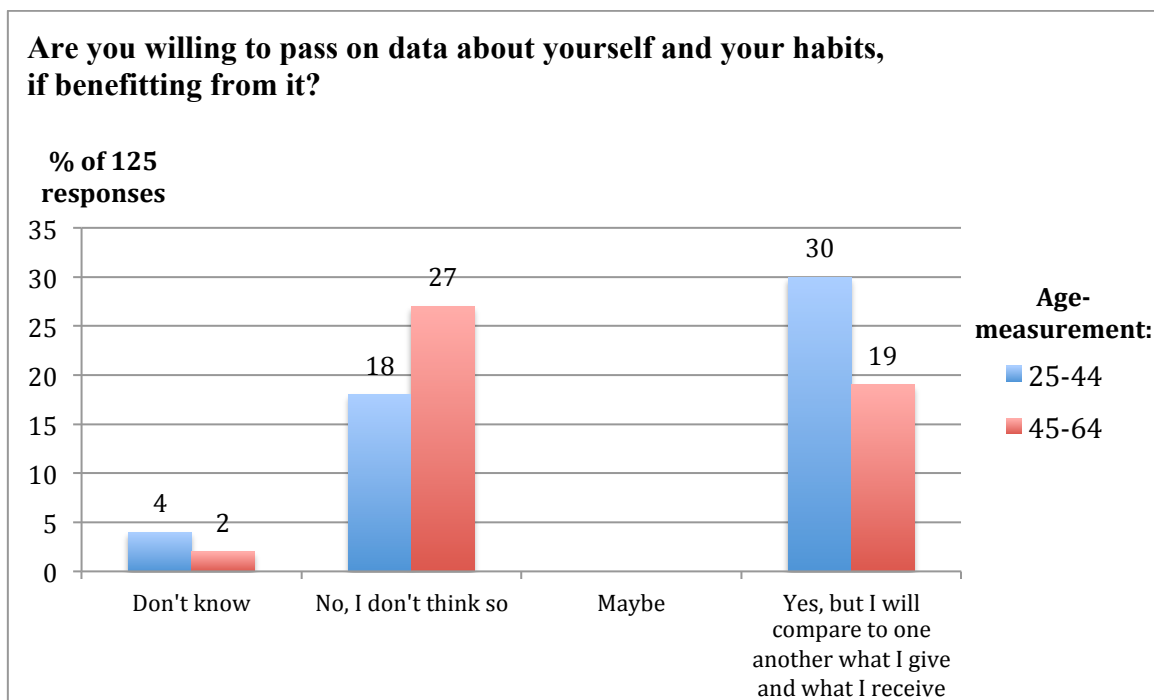

Figure 3: Respondents relation to sharing personal data

Again, it can be argued that even though the question becomes more consumer-oriented, question abstractness still doesn't provide respondents with a concrete situation and thus the question can be interpreted in many different ways. Nevertheless, it becomes highly notable when looking at the statistic that an age differentiation is present; where 27% of the older age segment to distance themselves from such engagement reply with a 'No', whilst 19% answers 'Yes, but I will compare to one another what I give and what I receive'. Conversely, looking at the age-segment of 25-44, 18% answers 'No, I don't think so', while 30% answers 'Yes, but I will compare to one another what I give and what I receive'.

A reason for this could be, as emphasized in method section, that the most active age segment on the Internet is the age segment of 25, indicating that younger respondents as frequent digital users, are more familiar with digital tendencies than the older segment. Moreover, it could be reasonable to think that younger people, whom are born into the world of consumer freedom, naturally find themselves comfortable and safe experimenting with digital offerings – even though they may not know its content. Conversely, the age segment of 45-64, representing an older generation, may relate to an older period of time within consumerism, not including digitalism, in which a more private orientation was preferable. Thus, to sumup, a generational shift in the digital spheres may be relevant to suggest.

Furthermore, what we see in figure 3 shows that besides a possible connection between age and engagement to digital consumerism, interestingly, a majority is actually willing to pass on data about themselves *if* benefitting from it. Thus, besides exploring connection between stimuli and age differentiation, makes it interesting to see how far this give and receive comparison extends.

Figure 4 seeks to identify a more concrete picture of what is most important to respondents when sharing personal data that they normally wouldn't share. The question allows me to gain an inkling of people's intrapersonal mindset, making it possible to put more specific meaning into the consumer stimuli confronting people along with the framework of 'pay as you behave'.

It may not be surprising that 92% answered 'If I trust that my data is protected' representing the first choice of the majority. Former analysis results from 'Online behavior of the population' (IDA, 2015) suggests that in the light of latest media coverage concerning data safety 55% out of 2000 Danish respondents have become more worried about permitting companies to entry and collect personal information.

Danish consumers are therefore aware of safety and trust issues when it comes to companies trying to enter private grounding, which may also explain the latter statistics where the top three of majority answer were: 'If I trust that my data is protected', 'If it is a company where I often do my shopping' and 'The company's privacy policy'. Trust may often be understood as essential when in contiguity with unknown factors and thus become a requisite for growth via data (Ibid.).

Which of following impacts on whether you will share data about yourself and your habits that you would not otherwise share?

% of 125 responses in each box

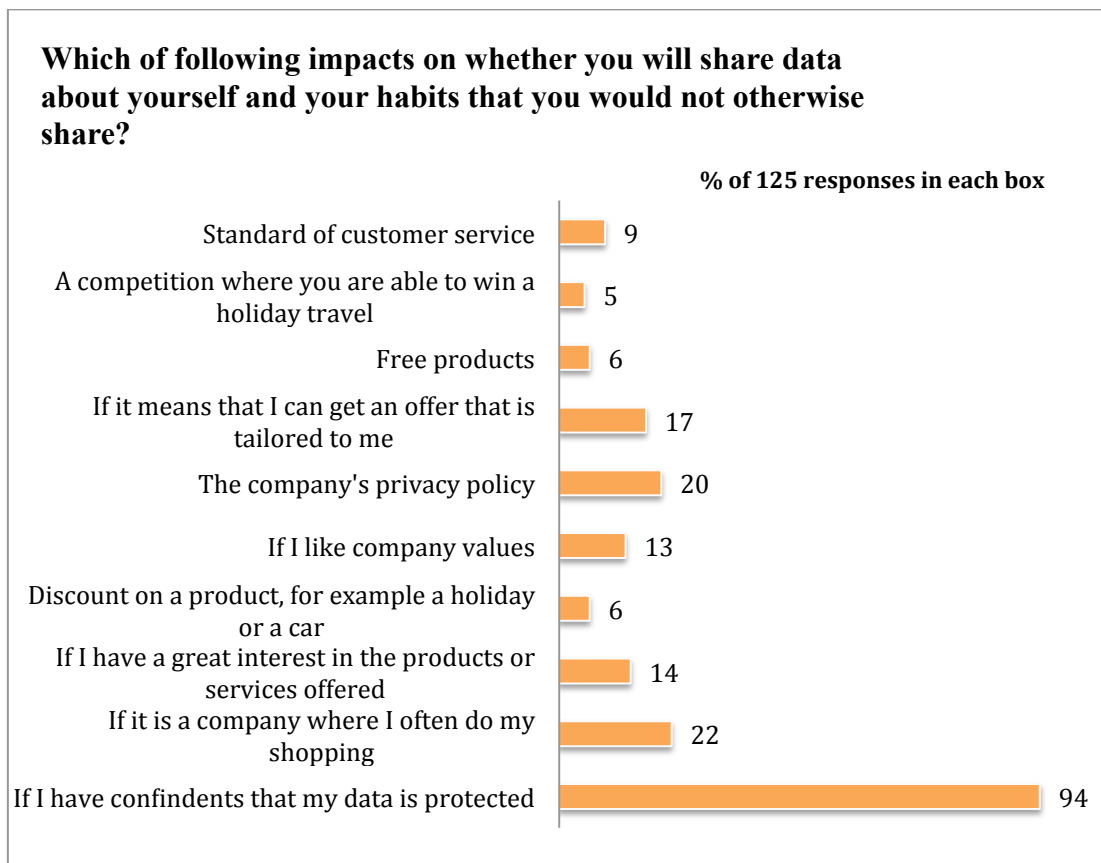|	%
Standard of customer service	9
A competition where you are able to win a holiday travel	5
Free products	6
If it means that I can get an offer that is tailored to me	17
The company's privacy policy	20
If I like company values	13
Discount on a product, for example a holiday or a car	6
If I have a great interest in the products or services offered	14
If it is a company where I often do my shopping	22
If I have confindents that my data is protected	94

Figure 4: Respondents relation to sharing personal data

Thus, the above-mentioned answers may not be of bigger surprise. More interesting to look at is the entire statistical picture presenting figure 4 and the many differentiated answers that come into play, making a difference for respondents when sharing data they wouldn't otherwise have shared. Notably, respondents are not forced to check

more than one option, but all options have in fact been checked, indicating other stimulus besides that of trust relations.

Knowledge therefore emerge that a greater part of respondents would share their personal data in order to benefit themselves by: joining competition (5%), free products (6%), if great interest in the product or service offered (14%), to receive discounts on products (6%), if it's a company where one often shop (22%), or offering tailored specifically to them (17%). Conclusively, besides the importance of trust relations, accommodation of individual interest as well becomes of significant importance to respondents, supporting what was also seen in figure 3 - that 49% of respondents could be willing to share their data.

A preliminary background analysis has now been elaborated, providing a better understanding of participating respondents' different views and relations towards monitoring and willingness to share private data in the digital sphere. Briefly summarized, overall what is seen within monitoring in figure 1 and 2 is a half-half distinction between societal safety and individual privacy. Interestingly, even though respondents are able to benefit from this *monitoring* (figure 1), reflective institutionalized solidarity and need for privacy overshadow the need for self-beneficial. Conversely, when it comes to *data sharing* and possibility to benefitting from it, figure 3 shows that above half of respondents are open towards such conceptualization. Figure 4 further confirms such interest; by offering respondents different kinds of beneficial options, respondents could be willing to trade their data for, a great majority agrees on trust factors. Nevertheless, a great share of respondents seems more or less stimulated and drawn by different options favoring themselves. Finally, an age distinction occurs, in which the age-segment of 25-44 immediately seem more open towards data sharing compared to the older age-segment of 45-64.

