



Training 7: Digitalization

Music and movies streaming



When do I infringe **copyright**?



**If there is a website where I can watch an unreleased movie,
can I watch it?**

When do I infringe **copyright**?



On a website there is a movie that is not yet in theatres, can I watch it?

A

No, because when streaming videos, copies are created on my computer, which is comparable to an illegal download.

B

Yes and no. Simply streaming is actually always allowed, but it also creates copies on the hard drive, which is legally unclear!

C

No, watching a stream is always allowed, this has nothing to do with copyright.

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Copyrights: Artists and producers



Who is an author?

Copyrights: Artists and producers



Who is an author?

The author of a work is the one who created it himself. For example, they have painted a picture, written a book or composed a song.



What is the purpose of copyright?

Copyrights: Artists and producers



Who is an author?

The author of a work is the one who created it himself. For example, they have painted a picture, written a book or composed a song.



What is the purpose of copyright?

In Germany, there is a copyright law, which protects the rights to a self-created work. The author can decide how his work (picture, video, book, etc.) is used, e.g., whether it should be published or reproduced.

Copyrights: Artists and producers



Who is an author?

The author of a work is the one who created it himself. For example, they have painted a picture, written a book or composed a song.

Remember: Copyright infringements can lead to fines!



What is the purpose of copyright?

In copyright law, there is a copyright law, which protects the right of the author (or can decide how his work (etc.) is used, e.g., whether it should be published or reproduced.

Finance Workout Tip

What is streaming?

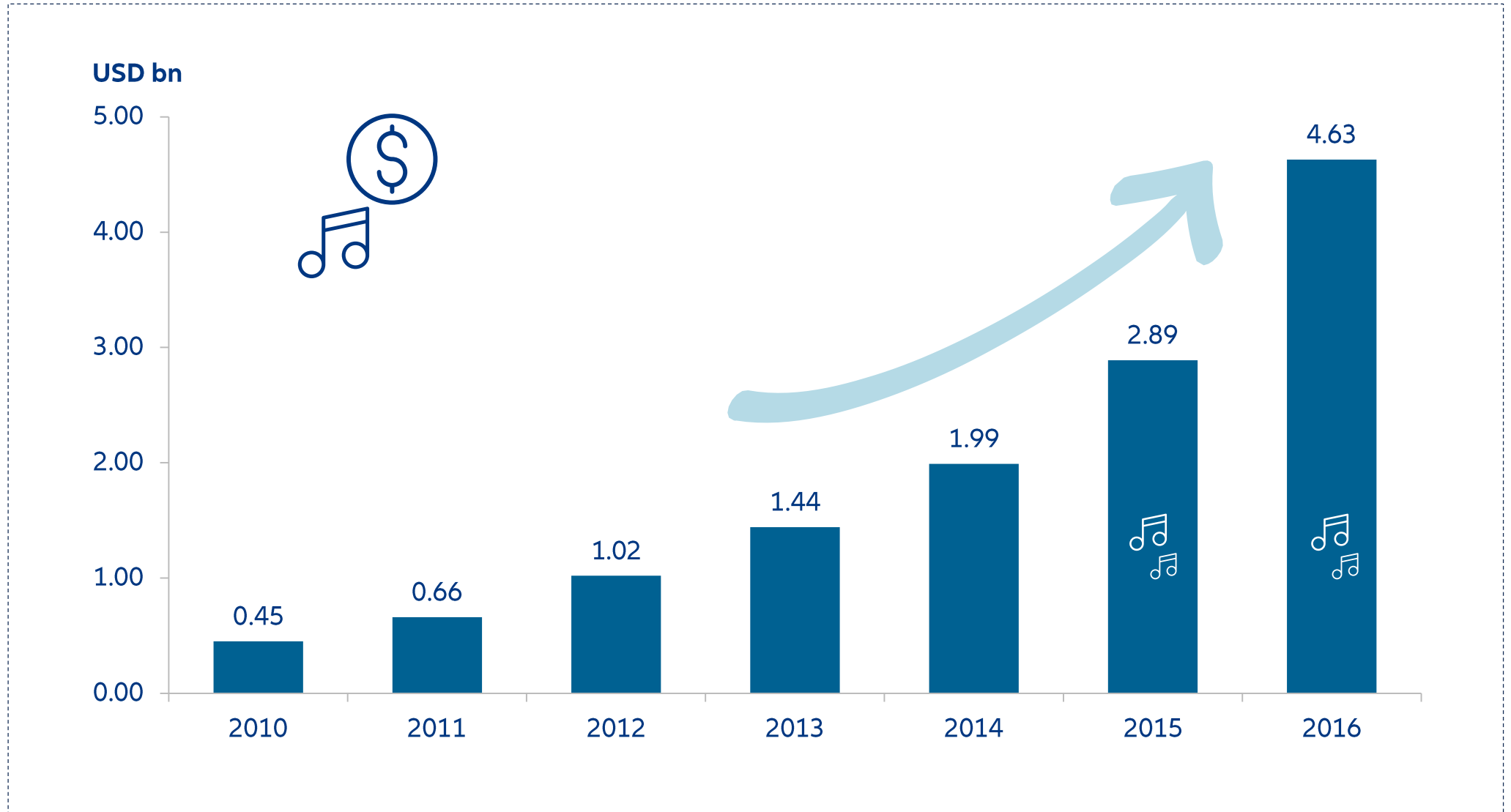
What is streaming?

With streaming, music or movies are not saved as a data stream for downloading. So only huge amounts of data are streamed, but no copies are actually made.

0:55 / 1:47



Music streaming is booming



* Worldwide music streaming revenue and year-over-year changes. Source: <https://de.statista.com/infografik/9154/musikstreaming-boomt/>

Steaming: Who earns how much?

