## SMEs innovating with (personal) data

Challenges, barriers, interventions

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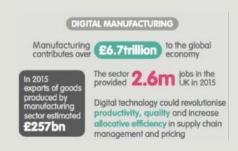
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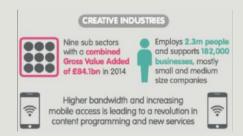
# We work with companies of all sizes to transform their businesses through digital innovation

- Accelerating the practical application of digital technology
- Tapping into digital disruption to transform business
- From the grassroots up and the boardroom down
- Fostering a culture of open innovation
- Creating value through collaborative research
- Delivering commercial success, technological advancement and economic growth

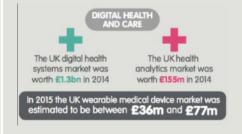
## Digital Catapult focuses on sectors where digital innovation can make the greatest impact, to increase productivity, efficiency and scale



Increasing productivity and creating new value from concept to production and supply chain across the life cycle of products



Making the UK the best place in the world to create content for immersive systems



Enabling people to live longer, happier and healthier lives through digital technology



#### **DATA DRIVEN**

Cyber-security
Blockchain
Personal Data & Trust

#### LIVE PROJECTS

Smart Contracts
Cyber 101
PwC Health

#### CONNECTED

Internet of Things 5G LPWAN

#### LIVE PROJECTS

IoTUK 5G Brighton Things Connected

### **INTELLIGENT**

Artificial Intelligence
Machine Learning
Big Data

#### LIVE PROJECTS

Rolls-Royce
British Oxygen Co.
Hack&Pitch

### **IMMERSIVE**

Augmented Reality
Virtual Reality
Mixed Reality

#### LIVE PROJECTS

Immersive Lab
Augmentor
COMING SOON!



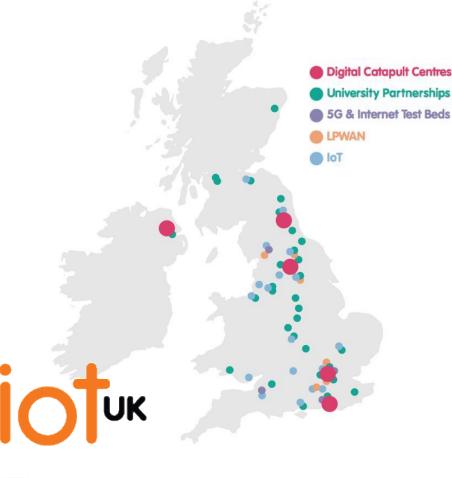
## Digital Catapult's broad network helps UK firms deliver better products and services to market at home and abroad















## How we make digital innovation happen

We make innovation happen by removing the barriers to growth faced by businesses.

We work with SMEs and large corporates in open innovation and research projects.

We convene communities (e.g. PIMS, PDTN).

We co-develop compliance tools & privacy labels.

We participate in development of standards (BSI & ICO).

- Large scale test beds
- Driving engagement between small companies and large companies
- Collaborative Research & Development projects
- Accelerating the growth of markets by supporting ecosystems and helping exports
- Development of standards
- Building prototypes, testing feasibility of technologies
- Helping large companies become more efficient through the introduction of digital innovation
- Providing access to facilities, skills and space

## The World today

- Global internet users > 50% global population
- Still decentralised and neutral but value unevenly distributed
- Age of network effects
- Age of walled gardens and technical lock-in
- Low marginal cost, platforms dominate
- = New age of monopoly

## The World today

- Personal Data availability is growing
- Businesses digital transformation is leveraging that
- Transparency and trust becoming of paramount importance
  - Only 1 in 5 Consumers read privacy statement
  - Only 15% feels to have control over how their data are used
  - 76% of consumers feel they have no control over how their data is shared or with whom
- Regulatory framework now in place to measure it (GDPR)

## The importance of innovation and the economy

- Following the financial crisis and global recession, the economy is central
- Recognition that entrepreneurship can help to solve global problems
- Innovation brings together a perfect storm of disruptive technologies
- New applications in smart cities, robotics, autonomous vehicles, data markets, energy sustainability, retail, digital manufacturing, creative industries, finance ...
- New business models are as important as technology

66 I want you to get rich, but you don't get to be greedy and selfish because our societies don't accept that anymore. •• — Emmanuel Macron

https://techcrunch.com/2017/06/16/emmanuelmacron-proves-that-he-still-cares-aboutstartups/?ncid=rss

## New business models to preserve privacy?









## How much should we trust algorithms?

- How transparent are algorithms? Can we trust a 'black box'?
- To what extent do machine learning models incorporate systematic bias?
- What rights do people have to opt out of their use?
- To what extent might algorithms violate our privacy?



