

# Tech and the Human Touch

Mitzi László



KING'S  
*College*  
LONDON



ING 

inrupt 

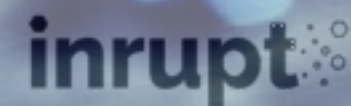


# Mitzi László

source: Wellcome Trust Images



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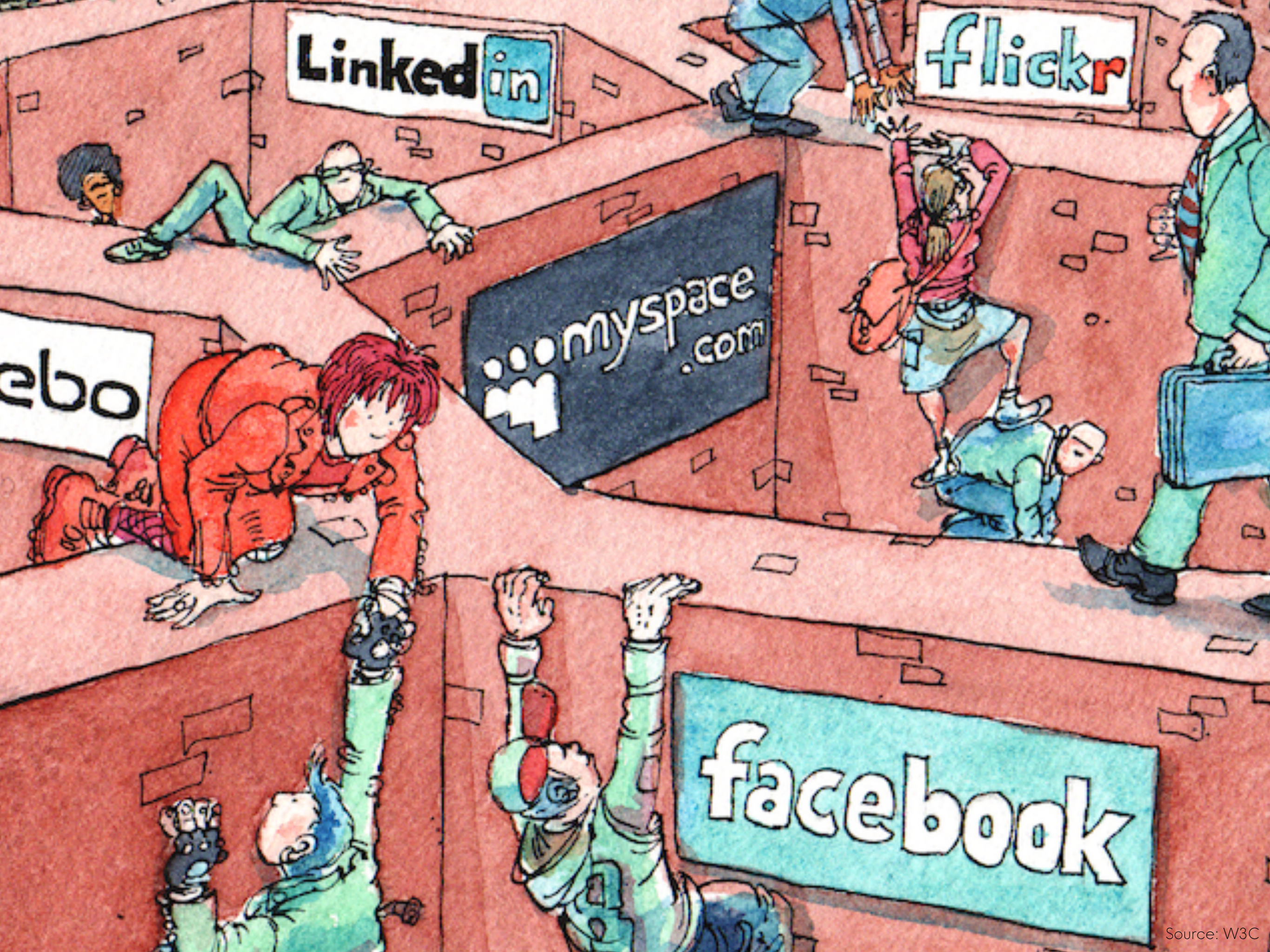


