



MESINFOS

→ EXPLORER'S NOTEBOOK ←

*“If I have your personal data, you have it too...
to use however you like!”*

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Fing



EXECUTIVE SUMMARY

→ "This text is the executive summary of the MesInfos Explorer's Notebook. The full version is published in French and can be downloaded here: <http://www.fing.org/mesinfos>."



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" If I have your data, you have it too... to use however you like! " In 2012, Fing and its partners initiated the MesInfos project around a novel idea: what might happen if the organisations that hold personal data shared it with the individuals concerned? In one year, we have demonstrated that the concept responds to real needs; that it can be embodied concretely in ways that benefit individuals as much as organisations; that its potential is already being explored elsewhere, and resonates with the thinking of several large corporations, governments and research teams. This " Explorer's Notebook " summarizes our work to date, and highlights the many issues and challenges that MesInfos presents. This notebook's publication also heralds the next phase of the MesInfos project: field experimentation.





For decades, companies and administrations have given themselves ever more efficient means with which to capture, store and process customer and user data. Their objectives: balance massification and personalisation, analyse customer relations (risk, profitability, etc.), optimise inventory control and pricing, forecast, develop new packages, enhance loyalty...

Yet individuals derive no real benefit from this: neither information, nor knowledge, nor new skills. This imbalance is becoming less and less acceptable to them. Governments, as well as technologies, are challenging it. Technology make it weaker. Several initiatives are concretely challenging it.

MesInfos suggests taking a new and different route: ensure that individuals can (re)use their personal data to serve their own ends.

For individuals, MesInfos is the first step toward a new era of digital empowerment. For businesses and governments, it contributes to renewed trust, a redefinition of client and user relations, and the development of new ways to co-construct value.

Finally, from a societal perspective, MesInfos is about overcoming the mounting tension surrounding privacy and the increasing exploitation of personal data, through a combination of protection on the one hand, and individual and consumer empowerment on the other.

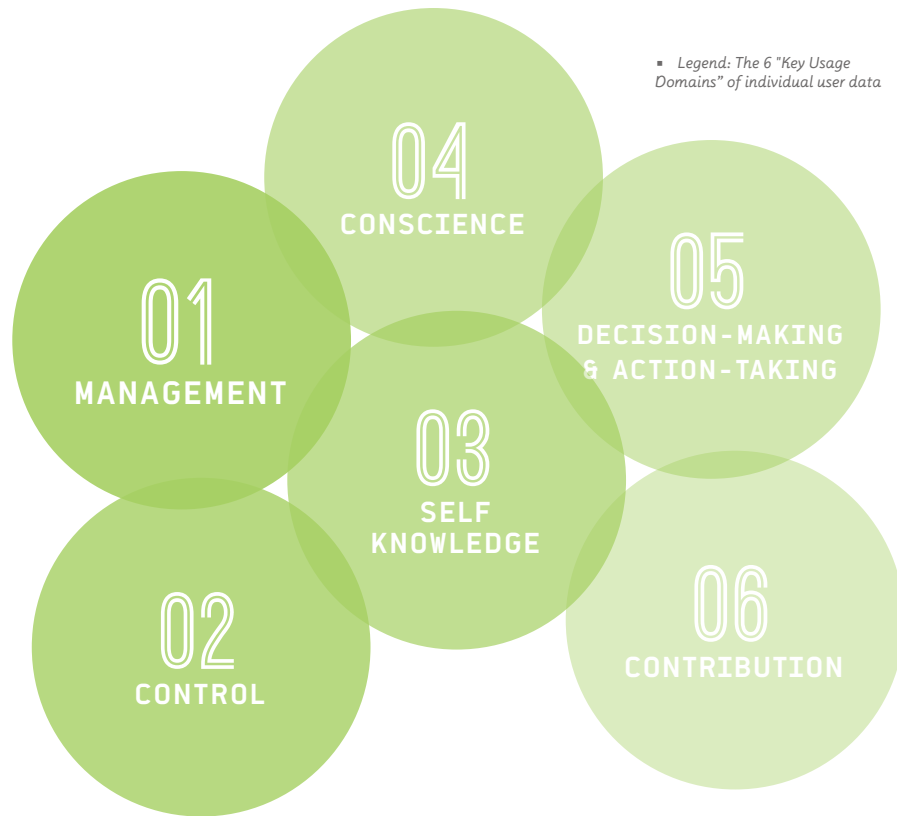
What kind of data?