Example: Music subscription of 9.99 per month

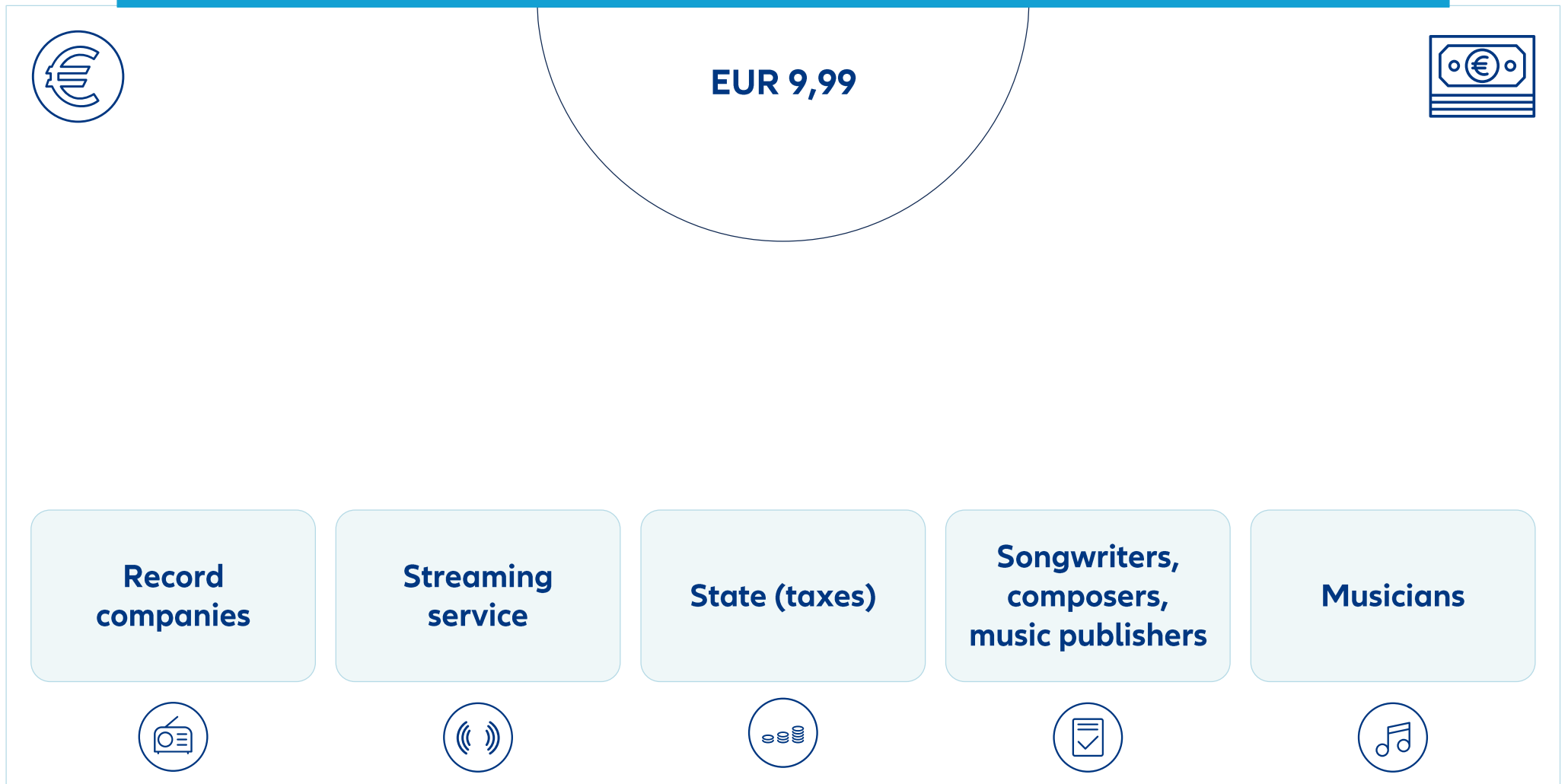


EUR 9,99



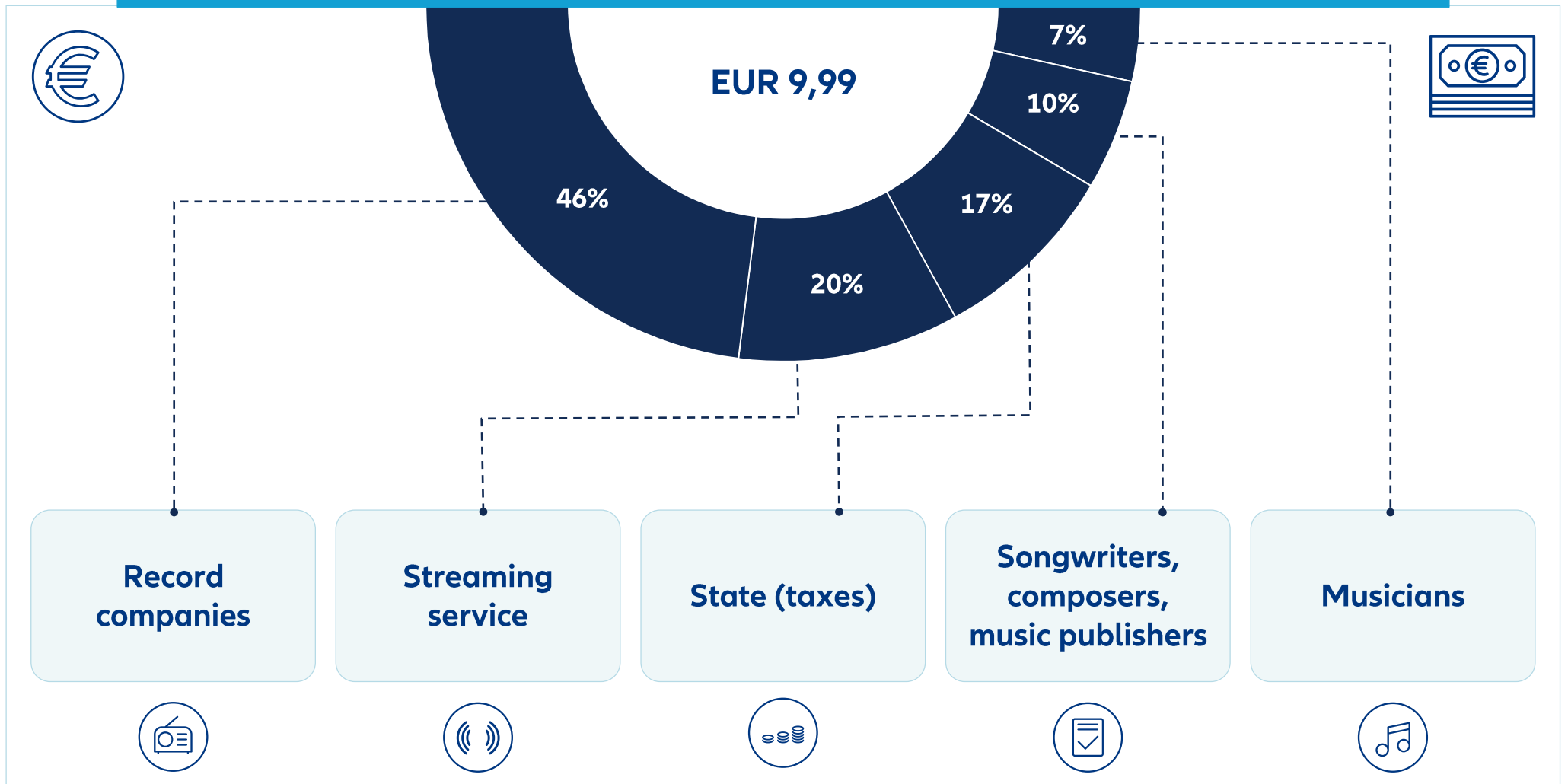
Steaming: Who earns how much?

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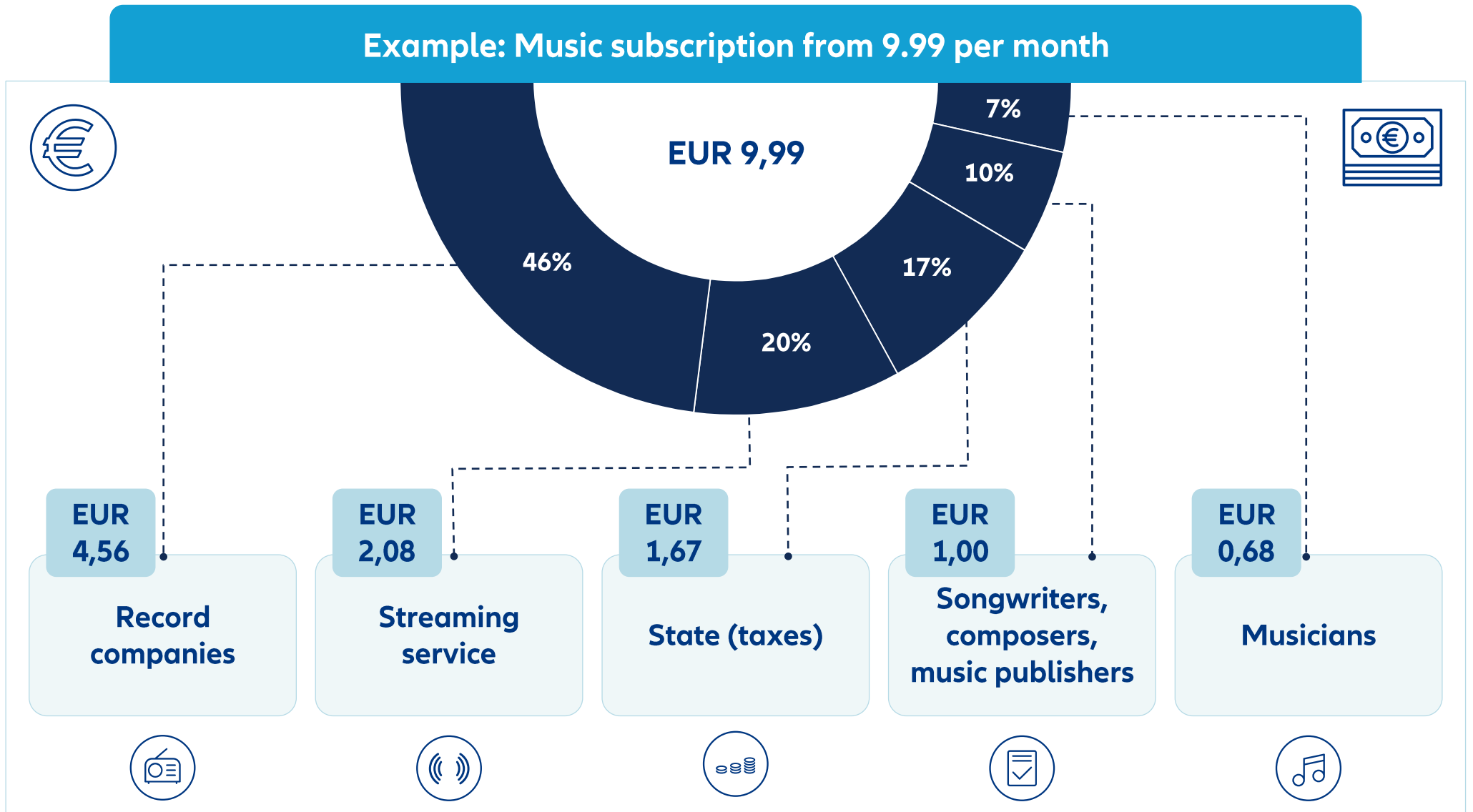


Steaming: Who earns how much?