Inferring from above analytical elaboration and RQ in focus it becomes interesting in followed analysis of case 1 and case 2 to challenge these initially assumptions with questions focusing on 'pay as you behave' and solidarity by for example exploring to what extend institutional moral obligations as well as age, trust and privacy will come to play a role in people's private insurances?

Following the underlying structure of the questionnaire guide, the analysis will now proceed with two specific cases presenting a set of circumstances seeking to more specifically promote respondents' relations to 'pay as you behave' and solidarity relations attached to this.

8.4   Case 1 – A case of car insurance

Initially, figure 4 asks 'Do you think it would be a good idea if motorists who do not comply with speed limits should pay more in car insurance?' Interestingly, results show that just above half, 60%, answers 'Yes'. Primary agreement thereon is understood to emerge from a general perception that people should *obey with speed limits and drive properly*; Yes, definitely: 'Hopefully people will think more carefully in traffic. And if the "damage" is done it could be arranged so that if the person comply with speed limits for the next 1-2 years then the premium will subsequently fall,' 'People should drive properly and if not I think it's fine that you in some way is punished for it,' 'If it's possible to arrange some insurance restrictions towards people not obeying established speed limits I think that would be a good idea. Perhaps this will have a positive effect on people's driving behavior, not least my own'; Yes, possibly: 'It will require monitoring of the vehicle in order to prove the infringement – additionally, there should be a buffer so that the violation paid for should be of bigger significance,' 'It could have a preventive effect on people not complying with speed limits,' 'You made your bed and you will have to lie in it and if it decreases the statistics of accidents, then yes'.
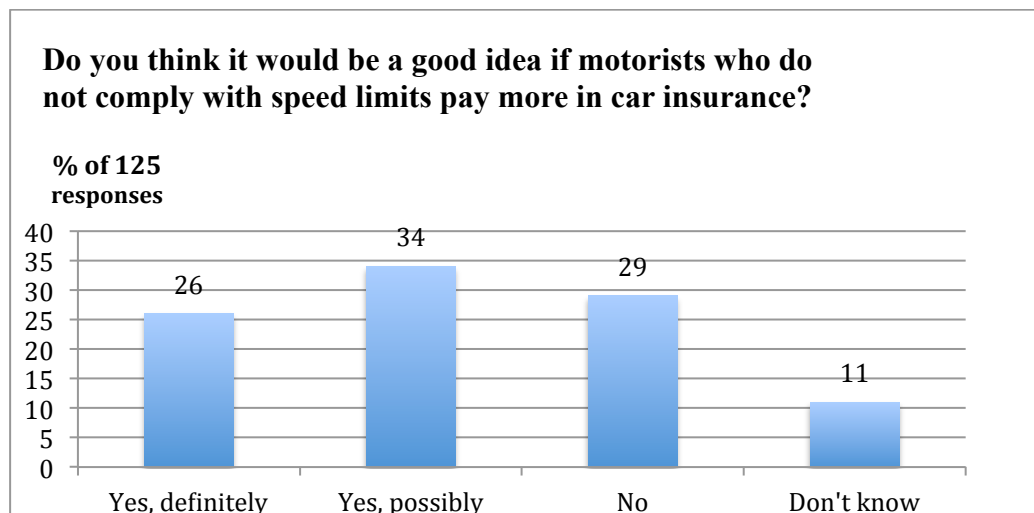

Figure 5: Respondents relation to customer differentiation when violating law

The aim of this question is to raise awareness of how far respondents accept a hypothetical situation of customer differentiation. What becomes clear from above statements is that when it comes to people not complying with speed limits, 60% of respondents more or less agree that customer differentiation would be an acceptable initiative.

Thus, respondents speak from a highly moral perception and obligation of what they believe as being right and wrong; obligation, because, if stimuli towards this answer derives in respondents understanding of what is right and wrong, it becomes necessarily to ask where the perception of right and wrong comes from?

8.4.1 People should obey with The Road Traffic Act

Again, it becomes relevant to refer to *reflective institutionalized solidarity*. The Road Traffic Act adopted by the Danish parliament, determines through institutional practices how we in Denmark should relate to driving, by which institutional practices, such as; driving lessons, road signs, awareness of speed control and car accidents etc. makes a blueprint of what is right and wrong, by which population naturally accept, adjust and acts on.

Due to legislation and our naturally adjust and acceptance of this, common notions of what is perceived as right and wrong is formed. Ultimately this could affect why 60% choose to check 'Yes' on this question – because even though the question takes point of departure in private insurance companies and not The Road Traffic Act, respondents indirectly refer to what they believe as being right and wrong by emphasizing *not obeying the speed limit*, which in institutional language is referred to as *not obeying The Road Traffic Act*. Statements could therefore be deeply rooted in Danish institutional legislation. Thus what we see in above results and statements is that respondents answer from a solidarity perspective that distinguishes between what is perceived as right and wrong, in which respondent's solidarity is limited by the degree that society's laws are being violated. An institutionalized solidarity is therefore present, where moral obligations inferred from legislation are highly prioritized and respected.

8.4.2 Insurance transparency is OK if customers are violating legislation

Following from above, examining this perspective in a surveillance theoretical enlightenment, respondents answering 'Yes' consciously or unconsciously refer to Foucault's disciplinary state. Truthfully, most people to some degree have a trust relation to their respective insurance company, but in this case, respondent seem to highly rely their answers upon right and wrong in relation to *legislation* and not so much to the fact that the judge in this case is the respective insurance company.

This could cause answers to be less critical towards such concept. Nevertheless, answering 'Yes' indicates that respondents are more or less open towards living in a transparent society. Inferring from this, respondents agree with Foucault that:

> He who is subjected to a field of visibility, and who knows it, assumes responsibility for the constraints of power; he makes them play spontaneously upon himself […] (Foucault, 1995: 202-203).

However, within this research and specifically this case it may be reasonable to point out that what we get to see is a little bit in a lot of things. Thus, in relation to this case, transparency is localized and connected to insurance companies and not to hospitals, schools, banks, shopping websites and the entire society in its whole, where possibly, attached answers would have looked quite differently. Being empirically specific within this case means that the power of transparency is solely restricted to helping maintain legal order in society. Thus transparency from respondents' point of view, is not generally accepted nor omniscience. Hence it becomes important for reader to understand that even though respondents more or less accept transparency, this is restricted to this case only.

Conversely, respondents answering 'No' do not wish to live in the transparency of disciplinary insurance market, arguing that there must be a limit between the public and private spheres. Figure 5 show that 29% of respondent's answered 'No'. Unfortunately, only a few statements have been added but this can still reveal why 29% of respondents chose to say no such as: 'It will require monitoring to determine this and I think that it is OK to directly monitor people of society whom could be assumed to commit crime or other misdeeds, but it would be too cross-border with my personal sphere if this means to monitor my private driving behavior,' 'There is a limit

to what is public and private surveillance,' 'Our individual driving is a part of our private behavior, and I wouldn't like if my insurance company investigated my private behavior,' 'We have the police to make order. This would be like having extra police. No, I think there should be a limit'.

8.4.3   Moral obligation in the name of privacy

Following from the above statements, respondents do not distance themselves from the general and immediate perception of what among the larger group is perceived as right and wrong. Indicating a 'No' does not necessarily make people not want to follow the Danish legislation, but in this case, rather to limit public entrance on personal space and maintain what could also be referred to as constitutional right. Thus, sympathizing with others, who do also wish to maintain their private sphere, suggests answering 'No' in a theoretical sense is reflective of personal solidarity. They seek to protect privacy towards their own and other people's personal information and place limitations on what should be available to the public and what should not be. In this case, moral obligations towards privacy therefore become a higher priority.

These two different perspectives are good examples of how reflective solidarity exhibits responsibility through awareness of the variety of forms that consideration for the other can take, verifying that solidarity can be discussed on many different levels within same circumstance. Nevertheless, what can be drawn from figure 5 is that in both cases, whether agreeing on 'Yes' or 'No,' both answers are based on moral obligations by justifying what is morally correct within and towards institutional society, but also thinking of what is morally correct towards oneself.

Would it be conceivable that the concept of 'pay as you behave' would go as far as for insurance companies to gender differentiate customers based on accidents statistics? For now, the answer would be no. At the same time, the thought is interesting since there is already price differentiation based on age and neighborhood and therefore such an immediately unthinkable notion cannot be eliminated from future reality. In figure 6 below it is elaborated whether respondents would be accepting of such a notion; because men are yearly involved in more car accidents than women, should they consequently pay more for their insurance policies?

The purpose of this question is not to achieve any greater understanding of such situation in reality, but to understand how and whether Danes think of solidarity in relation to 'pay as you behave' at the expense of gender differentiation. Thus, the question differentiates from previous questions by moving from more general objects as 'motorists' (cf. figure 5) to a more concrete personification of human subjects, such as gendering.
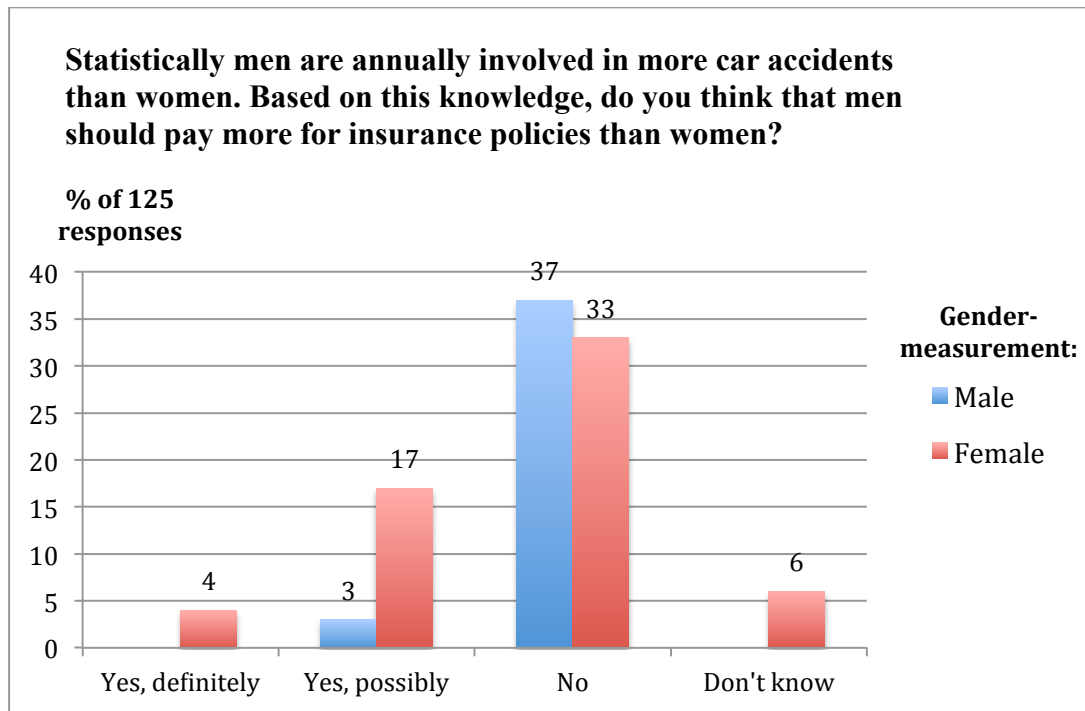

