Future Of Digital Economy

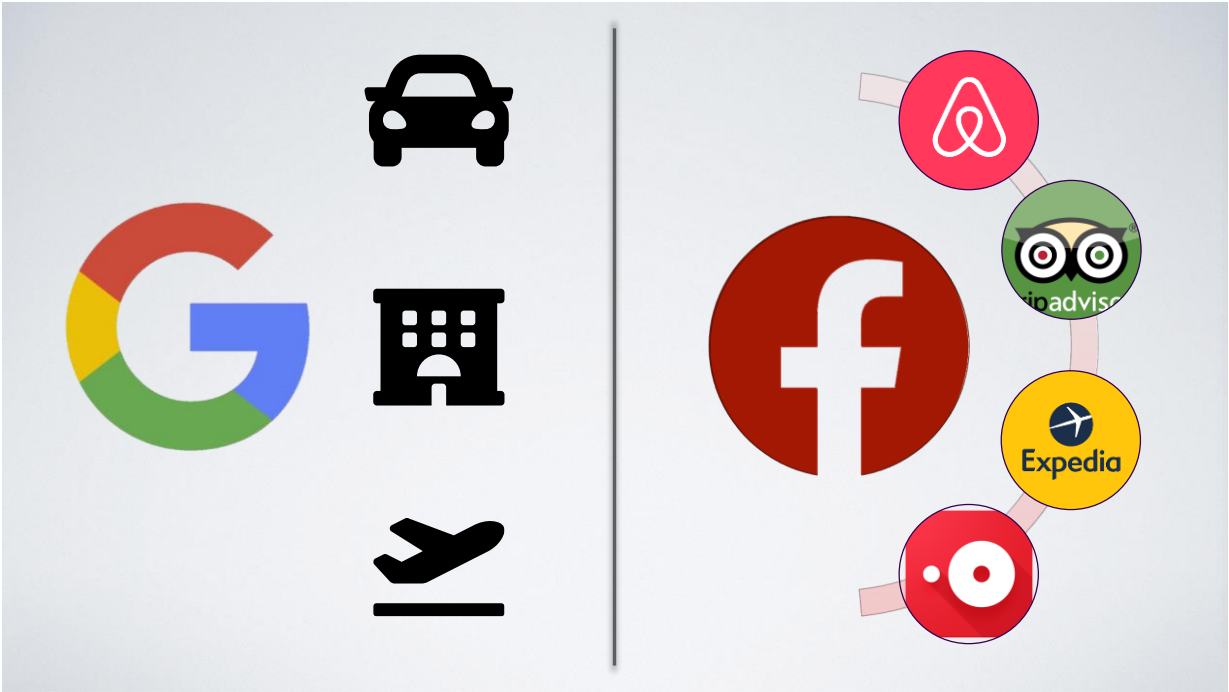# PERSONAL DATA

linkedin.com/in/maxiao

Co-founder @ HubofAllThings
Partner @ Touchstone Capital

Xiao Ma
Head of WMG Accelerator
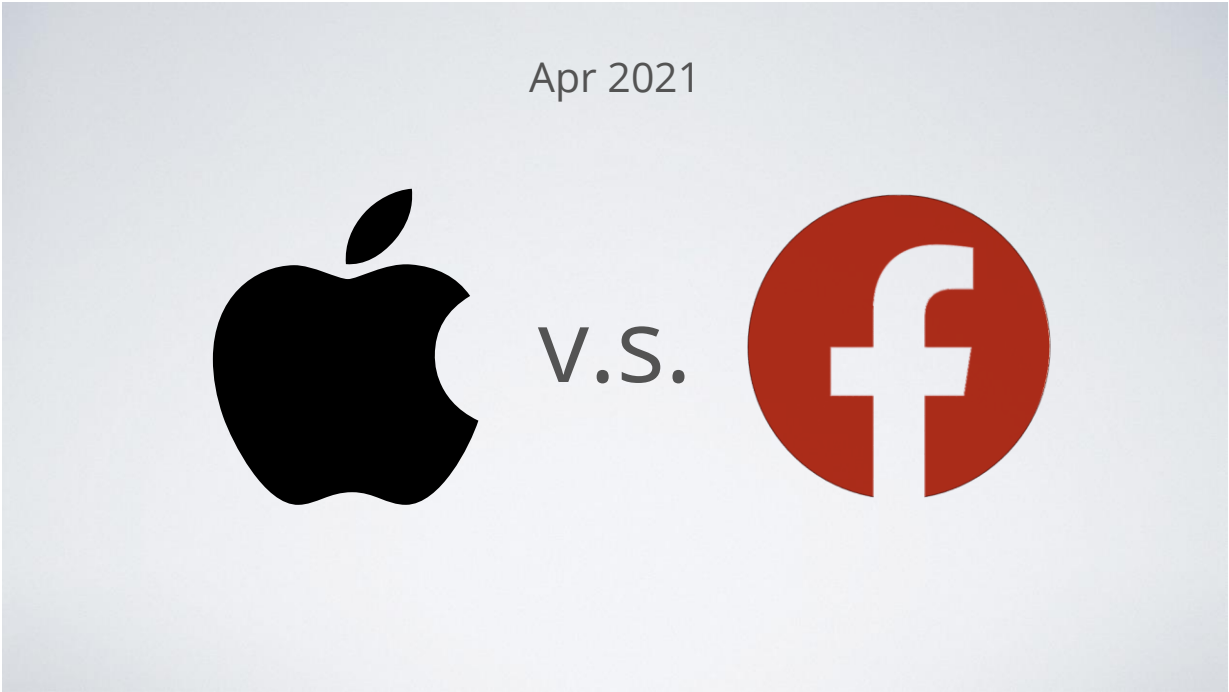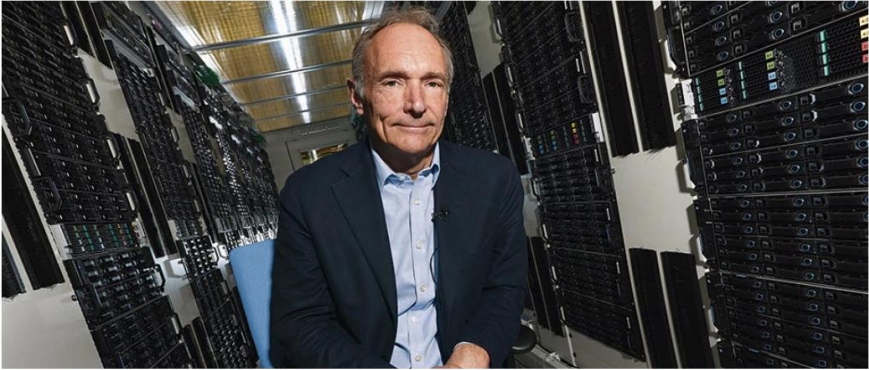Associate Professor @ Warwick University
x.ma@warwick.ac.uk