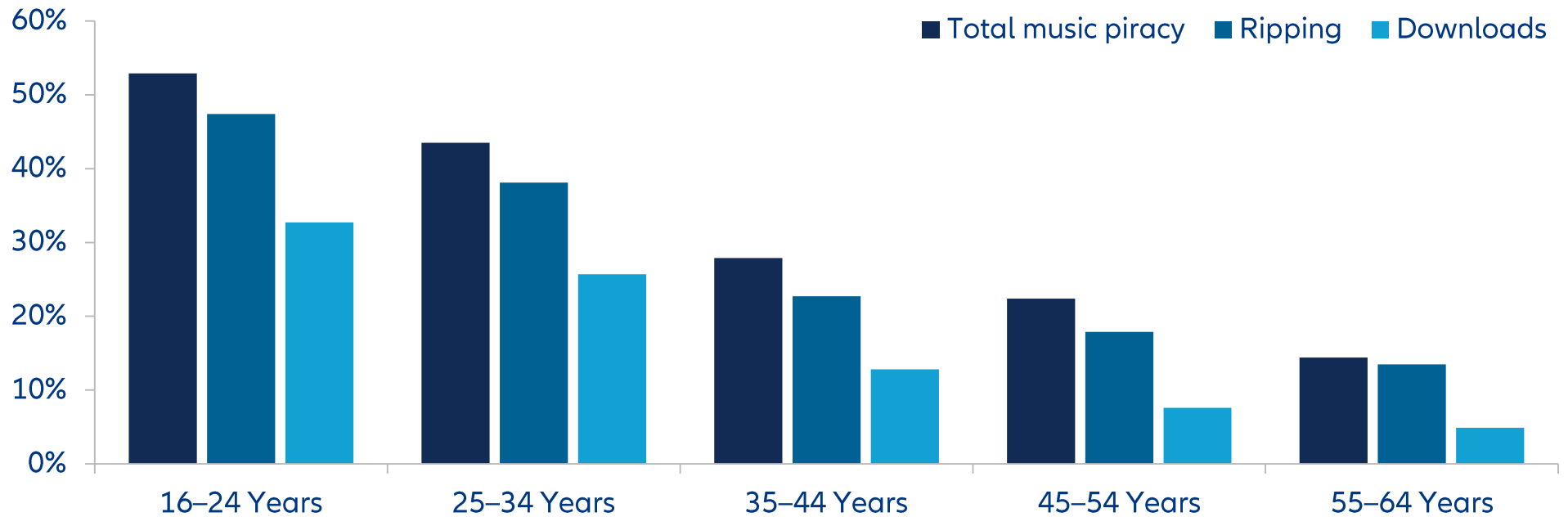
Example: Music subscription from 9.99 per month



Steaming: Who earns how much?



Music piracy on the net



Respondents who obtained music illegally within the last six months.

More than 80% of global online piracy can be attributed to illegal streaming services

Music piracy on the net



Behavior on the Internet



Behavior on the Internet

I am allowed to download copyrighted content

I may download and reproduce movies for free for private use

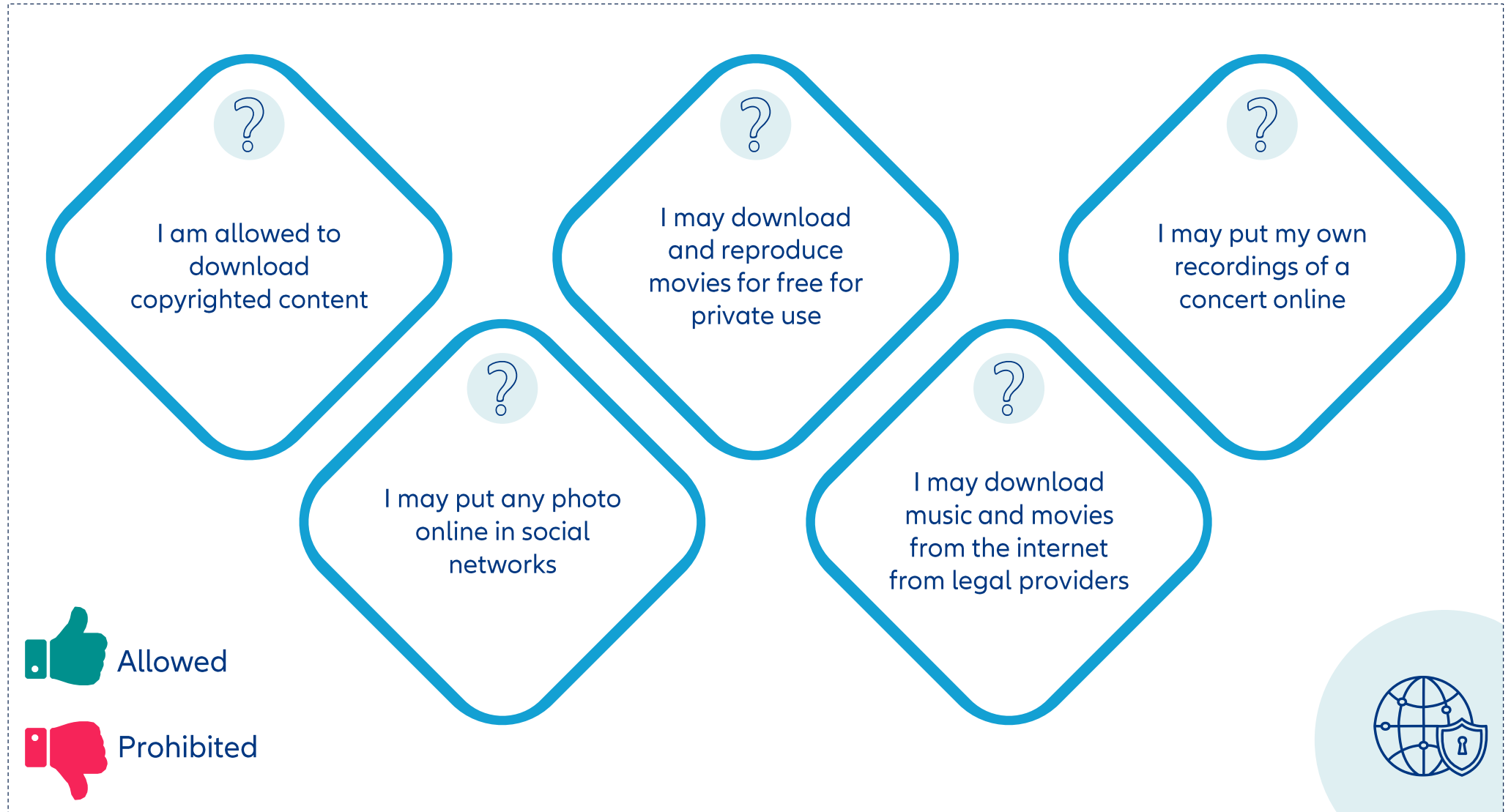
I may put my own recordings of a concert online

I may put any photo online in social networks

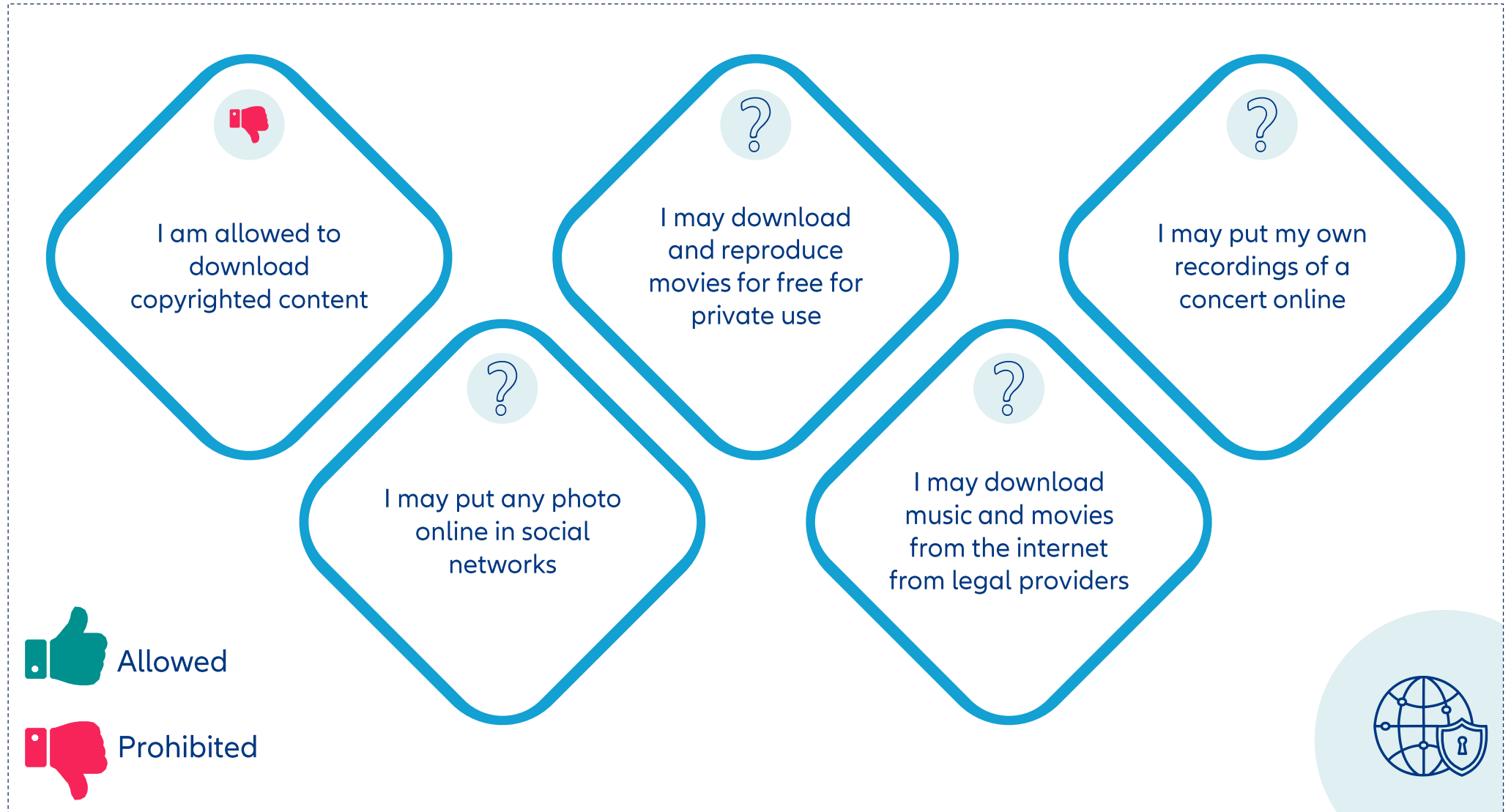
I may download music and movies from the internet from legal providers