Figure 6: Respondents relation to gender-differentiation

The statistic shows that both men and women in majority agree that 'No', there shouldn't be a gender differentiation: 'To distinguish between women and men is too simplistic and one-sided. Then it should also include age, driving experience etc.,' 'Focus should be on the individual and not majority of a gender,' 'All men should not be punished because of over representative statistics,' 'Gender equality,' 'The value of gender equality shouldn't be measured by statistics,' 'Then it would be a talk about gender differentiation, which conflicts with equality. I don't like that,' 'It's scope is far too broad and consequently it will negatively affect the premium of a large group who didn't do anything. Furthermore, it is not appropriate when thinking of equality'. Interestingly, the word equality is repeated several times and seems to be the primary keyword of people's individual objections to such a hypothetical reality.

8.4.4   Gender equality is a part of being one of "us"

To explain the abovementioned results supported by statements emphasizing gender equality I find it relevant to draw from the conceptualization of reflective solidarity in its whole. Initially, as Dean describes:

> […] Reflective solidarity depletes boundaries connected to community, and the sharp distinction between "us" and "them". The expression "we" both express "insiders" and "outsiders" (Dean, 1995: 123-24).

In this case shared adherence to common beliefs is highly present, depleting the distinction between women and men. Instead, reflective solidarity helps explain why women, on behalf of the opposite gender, so commonly agreed on gender equality as one of the primary reasons to say 'No'. Through personal reflective solidarity, female respondents take responsibility for their shared relationships with men. They recognize other men's differences but yet understand this difference as part of the very basis of what it means to be one of "us". The statement: 'The value of gender equality shouldn't be measured by statistics' embraces this common "we-ness" very well by raising claims on behalf of community at large, speaking for gender equality as an integrated part of being Danish within Danish society. Speaking of Danish society, this "we-ness" may also refer to the unity of gendering inferred from a reflective institutionalized solidarity. Given that the entire community of Danish society, by which gender equality is institutionalized in a political arrangement based on democracy and welfare state, ultimately makes gender equality a common value among the entire population. Thus, moral gender-differential treatment in an insurance situation of 'pay as you behave' is too distant for Danish consumers to relate to and a majority of respondents agree, on favoring a common "we-ness".

Nevertheless, figure 6 also indicates that 24% of both men and women states 'Yes, definitely' and 'Yes, possibly'. Unsurprisingly, among these, 21% derives from women. Even though these percentages may not be massive representative and no attached statements have been given, it can still be reasonable to argue that a pattern occurs sufficiently and that a reflective personal solidarity is present – a reflective personal solidarity emphasizing an acceptance of gender differentiation. However, even though reflective personal solidarity may often apply to people's close relations, such as between men and women in between, this is according to Juul (2002) no longer a given

process. Reflective personal solidarity will always include a common "we-ness" but is called reflective because it is reflectively attuned to the standpoint of the situated, hypothetical third (Dean, 1996: 39). Thus, in any given circumstance, it depends on a reflectiveness that seems reasonable for the respondents asked, in which the point of departure is the same, but outcomes may differ from one another.

8.4.5 Solidarity challenges equality: A gender statement of responsibility

Nevertheless, in this case, it may be substantial to emphasize that circumstances and the reflective part of solidarity play a significant role in understanding and interpreting these results correctly. Because, even though answers immediately indicate an acceptance of gender differentiation, this doesn't necessarily mean that in general, gender equality relation of females towards males are no longer a given process, but rather that female respondents make a reflective 'gender statement' - that men should drive as properly as them and by doing so, prevent accidents from happening. Thus, I would argue, what we see here is not an attack nor a conscious choice of gender differentiation, but rather the gender of women who embrace that responsibility must be taken into account and if not, this will have consequences.

Would you accept the offer if your insurance company offered to give you 25% discount on car insurance against installing a box in your car monitoring your driving? Figure 7 presents the first real life insurance offer based (Cf. IDA, 2015 and Alka insurance) on 'pay as you behave'. Notable for the reader within this case is that given that the question doesn't put respondents in a situation in which their choice may ultimately cause other people disadvantage, solidarity theory will not be further elaborated. However, what is interesting to explore within these quantitative results and qualitative statements is how far Danish consumers are willing to engage with the concept of 'pay as you behave'.
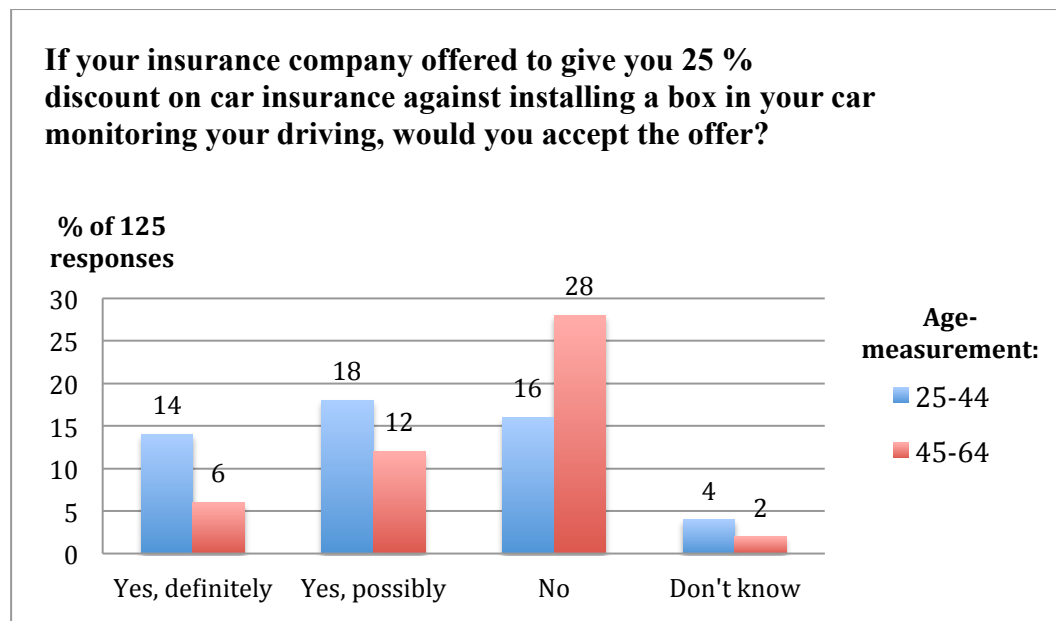
**If your insurance company offered to give you 25 %
discount on car insurance against installing a box in your car
monitoring your driving, would you accept the offer?**

Figure 7: Respondents relation to 'Pay as you behave': Monitoring driving

Starting with the quantitative statements: Even though figure 3 found that the age segment of 45-64 immediately are less willing to submit personal data, figure 8 shows that within this age segment there is only a 10% difference between 'Yes' and 'No'. The reason for this could be that opposed to some of the former abstract questions solely focusing on monitoring, question 7 is more concrete in that people get to know specifically who the company-sender is and what is negotiated. IDA's 2015 report: 'Online behavior of the population' (IDA, 2015) shows that 40% out of 2.000 respondents trust that their respective insurance company will not pass on or sell customers personal information. The reason for these fairly good results based on trust relation could be that since insurance policies are such a big part of yearly expenses and aim to make people feel safer, insurance naturally becomes a part of everyday personal life. Thus, trust could very well be the primary cause for this age segment in wanting to engage with 'pay as you behave'. However, there is still a significant difference when comparing to the younger market segment. Additionally, 32% compared to the older age segment of 18% indicates a positive willingness towards the offer. Thus, a clear picture emerges that respondents in the younger age segment, to a much higher degree accommodate such offering. Again, it is worth mentioning figure 3, which shoed that younger age segments are to a higher degree engaged with digital possibilities of online market consumerism.

Nevertheless, quantitative statements and former research alone is not sufficient evidence to argue that age determines attitudes to digital options. Qualitative statements may further confirm this notion. It could be a disadvantage that all attached statements, do not distinguish between the two age-segments, which I am seeking to distinguish from each other. Luckily, all statements attached to 'No' emphasize *privacy* and *trust* as the primary reasons to not want to engage with 'pay as you behave'. Privacy and trust thus becomes presentable for both age-segments, which may help support the above notion – in which age and trust to some degree do connect with one another. Inferring from this, a portion of statements argues the following: 'I am not sure whether to believe that the box will only monitor my driving', 'I prefer to be private when I'm driving', 'I don't want my driving to be monitored, it is my private behavior' 'I think there should be a distinction between market interests and privacy. Suddenly my private insurance policy is out of my hands and resold to a third party – who knows', 'It should be possible to make economic progress and lower premiums by offering other services that do not contain monitoring. It seems like there could be a catch. Anyhow, I would not like to feel that there is an extra person in my car', 'privacy, above all'.

8.4.6 A generation shift in digital consumerism

Privacy and trust could therefore very well be the underlying stimuli of why respondents of the older age-segment prefer to maintain privacy and hence not to engage with 'pay as you behave'. Again, a reason for this could be so that people presenting a younger age-segment has more or less grown into the world of digital consumerism in which they learned a new social construct of how the word trust is understood and interpreted on in different context. Conversely, people born and raised before the years of digital consumerism may have another construct of the word trust. In such perspective it could be relevant to state that times are changing and so are people.

