



# KuppingerCole Consumer Identity World

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Seattle September 2017





1.  
Develop new products and services that are customer centered, data compliant and privacy by design

2.  
Design new business models emerging at the center of CIAM and Digital Transformation

3.  
Partner with customers to create a competitive advantage through privacy and data management.



Drivers  
Tensions  
Opportunities



A photograph of three hikers with large backpacks climbing a steep, rocky mountain trail. The hikers are positioned diagonally across the frame, from the bottom left towards the top right. The terrain is rugged with large, grey rock formations and patches of green vegetation. A large red circle is overlaid on the right side of the image, containing white text.

Regulation is  
driving a shift, with  
new opportunities  
we also face new  
challenges





Open  
Banking

Payment  
Services  
Directive II  
[PSD2]

General  
Data  
Protection  
Regulation  
[GDPR]

ePrivacy





# Data & Privacy Divide





Privacy  
Data in silos  
Onboarding friction  
Diminishing trust  
KYC & AML  
Regulation





# Data Paradox





@Meeco  
we see a  
pattern  
emerging





# Silo Thinking



€

Privacy

\$

€

Marketing

\$





€Million\$  
to manage  
processes,  
identify data,  
develop audit  
trails

digital  
transformation,  
customer  
centricity & brand  
value remain a  
challenge





# Portfolio Approach








Enterprise networks, linking customers across a portfolio of products and services together with orchestrating adjacent services resulting in a better customer experience

Walled-gardens like Apple, Google, Tesla that will create great value within their respective service offerings, whilst locking that value to the silo

Open networks that link horizontally and enable customers to participate across enterprise networks and walled gardens, providing the crucial links & data





Value-chains  
are rapidly evolving  
to include  
people + things





# Friction & Fraud







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**\$6.3  
Billion**  
Advertisers  
lost to bots in  
pay-per-click fees  
in 2015