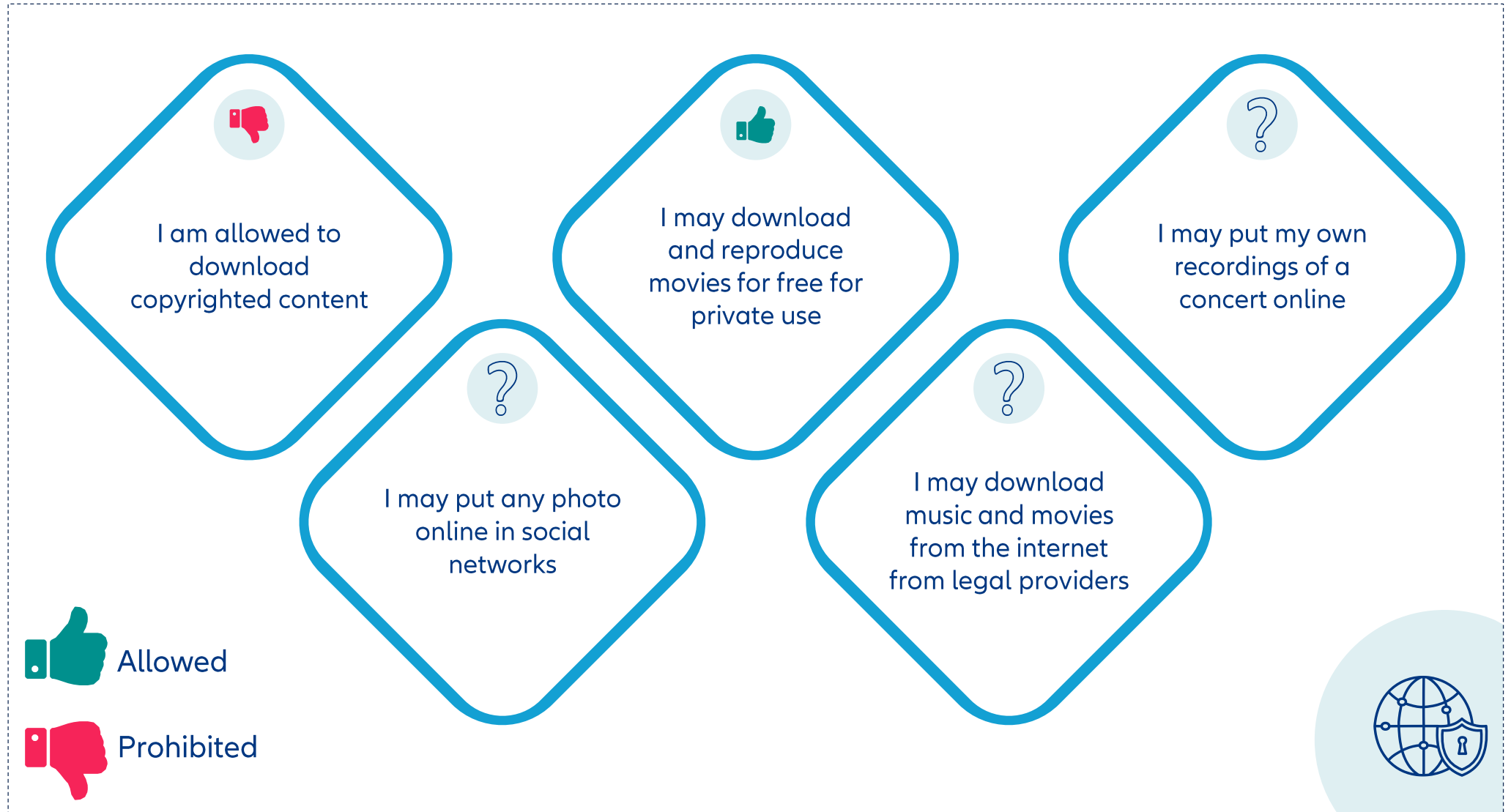
Behavior on the Internet



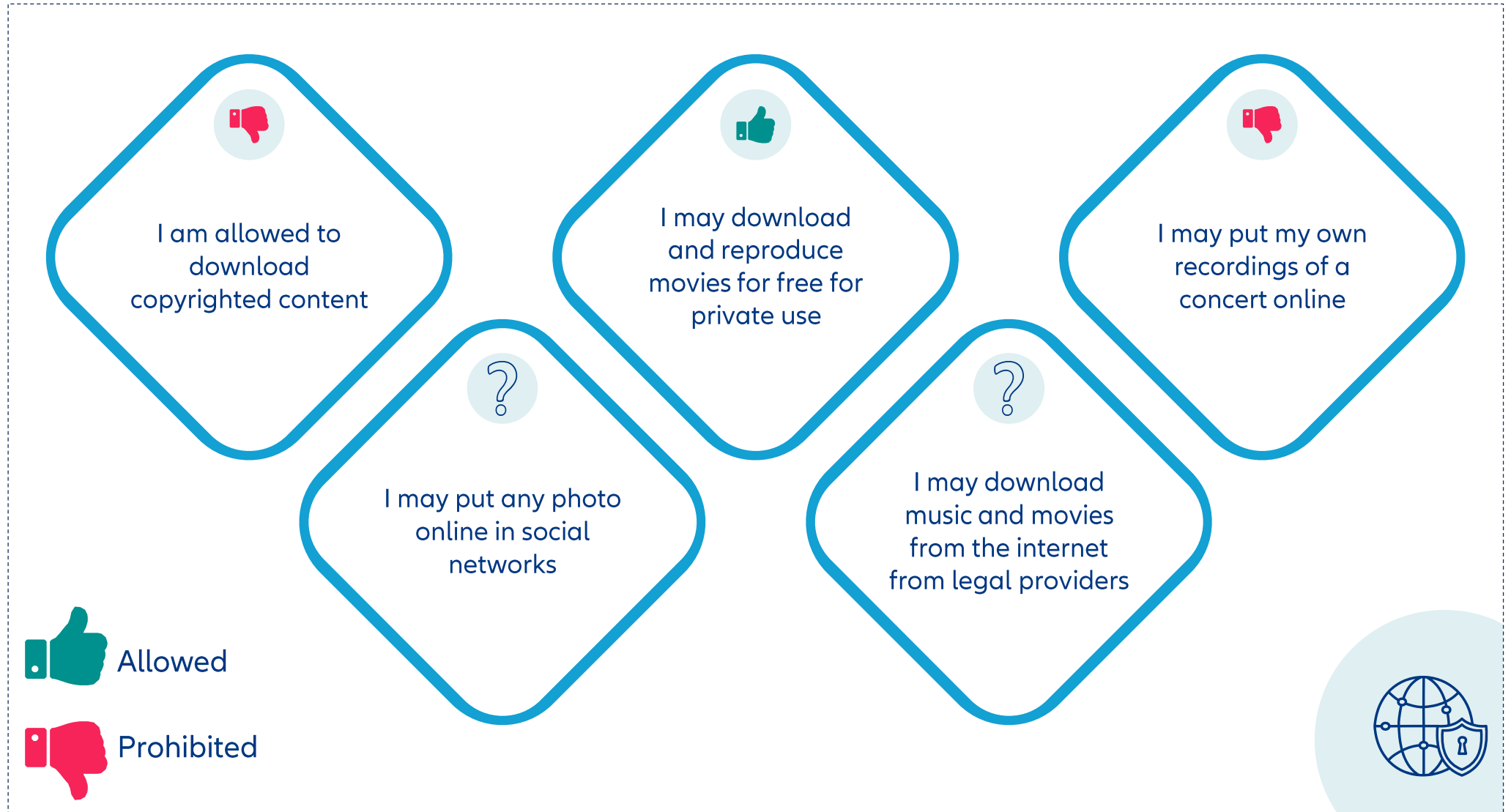
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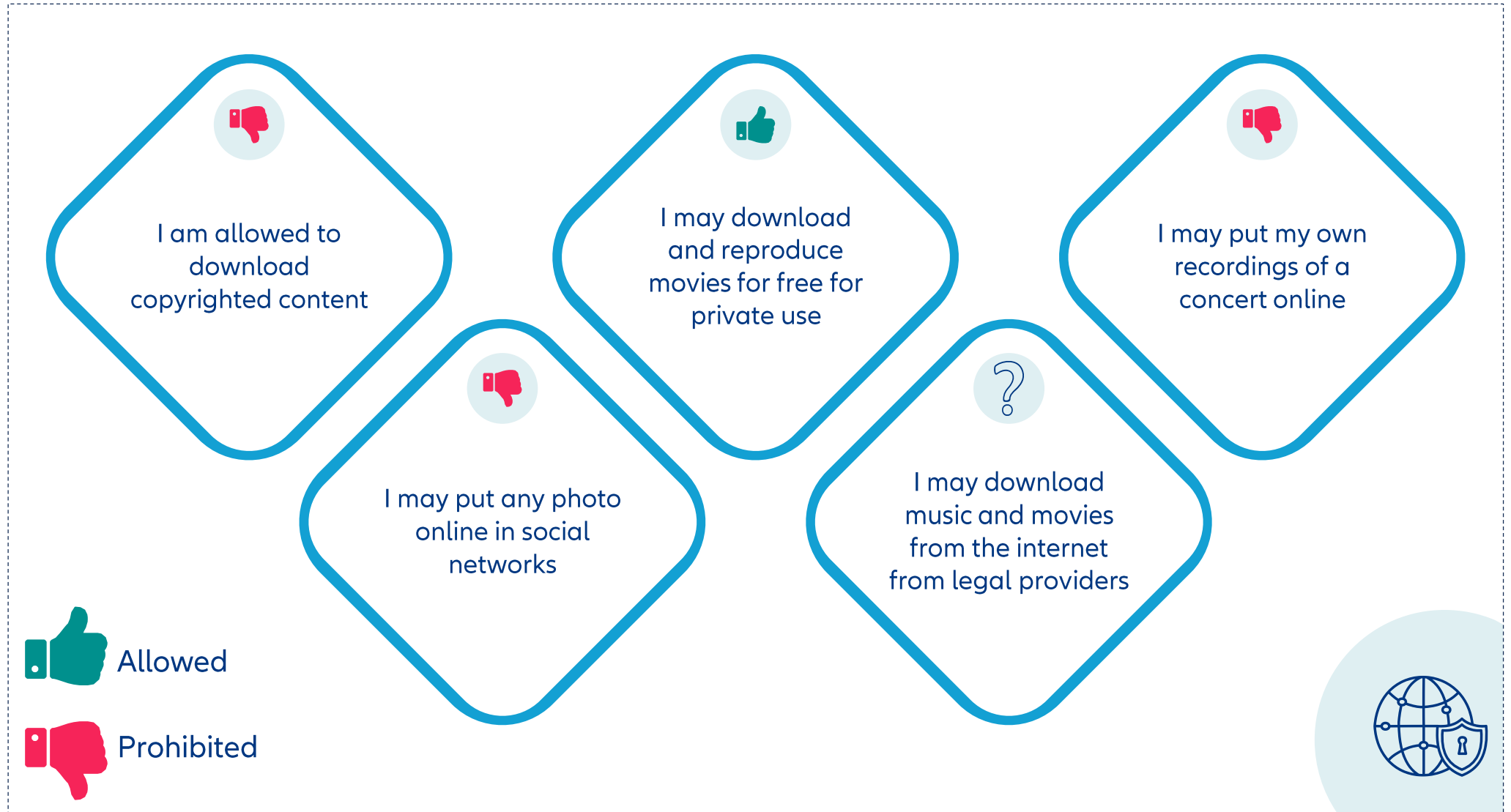
Behavior on the Internet



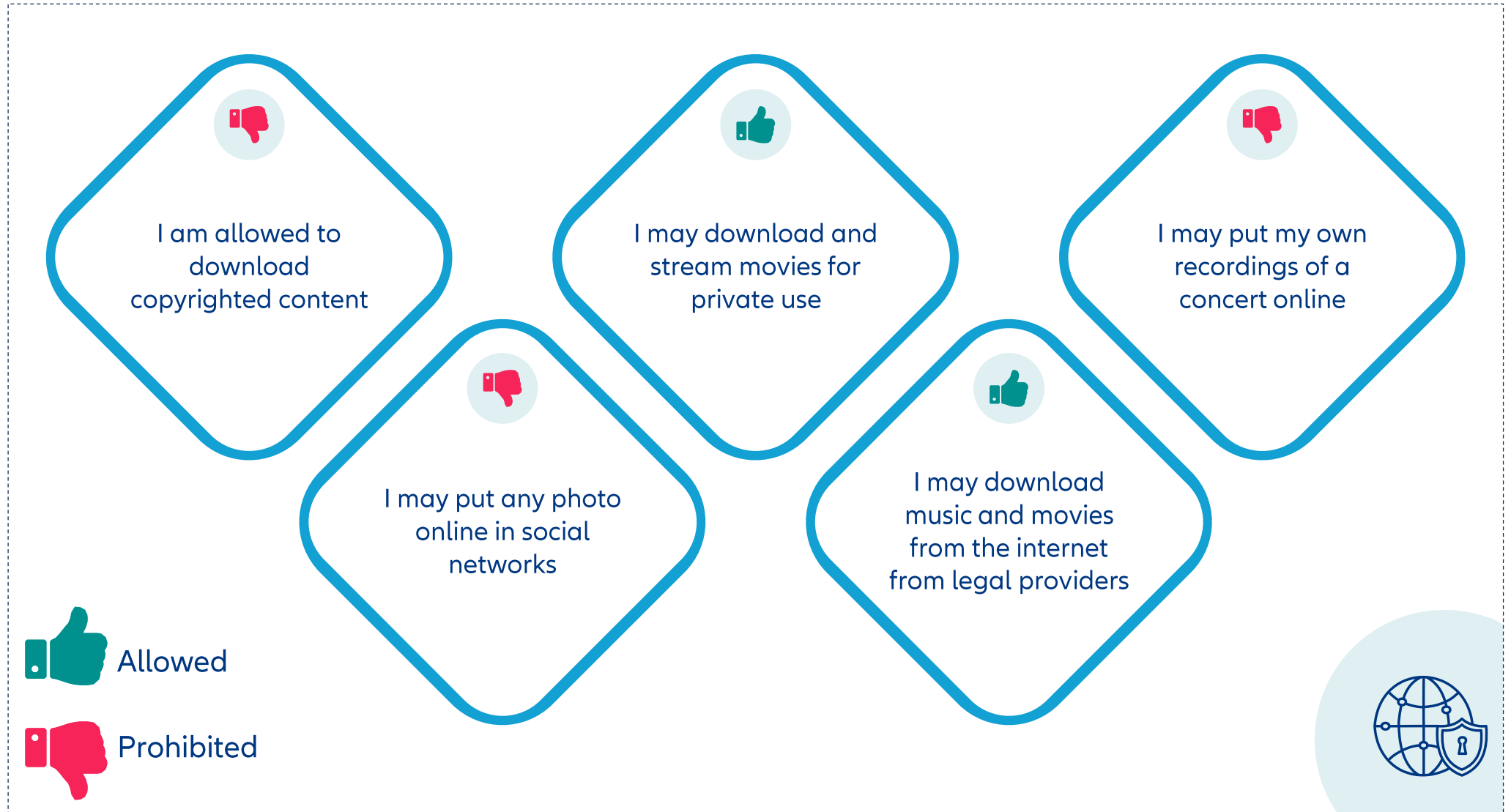
Behavior on the Internet



Behavior on the Internet



Behavior on the Internet



Talk show: **Around the music**

Listener



Music Traders



**Casting show
winner**



Producer



**Policeman
Special
Cybercrime Unit**



Talk show: All about music

Emma

I am Emma. I am a big fan of Emily Rock. My favorite way to listen to their songs for free is via the Internet. On the road, I always have her music on my smartphone. I don't get any pocket money from my parents, and I don't have any money saved up. I also don't understand why I should pay money to download songs to my smartphone when I can listen to them for free on the internet via streaming.



Emily

I'm Emily Rock. Recently I won in a casting show and already released my first music album. My biggest wish is to be able to work with music to earn a lot of money and live off it. However, when more and more fans are downloading the songs illegally, or streaming them on the internet, I don't get paid – or get paid very little so I may have to get a second job. But I don't really have time for that.