Aside from the above discussion indicating that trust may partly prevent the older segment from engaging with 'pay as you behave', the statistics and attached statement also elaborate a greater interest towards this concept. And further, because we know that the primary interest comes from the younger segment, this could indicate a direction, which Danish digital consumerism is taking. If the younger segment

compared to the older are more relaxed and experimental with 'pay as you behave' it becomes reasonable to wonder how the next generation will come to adjust to such fast-growing development. Naturally, this also depends on the direction in which digitalism grow – both on a global and local level. Nevertheless, if Internet of Things (IOT) becomes a natural part of Danish daily consumerism we can assume attitudes will adjust.

Statements attached to 'Yes, definitely' and 'Yes, possibly' answers emphasize a positive attitude towards the concept: 'It's the future and I drive properly so why not let it be an advantage and save money,' 'Then we save money and at the same time we will probably be more aware of obeying speed limits,' 'I would be very observant of what this box is capable of monitoring, but if it solely obtains information of my speed and is not listening and recording my conversations, I could easily consider it,' 'We actually use this ourselves and are satisfied. We think more about complying with speed limits and additionally, we receive a monthly discount as promised – it works fine and we can surely recommend it,' 'It's a fine offering to save money, especially for the young, for whom the premium is extra high'. 'Several people we know uses this concept and we have also talked about it. But this also means that we have to change insurance company, because our current doesn't provide this service'. Inferring from these varied statements it is in general clear that stimuli towards this offering are based on *money saving and complying with speed limits*. In general among these many statements a positive attitude is seen where among others, respondents emphasize that they are already engaging with the concept, some have already considered it and others argue that this is the future.

Thus, based on the latter discussion, and drawing from figure 3 it is reasonable to suggest that younger people, whom are born into the world of consumer freedom, naturally find themselves comfortable experimenting with new insurance offerings – especially in order to save money. Thus, monitoring may not disturb the mindset as much as with the older segment, where the majority tends to be more privacy oriented, possibly reflecting another generation's relation to a consumerism that did not include digitalism.

8.5 Case 2 – A case of health and life insurance

In relation to 'pay as you behave,' health, and life-insurance figure 8 demands a very personalized image of how respondents relate to solidarity, seeking to understand people's attitudes towards insurance companies raising premium on health and life insurance for people who are obese.

Do you think that it is OK that obese people should pay more for health/life insurance compared to fit people?
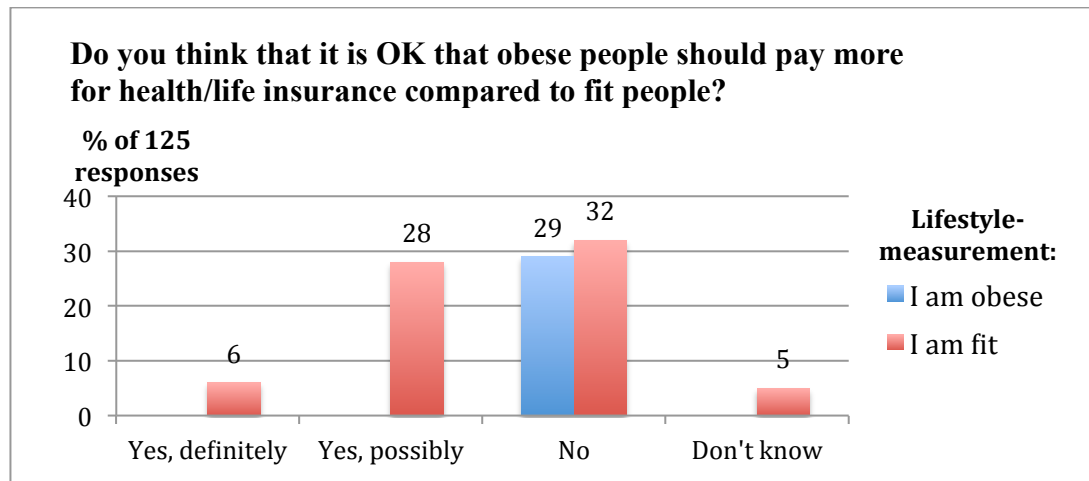

Figure 8: Respondents relation to social-differentiation in health-insurance

A clear picture becomes apparent that one's individual situation (ie. obese or fit) in a high degree reflects the way in which people relate and answer the question. 29% of respondents identified themselves as obese and all of them answered 'No'. Conversely, 34% of fit respondents answered 'Yes'.

8.5.1 Obese VS Fit

Despite many fit respondents answering 'No', a grouped differentiation is still highly present between fit answering 'Yes' and 'No', which among half of fit respondents could reflect an individualistic attitude towards other selves insofar as one prioritizes own interpretation over an awareness of mutuality. Thus, immediately, it could seem that fit respondents speaking on this concept, fail to acknowledge and respect others affirmation of individual identity, which according to Dean (1996) indicates lack of solidarity towards other people. If this is the case, a conventional solidarity is present. Given that quantitative statements emphasize two groupings based on obese and fit, answering from their own point of view, a theoretical distinction occurs between "us" and "them", where presumably, both groupings build their beliefs from different convictions of what is perceived as right and wrong.

However, as we have seen in former statistics and statements, when analyzing solidarity there is often more than meets the eye. Immediate perceptions drawn from quantitative data are not sufficient to determine whether lack of solidarity or the presence of conventional solidarity is the applicable interpretations to draw from this case. Thus, to confirm or disconfirm such immediate perception we must take a look at the attached qualitative statements, investigating the underlying causes of why people answer the way they do.

Initially, the 34% fit respondents who found this insurance concept acceptable, constitutes a picture agreeing that; *people must take responsibility for themselves and individual evaluations in each case must be taken*: 'Yes, definitely': 'Just as people should drive properly, people should also take better care of themselves. However, an individual evaluation must be made, for example, based on people's medical background,' 'Basically, I think that it is fair that risk and premium are connected – people should be responsible of own actions,' 'Maybe this could help people to achieve a healthier lifestyle and thus force people to take better care of themselves'; 'Yes, possibly': 'It could be a good idea, but every case is different. There could be different reasons to people being obese, which is why you cannot put people in a scheme – insurance companies have to look at individual cases separately from each other,' 'I believe that we cannot avoid this development, which is both intimidating and interesting at the same time. There should definitely be some clear regulations within this, where insurance companies take into account individuals different histories'.

8.5.2 Partial selflessness in different lifestyles

Even though most fit respondents commonly agreed that an individual evaluation must be made, they still answer from own point of view of what they perceive as being right and wrong, by which this individualistic perception derives from own lifestyle. Inferring from this, in a theoretical sense it could be reasonable to confirm that a conventional solidarity in a reflection of partial selflessness is apparent. This means that respondents argue from a point of view of 'our kind of people' - the fit answering 'Yes' share same convictions, but still want to create a balance between their own selfish lifestyle and consideration of other people, in which partial selflessness comes to settle a partial balance.

A theoretical problem though seems to occur between conventional solidarity and partial selflessness – in that conventional solidarity does not take reflective nor partial consideration of other groups. Jencks (1990) defines partial selflessness as selfish pursuit and moral consideration always being present at the same time.

However, ties connecting members in groups based on conventional solidarity are mediated by common history and values that go far beyond the group itself. If one is not a part of this history or the values attached to this group one cannot be accepted. In contemporary Danish society this kind of solidarity may seem a bit restricted in its division, in which reflective solidarity has been developed so as to erase these boundaries. This enables Danes to reflect upon both self and others in the perspective of a common "we". In practice, when analyzing behaviorism through the eyes of reflective solidarity, we may look at the readiness of members to take responsibility for their shared relationships by engaging in discussion and critique. This may be seen in the above statements, in which fit respondents *partly* take responsibility for obese people, by emphasizing that policies must be tailored to the individual obese.

When I state *partly take responsibility*, I refer to the fact that fit respondents speak for tailoring insurance policies towards obese people as being a *formal practical matter* - and if this practical matter is present, then it is OK for the lives of obese people to be deteriorated. Thus, respondents indirectly agree that such concept should not affect all obese people *in the same degree* – but conclusively accepts that the concept will affect all obese people *to some degree*. The bottom line is that respondents accept that such notion would be acceptable even though, to [some degree] they know that it will create disadvantage for other people, and ultimately accept customer differentiation.

Perhaps conventional solidarity is not too restricted to elaborate in contemporary society. Its fundament based on grouping seems highly recognizable in this case.

A responsibility of more or less practical concern is present, but it is unclear how we should theoretically define this. Conventional solidarity excludes all approachable consideration for others and although reflective solidarity is highly free in its approach, consideration of above statements are not based on consideration of a common "we", but more or less of practical concern, in which theories does not match given circumstance. Instead I will suggest partial selflessness to explain the current

circumstance. I do acknowledge that respondent's underlying stimuli is more or less questionable, but as partial selflessness to not set any direct boundaries of own selfish pursuit and moral consideration of others, it may appropriate to theoretically emphasize that moral obligations are present – even though we do not know the exact content of this. Additionally, I suggest more intensive research of digital consumerism and its effects on solidarity development on many different levels is needed. This could ultimately help clarify this indefinable neo-liberal act of responsibility.

8.5.3   A question of grouping in insurance context

Nevertheless, we may still question whether conventional solidarity is too restricted to elaborate in contemporary society. Its fundament based on grouping seems highly recognizable in this case. Figure 8 clearly indicates a grouping, by which it may be reasonable to suggest that individuality also today is highly rooted in social structures and communities (cf. insurance), implying that different communities or sub-cultures based on, among others, lifestyle, have different conditions to act and think in solidarity. As emphasized in the theoretical framework, Dean (1996) argues that an excluding concept of solidarity, such as conventional solidarity, cannot assert itself in a highly differentiated society where people increasingly become more dependent on each other despite their differences. However, in light of a digital market-oriented perspective, built on consumer freedom and tailored opportunities, conversely, I find it reasonable to question Dean's assumption by asking; How are we to become more dependent on each other when everybody can have it their way?

When it comes to people's private sphere in addition to the global and local market interests of consumerism, reflectivity and consideration towards others may not be the first thing that comes to mind. Truthfully, already now we see that in insurance, different pools based on differentiated biographical factors, determines our insurance policies. These pools have a common primary interest grounded in moneymaking (insurance company) and moneysaving (customers). Thus, customer differentiation in different risk pools, in which we are already confronted with, could well the reason to explain why fit respondents de-emphasizing moral obligations towards another pool – a pool belonging to the obese. In market concepts people are perhaps more practically reflected, by which it may become easier for people to suppress and look away from

human relations and customer differentiation, which could well indicate lack of solidarity.

