



Data as an Asset Class

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Economies are transitioning from physical to digital dependency with architecture and rules being written





Health, finance, Identity, Retail, Media have all crossed the Digital dependence rubicon and more are on the way...



**The Data Economy will be the
biggest economy**

\$6 tr

**...But we don't use our data the
way we use money**

**We keep our money
in bank accounts.**

We transact freely with whomever we choose.
Frictionless, instant transactions.

That's how we drive economic growth

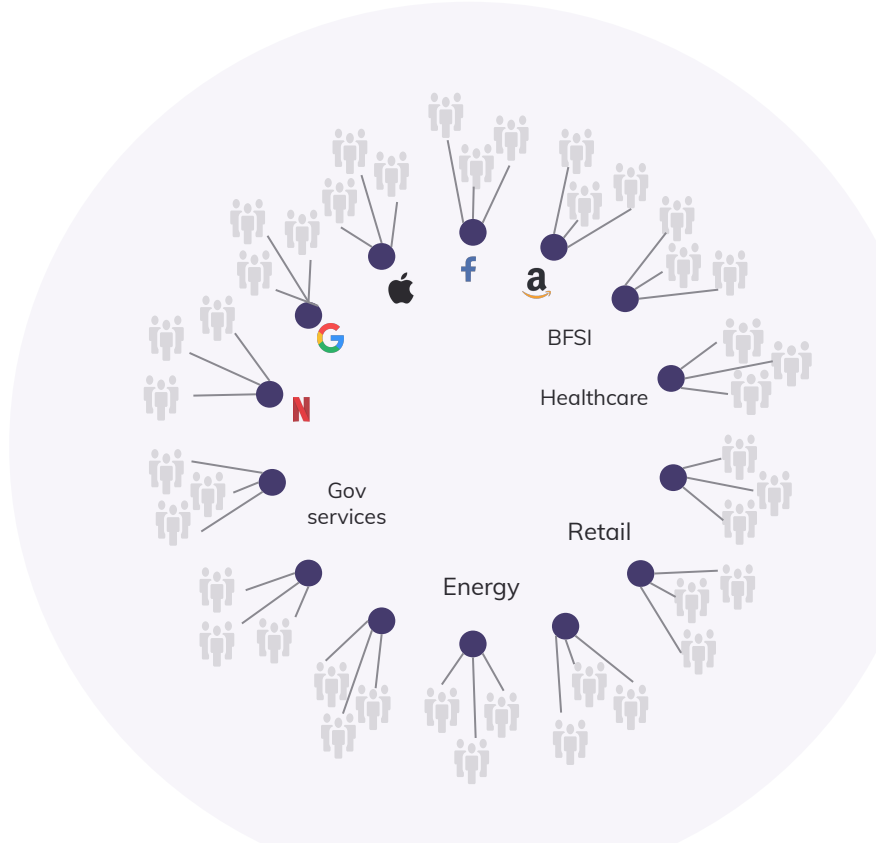


The current Data Economy isn't structured for sharing data

Data is siloed within centralized systems

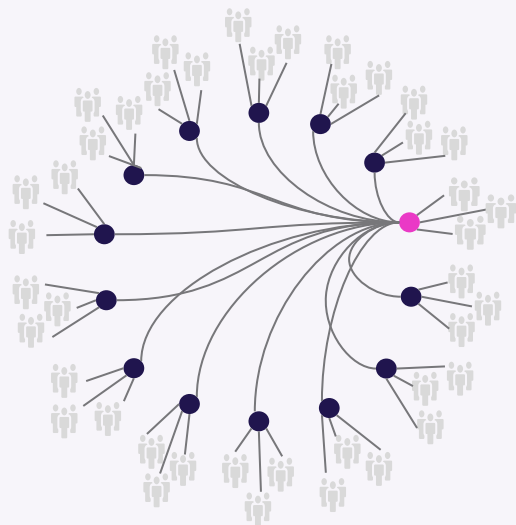


This is because the **title** to the data is tethered to the originator



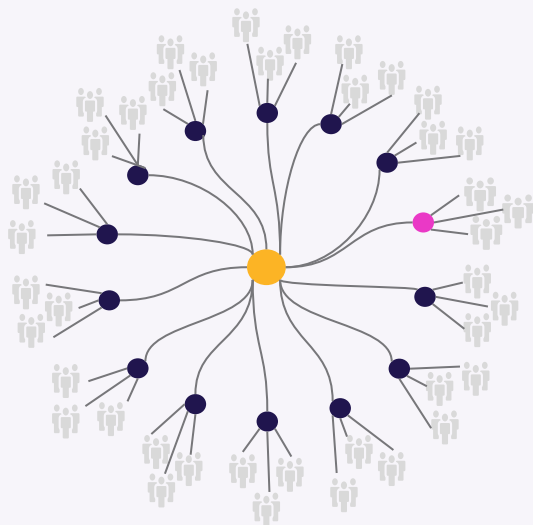
When the title resides with the originator, the modes of sharing data are unscalable

Bi-/Multi-lateral



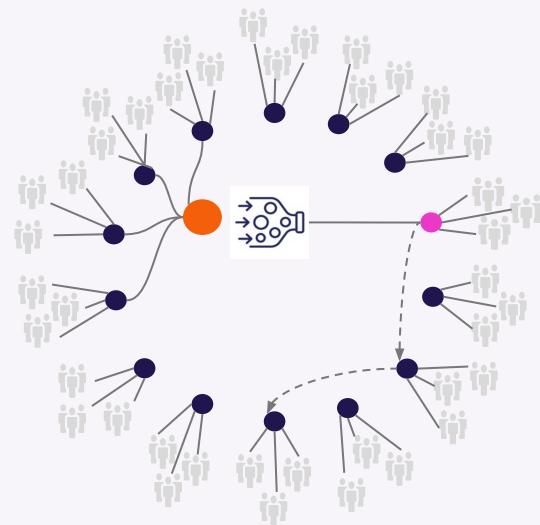
Legal/Technical/Time costs

Hub



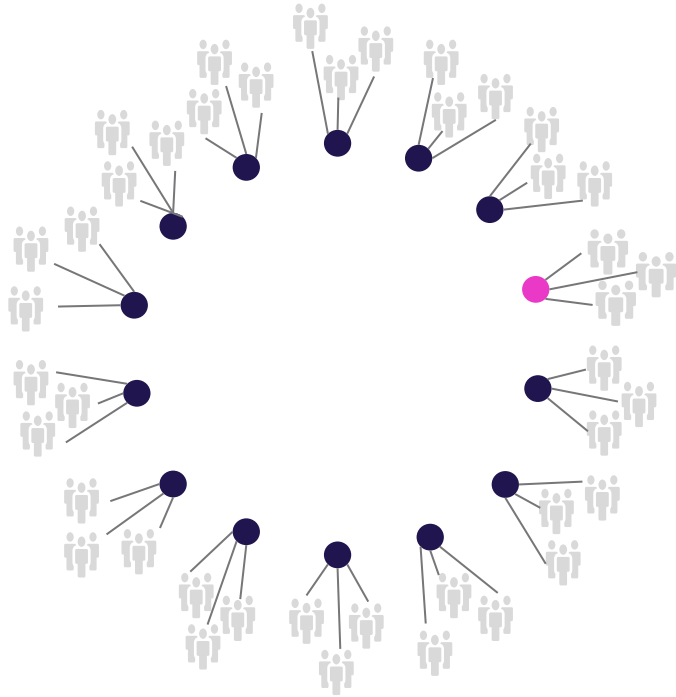
Discovery-centric, activation still required

Intermediary



Bottleneck, mono-sector

Is there another way?

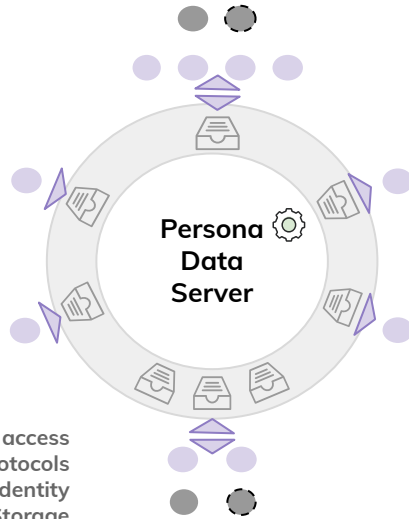


A new technology for the **re-homing*** of Data Titles

*Definition: Where the **title** of a non-rivalrous property e.g. data is transferred by the data originator

Re-homing of data titles is made possible with a Persona Data Server. Data assets can now be created with re-homed data.

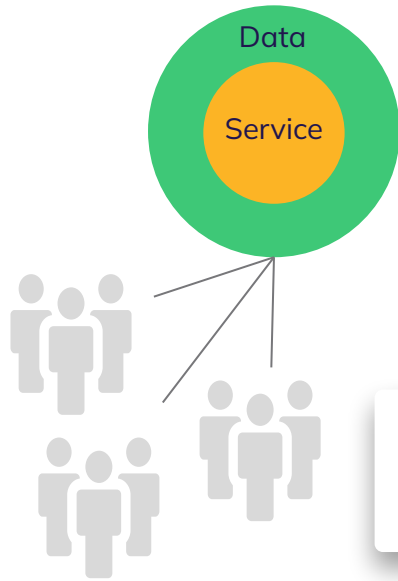
Not blockchain-based.