Daniel Platte

I am Daniel Platte. I was on the jury of the casting show that Emily won, and I wrote her winning song. In my music studio we produced her first album. From every sold song or album, I get a certain share. I am concerned that fewer and fewer music listeners are spending money on music and only listening to it online or obtaining it illegally. I may have to close my music studio soon.



Helmut Market

I am Helmut Market. I am the owner of a music store and sell albums from various artists in my store. Lately, sales figures have dropped sharply. More and more music listeners download their songs on the internet and no longer come to my store. I've already had to lay off both of my employees, and I'm worried that soon I'll have to close my store.



Talk show: **Around the music**



Questions



What is your opinion on the topic "Should music be made available for free or paid download"?



Would you risk downloading music illegally? Why?



What is the best way to take everyone's needs into account?

Players and observers: Now it's everyone's turn!



What is the problem?



Which talk show guest did you support and why?



What solution did the talk show participants find that everyone agrees with?



Emma



Emily Rock



Daniel Platte



Helmut Market



Harry Streife



Players and observers: Now it's everyone's turn!

➤ What is the problem?



There's a lot of work behind music and movies.

Would you give away your #1 hit to anyone?

➤ Which talk show guest did you like best?



Emma



Emily Rock



Daniel Platte



Market



Finance Fit Tip

➤ What solution did the talk show participants find that everyone agrees with?



Harry Streife



Allianz Finance Workout Tips

Don't think only in the short term: With an illegal download you save in the moment, but all fines find their way back to you.

There's a lot of work behind music and movies. Would you give away your masterpiece to anyone?

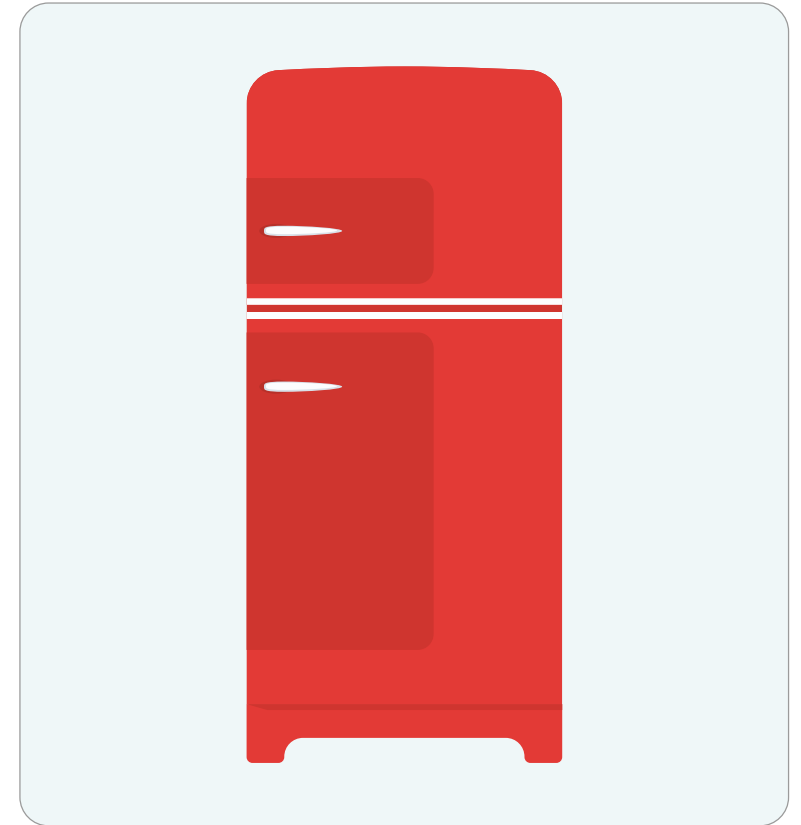
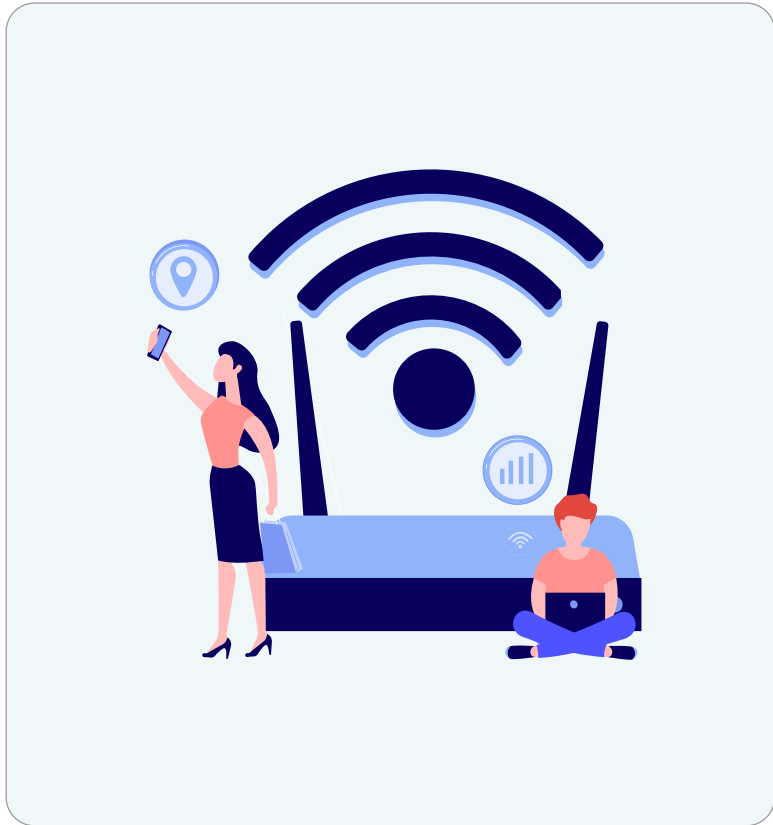
On the Internet, there are rules and laws that everyone must abide by, otherwise there are consequences and penalties.

Training 7: Digitalization

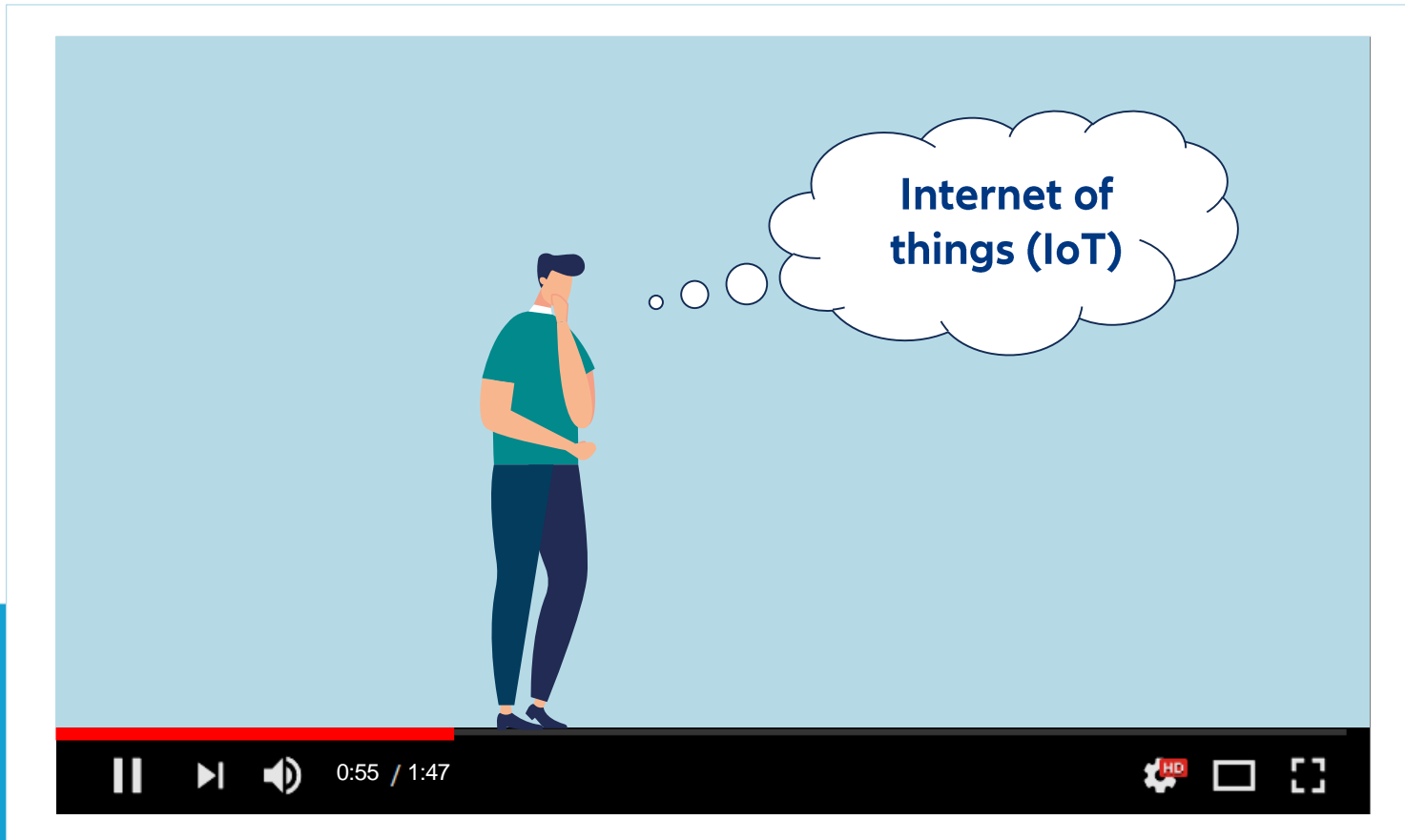
Internet of things (IoT)