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Apr 2021

V.S.

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THE HOME OF BBC SCIENCE FOCUS MAGAZINE

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https://www.sciencefocus.com/future-technology/interview-web-inventor-tim-berners-lee-thinks-his-creation-is-out-of-control-heres-his-plan-to-save-it/

NEWS   FUTURE TECH   NATURE   SPACE   HUMAN BODY   EVERYDAY SCIENCE   PLANET EARTH

Home > Future Technology > Interview: Web inventor Tim Berners-Lee thinks his creation is out of control. Here's his plan to save it

Interview: Web inventor Tim Berners-Lee thinks his creation is out of control. Here's his plan to save it
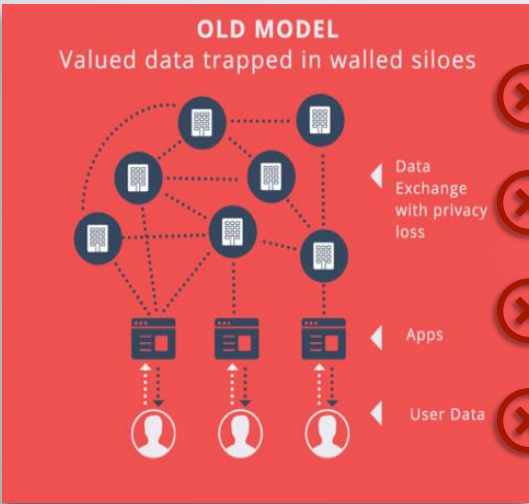
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15th April, 2021

"His idea: Solid, a new system aiming to drastically decentralise the web. At its core, it's a platform allowing you to store your private information in Personal Online Data Stores (PODS) which you have full power and sight over."

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THE MODEL SO FAR

OLD MODEL
Valued data trapped in walled siloes

Plus a few high-profile cases, the TRUST is gone! And it may hurt everyone!