8.5.4 A wish for insurance equality

Conversely, looking at the 61% of respondents stating 'No', 32% of these respondents represent the fit. This tells me that even though over half of fit respondents accept the categorization of classes within an insurance context, the other half do not. Attached are only four comments, in which three of them are clearly written by obese respondents: 'Why should I be treated differently. There could be several reasons causing my obesity,' 'Fit people are also in the risk zone of getting health problems – all people are. It is not possible to make a clear distinction, so why solely point fingers at me,' 'I don't want my insurance company to be notified that I am obese. It is a personal matter. Also, I think that is it grotesque and frightening if people should be price differentiated based on weight. I'm a bit overweight, but I am happy and healthy and wouldn't want it any other way and then I have to be punished for not presenting an average BMI. Grotesque,' 'People should be equally treated no matter size or else our society will eventually come to be too divided'.

Naturally, obese respondents defend themselves, because they are the victims in this case. And when being a victim, as we see in the incoming statistical results, obese respondents answer from own point of view, naturally arguing that such customer differentiation shouldn't be acceptable. Thus, results derived from obese people may not be surprising. What becomes interesting, revealing and surprising are the incoming results and statements from fit respondents, whom view the questions objectively, without having to fear losing anything, in which a more subjectively relation to solidarity occurs.

Even though only a few qualitative answers have been attached to 'No' it still becomes very reasonable to state that fit respondents answering 'No', take a reflective responsible orientation towards fellow human beings that do not necessarily share the same lifestyle as themselves. Thus, even though I in above questioned; 'How are we to become more dependent on each other when everybody can have it their way?' and

further discussed indications suggestion lack of solidarity, we also see in the statistical data of figure 8 that half of fit respondents, 33%, wish for insurance solidarity.

Moving on to figure 9 and 10 the almost exact same picture is seen as in figure 8. Compared to figure 8, figure 9 goes more in depth, by setting up a concrete insurance scenario, asking respondents; if obese people are at risk of life-threatening diseases, should pay for their gastric bypass surgery? Given that this is a setting where obese people need economic help for expensive surgery in order to get healthy, which could be financed by their respective insurance company and *not* by the population, one could immediately think that a greater share of fit respondents would be more amenable to support people in a bad health position. However, this is not necessarily the case and following the tendency from figure 8, over half of fit respondents, 36% answer 'Yes' – obese people should pay for their own gastric bypass surgery. And the tendency follows to figure 10 where focus is set on smoking and not obesity, asking: 'Should smokers pay more in health/life insurance compared to people who don't smoke?'
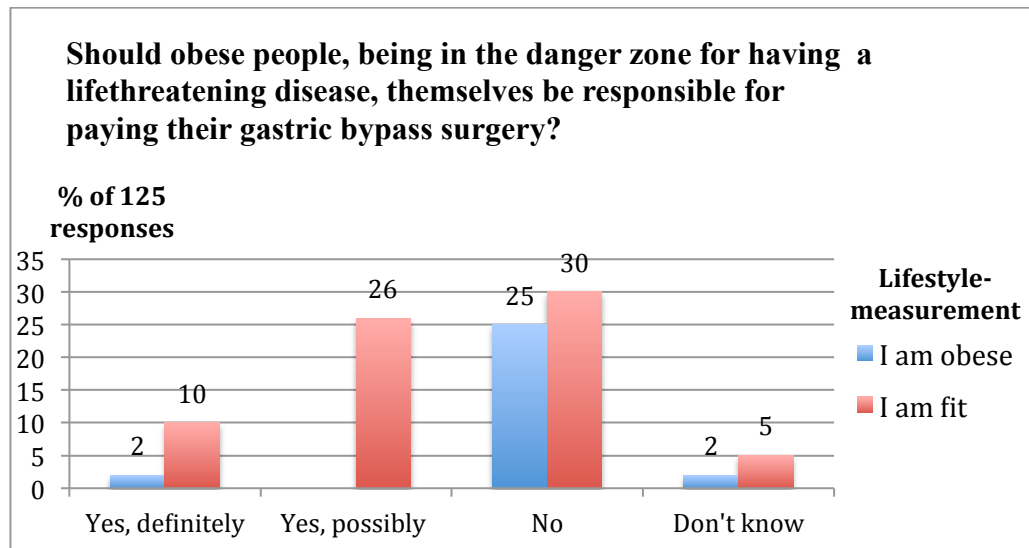

Figure 9: Respondents relation to social-differentiation: Self-payment of gastric bypass surgery

Attached statements emphasized in figure 8 are even so, are the same statements that we see in figure 9 and 10, which suggest overall that people must take responsibility for themselves *but* consideration must be taken in all individual insurance policies.
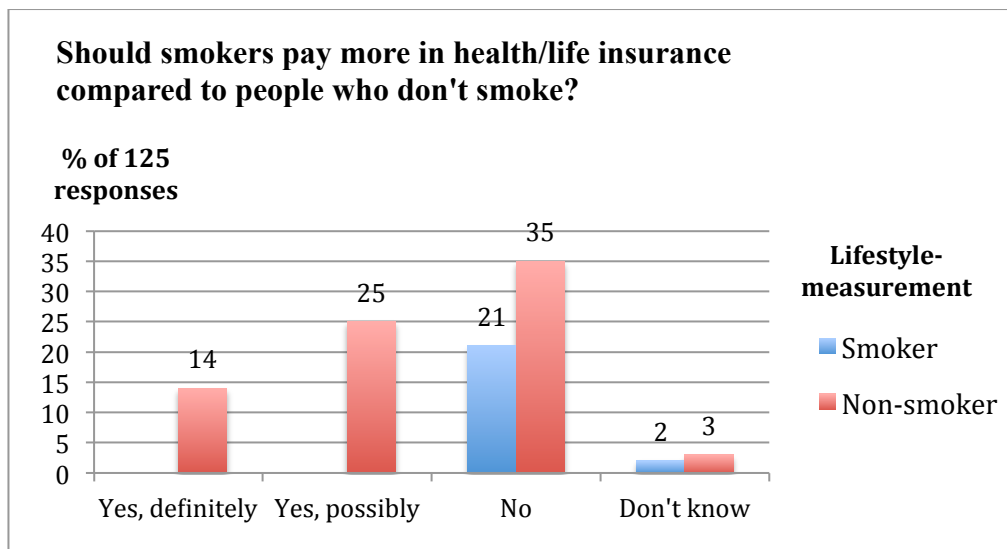
Figure 10: Respondents relation to customer-differentiation: Self-payment of health/life insurance if being smoker

Given that the qualitative statements are so highly outnumbered by quantitative answers, it becomes beneficial that statistics support the assumption of one another, which indeed seems apparent in the above illustrations of figure 8, 9 and 10. These three scenarios, emphasizing three different circumstances with the point of departure in differentiation, could generate three different outcasts of responses. Given that individual circumstances may often be so different from one another, this could well be the outcome when confronting respondents with such differentiated circumstances based on obesity and smoking. Nevertheless, given that statistics in such large degree resemble each other, it can be presumed that respondent's individual point of view, regardless of individual relations to obesity or/and smoking, are stimulated by the same perceptions of circumstances - that if people cannot mirror themselves in others, they may perceive others' actions as being wrong and something they themselves must be accountable for. Or conversely, instead of thinking "us" versus "them", the other half of respondents perceive and act circumstances based on a jointly "we", where customer differentiation is not acceptable.

Within these three examples, it can be argued that a minor lack of responsibility is present among half of healthy respondents. What we see is not that fit or non-smokers respondents in general lack solidarity, but rather that individual solidarity in this case is based on an understanding of what individuals perceive as being right or wrong.

Within this perception of right and wrong, respondents are willing to accept a market conceptualization, which affects other people negatively, but at the same time, they show responsibility, by indicating that all individual cases must be managed separately. As mentioned in the latter, a theoretical conceptualization that more concretely specifies this form of solidarity relation [if so present] is missing. Instead I use partial selflessness to support explaining that responsibility more or less is present.

8.5.5 'Pay as you behave' challenge solidarity relations

Nevertheless, with such consistent similarity among three figures above, it is reasonable to suggest that a pattern occurs and in addition, to state that new ways of acting out consumerism in new market circumstances naturally challenge how respondents perceive and act in solidarity. Consequently, existing theories are also being challenged.

> In late modern society it is practically impossible to be directly personally moral in the name of solidarity with those who you don't know and not least towards all cases that intrude (Own translation; Juul, 2002: 25).

The citation must be emphasized in relation to the discussion above, because it reflects a societal development, which in this case, may explain why existing theory is being challenged, and not least supports a clearer understanding of incoming results and statements, accepting customer differentiation.

Again I will suggest that a reason for this could be that consumer's relations towards insurance companies are of a personal practical character, in which personal safety as well as personal economics supposedly plays a primary and significant role when thinking insurance. Furthermore, to some degree customer differentiation already exist, by which it could be that customers are more or less accustomed to the fact that customer tailoring is a current actuality. It's a delicate balance between consumer's free will in personal matters, and legislation, where the personal data protection act, immediately seems to be the only institutional intrusion, preventing a development towards customer-differentiation in insurance context.

In sum, I find that within this self-determined insurance world, where no one questions consumers in matter of customer differentiation, it may be reasonable to ask if Danish consumers continuously are able themselves to sustain moral obligations of others? We cannot answer this question now, but from above statistical results the question becomes relevant to emphasize in relation to future scenario. Regardless surprising percentages favoring a neo-liberal mindset, we must not forget the other half, in which majority of attached results and statements present a socialist mindset, speaking for customer equality.