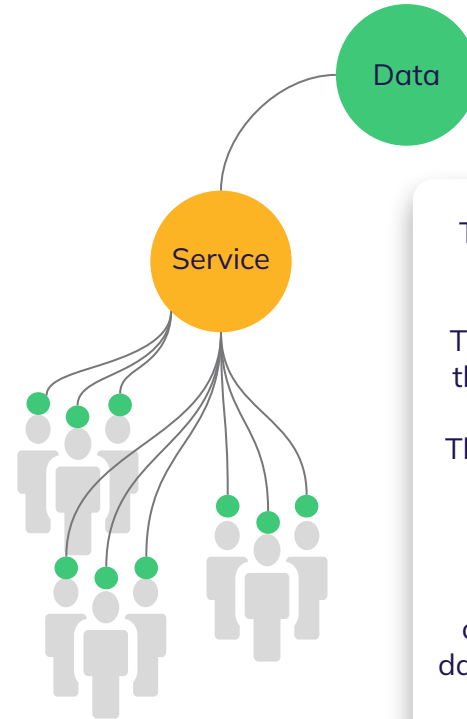
6 categories of access
10 protocols
Self sovereign identity
Storage
Edge computation

There are parallels in currency terms; individuals are not originators of a currency (you can't add another zero to your bank account balance) but we own title to the currency and can therefore transact on it.

Apps (services) can be separated from data and be **re-homed** BUT...the incentives have to be designed



Data tethered to current Services (Apps, websites)



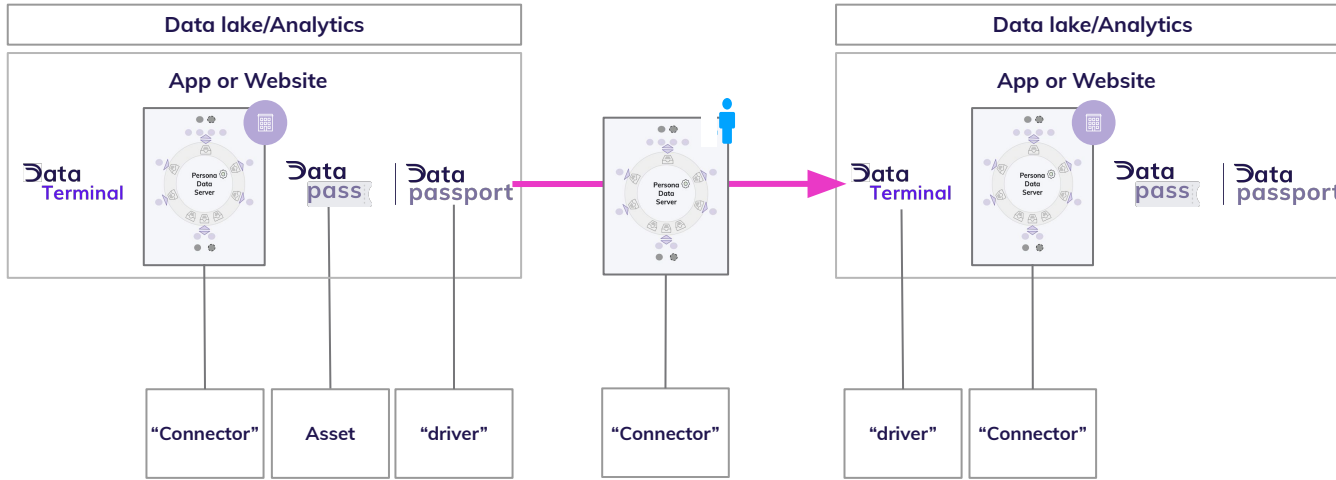
The originator is still the source.

The originator decides on the data to be re-homed.

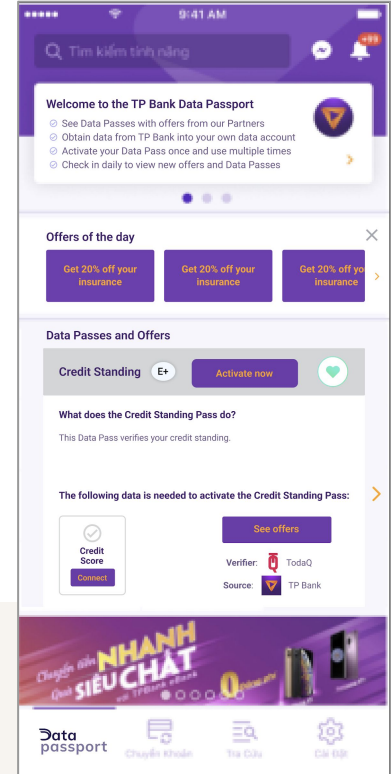
The originator decides the data asset to be created.

The originator is compensated when the data asset is shared by the individual.

Re-homing data titles enables data asset mobility



The Data Pass is a legal, fungible and (non-forgable) asset



Fully compliant data mobility between apps - including **personal identifiable information**

Credit
score

Allergies

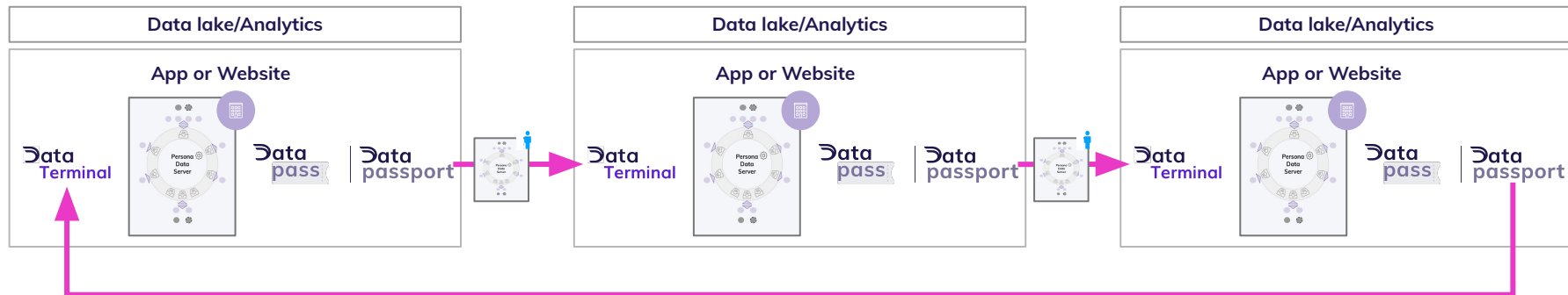
Location

KYC /
Identity

Verifiable
weight loss



Re-homing data titles enables the creation of data pipelines



For scalable, real time, cross border data flows of any data (including PII), fully compliant to all data regulation



Enabling programmable **event based** actions across a data ecosystem

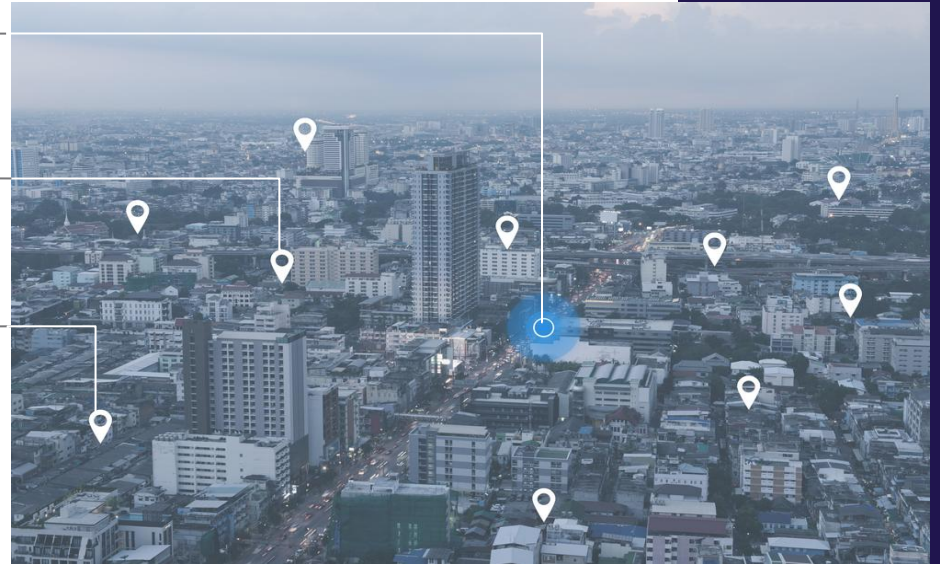
Where any event that changes data of an originator can trigger an action at a destination in real time

An event on your app (arrival in the city)