Security and Privacy risks (A fortress is only as strong as its weakest point); Regulatory risks; and too much responsibility?
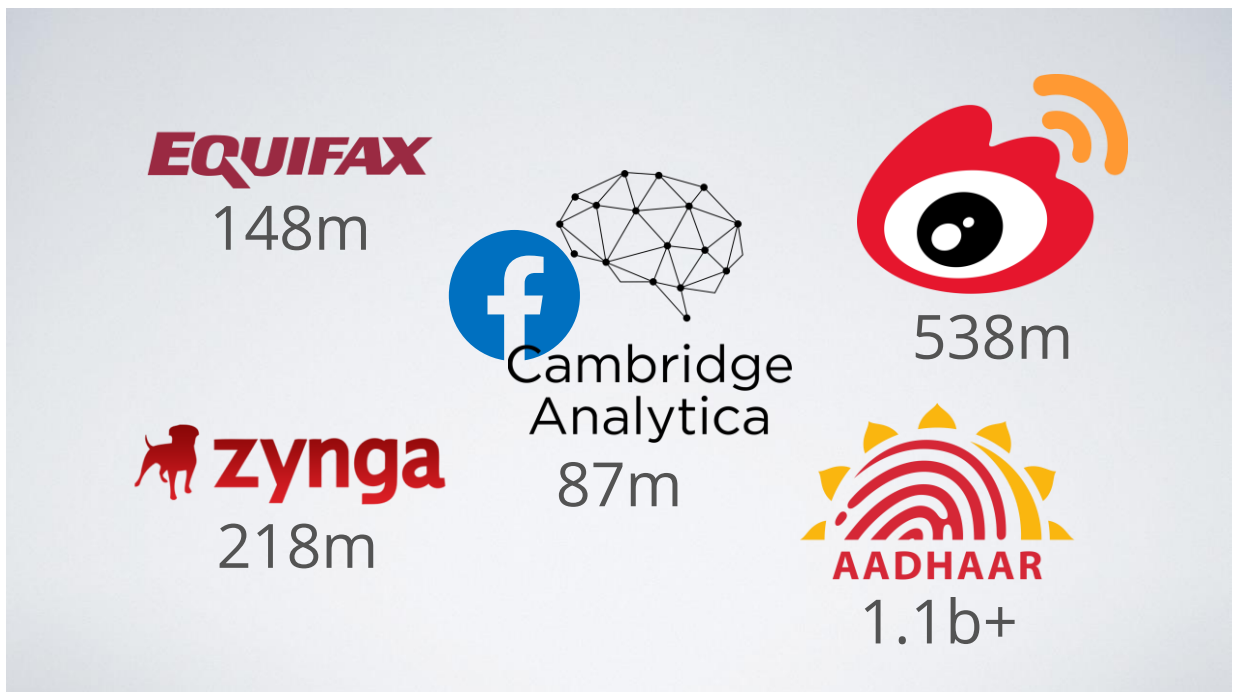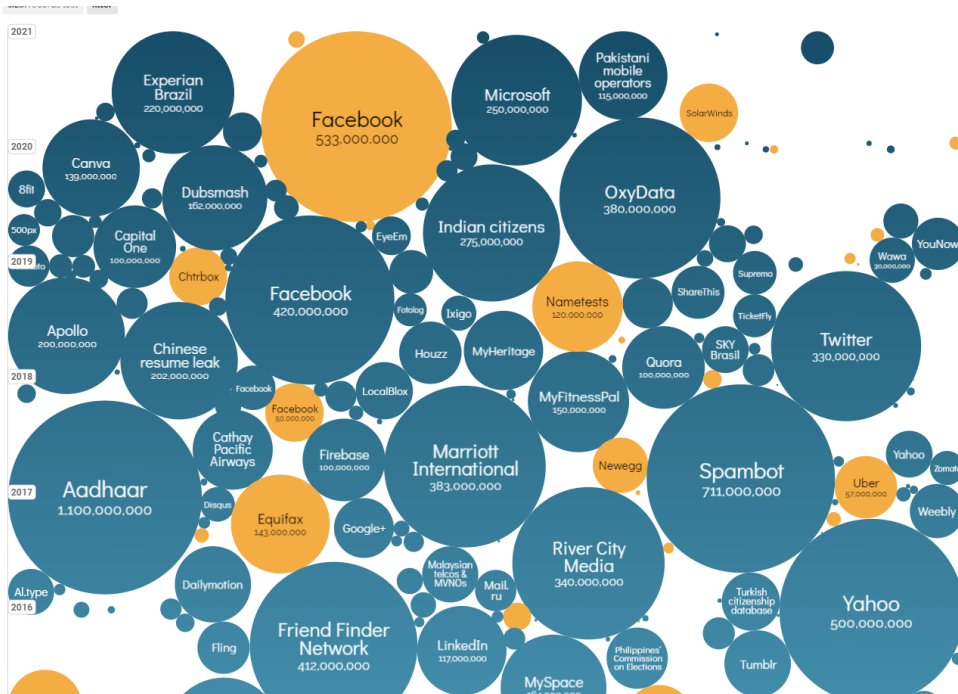
Low flexibility; low quality; not timely; low efficiency; high transaction cost; huge waste. And yet, a liability.
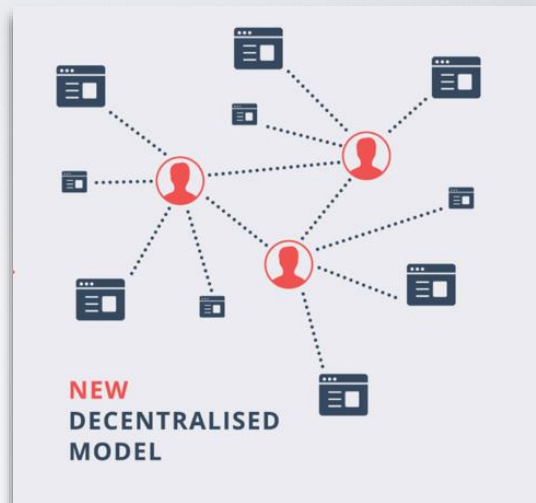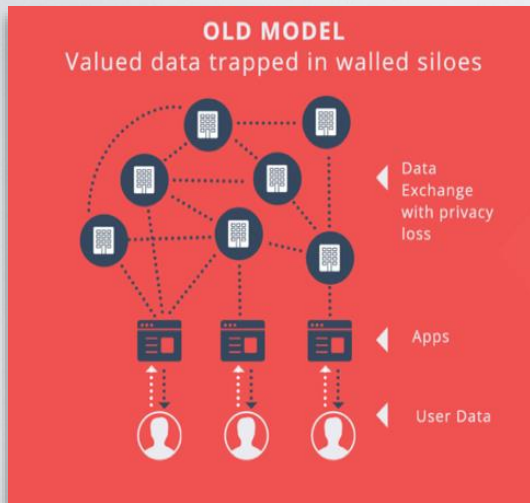
Siloed; we don't own it; we don't' have direct control; it is not about "ME"; we don't care about the accuracy.
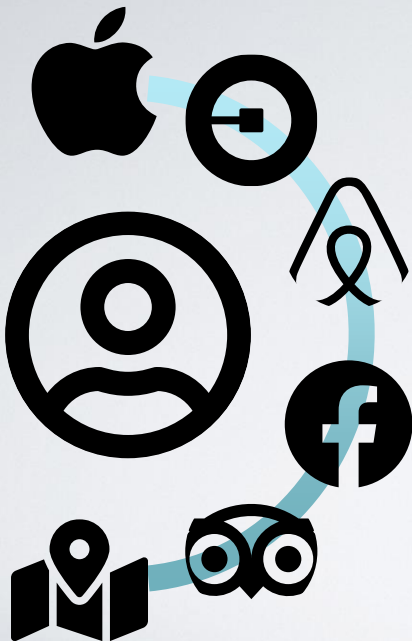
https://www.hatcommunity.org/