Finally, figure 11 presents the same 'pay as you behave' scenario as seen in figure 7. However, the focus is on health insurance in relation to smart-watch monitoring and not car insurance, monitoring speed limit. In relation to figure 7, discussion and outcome highly revolves around differentiation between the two age segments, indicating that the younger age segment to a higher degree finds it interesting to engage with the concept. In addition, the importance of the word trust must be further emphasized, which among different generations, may assumingly be interpreted and understood in different ways.
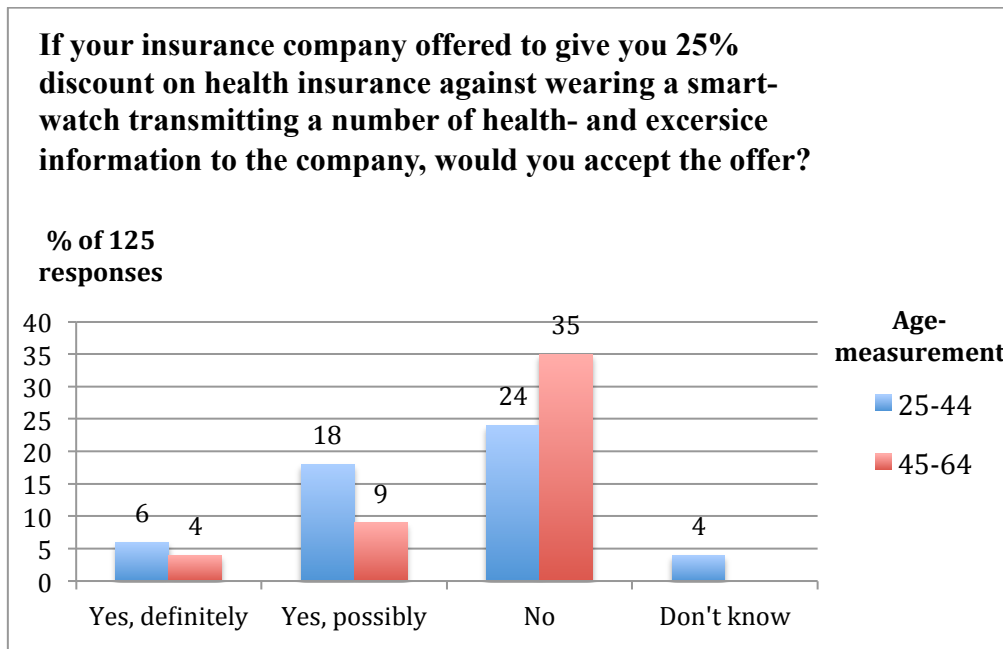

Figure 11: Respondents relation to 'Pay as you behave': Smart-watch-monitoring

Looking at the two age segments in figure 11, a similar pattern occurs here as did within figure 7. However, in figure 11 it becomes clear that results derived from the older segment indicates greater reluctance to engage with 'pay as you behave' in health-

insurance compared to car-insurance. Thus, respondents in the older segment are more willing to engage with car monitoring than health monitoring.

Supporting this; looking at the former IDA's 2015 report (IDA, 2015), emphasizing the two same two questions cf. figure 7 and 11 the same results appear – that the similar age segment of 50-70 to some degree shows a positive attitude against the promise of a specific discount, to engage with car-box-monitoring. But looking at the smart-watch offering, the report emphasizes that despite economic winnings, results suggest that there is a substantial unwillingness to share health information with insurance companies. So why are respondents especially in the older age segment, more willing to engage with 'pay as you behave' in car insurance than health insurance?

8.5.6   Lack of trust versus private sphere

Looking at figure 12 below, as well as within IDA's 2015 report, when asking respondents separately from 'pay as you behave' what they are willing to share with their insurance company, respondents in great majority answer; 'Health' followed by 'Medical use'. This may immediately seem equivocal since respondent are highly reluctant towards 'pay as you behave' in health insurance. Again, I will use the word *trust* as well as the concept of the *private sphere* to explain this. Within the IDA 2015 report, respondents were able to check 'None of these' which was not an option in figure 12. Additionally, 47% of IDA's respondent's do not want to share any of this information with their insurance company, which clearly indicates that either people do not trust sharing this information with their insurance company, or simply draws a line around the private sphere. Supporting this, what we see in both figure 12 below and IDA's report is that a majority, especially the older segment, replies 'Health' and 'Medical use'. It could be likely that the reason thereon, is that between these two options as compared to the rest, there exists a distinction based on trust and what is acceptable and what is not acceptable in the matter of entrance, into the private sphere. In addition to figure 11, smart-watch monitoring would therefore trespass upon the personal sphere by measuring, for example, the level of daily exercise, weight, etc., which is not of bigger interest among respondents.

Therefore by checking 'Health' and 'Medical use', which are less specific and thus of

less personal engagement, indicates that respondents sets a frontier based on trust and/or the personal sphere.

Which of these information are you willing to share with your insurance company?
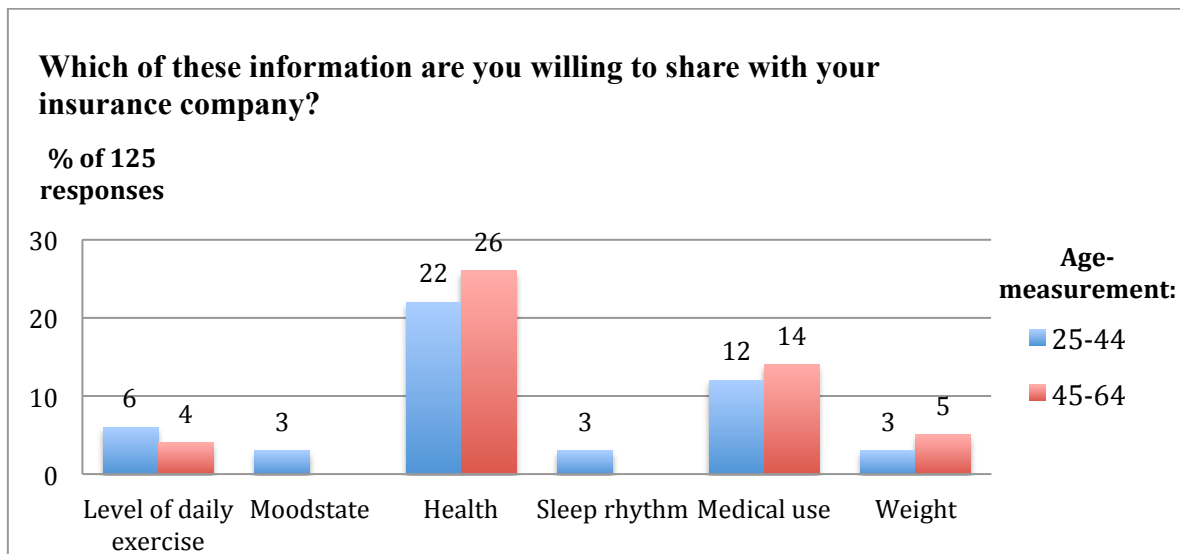

Figure 12: What are respondents willing to share with insurance company

Thus, both trust and limitation, related to the private sphere could very likely be the main reasons to why so many respondents representing the older age segment are reluctant and perhaps more cautious in engaging with the concept.

Following from this assumption, when looking at the attached statements, trust and privacy becomes the sumup keywords for respondents not wanting to engage with health smart-watch monitoring. Together 59% of respondents state 'No': 'It comes too close to my intimate frontier,' 'I do not like that others monitor my private behavior and I do not trust that my information will not be sold to third parties,' 'I believe in trust in our society and I think that this would destroy the trust we have in each other. Everything is documented and controlled and our human instincts will be replaced by systematics. We are working against nature,' 'This means that a group of people are being under prioritized, just as in the case of gastric bypass surgery,' 'I do not trust supervision and would NEVER accept my insurance company monitoring me. You never know what they are capable of doing,' 'What about the people whom do not have the same physical well-being as me? I do not think that is OK if humans are being differentiated in such way'.

Interestingly within this health concept of 'pay as you behave' is that choosing to engage with a smart-watch, also means that one is acceptant of the fact that for example obese or sick people will be put in a bad position, not being able to live a healthy lifestyle to the same extent as fit people are. However, because emphasis within this question is put on *your* opinion in relation to *your* lifestyle, and furthermore, because people are being confronted with a concept they never heard of before, this could naturally affect a distance towards other aspects of the question being asked – in which respondents may not immediately consider the consequences of customer differentiation. Supporting this assumption is that among emphasized statements it becomes clear, as mentioned above, that trust and privacy are highly repeated themes, suggesting that respondents consider the question solely in relation to themselves. Further, looking at figure 8, 9 and 10 that directly ask respondents about their moral attitudes, as we see respondents are opinioned and tuned towards question being asked. Additionally, it is worth mentioning that qualitative statements are highly outnumbered compared to quantitative results. There could very likely have been many respondents arguing for customer differentiation being the reason to state 'No'.

8.5.7   Personal solidarity: Towards self and customer differentiation

Either way, whether answers are based on trust, privacy or consideration towards customer differentiation, in both cases, reflective personal solidarity is present. Initially, focusing on solidarity based on trust and the need for privacy, respondents' reflectiveness is based on moral obligations towards themselves and other people sharing same views. Thus, answering 'No' in a theoretical sense of personal reflective solidarity means to protect privacy, one's own, and other people's personal limitations of what should be available to insurance companies and what should not be. Immediately, one may ask: how can it be possible to think in solidarity towards oneself? Responding to this I would argue that: if you cannot act in solidarity or moral obligations towards yourself, how can you act moral solidarity and moral obligations towards others? Thus, I find it important to emphasize, as partial selflessness suggests, that solidarity also include consideration towards oneself, which is the case within this elaboration. Following from this, again, it becomes worth mentioning that solidarity exhibits responsibility through awareness of the variety of forms that consideration for the other can take, verifying that solidarity can be discussed on many different levels within the same circumstance.

8.5.8   Interest towards 'pay as you behave' in health insurance

Altogether 37% of respondents are positive towards this conceptualization. However, as discussed in above, due to the fact that emphasis on question is highly personified and further, is a new market concept, which most people assumingly are not familiar with, it becomes doubtful that people think of the other aspects concerning such concept in use. Meaning that people arguing 'Yes' do not necessarily reflect upon the effect it has on customer differentiation. For example; as we see in the figure 9, asking directly if obese people should pay for their own gastric bypass surgery, emphasis is directly put on solidarity, while in this case emphasis is put on the market concept of 'pay as you behave', consequently emphasizing different stimuli. The attached statement supports this. Repeatedly, the main reason for respondents wanting to engage with the concept are that they are already fit; Yes, possibly: 'Why not, I live a very healthy lifestyle. However, it depends on the concrete offer and that my information is protected,' 'It could motivate me to pay more attention to my health. But at same time I don't know if it would be too controlling to be monitored this way,' 'I have heard about this tendency, and it could be interesting to try - especially when being active as I am,' 'It's definitely a benefit that you are able to save money. The question is though, whether being able to live up the concept, which depends on how the concept is molded together. But basically, I think it is an exciting initiative'. What is seen in attached statements is, as mentioned above, a reflection towards personal self, in which further reflection in moral obligations of others is not relevant to emphasize in this case.