# Mitzi László











# 51.2%

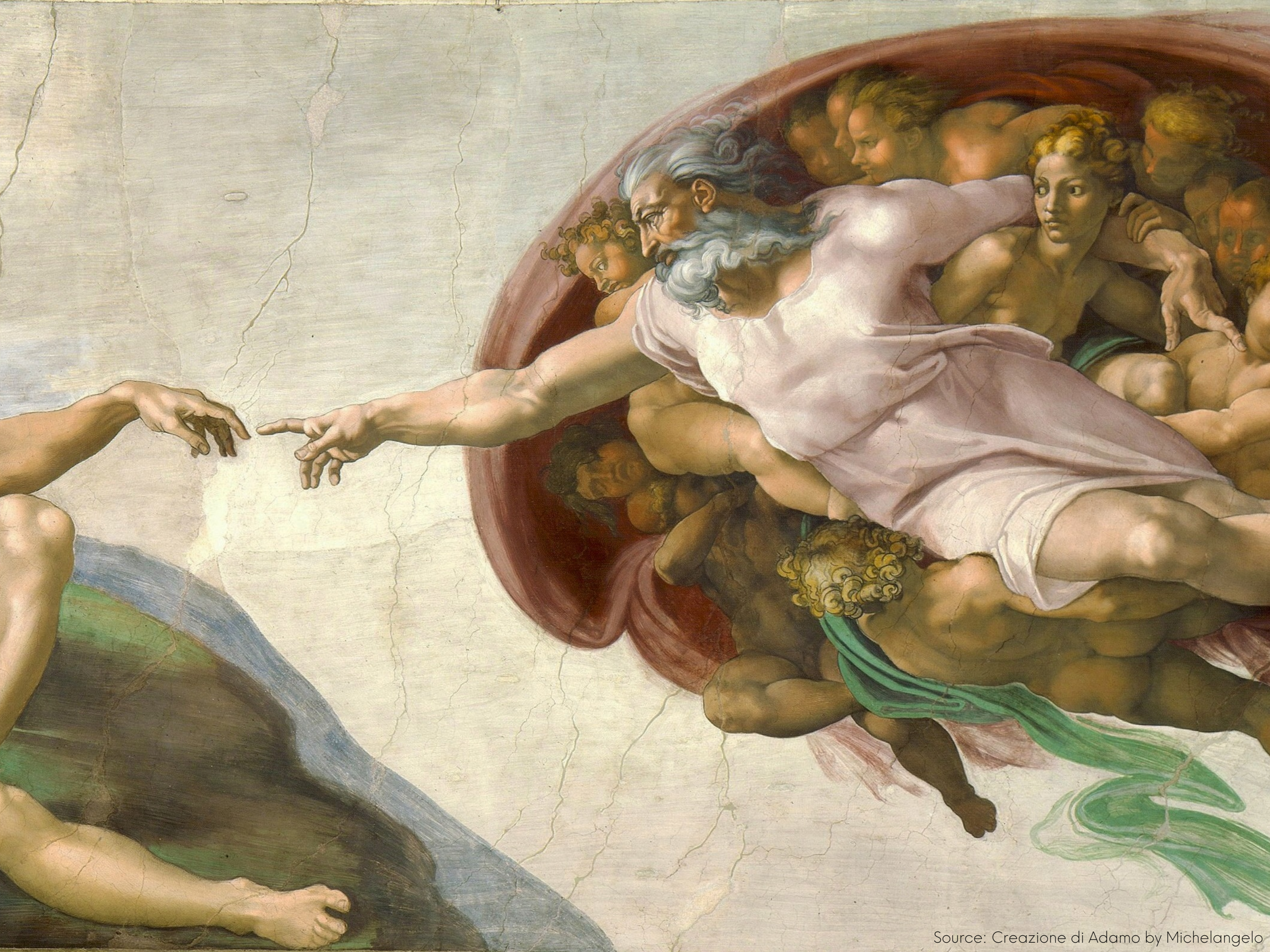
of the global population was online by end 2018