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THE MODEL SHIFTS

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Can my data be used or shared in a way that is-

Authorised by me?

Preserved my privacy?

On-demand?

Real time?

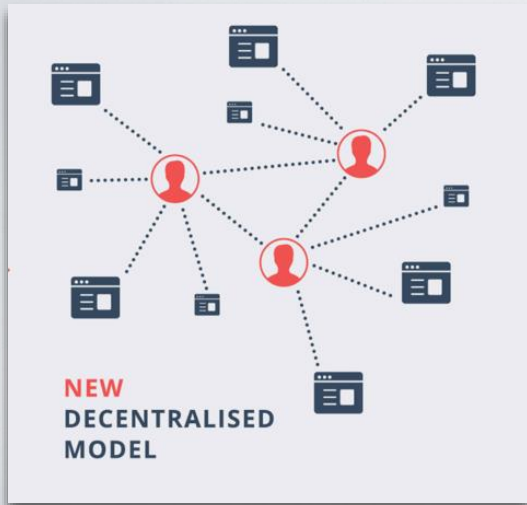Contextual?

Holistic?

"Ethical Sourced"?

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THE NEW MODEL

NEW DECENTRALISED MODEL

Plus, a "personal" agent that works in our favor, TRUST may be restored!

Technologically, a very different model to address security concerns.

WE are best positioned to signal demand.
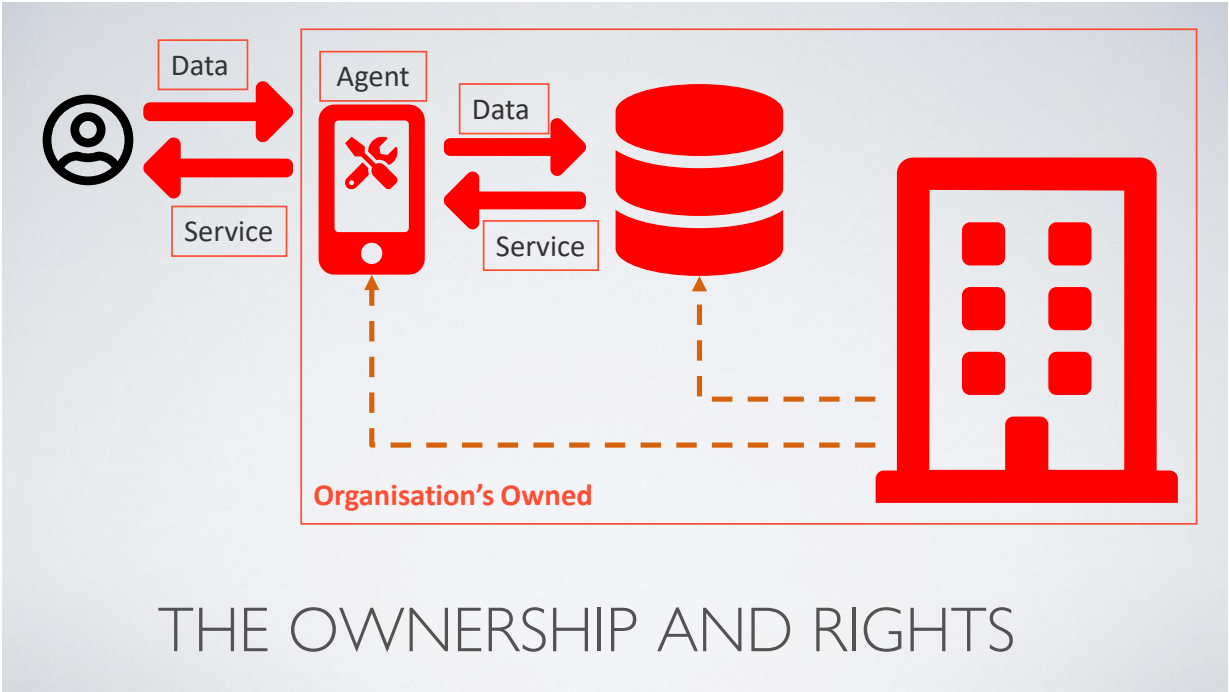
WE are best positioned to describe our context.

