



# CtrlShift

**Business Innovation Consultancy**  
specialising in the sustainable value of  
trusted personal data





# Executive Summary.

Businesses live or die by the degree to which they create value for their customers. The pursuit of which spawned CRM systems in the 1980's, card based loyalty schemes in the 1990's, and personalised digital experiences in the 2000's. Customer engagement is evolving from broadcasting to the customer, to collaborating with the customer. In essence, the customer is shifting from being the target of an enterprise's business processes to become part of them in a way that is far deeper and dynamic than today.

Four drivers of change are accelerating this shift. Firstly, consumer expectations and zeitgeist are changing to demand transparent and ethical use of their data by the companies who serve them. Secondly, consumer adoption of digital technology and services are creating broader, richer sources of data. Thirdly, regulations are giving consumers the right and the mechanisms to access and share their data. Finally the enablers for consent-based data sharing have matured to market readiness. Each of these incrementally drives towards Personal Data Mobility, giving the customer agency over their data in a way that is safe, easy and supports value creation.

Creating these deeper more engaged customer relationships pivots on building trust and creating propositions in which its clear to the customer the benefits they gain from sharing their data. The consequences for business are profound. By accessing, the cross-sectorial data, businesses are able to:

- Be first to identify their customers needs by understanding their life's context
- Create hyper-personalised customer digital experiences/Journeys
- Automate many business processes and reduce costs & simplify UX
- Access verified data attributes reducing fraud and risk

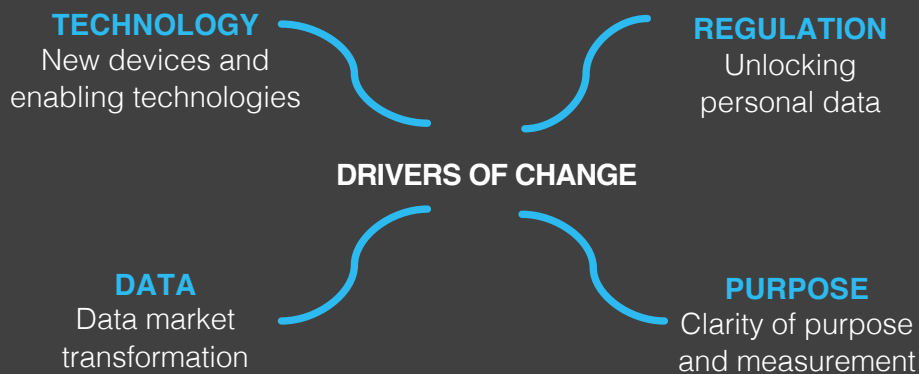
Data mobility enables ambitious businesses to unlock sustained growth in shareholder value, underpinned by brand trust, customer loyalty and relevance to the customer's lives.

Ctrl-Shift have built a unique team of Personal Data Mobility subject matter experts and business skills to build purpose driven business models, services and business processes. With a knowledge base built over the last 11 years working with organisations such as Facebook, BBC, Suncorp, Barclays, Verizon and Sainsburys, Ctrl-Shift is uniquely positioned to help enterprises adapt to, and prosper in, the Fourth Industrial Revolution. This document outlines how and why we should work together.

# Let's start with why.

## The 4th Industrial Revolution is upon us.

This data driven transformation is creating tectonic shifts across our lives, our societies and our economies and enabling a revolution. Today individuals want to learn more, to be more informed, to have a voice, have choice, have personal ROI, and are demanding more from their lives, creating new demands on businesses. Behind it are four drivers of change.



**Technology:** Smart devices are becoming remote controls for our lives, almost half of the world's population<sup>1</sup> own a smartphone, and in 2021 35bn IoT devices globally<sup>2</sup>. This proliferation in digital technologies has been accompanied by growing consumer concerns about how their data is used.

It is a mistake to think this means consumers don't want to share their data, rather the research shows consumers do, but they want transparency, control and a fair exchange of value. This is demanding enabling technologies married with new governance structures.

**Data:** The data market is being transformed by the commercial actions of "big tech" such as Google prohibiting cookies on their Chrome browser and Apple modifying its ID For Advertisers. The net result is the drying up of 3rd party data sources.

New Smart Data is stepping up to enable the consented and permissioned access to data from across an individual's life enabling new decision making, creating opportunities for improved outcomes for consumers, businesses and society.