If we are  
ad blocking  
we will be  
eye blocking

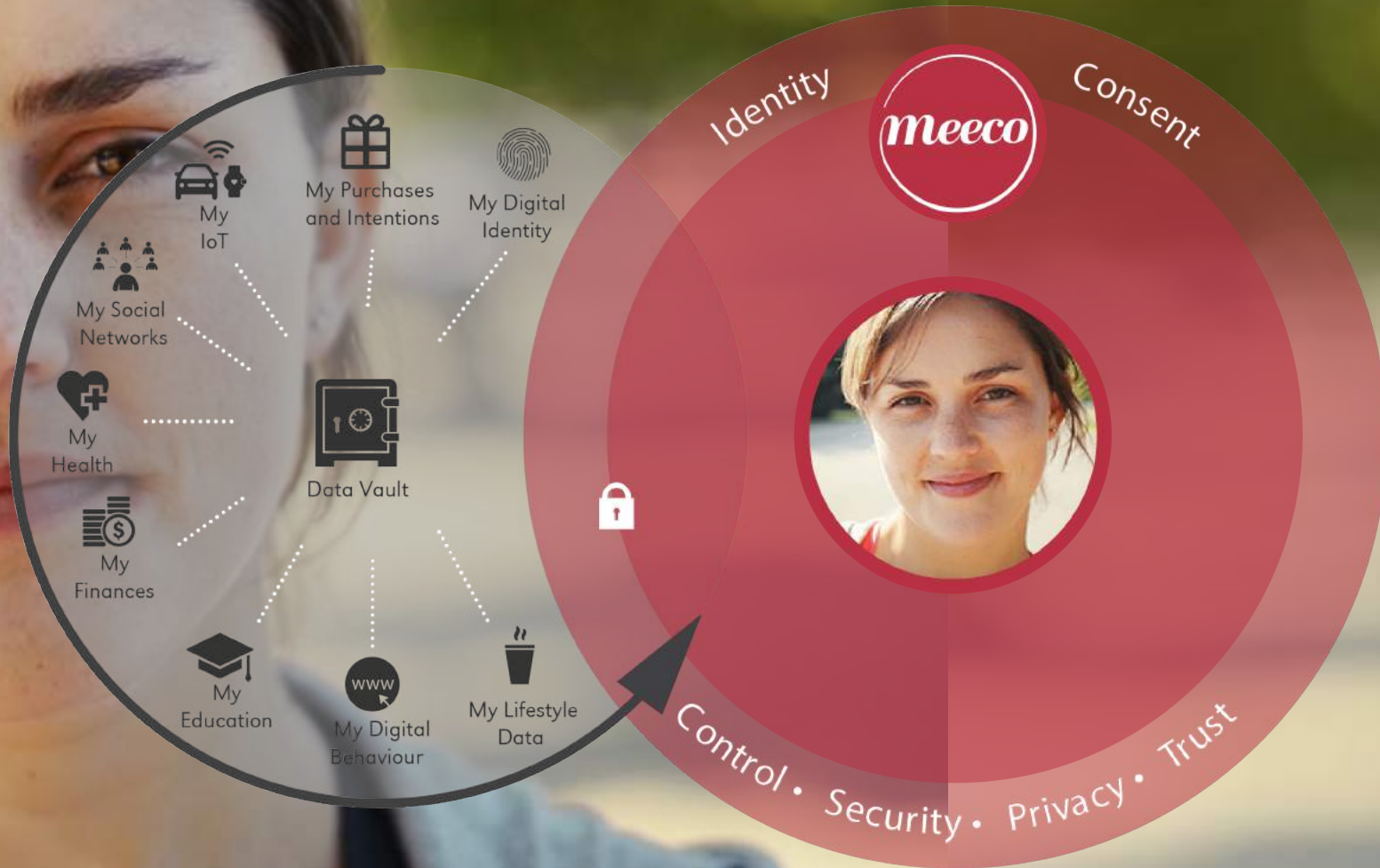




The  
power  
is shifting  
to ME



# The API-of-Me I AM The Platform

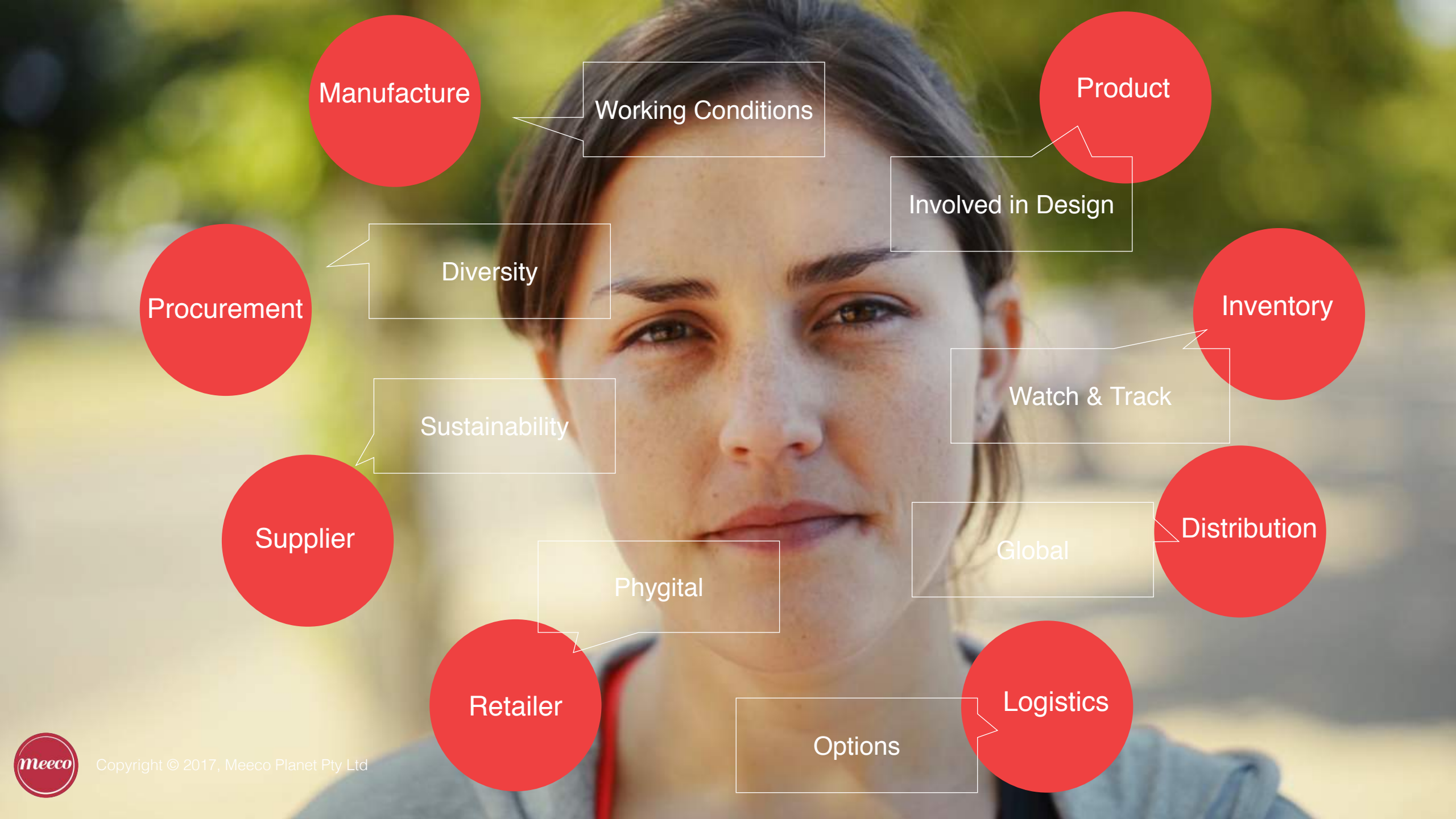




# The API-of-Me I AM The Platform







Manufacture

Working Conditions

Product

Involved in Design

Procurement

Diversity

Inventory

Watch & Track

Sustainability

Supplier

Global

Distribution

Phygital

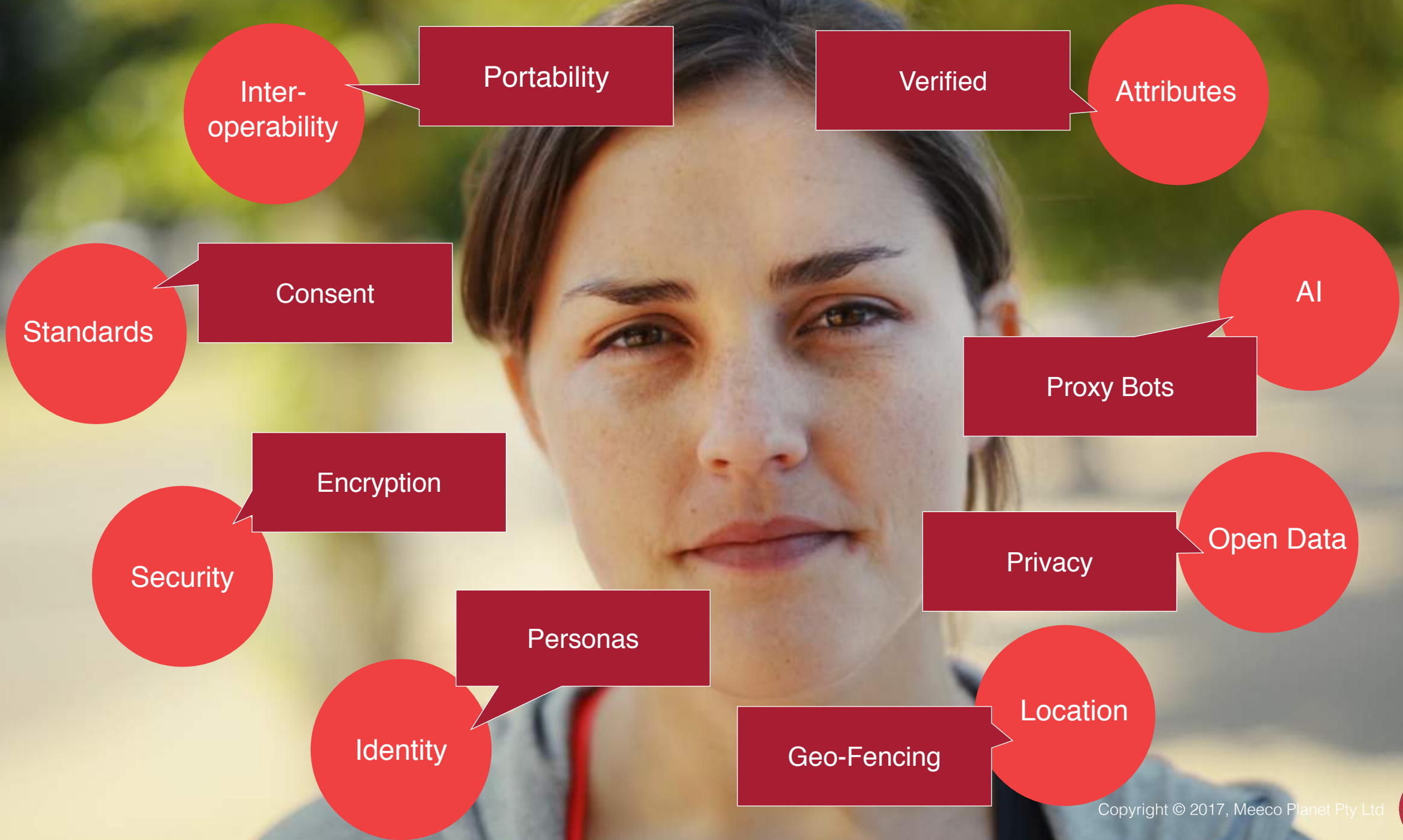
Retailer

Logistics

Options











Current  
business models  
= collecting, storing  
& monetizing  
data



1. Real Data / Real Time

Validate & provision data back to customer

ROI – Cost Saving  
Data Accuracy

2. Accurate & Up To Date

Onboard & enhance customer understanding

Trust Barrier