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Unlike organizations, WE, the individuals, have never had the technological ability and the rights to use, control and exchange our own data in a way that is
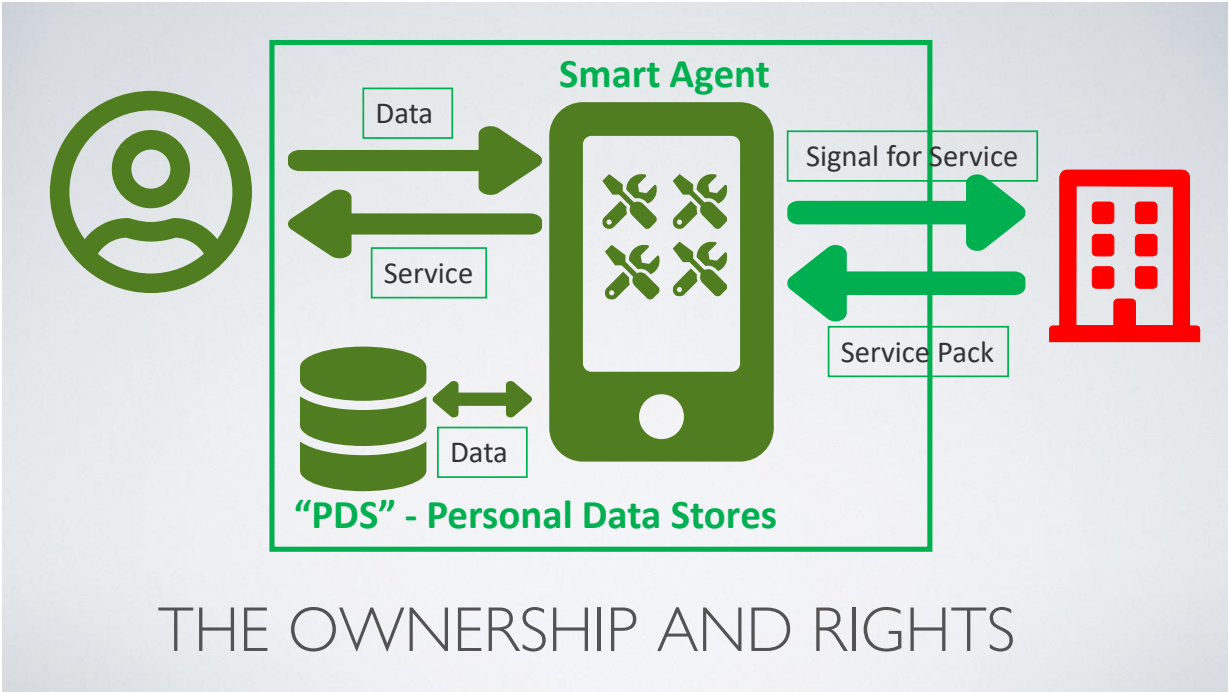
1st party Authorised
Privacy Preserved
On-demand
Real time
Contextual
Holistic

Until now.

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THE OWNERSHIP AND RIGHTS

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THE OWNERSHIP AND RIGHTS

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"PDS" – Personal Data Stores
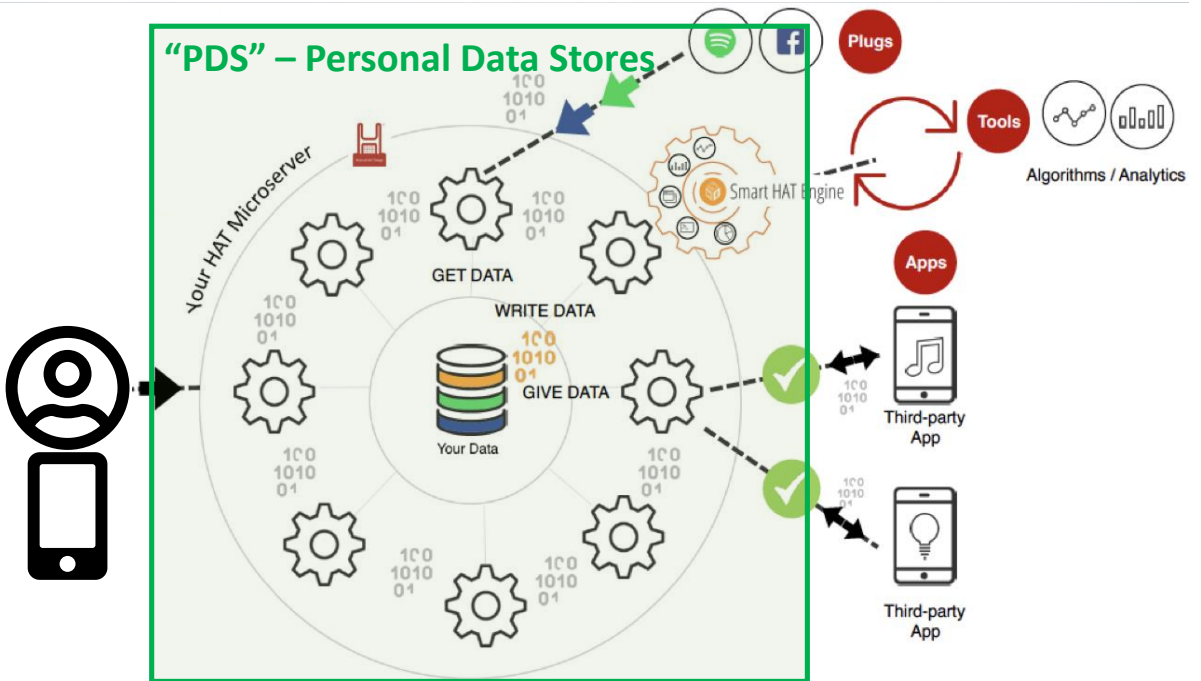
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Solid