Many kinds of data can be useful to individuals:

- Consumption: what, where, and when I bought something, how much I paid...
- Personal finances: my consolidated assets, cash flow, operations...
- Communication: my calls, text messages, posts, comments and other contributions on the Web and through social media...
- Browser history: websites visited, search engine queries, downloads, information gathered and transmitted online, traces...
- Mobility: my geolocation, itineraries, modes of transport used...
- Health and wellbeing: my check-ups, personal measurements (weight, height, blood pressure...), prescriptions...
- Training and employment: my diplomas and other proofs of competence (training courses, projects, recommendations); career path, but also volunteer groups, sporting and cultural activities...
- Energy: what I consume, when, from whom, using which appliances/machines...

Data—for what purpose?

Through workshops, monitoring and creative exploration, the MesInfos project has identified dozens of benefits that users can derive from their data. We have placed these into 6 categories:



An entirely new market for innovators could therefore emerge out of the MesInfos perspective: "personal data services".

How would it work?

A person's data – produced individually, left as traces, and captured by organisations - becomes accessible to her through a secure personal datastore (or "personal cloud"). The datastore communicates securely with business and administrative information systems in order to obtain the person's data, but also, as an example, to keep some of these data up to date. Individuals can explore and process the data contained in their datastore themselves, but its use would typically be facilitated by "third party" services (like aggregators, comparators, organisers, etc.) that would provide tangible benefits to users via a simple interface, e.g.:

- Measure one's carbon footprint and its evolution over time;
- Find appropriate travel options and plan trips without depending from one specific travel agency;
- Determine the best place to live based on family lifestyle;
- Manage administrative life;
- Stay healthy and in shape;
- Conduct individual skills assessment, etc.

What's the return?

Giving individuals back their data imparts social and economic value to the entities that capture the data, as well as to individuals, and contributes to the innovation ecosystem and the economy as a whole.

For the economy as a whole

Trust and efficiency...

- Rebuild trust
- Make markets more efficient

For data holders (corporate and public)

Loyalty, quality, innovation...

- Better quality data
- A renewed sense of customer relations
- Understanding of what customers really want: the "real 360"
- New service creation

For the innovation ecosystem

New actors and new services...

- Personal data platforms
- Opportunities for a myriad of "third-party" services

For individuals

Convenience, projection and empowerment...

- Get out of a "negative value" situation, where they have neither knowledge of nor control over their data
- Focus on data use value rather than market value

A rising tide

This is more than a hypothetical scenario: for some years, pioneers in VRM (Vendor Relationship Management) and the Quantified Self movement, as well as “digital vault” designers, have been devising tools and infrastructures to enable individuals to get a variety of personal value from their data.

The concept has spurred the implementation of a major initiative by the UK government (Midata), a series of federal initiatives in the United States (Green Button, Blue Button), and was a source for the proposals made by Nicolas Colin and Pierre Collin in their report on the taxation of the digital economy. It has already prompted the launch of dozens of start-ups. The initiative will gain even more momentum if public and private organisations willingly engage in exploring its potential, with the intention of pioneering new forms of value co-creation.

Challenges, uncertainties and new risks

Naturally, the scope of this transformation carries its own risks and uncertainties, in addition to a new set of challenges to be met before wide-scale implementation can be carried out.

For individuals

New power, new risk?

- Do individuals even want their data?
- Won't they find themselves even more firmly locked into their current practices?
- Will new opportunities for abuse emerge, and if so, how can these be prevented?
- How best to equip individuals so that they truly increase their knowledge and capacity for action?

For data holders (corporate and public)

What gains are possible?

- Is transparency worth the risk?
- How much does it cost? What's the return?
- Will it help new competitors emerge?

Technological challenges

Building secure autonomy

- Safeguard individual privacy
- Ensure informational security
- Establish standards

Political and legal challenges

Establish guarantees, build governance

- How can individual desires be expressed and respected?
- Should data handback become mandatory?

Time to experiment

The transformation implied by the MesInfos project takes place at the heart of organisations' relationships to customers and users, and therefore affects their marketing, front office, information systems, and culture. This profound, complex change will take time, but will be difficult to catch up with by those who lag behind: businesses and innovators who have taken up the challenge early on will find it to be a source of sustainable competitive advantage.

→ *To validate some of our assumptions and gain a better understanding of the potential and risks outlined here, a "real-life" experiment will commence in May 2013 in conjunction with our partners: large organisations; technology actors, start-ups and innovators; researchers; consumers and citizens. This is a collective, step-by-step learning process we are undertaking as pioneers. The results garnered from our experiments will make it possible for us to build a denser, richer version of this book.*

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→ Fing has the support of its members and its major partners :



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*Empowering
individuals with
their personal data
to transform how
organizations relate
to them*



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