3. In Context



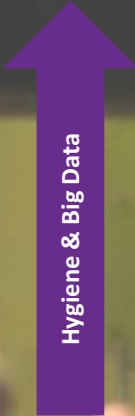
Extend service to create meaning and provide insight

Segment of one

4. Intention

5. New Marketplace

Empower & enable new value exchange







What's  
required to  
make sure real  
**VALUE** is  
unlocked






Minimal  
Viable  
Collection



Maximum  
Viable  
Access



A woman with dark hair is leaning over a laptop, looking intently at the screen. The laptop screen displays several data visualizations, including a pie chart, two bar charts, and a circular gauge. The scene is dimly lit, with the primary light source being the laptop screen. An orange circle is overlaid on the left side of the image, containing white text.

CIAM  
customer centric  
context driven  
consent based













Participation  
transforms  
business  
models



Brands who provision data back are more trusted

More than 50% of participants would use Meeco to browse privately and avoid re-targeting



94%

Of all participants would continue to use the Meeco consent settings when sharing their data

Data is openly shared when a personalised solution is offered



Participants felt more in control of their data which created peace of mind & empowerment



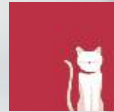
Privacy awareness of participants was increased after the completion of all Labs programs

Enabling User control over data increases engagement

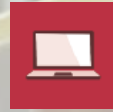
Popular categories for tile creation and personal data storage in Meeco