**Regulation:** New regulations like the EU Data Governance Act, UK Smart Data (covering Telco, Energy, Rail and Financial Industries) and USA Data Portability Bill are being introduced to address these consumer concerns and give consumers agency over the sharing of their data.

Today "GDPR-like" regulations are spreading across the globe, fusing with open banking initiatives to create a next generation of regulations, which unlock cross-sectoral personal data and new market opportunities.

**Purpose:** Businesses are prioritising purpose, driving their transformational programmes, reorientating their values and their cultures. With the impact on our lives and economies of the COVID-19 pandemic, and the realities of the climate crisis clearly visible, consumers and governments are expecting businesses to step up to the challenges ahead. Leaders are prioritising the development of their purposeful missions with data enabling a clarity of purpose and impact measurement.

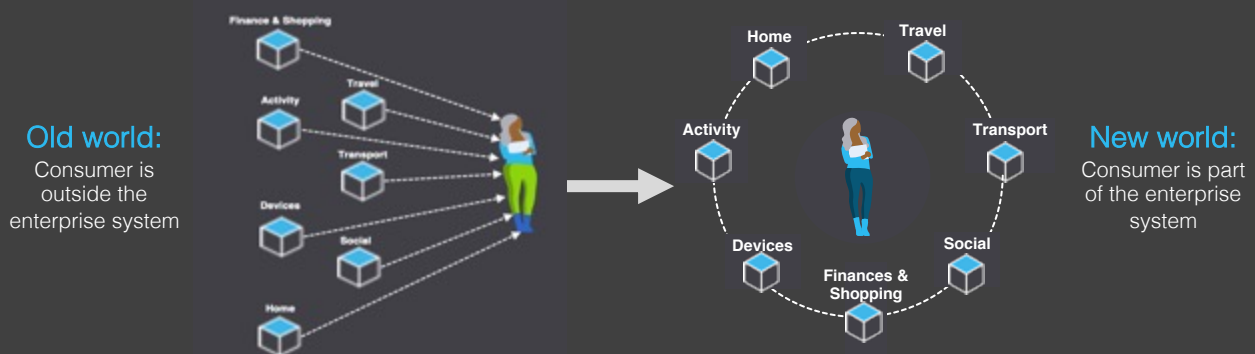
The pieces are falling into place to create demand for trusted brands, that use data for good, brands that empower individuals to use their data to make better decisions, better manage their lives and reach their full potential.

# A new philosophy is needed.

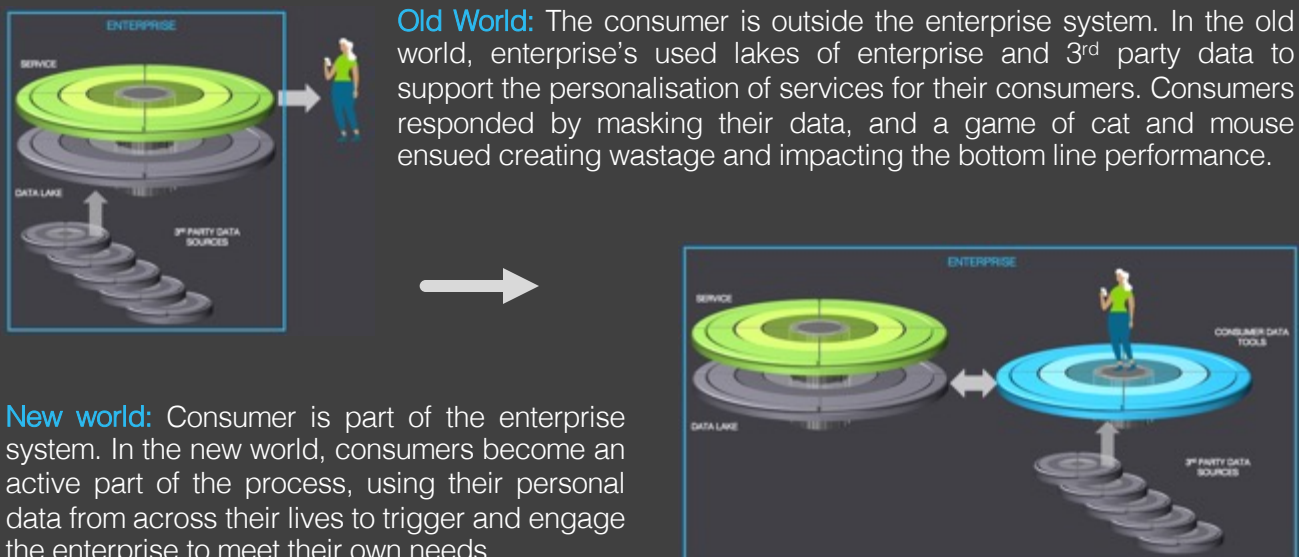
## From CRM to Customer Collaborative Relationships