Hub-of-All-Things

HAT

A CHANGE OF DATA OWNERSHIP

HOUSE OF LORDS SELECT COMMITTEE ON ARTIFICIAL INTELLIGENCE
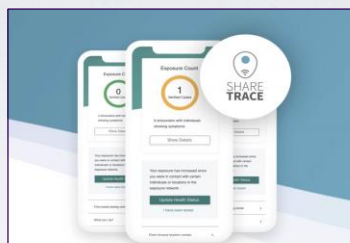
AI in the UK: ready, willing and able?
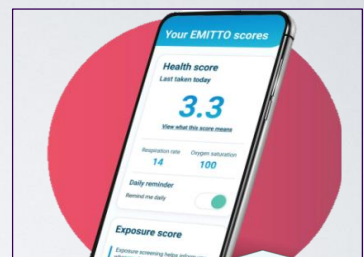
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The force of

INNOVATORS / DISRUPTORS

In Covid Time
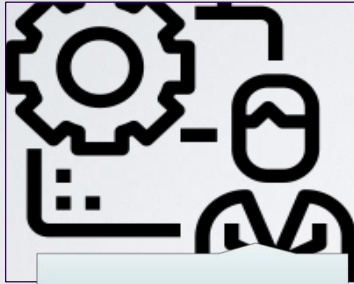

≈Decentralised System

Decentralised System

Decentralised Prevention

A better vaccine passport?

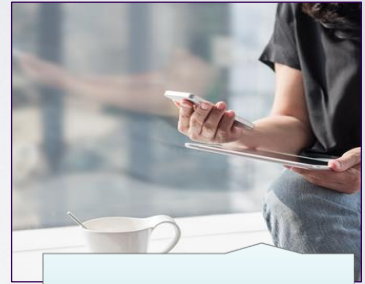https://github.com/DP-3T/documents

In Talent Services

| Holistic Profile | Matching a roles | Education |

In Financial Services

1 HK PLC

36 Data points from Investors

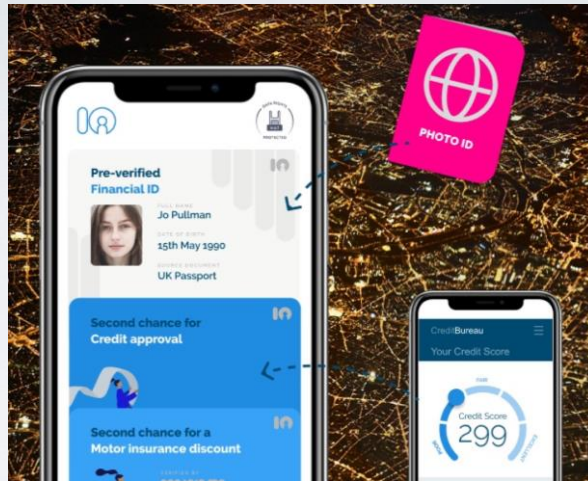100+ Portfolio Type Combination

4 block matrix

Professional-directed	Self-directed
Comfort-driven	Yield-driven

- **8 AI rules to suggest products**
- **6 rules with 100% success**
- **2 rules with over 95% success**

In credit reference

Verified Actions, ID, KYC, Credit, Risk

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In Hedge Fund

Distress Assets – A tale from 8% to 24%

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In Micro Finance

4 Yrs Young Chinese Company = 70M+ Transactions / Day
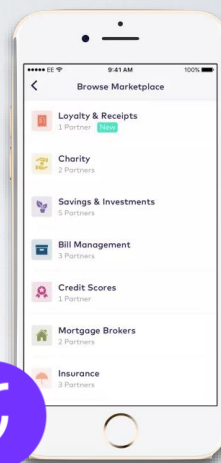
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More Disruptions

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In Insurance

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In Advertising

CPM, CPC, CPA   Contextual matching

Noggin.ai
Intel as-a-Service

Descriptive Analytics
Visualise your market insights, user or consumer panels

Predictive Intent
Predicts where, when, and what customers are likely to be doing

Prescriptive Nudge
Matches a customer with their preferred stimuli
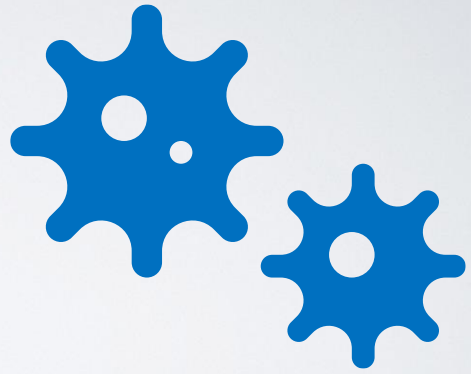
Personal Recommender
Offer specific recommendations