Internet of things (IoT)

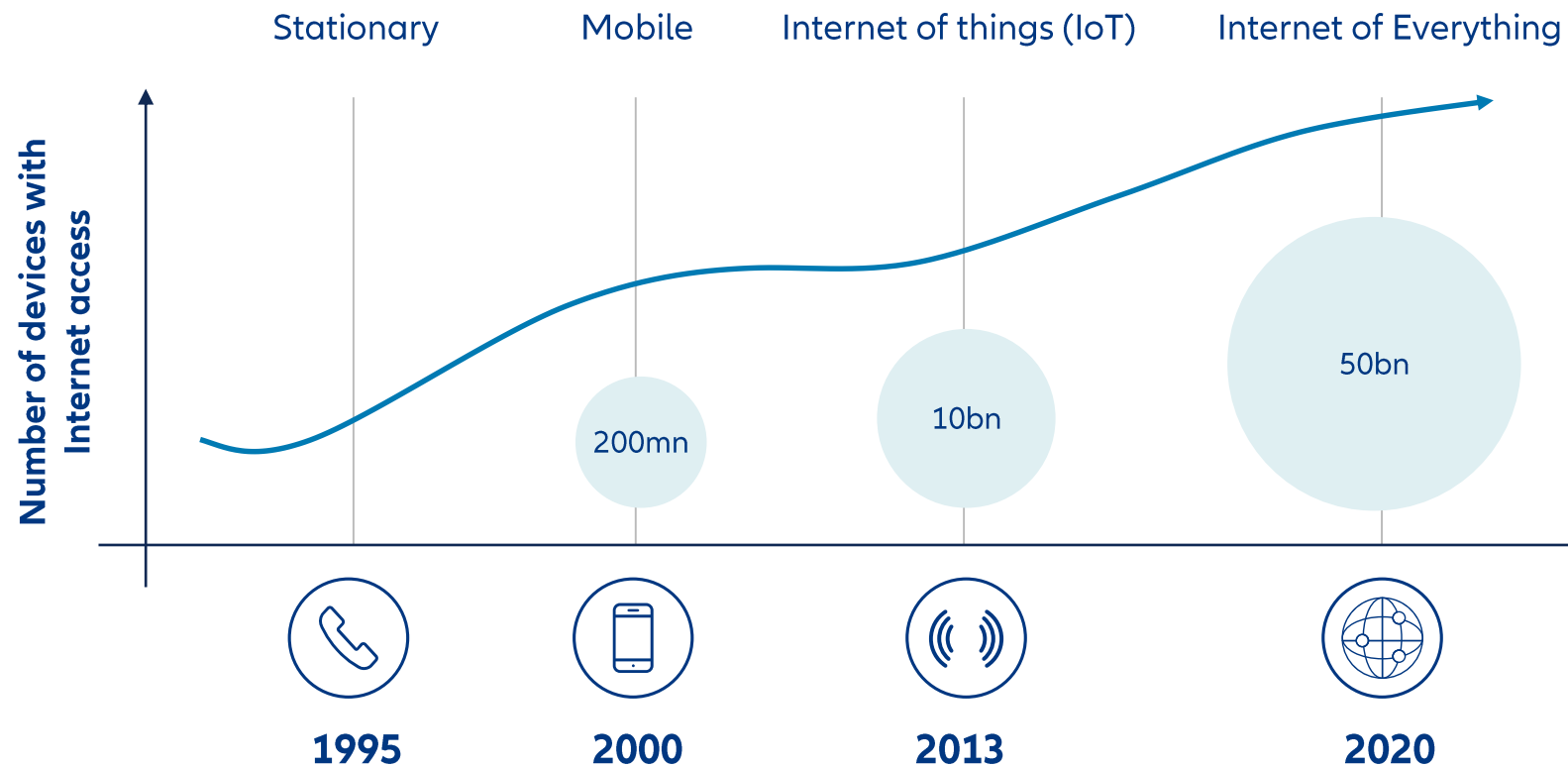


Internet of things (IoT)



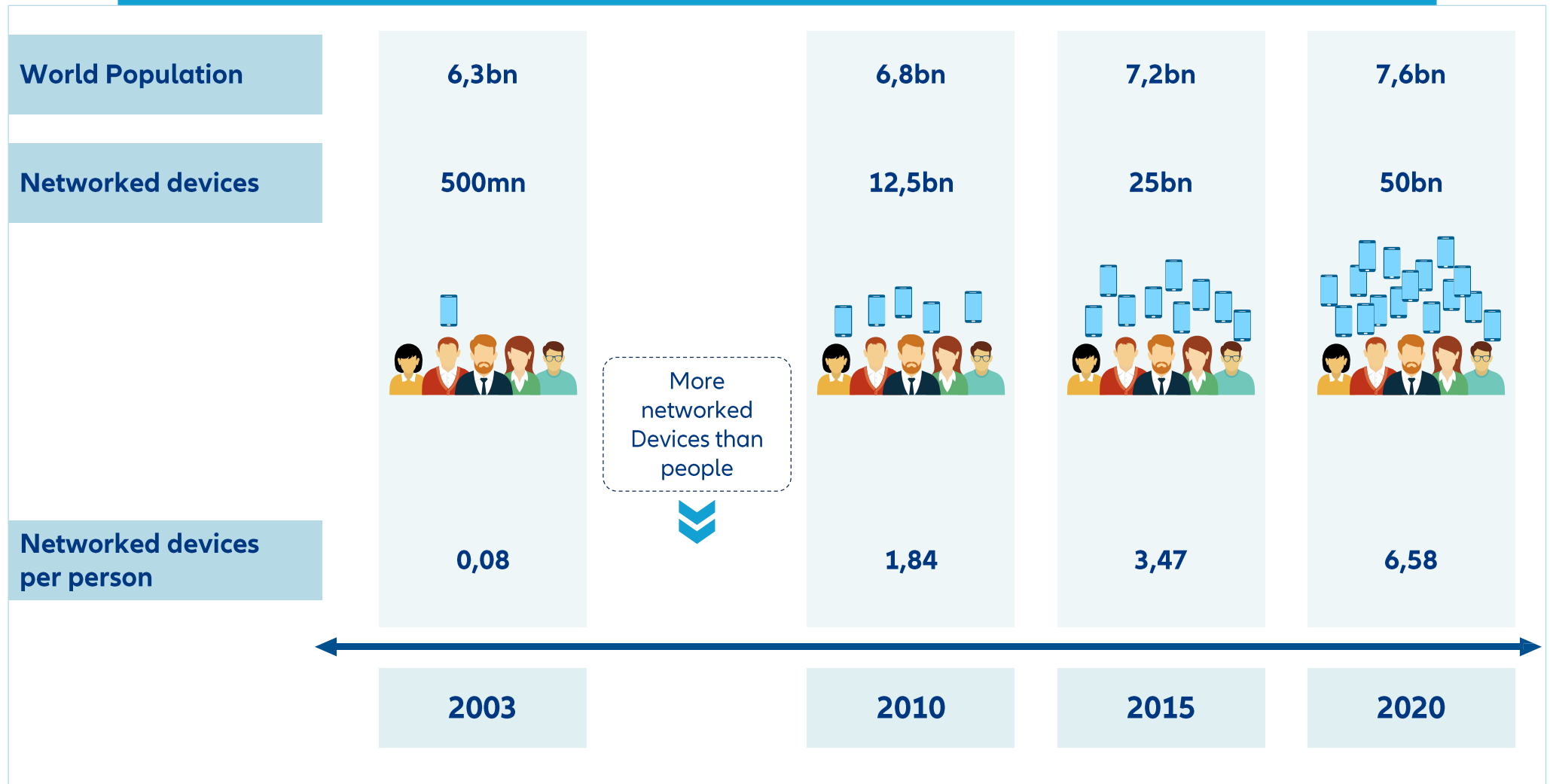
Internet of things (IoT)

Example: Development Internet of things (IoT)



Internet of things (IoT)

Development compared to the world population



Internet of things (IoT)

...a look into the past



Internet of things (IoT)