These tectonic shifts are combining to enable a new approach to consumer engagement, based on trusted information sharing relationships between individuals and organisations. This is enabled by new approaches which empower the individual as an active agent working in collaboration with an organisation to create new value.

These new trusted customer relationships have the ability to move brands from being one of many reaching out to customers, to a position of a trusted brand at the heart of an ecosystems creating wholly new customer value. This has huge commercial implications, enabling wholly new opportunities to engage with the consumer and benefit both the bottom and top line.



These new relationships build transparency, openness and accountability and rely on the ability of organisations to leverage the new flows of data. This requires an understanding of customer consent, distributed data, analytics, governance and liability models and how to integrate them into the enterprise architecture and propositions.

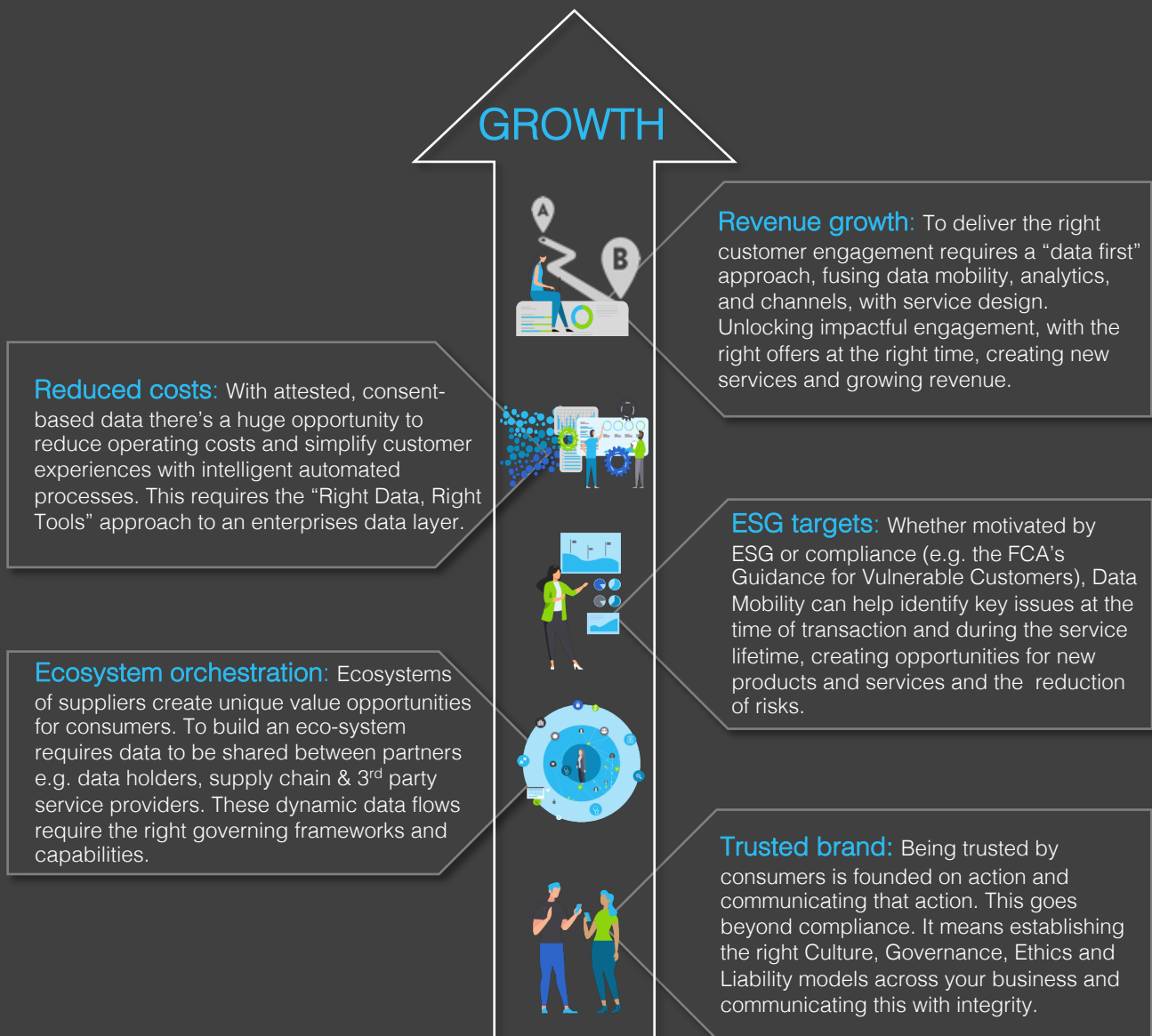


Building a new trusted information sharing relationship enables access to wholly new sets of cross-sectoral consented data, bringing with it the opportunity to generate new value for the consumer.

# The Opportunity.

## Winning the race to the top

Personal data provides a business's 'nervous system' that initiates and informs actions across the enterprise, linking horizontal business functions and vertical business units. These personal data signals trigger customer engagement across all stages of a customer journey; customer acquisition, cross-sell and churn. For business leaders these new trusted personal data flows are a battle ground which offers opportunities for sustainable shareholder growth, creating new top and bottom-line value, growing market share and supporting ESG targets.



Today many enterprises acquire personal data through the "narrow letterbox" of their own interactions with the customer. The new trusted information sharing relationship supported by Personal Data Mobility enables access to cross-sectorial personal data. This enables truly contextual customer journeys to be built, pre-empting customer needs enabling new competitive advantage. It yields insights that enable enterprises to match their capabilities to customer needs, at the right time, to deliver the maximum value.

# Delivering transformation.

To succeed business leaders need to design organisational capabilities that will outpace their competition. These capabilities need to bring their customers inside the ecosystem, accelerate data-driven innovation and deliver trusted experiences. This requires a holistic approach, recognising that technology is just one of a number of the enablers needed. The “must haves” span technology, brand messaging, proposition design, governance and partnerships. It is only when these are orchestrated in concert that the services become trusted and compelling, driving real collaboration between the enterprise, partners and their customers.