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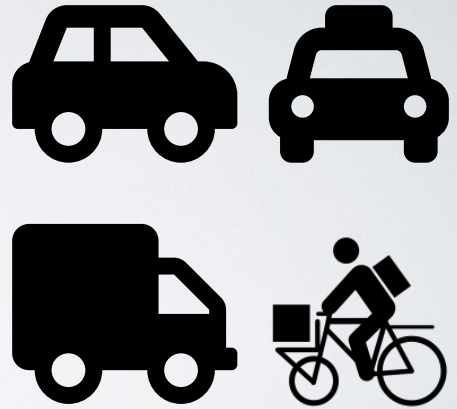## In Pharmaceutical

Drug Trial

Personal
"Preventative" Plan

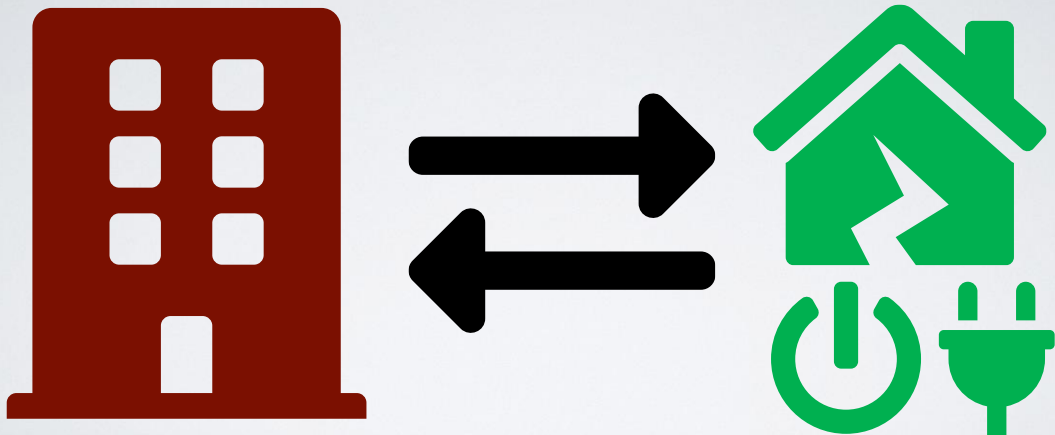29

In Retail

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In Mobility
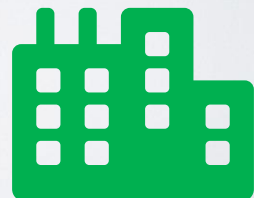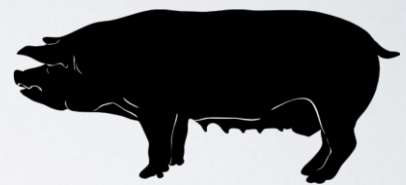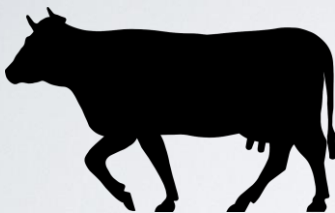
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In Energy

32
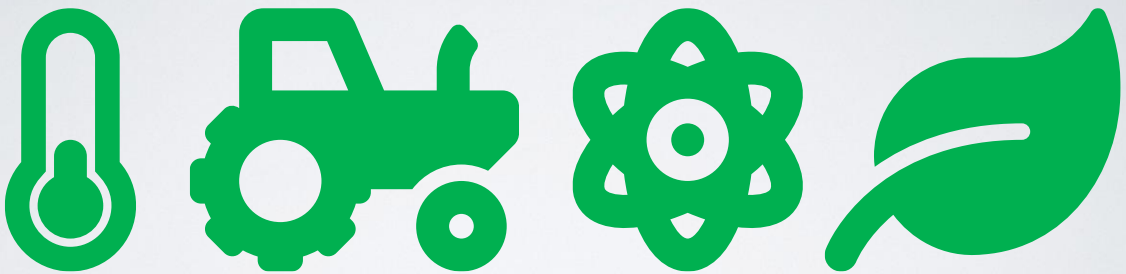
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Things are getting even more "wild"