Advantages and disadvantages



Advantages and disadvantages of the Internet of things (IoT)



People

- + Health Care
- + More motivation for sports activities
- + More effective training through individual plans
- High acquisition costs
- Uncertainty regarding data security
- Addictiveness (e.g., frequency of training, weight)



Smart Home

- + Time saving
- + Energy saving
- + Video surveillance via smartphone
- Privacy concern
- High acquisition costs
- Fear of hacker attacks



Cars

- + Smoother and safer traffic: Connected cars can reduce accident damage
- + Lower repair costs
- + Low emissions from electric vehicles
- Small errors can paralyze entire network
- Hacker attack

Advantages and disadvantages of the Internet of things (IoT)

Cities

- + Air and water quality monitoring systems
- + Predictive traffic management that can, for example, significantly shorten the search for a parking space
- + Reduction of carbon dioxide emissions through self-driving cars
- No more personal freedom due to constant surveillance
- Possible hacker attacks and resulting lack of data protection
- High, non-estimable costs

Companies/Factories

- + Significant cost reductions in the factories
- + Digitization enables companies to align their production more efficiently and flexibly with the needs of the market
- + Consideration of individual customer needs
- The risk of injury increases because man and machine no longer work together separated by protective fences. but, in part, hand-in-hand
- With the increasing networking of production plants and control systems, the threat from outside increases
- All machines must speak the same “language” – difficult implementation

Advantages and disadvantages of the Internet of things (IoT)

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Weigh the pros and cons of networking with devices!

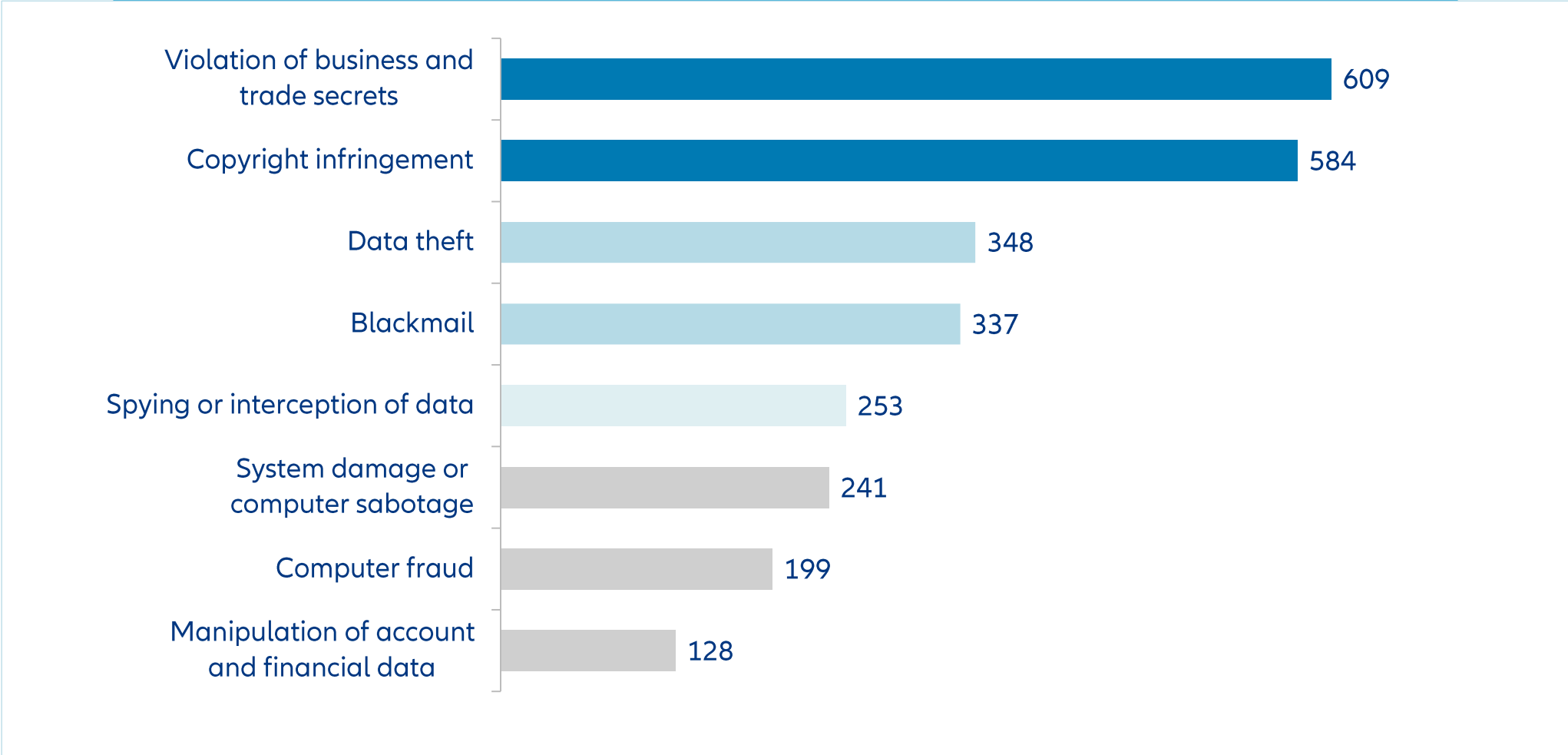
Finance Workout Tip

Internet of things (IoT): Economic advantage

Domains	Application (Ex.)	Forecast of the economic value until 2025
 People	Healthcare	
 Smart Home	Home control. Security	
 Cars	Higher safety, condition-based maintenance	
 Cities	Air and water quality monitoring, traffic control	
 Factories/Companies	Higher efficiency, optimized use of machinery	

Cybercrime and its economic consequences

Average loss per cyber-crime at companies in Germany (in thousands of euros)



Basis: 505 companies selected on a representative basis according to industry and turnover
Source: KPMG | e-Crime 2015

Cybercrime and its economic consequences

Average loss per cyber-crime at companies in Germany (in thousands of euros)



Networking is good, but it also harbors dangers: If criminals get hold of private data, it can harm you. Good data protection is imperative!

Finance Workout Tip

Basis: 505 companies selected on a representative basis according to industry and turnover
Source: KPMG | e-Crime 2015

When is my password secure?



When is my password secure?

✓ At least 12 characters

✓ Letters (large and small!)

✓ Numbers

✓ (Special -) characters

⚡ No terms or information that have to do with you, e.g., date of birth, pet names, friends

⚡ Treat your password like your toothbrush: don't share it with others and change it regularly!

↔ In general, the longer your password, the more secure it is, and often

⚠ Problem: The longer the more difficult to remember

✓ Tip: Use passwords instead of words or a password key

✓ Use different passwords for different accounts

⚠ Never write down password

⚠ Caution with open WLAN



Check your password



<https://checkdeinpasswort.de/>



Safe online

Example: Password – Key



Safe online

Permissions

- Apps collect your data and create personal profiles. Before downloading an app, check what data is required from you



Services off

- GPS, Wi-Fi, Bluetooth: This is how your smartphone connects online, and this is how your movement profile is created
- Turn on the services when you don't need them!



Encryption

- Your data is now in a cloud and should be protected
- Apps that encrypt your data also protect it



Virus protection

- Only your PC needs virus protection?
- Your smartphone is also vulnerable
- Get a good antivirus app and protect your smartphone from online threats



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It's better to be safe than sorry:
Regularly update your secure password and check settings and virus protection.

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Finance Workout Tip

Allianz Finance **Workout Tips**

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regularly update your secure
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Weigh the pros and cons of
networking with devices
yourself!

Networking is here, but it also
harbors dangers: If criminals
get hold of networked data, it
can cost you or your company
dearly. Good data protection
is therefore imperative!

More sources...

For teachers and finance coaches

- <https://de.statista.com/infografik/9154/musikstreaming-boomt/>
- <http://www.fluter.de/was-macht-spotify-mit-meinen-daten>
- <http://www.ifpi.org/downloads/Music-Consumer-Insight-Report-2016.pdf>
- http://www.cisco.com/c/dam/en_us/about/ac79/docs/innov/IoT_IBSG_0411FINAL.pdf
- <https://netzoekonom.de/2015/06/28/fabriken-und-staedte-sind-die-groessten-profiteure-vom-internet-der-dinge/>
- https://www.bka.de/DE/UnsereAufgaben/Deliktsbereiche/Internetkriminalitaet/internetkriminalitaet_node.html
- <https://home.kpmg.com/content/dam/kpmg/pdf/2015/03/e-crime-studie-2015.pdf>

For pupils

- <https://www.youtube.com/watch?v=yLZbzbO-7yQ>
- www.klicksafe.de
- www.checkdeinpasswort.de
- <https://www.surfen-ohne-risiko.net>
- <http://www.handysektor.de/>
- https://www.handysektor.de/fileadmin/user_upload/downloads/infografiken/Infografik-Sicheres-Smartphone_Poster.jpg

Thank you
for your
attention!