New capabilities required to build Customer Collaborative Relationships, encompass:

**Partnerships:** The use of Personal Data Mobility to power a service often unlocks the ability to build and orchestrate an ecosystem of 3<sup>rd</sup> party service providers. Brands that deploy data mobility early, will position themselves as a channel to the consumer for the partner brands to offer right services at the right time for their customers. The development of such ecosystems and services requires collaboration across legal, commercial and service design, each significantly shaped by their inter-play with the underlying data flows.

**Proposition Design:** New consented data flows unlock new more effective and efficient value propositions. The design of service flows requires the consumer consent requests to be embedded, layered and timed at the point of clear and fair value exchanges. In turn this enables the value proposition to be richer supporting access to new value opportunities for the customer and for the business.

**Brand Integrity:** Delivering new value using personal data mobility requires brand integrity to be embedded in the brand positioning, business model, propositions and customer communications. The brand must articulate qualities such as, Trust, Fairness, Transparency, Customer Advocacy, interweaving them within service design.

**Governance:** Data governance is critical to build customer trust in sharing their data with a brand. Data governance needs to move from an internal function, and evolve to act as a “Trust Anchor” demonstrating the integrity of your brand to the customer.

**Technology:** Personal Data Mobility enabled by complimentary technologies sit alongside the enterprise tech stack. These give consumers their own “data space” that enable them to aggregate their data, and consent to it being shared within your enterprise, unlocking privacy preserving analytics and automating existing business processes.

Only by bringing together the “must haves” can  
leaders create a new customer promise; *deliver value,  
protect my data, give me agency, voice and choice.  
To empower me to achieve my full potential.*



# How Ctrl-Shift can help.

Ctrl-Shift is a business innovation consultancy, specializing in the strategic value of trusted personal data. Our services help enterprises develop and execute strategies enabled by personal data mobility and develop the new capabilities that support sustained growth. We work collaboratively, foster knowledge transfer and help our customers build lasting value.

## DATA DRIVEN ANALYSIS

### Market Briefing & Impact Assessment

Briefing teams on the shifts in the market, identifying areas of impact and opportunity.

### Strategic Options

Assess the impact of shifting customer expectations & regulations on your business & define options to turn them into competitive advantage.