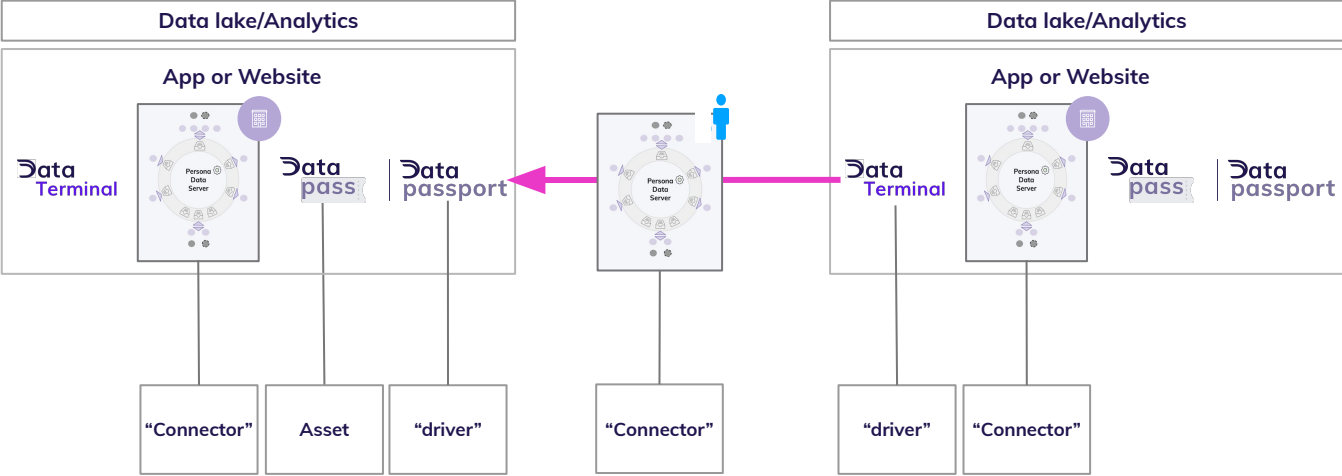
... triggers an update for your partner app

... and recommendations on another partner app

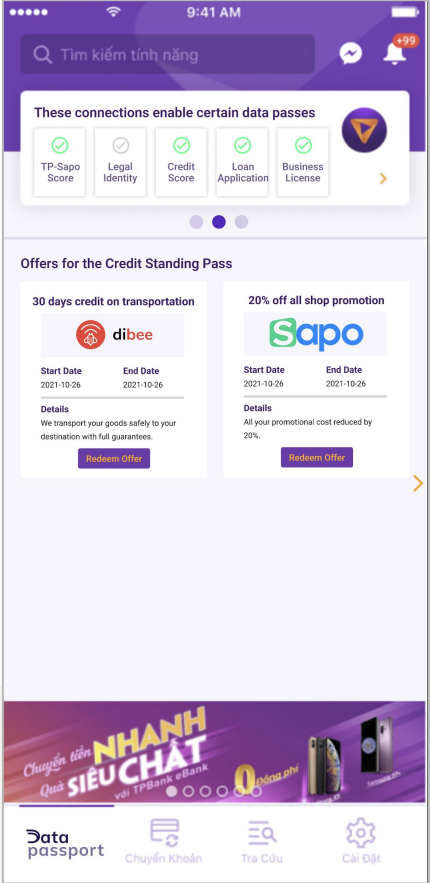
**With full customer participation and
privacy preservation**



Re-homing data titles enables discoverability



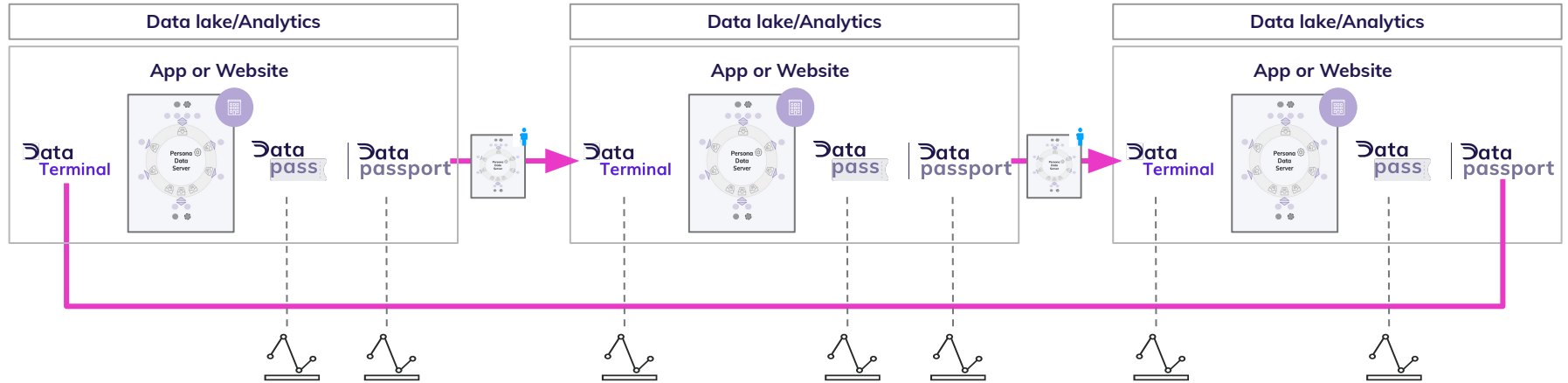
Where partners can discover, offer services and pay for data connections



**Creating demand
for the data asset
to fuel
personalized
product and
services**



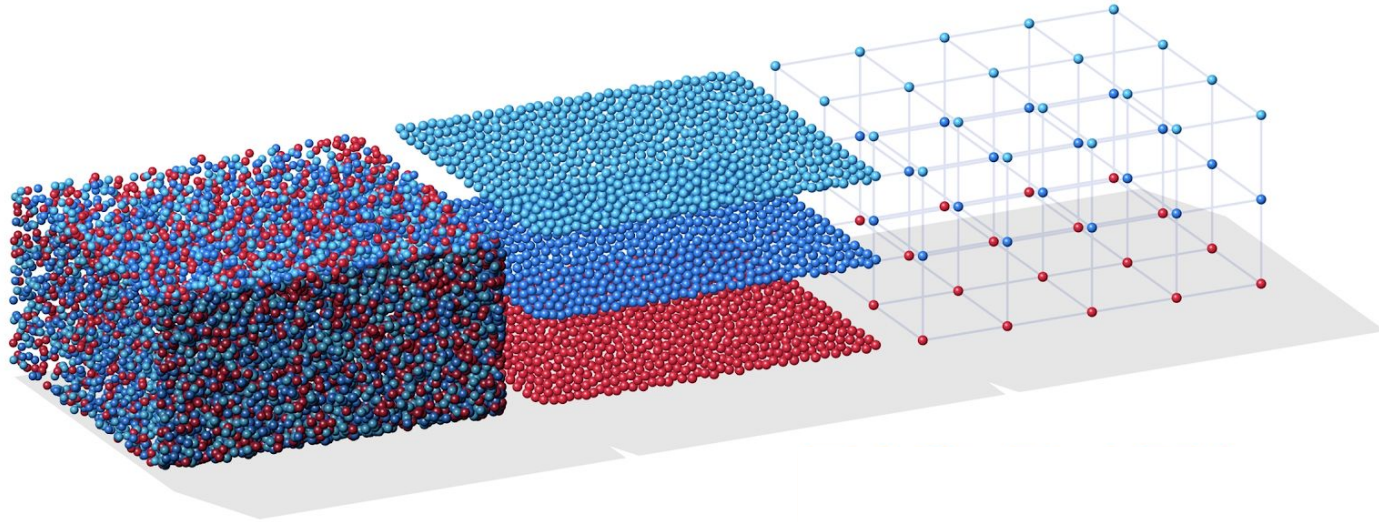
Re-homing data titles provide full visibility of asset journeys



Reach, Audience, Impression, Engagement, Transactions and Data Transfers,
fully privacy preserving



