Consumer Data Monetisation – Transparency & Control

Agenda

8:15 – 8:45 AM  Registration and Coffee
8:45 – 9:00 AM  Welcome & Introduction
   - Helen Crooks, Founder, Data Helm Consulting Limited
   - Bojana Bellamy, President, Centre for Information Policy Leadership
9:00 – 9:10 AM  The Diversity of Business Attitudes Over the Need for Transparency
   - Mike Fishwick, Founder and ex-CEO, Telefonica Digital Data Monetisation
9:10 – 9:20 AM  A Government Regulator Perspective
   - Richard Thomas, Former UK Information Commissioner and Centre for Information Policy Leadership Global Strategy Advisor
9:20 – 10:45 AM Roundtable Discussion
   - Chair: Helen Crooks, Founder, Data Helm Consulting Limited
10:45 – 11:00 AM Wrap Up and Next Steps
### Centre for Information Policy Leadership & Data Helm Consulting

#### Senior Executive Roundtable

Hunton & Williams LLP  
30 St Mary Axe  
London, EC3A 8EP  
Tuesday, 30 June 2015

### Consumer Data Monetisation – Transparency & Control

#### Attendee List

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<tr>
<th>Attendee</th>
<th>Organisation/Role</th>
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<tr>
<td>Bojana Bellamy</td>
<td>Centre for Information Policy Leadership</td>
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<td>Mark Clarke</td>
<td>Unilever</td>
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<td>Sinead Connolly</td>
<td>Facebook</td>
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<td>Tim Cooper</td>
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<td>Helen Crooks</td>
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<td>Stefano Fratta</td>
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<td>Fedelma Good</td>
<td>Barclays</td>
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<td>David Grant</td>
<td>Lloyds Banking Group plc</td>
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<td>Tom Ironside</td>
<td>British Retail Consortium</td>
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<td>Boyd Kershaw</td>
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<td>Matt Keylock</td>
<td>Net-a-Porter</td>
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<td>Nick Kotsis</td>
<td>Addison Lee</td>
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<td>Daniele Mercante</td>
<td>Thomas Cook</td>
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<td>Biju Mukund</td>
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<td>Mikko Niva</td>
<td>Vodafone</td>
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<td>Christian Peck</td>
<td>Axiom</td>
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<td>Ross Phillipson</td>
<td>Procter &amp; Gamble</td>
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<td>Philipp Raether</td>
<td>Alliance Trust plc</td>
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<td>Jonny Shipp</td>
<td>Telefonica</td>
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<td>Rebecca Simmonds</td>
<td>Head London</td>
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<td>Janet Smith</td>
<td>Lifetime Loyalty Ltd Consulting</td>
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<td>Richard Thomas</td>
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<td>Louise Thorpe</td>
<td>American Express</td>
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<td>Chad Wollen</td>
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<td>Steve Wright</td>
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Getting Consumers Comfortable with New Data Uses: Improving Transparency and Control

Data Helm Consulting Limited
Centre for Information Policy Leadership
23 March 2015

The Challenge

Corporate use of data generated by customers is extensive and is likely to grow as businesses embrace the full potential of data in future data driven services and products.

These uses of data can be beneficial to both the business and the consumer, as well as society at large, and can include:

- Direct communications including customer service, marketing and operational messaging.
- Profiling to understand customer behaviour both online and traditional channels,
- Online targeting including social media messaging.
- Location based services in support of enhanced customer experience.
- Ad re-targeting, on internal and external digital platforms.
- Measurement of campaign effectiveness, ROI and customer-based KPIs,
- Anti-fraud & information security monitoring.
- Integrating with the ‘internet of things’, associating data captured through technologies to the people using them.
- ‘Digital me’ – having visibility of your complete online presence.
- Open data sharing across corporations, government and research bodies.
- Monetisation – creating further value through use of the data in a way that may not be connected with its original purpose.

In many instances, the revenue value associated with data monetisation is used to provide “free” services for consumers or to reduce the costs of products and services – but that value is hidden and not made clear.

Current understanding by consumers of the different uses is variable, with most being primarily concerned with privacy and data exploitation, in particular where data uses are not obvious or expected.

Consumers are embracing new technologies which use data to provide services – but are still uncomfortable with the prospect of data monetisation and data sharing.

Failure to establish good engagement with customers on the use of any data they perceive as being associated with them, will result in the eradication of trust, and a corresponding challenge to the business opportunities and growth.

Many businesses are scared to open the conversation with customers for fear of opposition to their proposals.
And yet innovative consumer engagement that goes beyond legal compliance is more likely to yield results and unlock the potential of data use and monetisation.

**Current situation**

The complexities around data privacy are being debated at a legislative and legal compliance level. Historically, Data Privacy has primarily been concerned with ‘personal’ data, with much debate about where the boundaries are on what is ‘personal’. However, consumers probably think of ‘personal’ data across a looser spectrum, from information which directly identifies them (e.g. fingerprints, names, dates of birth) to data which is generated by their activity (e.g. mobile location, web activity, sales transactions). It is commonplace for businesses to be more preoccupied by legal definitions and compliance concerns rather than important consumer perceptions about the use of broader data.

There is currently little open debate on business responsibility for transparency, education and accountability in respect of data uses and monetisation, and on business engagement with consumers from the optics and needs of the consumer. Whilst discussions around the ‘Personal Information Economy’ and Targeted Advertising are prevalent in current media, the debate around transparency & communication is low key.

Existing Business response is fragmented and silo’ed, both within each individual business, but also by industry sector and technical approach. Consideration is also fractured across different business standards bodies, whether from the online & marketing communities (e.g. Digital Advertising Alliance, DMA, IDM) and those representing the consumer (e.g. Which?).

Consequently, maturity of approach to this business challenge varies significantly.

**Our Proposition**

You are invited to join a round table discussion with other UK and European Business Leaders to establish the opportunities for sharing best practices by:

- Brainstorming the benefits for consumers and businesses - how do we get the win/wins?
- Collaborating on consumer attitudes and communications research.

**Questions for discussion will include:**

- How bothered are consumers about new data uses?
- What do we mean by transparency and control?
- What could be the benefits of improving transparency for consumers?
- Would it be desirable to give consumers more control over use of “their” data?
- Is this something that businesses should take accountability for and how far should they go?
- Is there as significant a problem here that merits a collaborative approach?
- Is there an opportunity to establish a ‘Consumer Data Transparency Forum’ to provide a central focus for these practices?
Benefits of attending

- Opportunity for business leaders to understand the landscape their business is working with on consumers’ attitudes to new data uses, including data monetisation.
- Private discussion under Chatham House Rule without technology provider, media or regulatory pressure.

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9:00 - 9:10   The Diversity of Business Attitudes Over the Need for Transparency
9:10 - 9:20   A perspective from the former UK Information Commissioner, Richard Thomas
9:20 - 10:45  Round table discussion [structured around the questions described above]
10:45 - 11:00 Wrap up and next steps