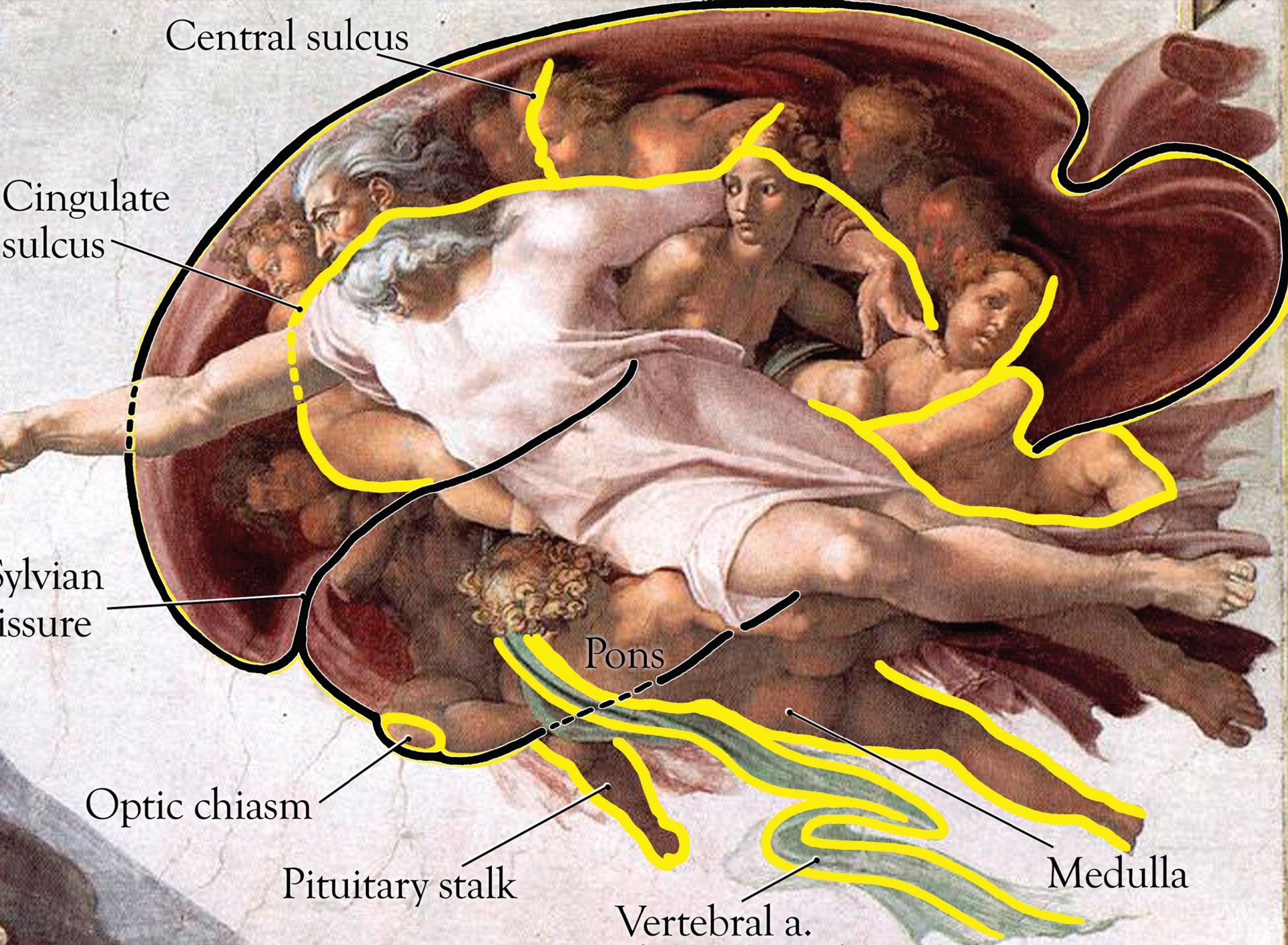


Is there a problem  
with the Web?













Is there a problem  
with the Web?

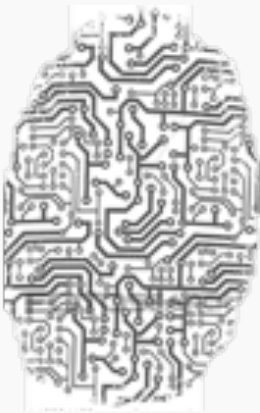


An abstract painting featuring several figures in a circular arrangement, rendered in bold, expressive brushstrokes. The color palette is vibrant, including shades of blue, green, yellow, red, and grey. The figures are depicted in a way that suggests movement and interaction, with some appearing to be holding hands or objects. The overall composition is dynamic and energetic.