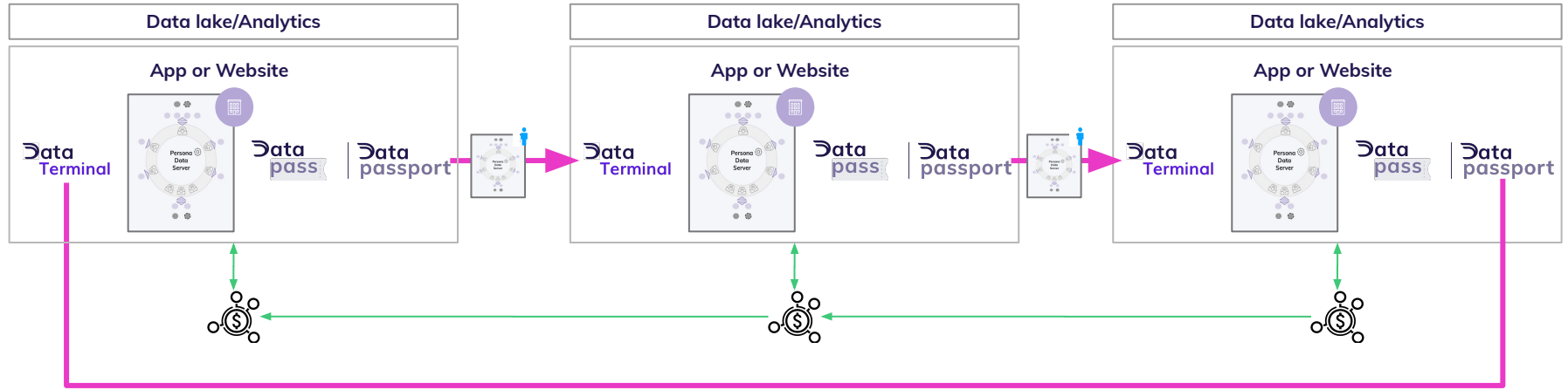
Measuring the demand for the **data asset**



...when they are matched with the offers



Re-homing of data titles enable downstream income from the data asset

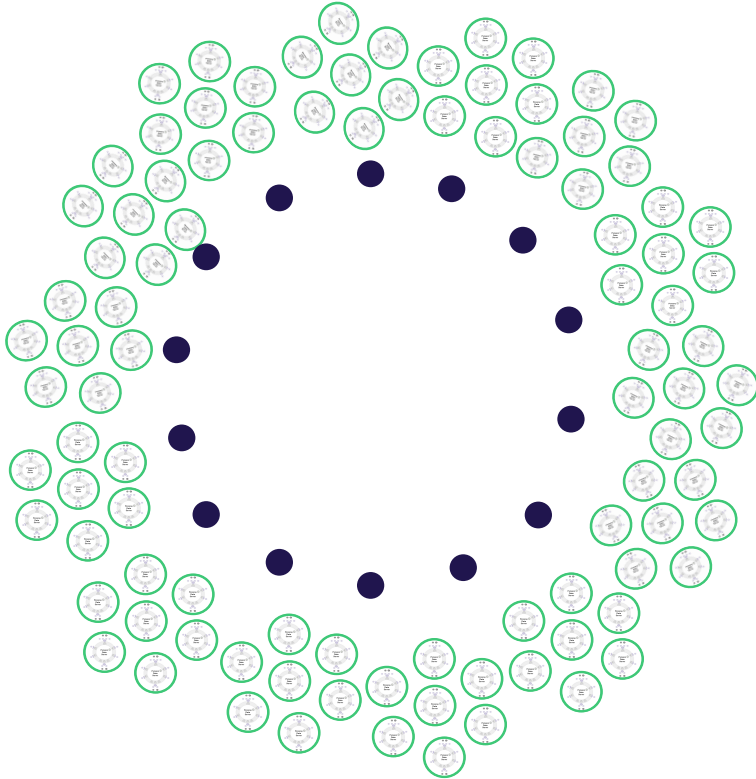


That are distributed back to data originators

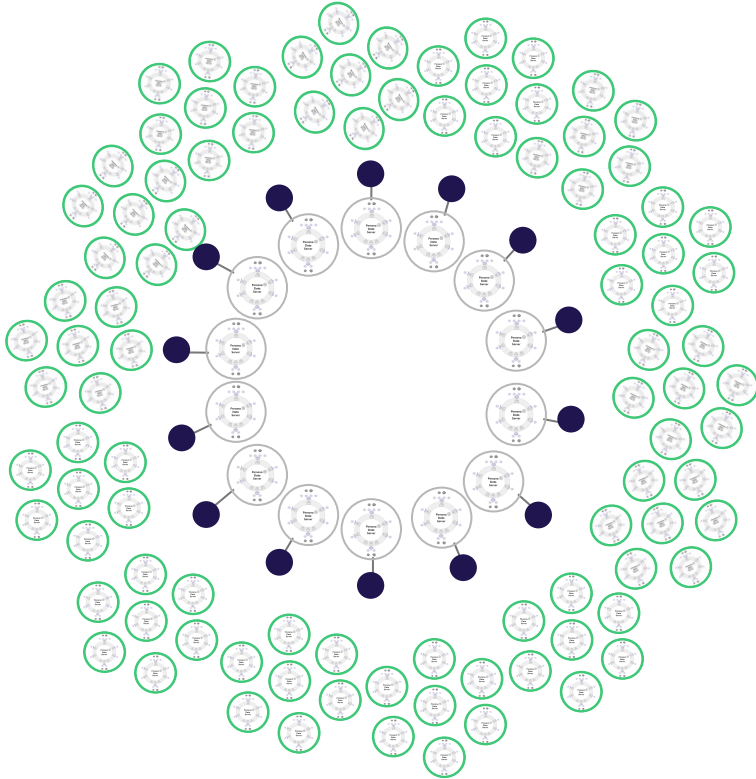


Providing **Return on Investment** of Data Analytics, AI/ML

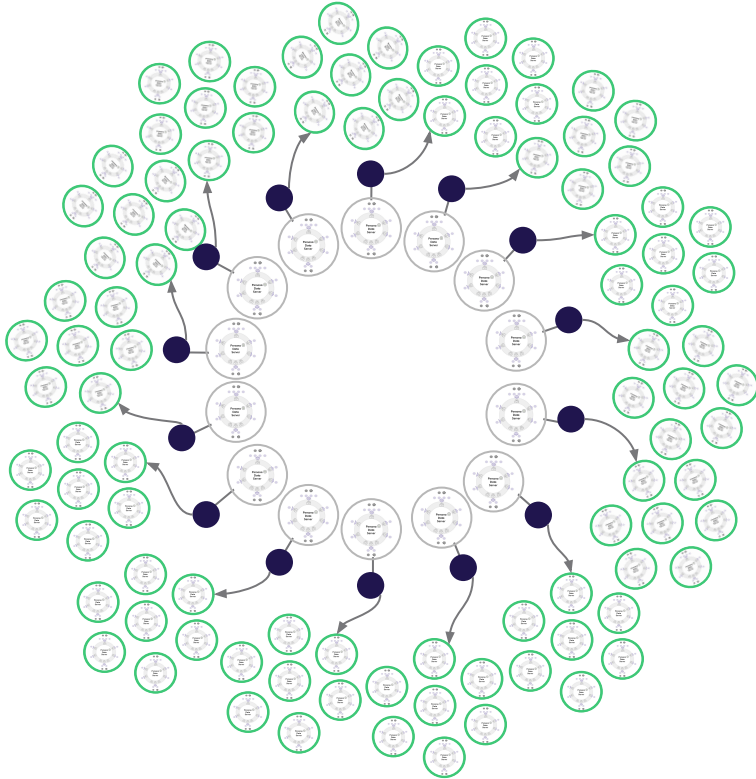




**To unlock this asset class,
apps embed a Data
Passport to enable their
customers to be provisioned
with a Persona Data Server**

