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Committee Secretary
Parliamentary Joint Committee on Corporations and Financial Services
PO Box 6100
Parliament House
Canberra   ACT   2600

Response to matters taken on notice - Mobile Payments and Digital Wallets inquiry

Please find enclosed our response to matters taken on notice during Google's appearance before the Committee's inquiry into mobile payment and digital wallet financial services.

If you have any questions or require any further information, please contact me directly.

Yours sincerely,

Justin Mining
Manager, Government Affairs and Public Policy

Parliamentary Joint Committee on Corporations and Financial Services

Inquiry into Mobile Payments and Digital Wallet Financial Services

Google response to issues taken on notice

Item 1: use of data by Google

Mr HILL: The ACCC's Digital platform services inquiry report states that Google can monitor the performance of all apps through the app store and that you are able to gain insights that are unavailable to competitors. Does Google use such information to help develop competing products that then appear on Google-run platforms?

Ms Layfield: In terms of the direct data that is shared within that environment, I would need to take that on notice and get back to you. But for something like Google Pay, what we use is an external third-party measure like App Annie. We use App Annie to assess our number of users versus other apps' number of users and overall app rankings, and we use feedback that we get directly within Google Pay, in terms of our funnel metrics, to improve the performance of our own app.

Mr HILL: If you can take on notice and provide any further information. On that question, it's been suggested, informally and via other submissions, that companies such as yours take the data. This is one of the concerns, to be blunt, about both you and Apple, if you think about some of the accusations—that we are heading towards a duopoly in payment systems and that you then have an opportunity to take that customer data and develop competing products and crowd out smaller players. At one end, there are a whole bunch of new innovations we've got there, whether they're buy now, pay later or other kinds of things. So I would appreciate any further advice and whether you're able to rule out Google using such information to develop competing products.

Ms Layfield: I understand the question. I'm not aware of that, but I will take that on notice and give you a more detailed answer as soon as possible.

Response:

Google and non-Google apps through our Play store generally have access to the same level of data or features, with some limited exceptions. Google apps may have access to data or features not shared with app developers due to technical limitations, security concerns or because the data is proprietary to Google.

Any data we collect and share with developers about their apps protects the privacy and security of users. In line with our clear commitments, we do not share the personal information of users with companies, organisations or individuals outside of Google except in limited circumstances.

As far as possible, we are committed to providing app developers with data on how we can help them to improve their user experience and grow their businesses. We provide developers with access to an extensive and actionable set of data through the Play Console. This data is available in downloadable formats and through application programming interfaces (APIs) - and Google continually invests to make metrics and visualizations more helpful. Further, Google Play's data access policies restrict access of identifiable non-public app data of another developer and limit its use to improving the Play and Android ecosystem.

The data provided to developers is generally aggregated and anonymised to protect user privacy. For example, developers have access to their apps' data regarding:
- device information and when the device has accessed Google's systems,
- in-store user activities (such as searches, listing impressions, pre-registration requests),
- user information (such as registered country and language preference) and user-triggered events (such as installs, updates, uninstalls purchases)

- subscription initiation and state,
- user ratings and reviews,
- app usage (such as app opens, game achievements, scores, and other developer-nominated events),
- app technical performance data (such as crashes, application not responding (ANRs), stack-traces, apps size, security vulnerabilities).