Harvard Business Review

### How Pricing Bots Could Form Cartels and Make Things More Expensive



## Blockchain: what price for trust?

- When might it be better to use other forms of secure data access?
- For very secure systems (e.g. NHS data) are public ledgers appropriate?
- How well can smart contracts encode agreements which are nuanced by design?
- Distributed ledgers/ smart contracts, like all code, are subject to bugs ...

There is little doubt that smart contracts will find compelling use cases and achieve those objectives in many instances. But equally, it is important to realise the limitations of smart contracts and understand that there are many elements of contractual relations that are not suitable for performance through deterministic computer logic embodied in a smart contract. If there are unrealistic expectations for what the technology can achieve, early adopters may find that they frustrate, rather than simplify, their dealings with others.

#### Chapter

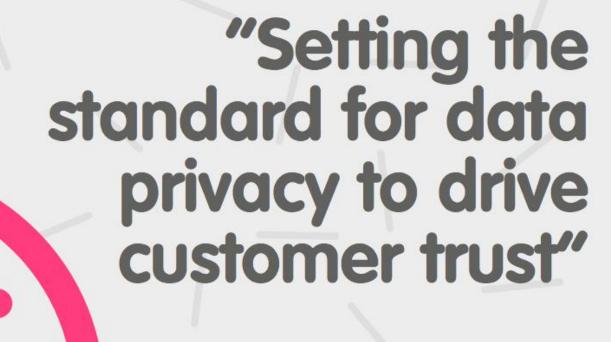
Banking Beyond Banks and Money Part of the series New Economic Windows pp 97-120

Date: 01 September 2016

Features or Bugs: The Seven Sins of Current Bitcoin











## Food labels for privacy' - PAS 4891







 Research shows that users accept privacy policies without reading them



This approach significantly simplifies
 privacy policies using the UK ICO's
 guidance on 'layered privacy policies'



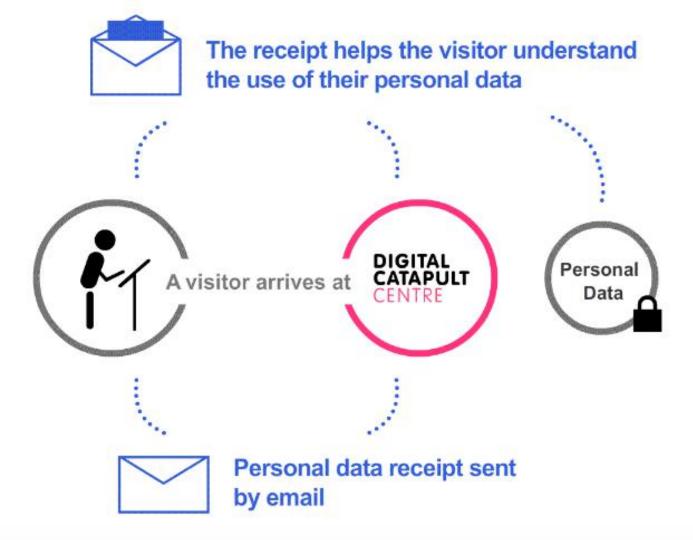
 First draft: statements without icons (May 2017)



Second draft: use of icons (Dec 2017)