“greater personal data mobility  
and systems with open standards”



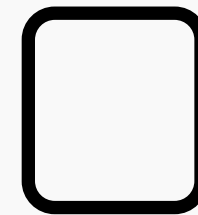
# Split it up



Identification



Storage  
(Pod)

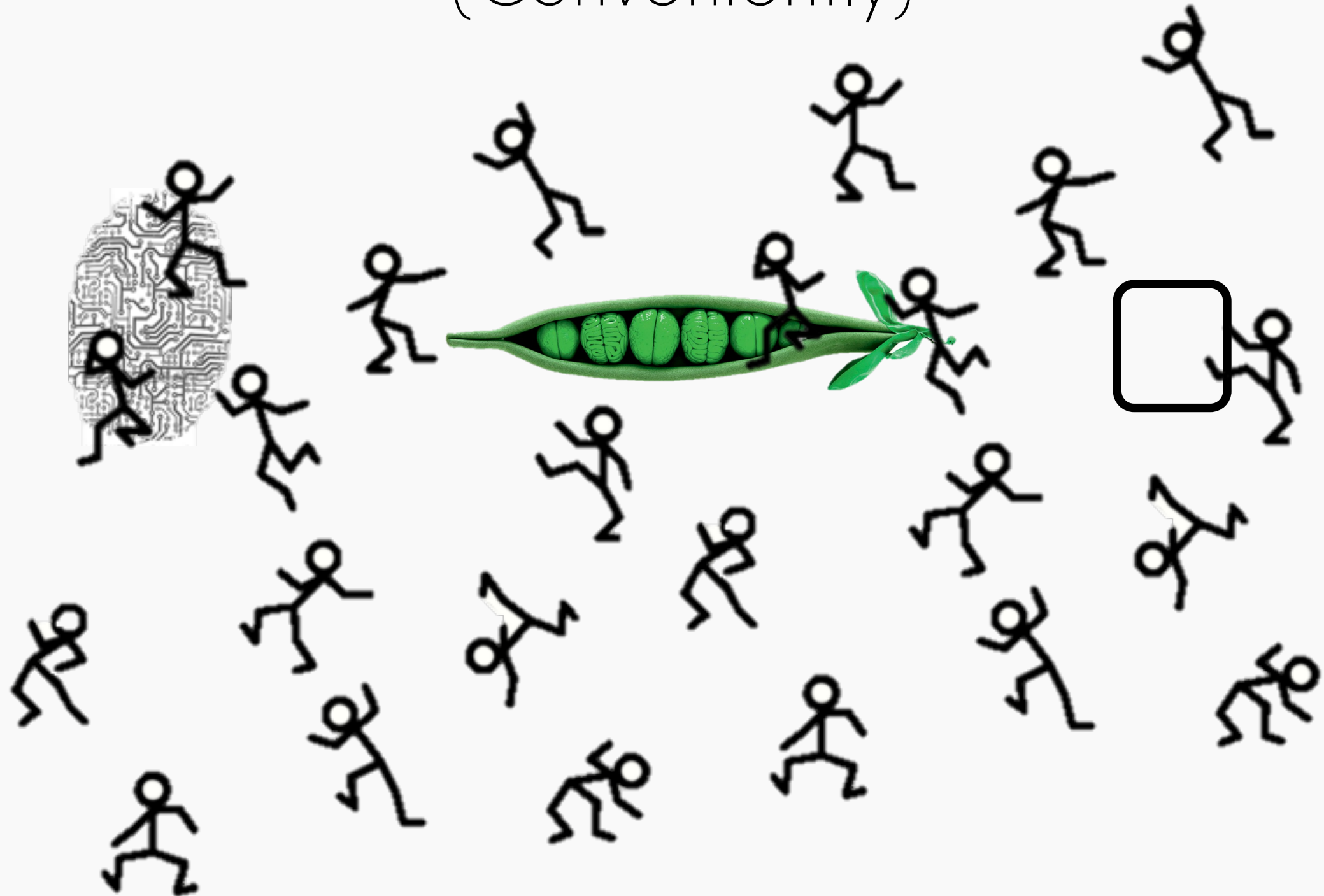


App



# Freedom to move

(Conveniently)