Family & Friends



Pets



Warranty Details



Address



Health



Clothing size

Most trusted organisations participants would share data with



Government



Finance



Local Businesses

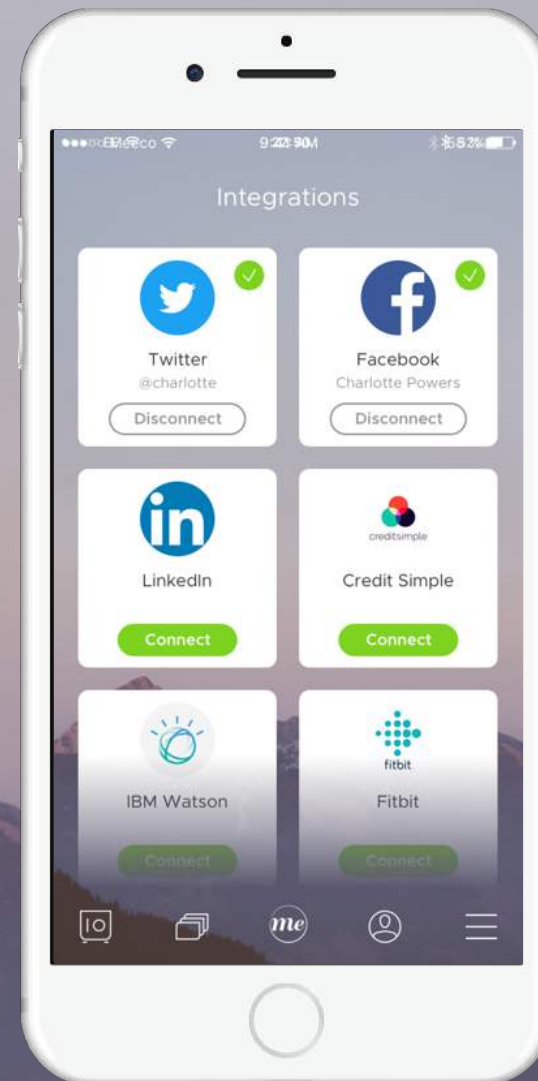
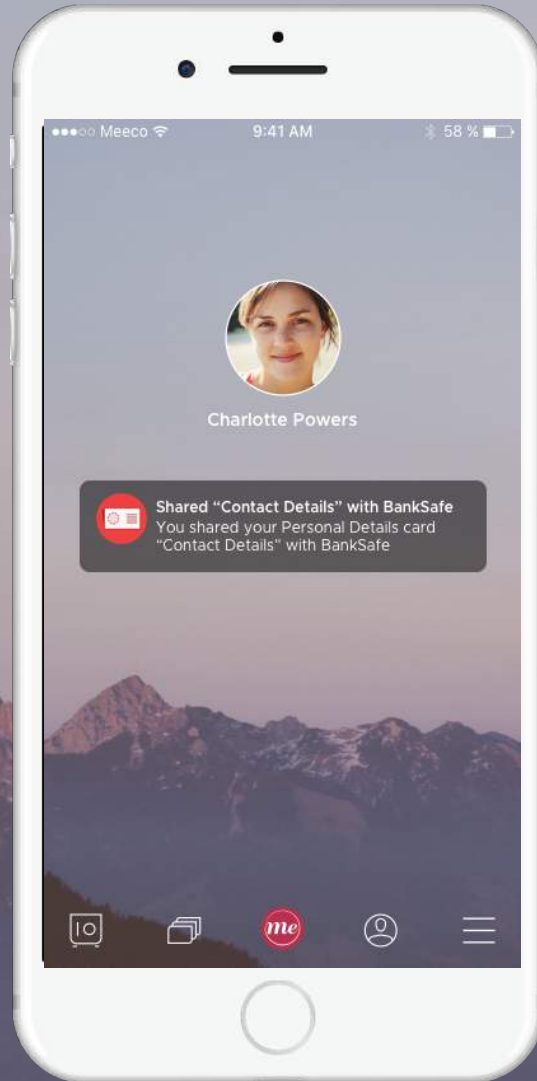
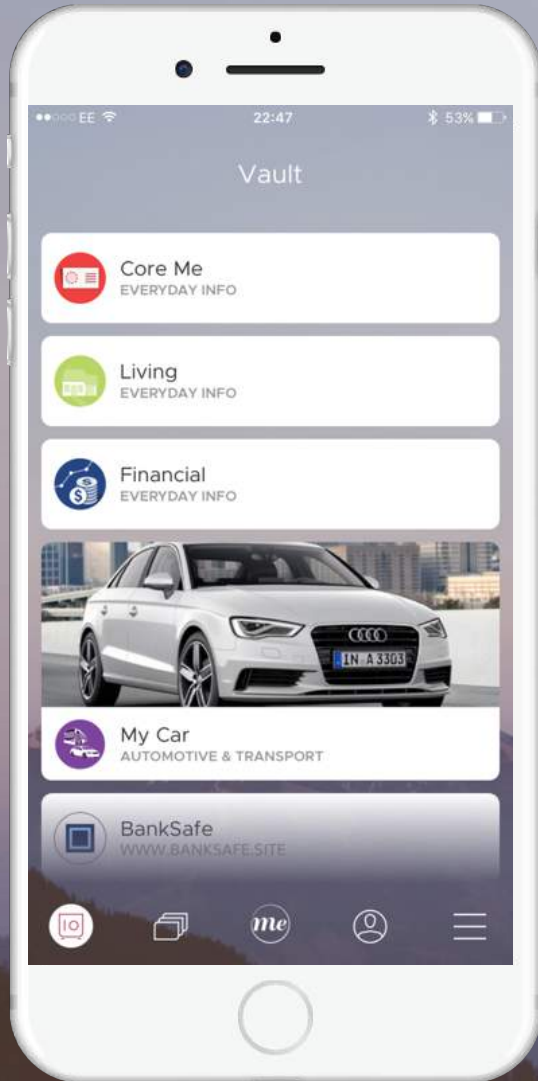
87%

Of all participants were interested in using their data as an asset for value exchange

More accurate data is collected and exchanged when the user is in control











Carrier 5:47 PM 100%

me

Home

Vault

Profile

- Handbag Fashion & Lifestyle
- Home Loan Finance & Insurance
- Insurance Provider Finance & Insurance
- Jewellery Fashion & Lifestyle
- Laptop Gadgets & Technology
- Manolo Blank Fashion & Lifestyle

DETAILS

Home Loan FINANCE & INSURANCE

BANK NAME HSBBC

ACCOUNT NAME Max Saver

ACCOUNT TYPE Savings Account

ACCOUNT TYPE 010245

BANK BSB/SWIFT 345934123

ACCOUNT NUMBER

Meeco 9:41 AM 58%

Charlotte Powers

Shared "Contact Details" with BankSafe  
You shared your Personal Details card  
"Contact Details" with BankSafe

me

Profile

Charlotte Powers

FULL NAME Charlotte Powers

EMAIL charlotte@meeco.me

COUNTRY Australia

Change Password

Delete Account





# Loyalty Loop