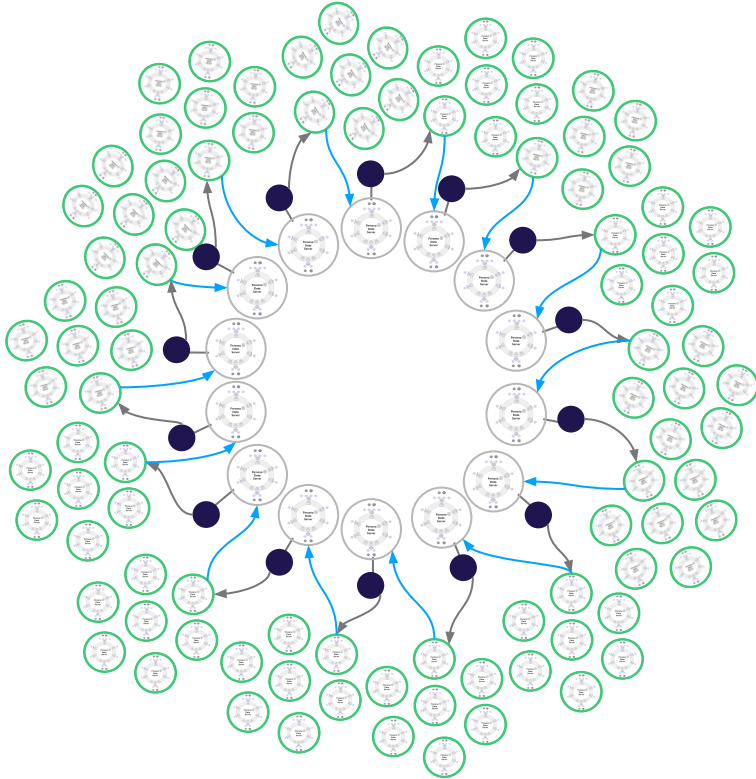


**And they also obtain a
Persona Data Server for
themselves to receive
data**



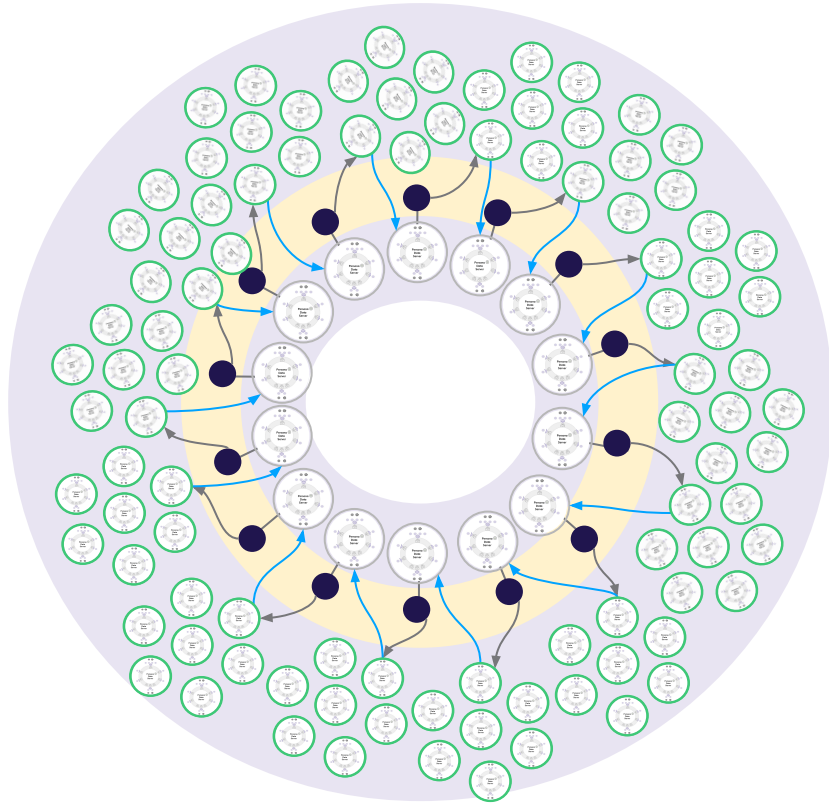
Now any (valuable, relevant) piece of data from the centralized system can be **re-homed** to the app's data account of their customers' servers.

The re-homed data can be used to create a data asset - called a "Data Pass"



The Data Pass can then be **shared by the customer to other companies' Persona Data Server**

At scale, Data Economy 2.0 meets Web3



Web 2.0

Web 3.0

Organisations build their own Data Ecosystems with their partners

To enable **real time, scalable data asset flows** that drive **revenue and growth**

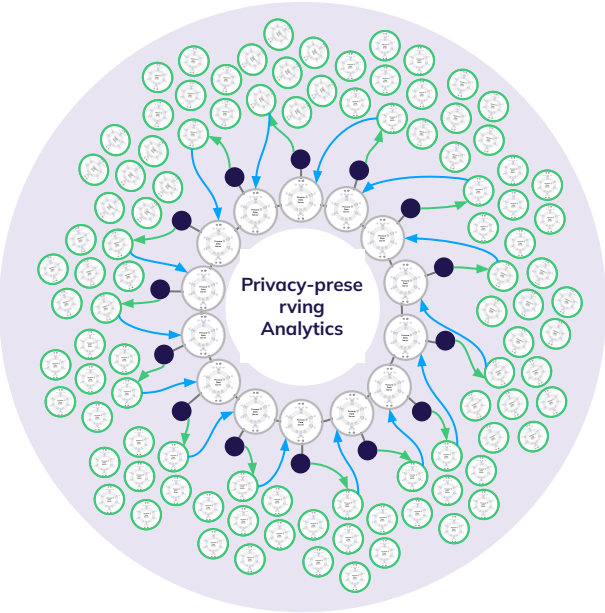
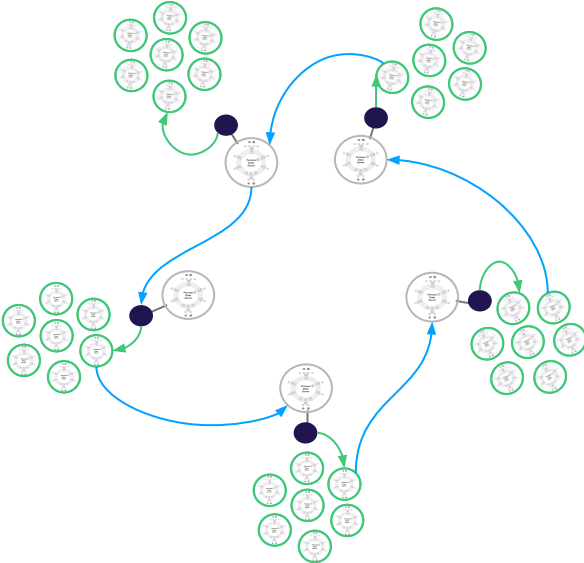
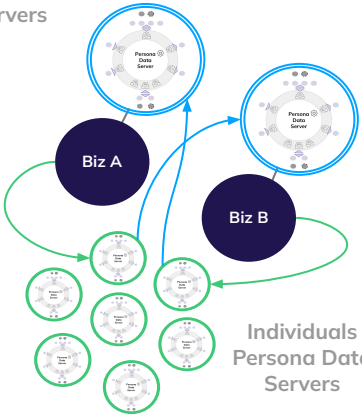