Nevertheless, what becomes interesting to draw from these 37% answering 'Yes, definitely' and 'Yes, possibly' is that interest towards the digital market concept of 'pay as you behave' is present - both in the matter of car insurance and health insurance. This means that despite smart-watch monitoring in health insurance not yet being a reality in Denmark, results indicates that the Danish mindset, to some degree, possesses positive attitudes towards personally tailored insurance offerings. In addition to this, what further emerges from figure 11 and other circumstances in analysis (figure 7) is that respondents' age seems to have significant meaning for people to agree or disagree with proposed circumstances, where the younger segment, (ages 25-44) shows a greater willingness to engage with such new initiatives compared to the older

segment. Again, the reason for this could be different understandings of the word "trust". As discussed, these may derive from the fact that people are born and raised into different worlds of consumerism. A differentiation in relation to digital consumerism is thus notable between the two age segments, and it is reasonable to wonder how the next generations- generations, born into the world of IoT-consumerism come to adjust to the new moral landscape. As emphasized earlier in analysis, times are changing and so are people.

9. Summary of analysis and discussion

To refresh research question, my aim with this analysis is to search for and elaborate; *how solidarity is defined and justified in different insurance situations based on 'pay as you behave', and additionally, what this may suggest of solidarity in context of Danish consumerism*. First, I find it highly relevant to repeat what was emphasized in the beginning of analysis: solidarity undoubtedly accommodates a variation of understandings and interpretations. Nevertheless, inferring from elaborated circumstances I do find patterns of solidarity occurring, relevant for further discussion.

Additionally, two overall directions and predominant definitions of solidarity relations seem consistent throughout analysis: *respondents' solidarity relations and moral obligations on institutional level* and *respondents' solidarity relations and moral obligations on individual level*. Underlying these predominant guiding directions, it is possible to more concretely define and justify solidarity in Danish consumerism. The section that follows will summarize these overall findings and further discuss what this could suggest about solidarity in context of Danish consumerism.

9.1 Solidarity relations and moral obligations on institutional level

Starting with respondent's solidarity relations on an institutional level, we see that in areas of societal safety (figure 1 & 2), the Road Traffic Act (figure 5) and finally, gender differentiation (figure 6) majority of respondents advocate for monitoring in order to create societal safety, by preventing for example terror actions or crime from happening. Further, respondents advocate for right and wrong in the name of Danish legislation to such a degree that even within insurance offerings it is accepted that a form of control enables speeding motorists to be "money punished". Finally, gender

differentiation within consumerism is clearly not tolerated and a share of 70% of respondents, indirectly determine that such market initiatives would be the same as gender discrimination.

Reflective institutionalized solidarity becomes the keyword when describing these solidarity relations - relations where respondents exhibit responsibility for sake of keeping and perhaps embracing values of common we-ness. Nevertheless, it may not be surprising that circumstances enhancing solidarity and moral obligations on an institutional level are referable to stimuli enhanced by safety, legislation and gender equality. Additionally, Durkheim (1962 & 1966) emphasizes such stimuli as social factors arisen from system integration, or as the institutionalized solidarity formulates it, system level. Additionally, Durkheim refers to all social facts of system integration, as being norms and cultural values in which individuals encounter and acquire by means of socialization and institutional influence such as legislation etc. – ultimately joining to create and maintain democracy and welfare state (Ibid.). Based on this, I would therefore suggest that when it comes to the above-mentioned stimuli of safety, legislation and equality, solidarity justification could well be grounded in the fact that these are cultural values, which Durkheim embraces as a common feature of identity – identity created through socialization and institutional influence (Ibid.).

9.2   Solidarity relations and moral obligations on individual level

As we continue on with summary to solidarity relations on the individual level, interestingly, two directions of solidarity stimuli occur: *solidarity towards others and solidarity towards self.*

Initially, emphasizing *solidarity towards others,* let's take a look at the following: Figure 8: Respondents' relation to customer differentiation in health insurance, Figure 9: Respondents relation to customer differentiation- self-payment of gastric bypass surgery, and figure 10: Respondents relation to customer differentiation- self-payment of health/life insurance if being smoker. What can be drawn from these highly result-comparable figures is that two types of responses occur: first, taking a look at half of the fit and non-smoker respondents answering 'Yes' it becomes very clear that these answers are highly reflected of one's own lifestyle, indicating that; *people must take*

responsibility for themselves, but that individual evaluations in each case must be considered. Thus, even though answering from a self-centered and more or less neo-liberal point of view, due to the fact that respondents indicate that each individual case must be considered, partial selflessness is present. Justification within this form of solidarity therefore emerges on the basis of individual lifestyle, in a presence of own individual perception of right and wrong as well as moral obligations towards others.

Conversely, looking at the other half of fit and non-smokers respondents, the answer is 'No' – differentiating between people is not acceptable. Thus, in contrast to respondents answering on the basis of their own lifestyle, these respondents' don't set boundaries deduced from lifestyle differences, but answer reflectively from a basis of moral obligations towards a common "we". In other words, these respondents justify solidarity from a reflective personal solidarity and thus recognize other people's differences, but understand these differences as part of the very basis of what it means to be one of "us".

Moving on to another interesting aspect of solidarity, I found in the analysis that *solidarity towards self* becomes of great importance - especially when looking at the older age-segment of 45-64 trust and privacy seem to be the underlying causes. This is seen in Figure 3: Respondents relation to sharing personal data, Figure 7: Respondents relation to 'Pay as you behave'- Monitoring driving and finally, Figure 11: Respondents relation to 'Pay as you behave'- Smart-watch-monitoring. For example, respondents in general seem more willing to engage with smart-box car insurance rather than smart-watch monitoring in health insurance. This could be due to the fact that smart-box monitoring is already a market actuality in Denmark, by which respondents to a certain degree feel safer engaging with this concept. Conversely, the unknown concept of the smart-watch seems to be highly rejected, especially among the older segment, where trust and privacy become the predominant keywords in attached statements. This could naturally be due to the fact that this concept is not yet an actuality in Denmark, but also because respondents set a limit on what should be a part of domestic sphere and what should not.

As emphasized in analysis, one may ask: can it be possible to think in solidarity

towards oneself? The answer to this is that consumer freedom and societal complexity allow people to be more reflective and attuned from a basis in their own individual beliefs. Furthermore, due to the fact that we are still in a process of learning our role in digital consumerism, what we see in the analysis is that respondents guards are up, protecting themselves from something unknown, which can be justified as moral obligations towards self, enabling respondents to also take a critical look at new market concepts, before engaging with them.

Summing up, what I find quite interesting when looking at the above elaboration is that in digital consumerism based on monitoring, data sharing and 'pay as you behave' consumer stimuli distinguish between institutional solidarity and individual solidarity independently of one another. In questions referring to safety, legislation and gender equality respondents in majority agree on moral obligations on institutional level. Whilst, conversely, when questions build on market relations, with non-institutional relatedness, an individual definition of solidarity seems to be predominant, marked by individual differentiated attitudes that become highly present in lifestyle groupings. Nevertheless, in both cases, the presence of solidarity is prominent. What can be drawn from this is that both institutional [cultural] beliefs and individual beliefs are to some extent always present within respondents. And at the time, respondents are able to distinguish these, creating a balance between solidarity on institutional level and solidarity on an individual level. As mentioned in the theoretical framework, the entire concern based on dependence and independence society and individual in between is quite interesting to disseminate in today's market and consumer context.

A reason for this could be, as mentioned in above that consumer freedom allows individuals to be more reflective and attuned on the basis of their own individual beliefs. This distinction is as well elaborated when looking at reflective solidarity theory, where Juul (2011) distinguishes between personal and institutionalized solidarity, where he additionally argues the following:

> […] Care and solidarity towards "the others" requires effective community institutions, for which reason many of our moral obligations are managed by the state. […] Solidarity has to a great extent become something that citizens

exhibit through the support of community institutions (Own translation; Juul, 2002: 25).

Juul therefore supports this distinction, but at the same time indirectly indicates that solidarity towards others will more or less vanish without the influence of community institutions. This conviction and concern is shared by Durkheim (1962 & 1966) that in his time referred to 'system integration', arguing that individuals are not themselves able to maintain and create social integration such as morality and solidarity, without direct institutional influence, such as system of justice (Ibid.). He worried that liberal tendencies of modern division of labor would consequently undermine traditional homogeneous communities, without producing new ones. What would then bind individuals together despite their differences? Additionally, he argued:

Even though the positivistic approach of Durkheim suggests that moral culture and moral beliefs can only be present on the basis of societal influence, I partly disagree. As we see in the analysis, it is recognized that respondents create their own construct of what they believe as being right and wrong in questions of solidarity relations. Deriving from this, without direct institutional influence, solidarity is more or less present. Nevertheless, when I say partly disagree I refer to the fact that the analysis as well emphasizes that even though solidarity is justified quite differently on individual level, conversely, when looking at solidarity on institutional level, focusing on societal safety and customer differentiation, we see that the majority of respondents stand together as a common we. This indicates that institutional solidarity is present among the majority of respondents, arguing that institutional influence is a contributory factor when defining solidarity relation's in digital consumerism. Nevertheless, I still suggest that both institutional beliefs and individual beliefs are to some extent always present within respondents, whilst respondents are able to distinguish these, creating a balance between solidarity on institutional level and solidarity on an individual level.

If my assumption is more or less valid, I will have to scientifically support this notion and thus delve deeper into this relationship between institutional and individual level of solidarity. Additionally, I will have to ask, what creates and manifest the balance that we see in current analysis? Perhaps the answer to this can be found in the level of Danish well-being.

9.3   Happiness is the thing

*"An increasing body of evidence has shown that subjective well-being can be measured in surveys, that such measures are reliable, and that they can inform policy making" (*OECD, 2013).

The OECD argues that being able to measure people's quality of life is fundamental when assessing the progress of societies (Ibid.). Such measurement has been in the global spotlight since 2012, where the United Nations (UN) delivered its first 'World Happiness Report'. More specifically, I refer to the fact that Denmark in accordance with the 'World Happiness Report' has, since UN delivered its first report in 2012, been elected as the happiest country in the world four times – most recently in 2016. But what could cause such high levels of happiness in Denmark?

