This time it’s personal!
The rise of the personal data economy.

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in 2018
We Build, Innovate and Change

Founded  People  Nationalities
2000      500      35

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BMW

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Nordea

Allianz

Fortum

Helsinki

Tampere

Oslo

Stockholm

Berlin

London

Munich
Look back in anger
The “Good Guy” opportunity
Trust is a key ingredient
If we can get it right, the opportunities are out there.
New Role for Consumers: from Passive to Active
The Personal Data Economy: What’s our ambition level?

**Shape Existing Business**

1. Market
   - Transparency and visibility

2. Engage
   - Improve service offer via partnerships

3. Transact
   - Create new value exchanges

**Create New Value with Digital**

4. Venture
   - Create new value propositions

5. Disrupt/Redefine
   - Change markets/create new ones

Create new value exchanges
#1 Market: Generalised claims are challenged while real usage data allows personalised purchase suggestions.
#2

**Engage:**
New partnerships will enable cross referencing of personal data to allow more holistic recommendations.
Transact: Use our personal data as currency. We get a choice: “Pay with: data <-> money”
New Ventures: Data Banks
Store, Insure, Monetise, Advise
#5 Disrupt: Redefining “what business are we in?”

- Producing (Product/Service)
- Connecting (Platform)
- (Data driven) Advising
Kiitos!

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