Decentralized bi-lateral data mobility
eg. Credit score

Decentralized multilateral data mobility
eg. Clinical data

Decentralized network data mobility
eg. weight loss, tourist behaviour

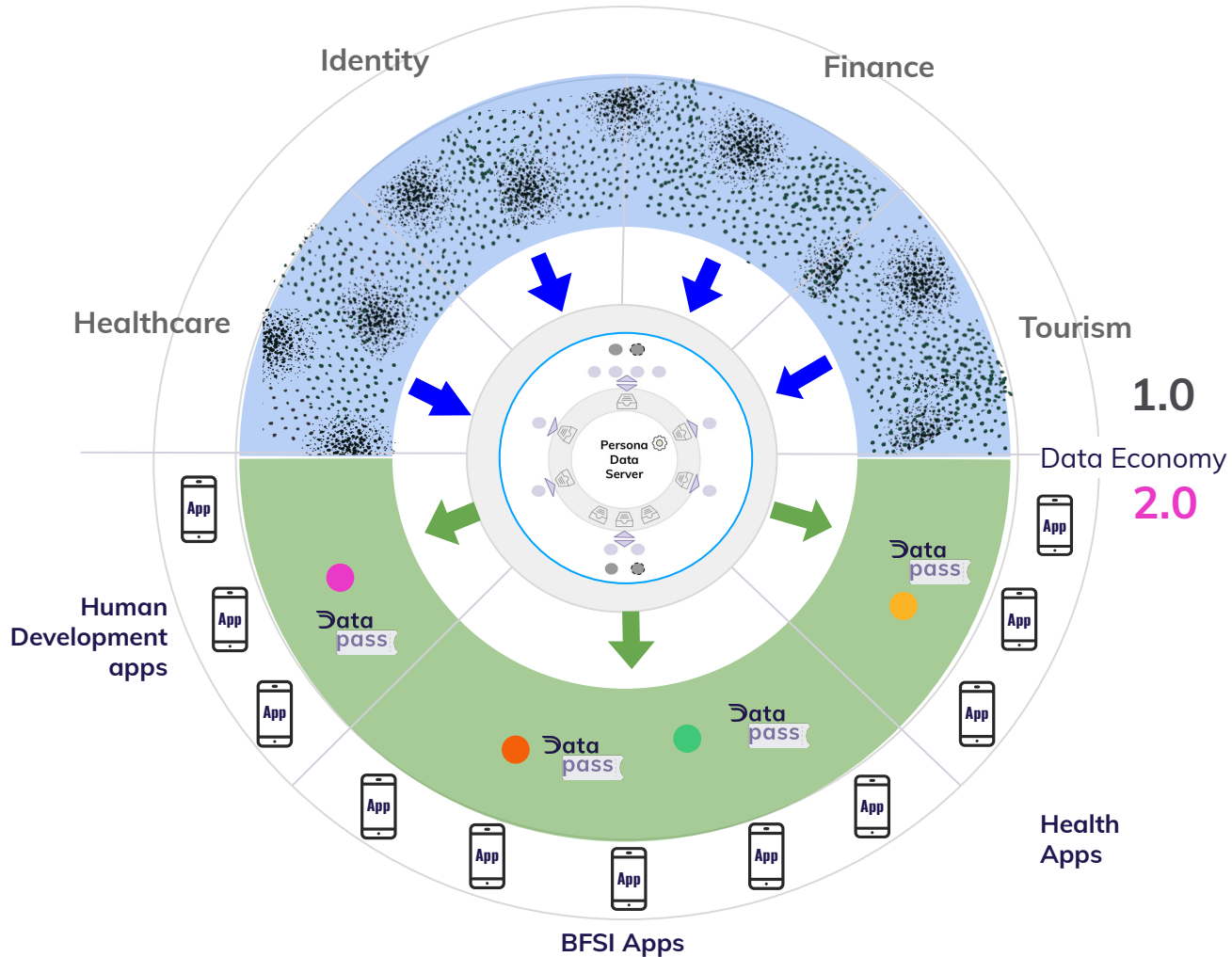
Organizations
Persona Data
Servers



Decentralizing data flows 
Sharing data flows 

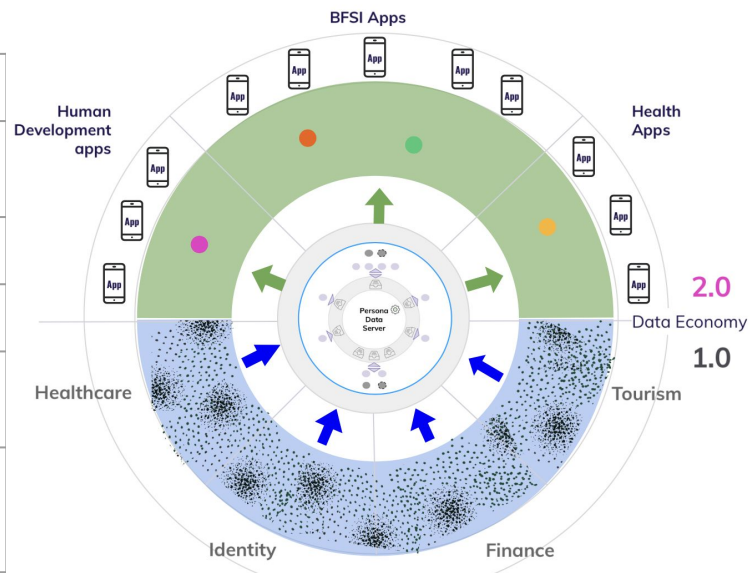
**From messy,
high-variant, high
friction, uncertain
value of data as a
commodity**

**...to well formed,
safe-to-transact,
mobile and priced
data assets**

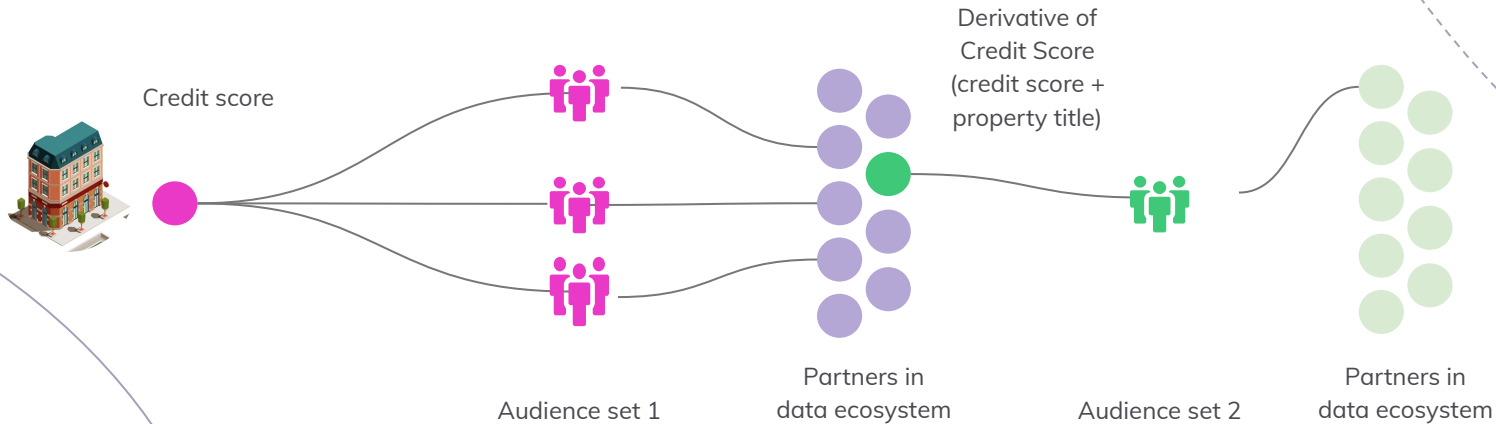


Meet some of the data in this asset class being mobilized

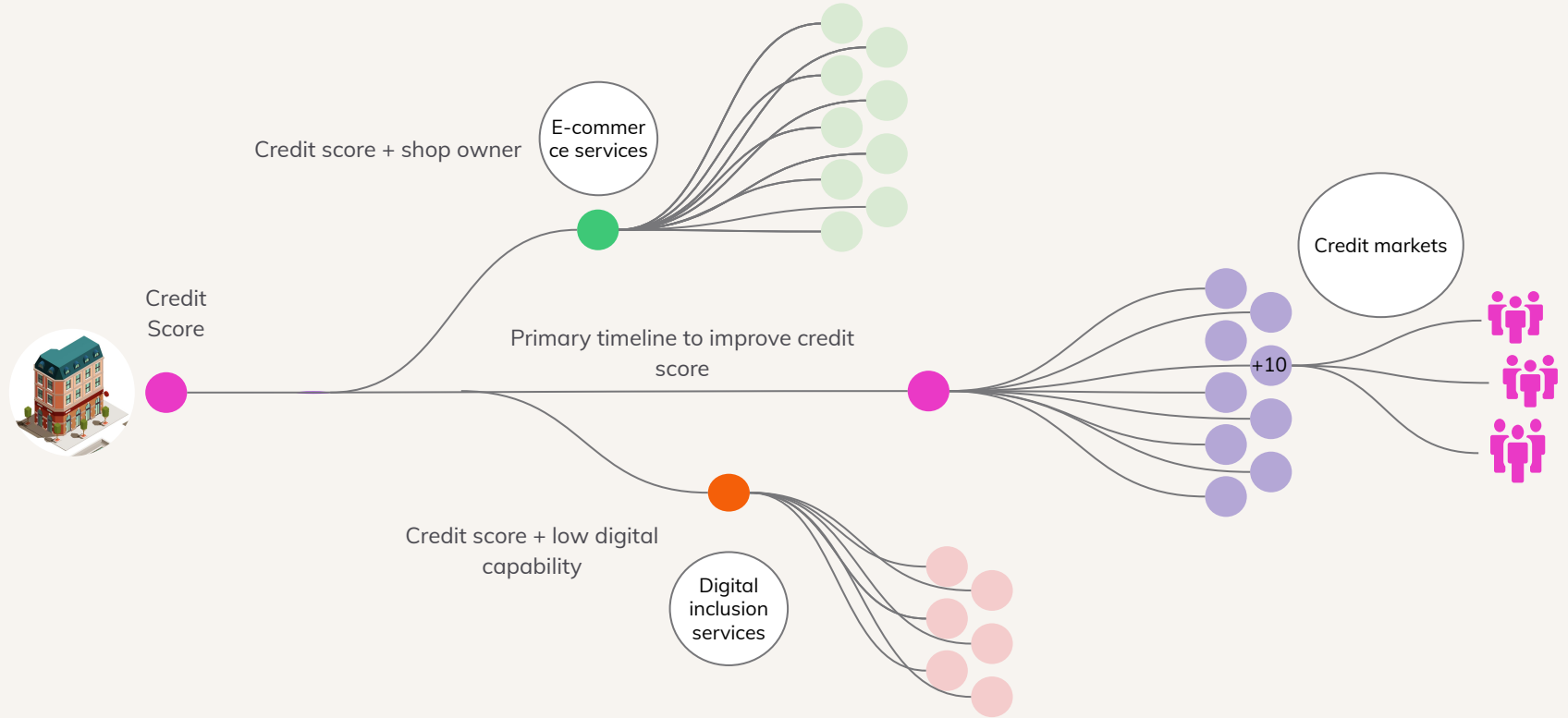
		Demand for Persona				
		Mobility	Demand for data	Demand for Person	Network size	Price
●	Credit score	Medium	Medium	High	High	High
●	KYC (Identity)	Low	Low	High	Low	High
●	High School Graduate	Low	Low	High	High	Low
●	Verified behavior (weight loss)	High	High	High	High	Low



