Tech and the Human Touch

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51.2% of the global population was online by end 2018

Source: ITU
Is there a problem with the Web?
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“greater personal data mobility and systems with open standards”
Split it up

Identification  Storage (Pod)  App
Freedom to move
(Conveniently)
Data is connected more strongly to the users than the service providers.
Data • Knowledge • Power
Value Extraction

Pod & App & ID

Pod & App & ID

Pod & App & ID

Pod & App & ID

Competition on hoarding

Value Creation

All compatible

Identification Market

App Market

Pod Market

Secure backups

Unlimited storage

High-speed transfer

Value Creation based on service quality
In some cases the obstacles to interoperability are technical, in some cases due to lack of co-ordination; but in other cases the obstacles are due to misaligned incentives as such interoperability might have broader benefits but to the cost of the dominant companies.”
Cooperation

Regulators
“Private efforts by digital platforms will be similarly hampered by misaligned incentives.”

“Open Banking provides an instructive example of how policy intervention can overcome technical and co-ordination challenges and misaligned incentives by creating an adequately funded body with the teeth to drive development and implementation by the nine largest financial institutions.”

Querying
data that sits in-between