### Maturity Diagnostics

To identify your capabilities and gaps across functional, technical, internal or ecosystem requirements.

## DESIGN, PLAN, BUILD, DELIVER

### 1. Right Data Right Tools:

Ctrl-Shift helps you create a robust modern data strategy embracing and leveraging Personal Data Mobility. This includes architectures, data sources, consent, innovative approaches to analytics and contextualisation of customer engagement.

### 2. Customer Engagement & Automation:

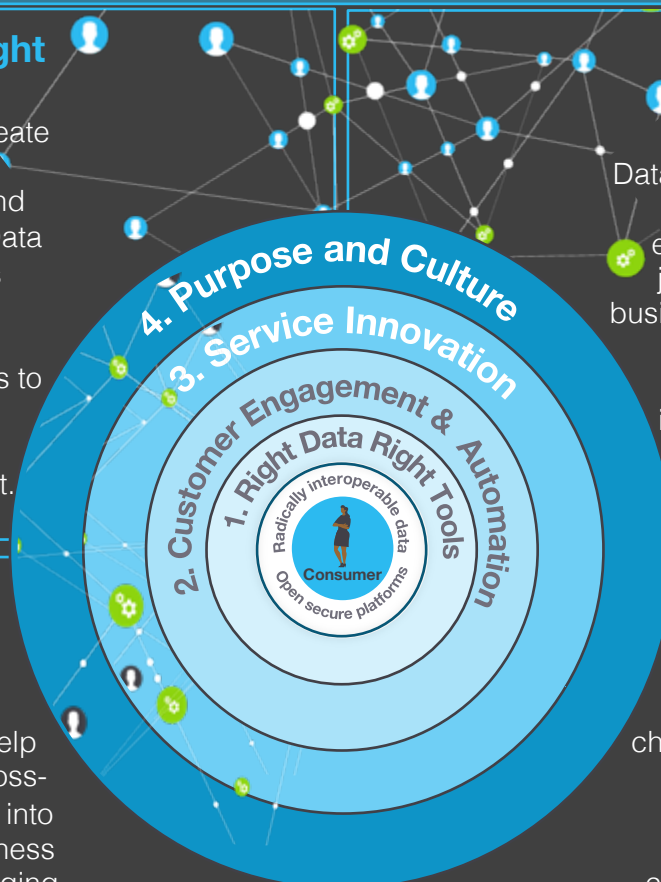
Data Mobility can be used to trigger customer experiences, build new journeys and automate business processes. Drive down churn, operating costs and fraud, while increasing cross-sell & partner ecosystem opportunities.

### 3. Service Innovation

Ctrl-Shift uses its unique collaborative sandbox process to help businesses design cross-sectorial data mobility into their service and business process design. Engaging ecosystem stakeholders from the outset reduces risk and time to market.

### 4. Purpose and Culture

Ctrl-Shift helps teams to tackle the cultural challenges of deepening trust in a brand, by building collaborative relationships with customers, grounded in data sharing. This spans an enterprise's functional areas.



# CtrlShift Creating Business Impact.

Our unique skills and best of breed partners span technology, legal and governance, business value, customer service design have been founded in the development of leading edge, Personal Data Mobility enabled services and solutions within unique ecosystems, with blue chip brands.

## Facebook, Global Deputy Chief Privacy Officer, Stephen Deadman

*"Over the last 3 years, Ctrl-Shift have been key to helping Facebook explore, understand - and in some cases shape - the latest trends and thinking across the data-driven economy; especially around our work on 'a new paradigm for personal data'."*

## Verizon, Associate Product Director, Bill Fish

*"Ctrl-Shift is at the cutting edge of developments in the personal data economy. Their insight and understanding helped frame our perspective around the future opportunities in identity, data and trust, which have become core to our strategy."*

## Swift, Co-founder Swift Inner Tribe, Peter Vander Auwera

*"Ctrl-Shift has been an amazing partner in the Innotribe research and development phase of the Digital Asset Grid project. They have delivered outstanding quality and been able to envisage the future and pioneer ideas for innovation. Their dynamic yet structured approach coupled with great project and stakeholder management skills has achieved astounding results"*



## Contact Us:

We're passionate about helping organisations better serve their customers, to create better businesses, better lives and a better society. If you'd like to explore what's possible, we'd love to speak with you.

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