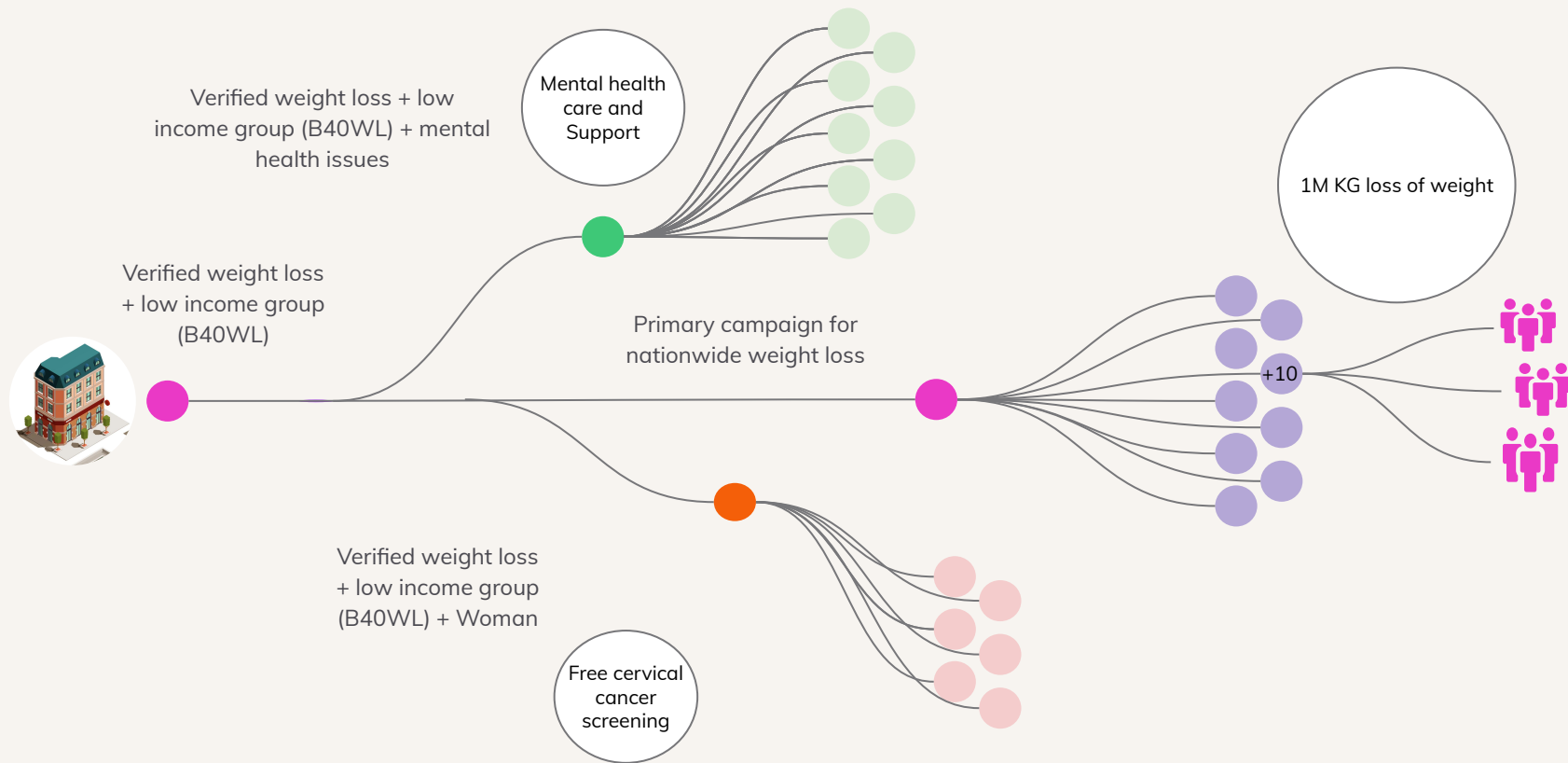
Re-homed data has recombinatorial capabilities, creating new derivatives and new data originators



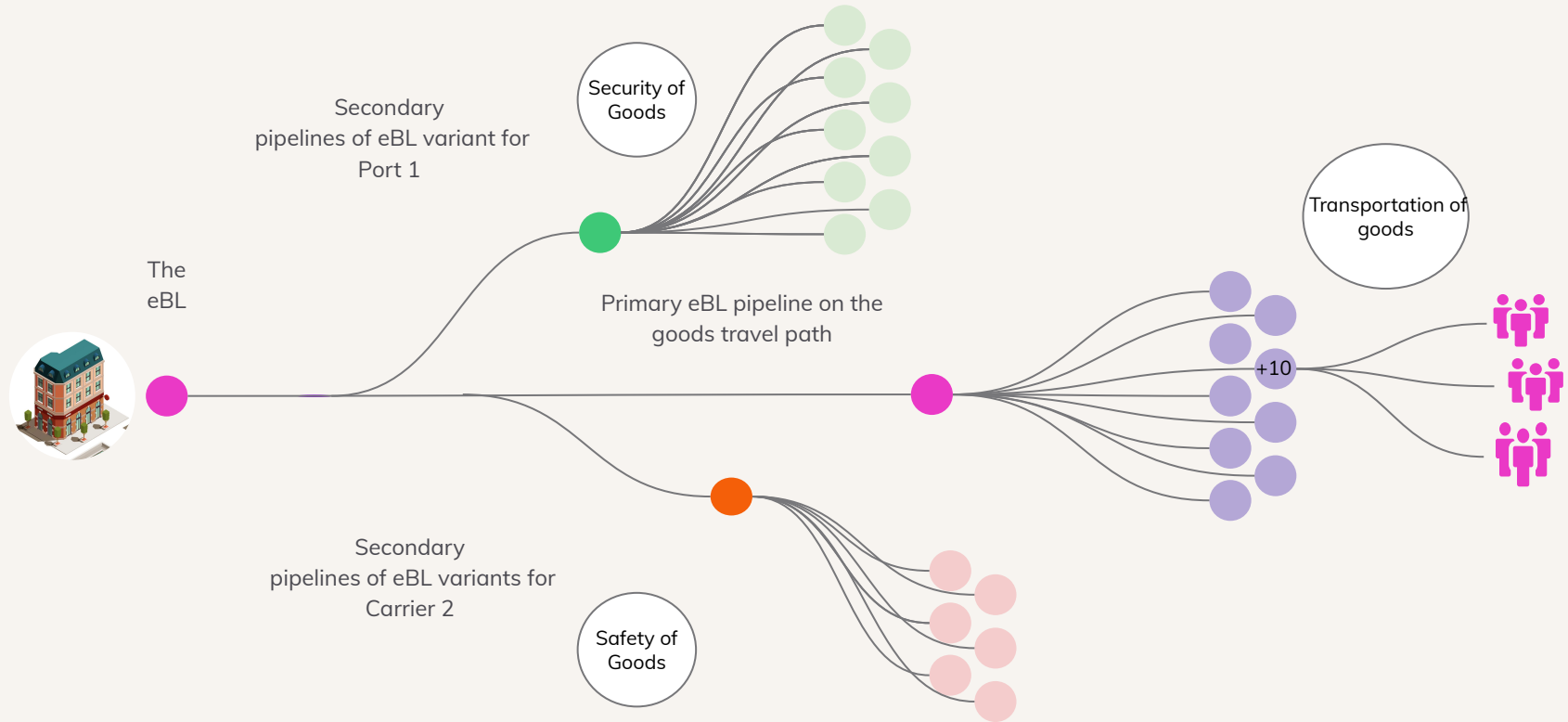
Case study of the data multiverse: Finance



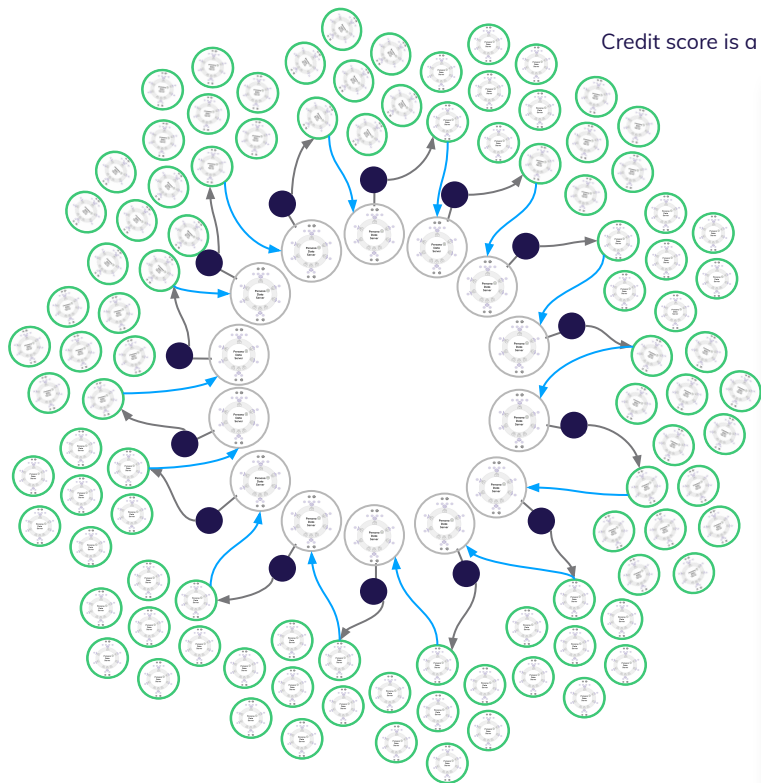
Case study of the data multiverse: health



Case study of the data multiverse: Trade



We assess the market potential for re-homed data



Credit score is a \$5.4b market and it relies completely on bi-multi lateral sharing