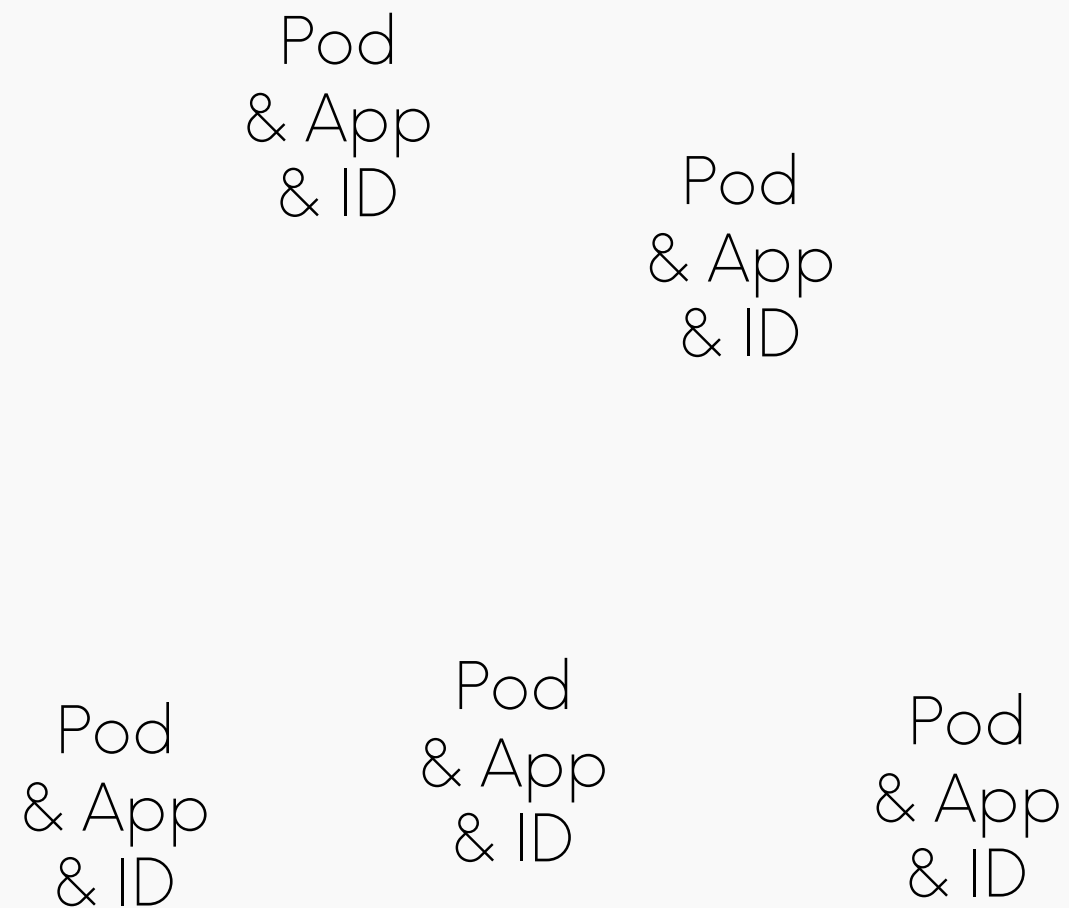
Data is connected more strongly to the users  
than the service providers.