BEYOND THE NORM
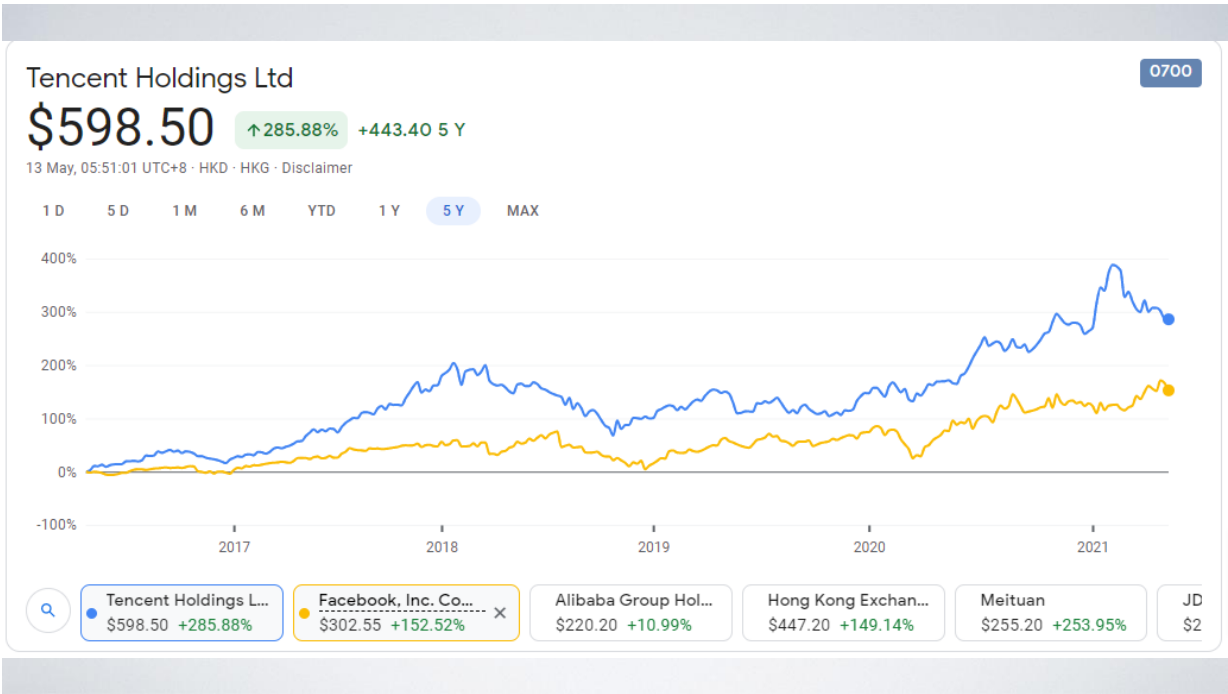
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In Animal Husbandry

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In Agriculture

35

Leveling the playfield

Name a competitor?

36

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Trust Anchor

THE POWER SHIFTS
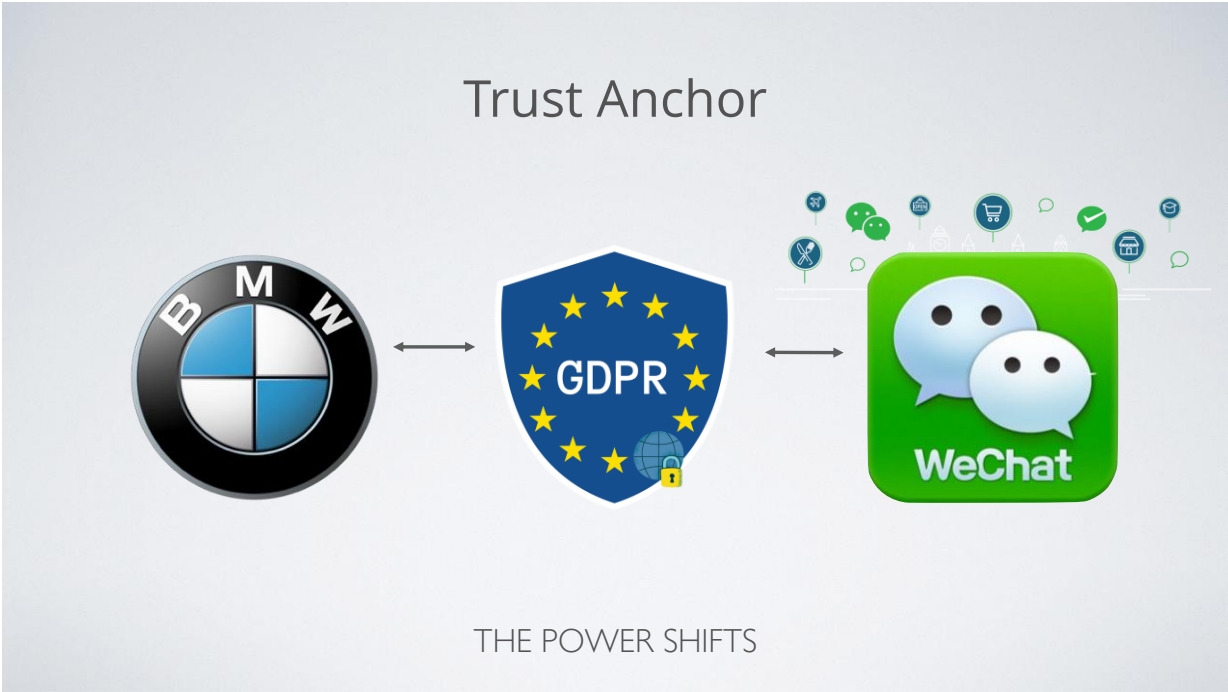
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Once upon a time

**(BIG) DATA
MACHINE LEARNING
ARTIFICIAL INTELLIGENCE**

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going forward ?

**PERSONAL (BIG) DATA
AUGMENTED MACHINE LEARNING
EDGE ARTIFICIAL INTELLIGENCE**

=> Signals

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Thank You!

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