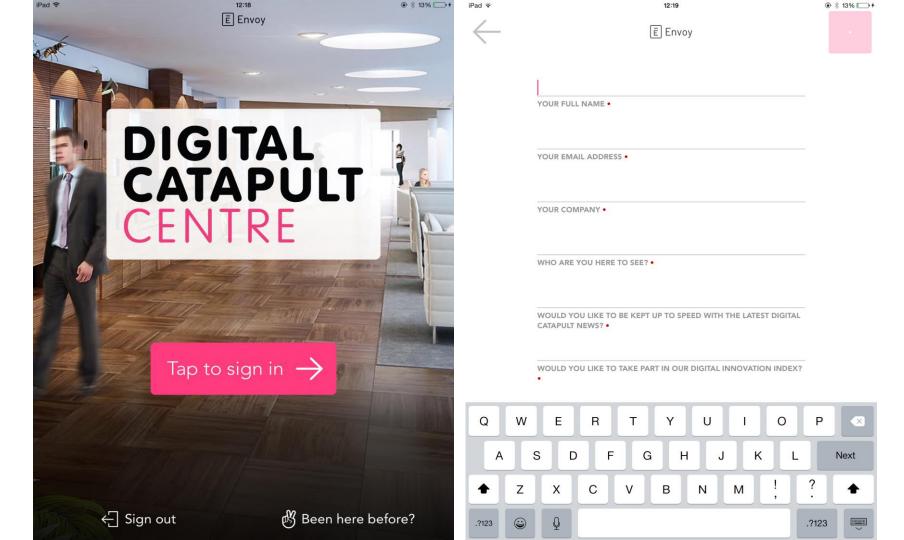


Slide courtesy of Nicolo Zingales, Tilburg University



## Personal Data Receipts objectives

- Demonstrate that providing a PDR will help to build trust between organisations and their customers ...
- ... and that this trust can be mutually beneficial.
- Define best practice & provide guidance for the creation of PDRs
- Educate and inform individuals and companies about managing personal data and GDPR.
- Engage with many of the visitors to the centre, to get their feedback on the PDR and understand whether it builds their trust.
- Start to develop a wider ecosystem of major companies and organisations building trust through PDRs





After your visit at Digital Catapult

After your visit at Digital Catapult - Message - Mail

DIGITAL

CATAPULT

2016-11-14

Hello

When you recently signed in to the Digital Catapult you gave us some of your personal information.

Below is a receipt of your personal information to show what we collected, and how we use it; we're trialling this receipt to show how individuals and organisations can track and manage the use of personal data. Find out more >>

Please keep this email for future reference.

#### Your Personal Data Receipt

#### The personal information you gave Digital Catapult



- Full name
- Email address
- Organisation
- Signature

#### The purpose of collecting your personal information

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- For your health and safety while you are visiting us.
- For demonstrating to our funders our engagement with organisations.
- If you signed up for it, sending you marketing information.



#### Sharing

- If you are a member of the Personal Data & Trust Network we share your
- details with the Knowledge Transfer Network (KTN). Otherwise, we do NOT share your personal information with anyone else.



#### Storage

- Your personal information is stored securely on servers within the EU.
- We will hold your data for as long as necessary, but no longer than seven years or until you ask for it to be removed.



#### Information

If you want us to stop using the above information, for the purposes we've listed, please send us a request and reference the Receipt ID below.

Receipt ID: 00vb000000Y29zTAAR

With this personal data receipt, we are getting ready for the implementation of the General Data Protection Regulation (GDPR) across Europe.

Find out more

We take the management of your personal data seriously,

The Digital Catapult Team Data Controller



**Digital Catapult** 101 Euston Road London NW1 2RA Company Registration number: 07964699

digitalcatapultcentre.org.uk

## Personal Data Receipts benefits

- For organisations
- Build trust & transparency with your customers / users
- Clarify how you use and process personal data
- Provide a simplified view of terms & conditions which is easy to understand in online contexts
- Demonstrate that providing PDRs is easy!
- For individuals
- Track, manage and control the use of your personal data.
- Understand what you are letting service providers do with it
- No need to read the fine print or long pages of terms and conditions

## Future directions and challenges

- Industry engagement and implementation
- Personal data receipts at scale
- Uncertainty around implementation of GDPR
- Proliferation of trust marks, privacy seals...
- All feedback appreciated!

## **THANK YOU!**



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