Data 🧠 Knowledge 🧠 Power

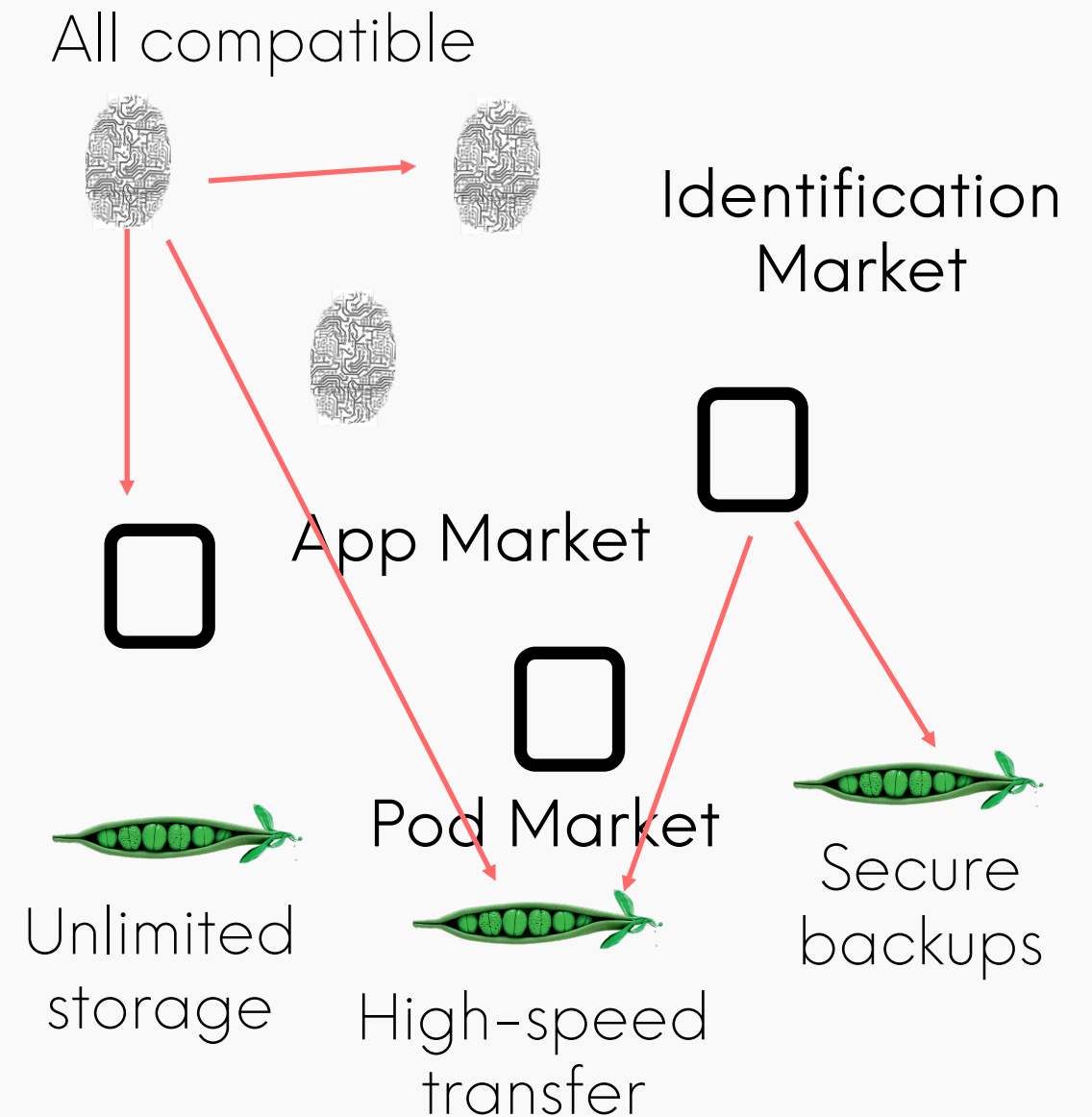


# Value Extraction



Competition on  
hoarding

# Value Creation



Competition based  
on service quality



# Permissionless Innovation





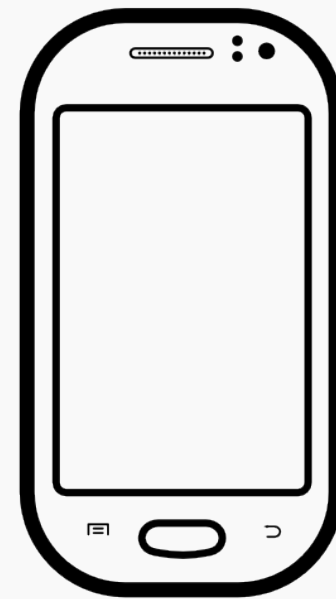
# Furman Report

“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



Search





**data that sits  
in-between**





source: Hero de Janeiro street art Amsterdam