High activation value	Health markers Credit scores	High Buying Propensity Attributes (HNW, owns luxury car) High effort Verified Behaviors ("weight loss")
	Low activation value	Health records Banking transactions
	Low mobility	High mobility

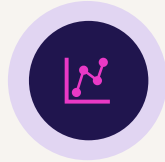
What we do

Our passion is to transform industries with data



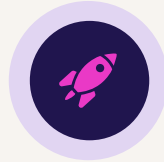
Innovation

Constructing Data
Pipelines for new markets



Valuation

Assessing the value of
data to be mobilized



Economic Modelling

Scenario modelling of
pipelines and data mobility



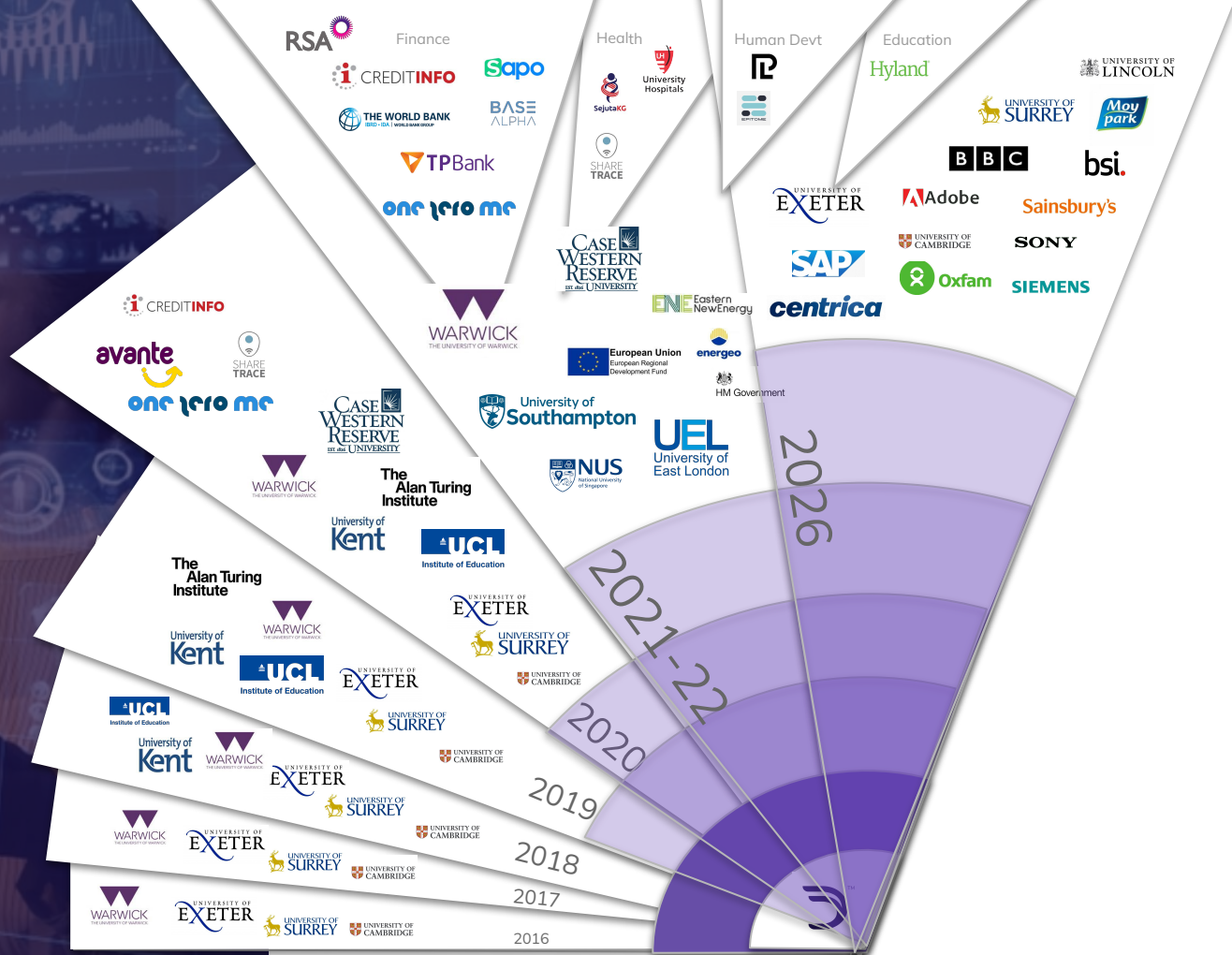
Digital Transformation

Enable new business
models driven by data

Created from a collaboration of universities and businesses

More than £33M of grants by 9 U.K. universities on legal, economic, governance and technical infrastructure of data

[Visit our Open Sourced Projects](#)



We keep our data in data accounts.

We transact freely with whomever we choose.
Frictionless, instant transactions.

That's how we drive economic growth



Accepted
Here



Impact





What

Giving indigenous population a self sovereign identity and their own personal data server to hold records of their history and entitlements



Why

Deep set distrust over state ID creates a no win situation. With a self sovereign ID, the process of claiming titles and proving archival records can be expedited.



Payoffs

Faster claim of \$11bn of compensation, where only \$2bn has been claimed due to the process being manual and not digitized.

Australia: Digital Identity to obtain land titles

Kimberley Land Council

Native title is the recognition that Aboriginal and Torres Strait Islander people have rights and interests to land and waters according to their traditional law and customs as set out in Australian Law. This is now recognised in law as a result of the historic Mabo decision in which the High Court ruled that Australia was not terra nullius - a land belonging to no-one - at the time of European colonisation. This decision recognised Aboriginal and Torres Strait Islanders as being Australia's first people and that their rights and interests in the land and waters continued to exist despite settlement. Some \$11bn of land titles and compensations are due to the 780,000 Aboriginal people of Australia.

Native title requires Aboriginal people to prove they have had a continuous and unbroken connection to their country since colonisation, which in Western Australia was 1829. The process of applying for title and compensation is slow as records, even though they exist, are not digitized.



Lead Partner
Hemisphere.digital



What

The OneZero-Me Financial Passport powered by Dataswift servers enables consumers to pool their data to obtain a risk score for micro lending



Why

Individuals that do not have bank accounts are not able to have a credit score to obtain loans for their micro business.



Payoffs

Micro lenders improved lending by 20% due to the ability for consumers themselves to pool data from data sources and enabling OZM to compute and share their risk profile to lenders.

Brazil: Financial Inclusion

OneZero-Me

OneZero-Me is achieving greater financial inclusion by unlocking the power of data. As individuals are spending more time online, the digital footprints of data become more reflective of who they are in the real world.

Yet, when they make an application for an essential service, such as insurance, a loan or even a job, they are being assessed only by offline factors - credit or employment history, where they happen to live, their past behaviour.

OneZero-me uses the power of Artificial Intelligence and Big Data to safely and securely add a key missing factor: individuals unique, personal digital data. In doing so, they aim to bring greater financial opportunity and inclusion to people who can't currently access key services, as well as enabling more balanced and refined pricing for all.



Case Study Partner
Consultative Group to Assist the Poor (World Bank)



What

The Data Passports issued by TP Bank and Sapo e-commerce app enable individuals to acquire and pool data from both companies and enable both sides to obtain data easily



Why

The data of one small trader is stored on his e-commerce platform as well as his bank, making his risk and credit profile incomplete on both sides.



Payoffs

Small traders are able to provide a more complete set of verified information, banks can increase lending and e-commerce business can create loyalty.

Vietnam: Access to credit

TP Bank / Sapo

With the pandemic, many individuals have created new businesses. Micro SMEs now account for 95% of the world's companies and 70% of the workforce. These businesses are growing and expanding, requiring trade financing.

E-commerce companies hold much of the data of the micro businesses but once a loan is given out, repayment behavior sits within the banks. Sharing data is a regulatory and economic challenge.

By giving micro businesses data servers, they can pool their own data and become the hub for generating insights that are shareable with others in the data ecosystem.



Project Manager
IFC



What

Sharing verified behaviors through a Data Passport to achieve nationwide improvement of health outcomes



Why

The greatest risk to NCDs are modifiable behaviors such as diet and exercise. However, amongst the poor, such behaviors are hard to verify and motivate.



Payoffs

Reduction of NCD deaths would reduce healthcare costs and death toll from NCD.

Malaysia: Verified weight loss behavior

SejutaKG

Clinical data sits siloed within labs, clinics and hospitals with the inability to provide a complete picture of an individual's health.

In Malaysia, Dataswift is helping SejutaKG build their data ecosystem through a community health app that enable the sharing of data as well as community support to improve health through verified behaviors. From kidney dialysis to cervical cancer screening to weight loss, data generated by the community can be shared and used to motivate, reward and support individuals to improve health outcomes

The Data Economy 2.0

Join us.

If you have questions or would like to schedule an appointment, you can reach us through this handy [contact form](#).

If you prefer a more direct route, you can email contact@dataswift.io or call +44 7412 970 566.