The report 'It is a happy country' (Andsbjerg, 2013), summarizes the happiness report's overall reasons for why Denmark is ranked as being one of the happiest countries in the world and argues that Danish happiness is highly linked to trust and freedom.

> One of the main reasons that Denmark is doing well in international happiness measurements is our high level of trust. We trust each other and it helps to make life a little easier (Own translation; Andsbjerg, 2013: 21).

Many researchers agree that trust relation towards the government and more specifically towards democracy in general makes people happier (Andsbjerg, 2013; Inglehart, 1990; Barro, 1999; Frey & Stutzer, 2000; Inglehart & Klingemann, 2000). In Denmark, this trust relation is, among other aspects, understood through practical and communicative relations between government and population- and also between city and citizen in between (Andsbjerg, 2013). A fundamental principle in Danish democracy is decentralization, where the city autonomy derives from the principle that it is the best to solve local problems as close to home, and with as much citizen input as possible. In practice, this means that city autonomy is given an amount of money by the nations government and they together with local citizens are able to assess and determine where the money is best used. This sort of democratic participation helps create a close relationship between government and citizens, which in turn increases the happiness level of the population (Ibid.).

> Good governance completion means that possibilities arise for people to help form their own lives and reap the happiness that comes with political participation and freedom (Own translation; Andsbjerg, 2013: 44).

What becomes apparent and highly relevant for my argument is that this relationship seems to be extensively reciprocal, not imposed by demand and direct institutional influence, but created by the free choices made by citizens. Thus, a psychological effect based on democratic freedom could well cause a well-balanced relation on the institutional and individual level, possibly embracing respect and appreciation towards the Danish social landscape as a whole.

The question thus arises; whether this balancing effect rooted in democracy, trust and free choice could possibly impact how individuals in consumerism perceive and act solidarity?

9.4 Self-expression and free choice creates new cultural strategies

In Denmark most people feel that they are able to choose for themselves which direction their lives should take. Opportunities are endless; despite parents' income, everybody is able to get an education, financed by the state. Homosexuals are able to marry their dream partner. Everybody can speak freely, travel freely and think freely (Andsbjerg, 2013). Additionally, the 'Human development' model proposed by Welzel, Inglehart & Klingemann (2003) and Inglehart & Welzel (2005) implies that the main reason leading to rising happiness over the last 25 years is freedom of choice and as Johnson & Krueger (2006) argue a belief that one has control over one's life. Freedom is the thing – and particularly the thing when understanding the high level of Danish happiness.

It is argued that in countries with higher levels of development, economic growth and democratization, evolutionary cultural changes occur, in which people place increasing emphasis on self-expression and free choice, ultimately leading to new strategies of being and acting (Inglehart, 1997; Inglehart & Welzel, 2005; Inglehart et al. 2008). These new strategies, presumably defining people's being and acting on an individual level, could be well defined as Denzau and North (1994) describes in following:

> Informal institutions have been conventionally defined as a totality of unwritten rules, behavioral norms and beliefs about society and other people (North, 1990; Denzau and North, 1994).

According to Putnam (1993) these informal institutions and unwritten rules derive from one specific belief: the belief that one's fellow citizens can be trusted to behave in an honest manner (Putnam, 1993). Following this, Bjørnskov argues that trust in contemporary society is "[…] being extended to people on whom the trusting part has no direct information" (Bjørnskov, 2007: 2). In other words, we extent our trust from repeat transactions and observable outcomes with family and friends to more generalized anonymous others (Ibid.). What can be drawn from this form of trust relation is that self-expression allows informal trust relations to grow and thus point in other directions than they would have otherwise done, if they were being formally directed. Additionally, Putnam (1993) highlights trust as part of his concept of social capital, which is now known to be a separate feature of societies, meaning that people can behave in an honest manner without formal observation. Inglehart & Welzel (2005) additionally emphasize the fact that self-expression in cultural change often leads to social tolerance, contributing to democratization, growing support for gender equality, and growing acceptance of out-groups (Inglehart & Welzel, 2005). This supports the above notion of social capital being present. Accordingly, Inglehart & Welzel (2005) argue this is not just because tolerant people are happier but also because living in a tolerant society enhances everyone's freedom of choice.

In other words, cultural changes, based on informal institutions ultimately create new ways of solidarity. These can be referred to as social capital, operationalized as a separate feature of society.

Thus, inferring from above, if self-expression, free choice and trust go hand in hand with Danish people's happiness, could it be that 'happiness' is the informal institution or unknown ingredient explaining how Danes are able to create a balance between the institutional- and individual level and at the same time are able to, independently from institutional influence, create solidarity?

I suggest that Danish happiness could well be the ingredient explaining a form of Danish social cohesion, enabling a solid balancing on and in between institutional and

individual level – embracing common we-ness and strengthening independent solidarity.

This balance has been explained to exist in high levels of development, freedom and subjective well-being, which are altogether conducive to democracy, and democracy provides a wider range of free choice, which is conducive to subjective well-being (Haller & Hadler, 2004; Inglehart & Welzel, 2005; Ott, 2001; Veenhoven, 2000; Welsch, 2003). In other words the balance that exists is conducive to subjective well-being, increasing happiness and ultimately creating freedom with responsibility.

Based on the above discussion I would therefore argue that Danish happiness could be the all-important indicating factor of how we perceive and act out solidarity in cultural changes. We do not yet know if cultural changes based on digital development will be an actuality in Danish society, but what is understood here is that we tend to adjust our solidarity behaviors when cultural change occurs. Our happiness level is therefore indeed an important factor when employing, since we tend to act on and move forward from the factors that make us happy: democracy, trust, and freedom - enabling solidarity to manifest itself in new ways.

Nevertheless, I do not immediate suggest that on an individual level, independently from institutional influence, consumers are able to create solidarity themselves. The analysis do indicate that because digitization and groupings (pools) has insidiously become such an integral part of everyday life, people have along the way lost their critical sense in this development, by which insurance ultimately reflects a more practical personal concern.

Conversely, we must not take for granted another tendency occurring within analysis. As have been greatly emphasized is that in solidarity there tends to be an acceptance of lifestyle customer differentiation, consequently questioning respondent's moral obligations of others. However, it was not possible to further concretize lifestyle characteristics behind these different respondents, which could have brought some interesting aspect to the research. Age, gender, and social environment could ultimately provide a more distinctive pattern of which direction solidarity relations are

taken. Within this research, age seems to be an underlying reason for respondents to engage with 'pay as you behave', by which it was argued that the younger generation is more likely to engage with new digital tendencies. With more extensive research it could be beneficial to question if the younger age segment could be the age segment agreeing on customer differentiation. If this is the case, it may be reasonable to suggest that a generational shift in Danish consumerism is present.

In further research I therefore find it recommendable to research upon such biographical relations and for example study whether obese people have more or less solidarity towards fit people, and conversely, if fit people have more or less solidarity towards obese and further study, whether an underlying biographical commonness could be a determining factor in decision processes.

10. Conclusion

The new trend of 'pay as you behave' raises more questions than currently can be answered. Nevertheless, answers can be found by creating a framework of circumstances, which enable a snapshot of respondent's contemporary solidarity relations.

A connection between insurance practices based on 'pay as you behave' and the solidarity relations relevant to these practices broadly defined, are justified on the basis of institutional cultural beliefs and individual beliefs.

Such beliefs are always present at the same time, generating a reciprocal relationship between Danish institutions and individuals. I have argued that the underlying causes generating this relation can be explained to exist in high levels of development, freedom and subjective well-being, in which people's happiness ultimately contributes to reconcile their solidarity relations in new market circumstances, more or less independently from institutional influence. Additionally, within these formal (legislative) and informal (decentralized) relations between institutions and individuals argue, that social factors grounded in Danes' happiness level, such as trust and freedom of choice build on democracy, could enhance Danes' abilities to act and channel solidarity in new societal strategies.

Following this distinction, between institutional and individual I found that when asked about legislation and gender equality a large majority of respondents define and justify solidarity on an institutionalized level, arguing that people should obey speed limit laws and that gender inequality is not acceptable. Even on the question of general monitoring that could both benefit and disadvantage the individual, respondents are willing to let themselves be monitored, if doing so would create societal safety. Thus my analysis found that a common "we-ness" is highly present in Danes consideration of society.

Conversely, looking at solidarity on an individual level, respondents are more divided on issues where solidarity relations are defined and justified on the basis of factors such as lifestyle, domestic spheres and trust. Most distinctively, the analysis found that especially when looking at lifestyle, a clear distinction on an individual level appears;

healthy respondents (fit and non-smokers) are half divided equally between agreeing and disagreeing about customer differentiation This distinction or, rather, insurance grouping ultimately points in two directions; First, respondents who agree with customer differentiation commonly argue that '*people must take responsibility for themselves and individual evaluations in each case must be taken'*. Even though a soft form of customer differentiation is considered, respondents accept it.

Additionally, it could be reasonable to suggest that cultural liberation within consumption may be a present reality – a cultural liberation channeled by consumers themselves, in the frames of [extreme] societal democratization, individuality and wideness of choice, by which democracy come to have the opposite effect of its original purpose. Perhaps a generational shift may challenge how traditional moral obligations to other people are perceived and acted upon in democracy. Supporting the possibility of a generational shift, the analysis further indicates that age and different generational differences play a role in respondents' willingness to engage with 'pay as you behave'. The older segment, 45-64, wishes for privacy in the personal sphere and trust while the younger age segment, 25-44, is more engaging with the concept. Nevertheless, arguing against a possibility of cultural liberation is the fact that respondents who agree to customer differentiation require individual evaluations. This indicates that they do not fully accept the concept. Furthermore, the other half of healthy respondents define and justify solidarity in terms of a reflective personal common solidarity, outvoting insurance ideas based on 'pay as you behave' and customer differentiation.

In conclusion, that we cannot foresee if cultural liberation is what is currently happening or will come to happen in the welfare state of Denmark. But what we do know is that the Danish happiness level, grounded in trust and free choice, promotes social tolerance towards societal differences. Thus, when Danes are challenged on solidarity beliefs, a common "we-ness" will [always] be present, by which they will produce new social behavior grounded in this "we-ness" - also referred to as common cultural identity.

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