

# The future of digital engagement in an age of compliance

**Insights from interviews with enterprise customer data leaders**



PRODUCED BY

 TechPros.io

  
Identity First

# Contents

Introduction .....	3
About Customer Identity & CIAM .....	4
Chapter 1 - Data Privacy & Trust.....	5
• Trust is essential, but data privacy is also an opportunity	
• Trust as a compact between brand and customer	
Chapter 2 - How are large organisations building trust? .....	7
• Data security is the number one priority	
• Large organisations struggle to handle personal data	
• Google roadmap	
Chapter 3 - Principles of privacy .....	9
• Data integrity	
• Contextual privacy	
• Ethical decision making	
Chapter 4 - Centralising Data .....	11
• The move to centralisation	
• Centralisation challenges	
Trends .....	13
Insights .....	14
Acknowledgements.....	15
Sources.....	16
Appendices .....	17

# Introduction

In recent years consumer concern about the privacy and security of their personal data has increased dramatically. Indeed IBM found that in the US 60% of consumers are more worried about cyber security than they are of going to war<sup>(1)</sup>. In Europe, high profile database breaches like the one at British Airways in 2018 have left consumers in no doubt that their privacy is at threat.

And consumer wariness is increasing. In the wake of the Facebook/Cambridge Analytica scandal, 57% of respondents to a Janrain survey<sup>(1)</sup> indicated that the scandal left them more concerned about their data privacy and security – and much less willing to share their personal data freely with brands.

While consumers become more cautious, brands in turn are conversely keener than ever to gather and harness the value of customer data. A 2017 survey of retail CMOs<sup>(2)</sup> found that 25% are using consumer data to create new products while 44% use it to craft more personal shopping experiences. Some 60% of retail CMOs recognise that better data would result in more effective loyalty programs.

Add in legislation like GDPR and brands are facing a major challenge in how best to use and manage customer data in a way that doesn't hamstring loyalty programs or fall foul of customer expectations or compliance standards.

To find out how European enterprise customer data leaders are tackling this complex problem, Janrain conducted more than 50 interviews (see appendix 1 for interviewee profile), the findings of which are distilled into this eBook.

# About Customer Identity & CIAM

Truly knowing the customer is key to marketing success today. And it's not just about knowing their name, but understanding their true identity. The technology that makes this possible is known as customer identity and access management (CIAM).

These solutions help companies acquire and recognise customers, collect accurate first-party data, and facilitate personalized marketing through integrations.

At its most basic level, a CIAM solution should offer the complete spectrum of capabilities related to delivering a secure, seamless customer experience.

This includes the ability to register and authenticate customers, collect consent, manage identities and preferences, connect customers to internal and third-party applications, and scale across multiple customer bases, business units and partner offerings.

Getting customers to digital properties is one thing, but having them identify and engage with a brand is another. Whether through traditional registration (username and password) or social login, this is when visitors go from anonymous to known - provided your customers consent.

Once acquired, companies have the ability to collect rich demographic and psychographic profile information from their social login or registration method, building a powerful database of knowledge and preferences from your best customers.

Then, companies can amplify the power of their customers' identities and turn that information into action by synchronising profile data with their email marketing system, CMS, web analytics, targeting, CRM, e-commerce and other marketing technologies already in use.

As marketers look deeper into customer identities, a richer, more meaningful set of marketing tactics becomes apparent. Capturing, storing and connecting customers' data powers the next level of digital marketing, building the personalised journey.

For example, imagine a frequent flyer is on an airline's website researching tickets to Spain. She has a question and decides to call the airline. The airline's system recognises her phone number and is able to connect the customer profile to her recent website activity.

The representative then asks if the customer is calling about the trip to Spain she was just researching online. A centralised approach to user registration and consent allows continuity in the customer's journey and enables brands to deliver exceptional experiences.



# Chapter 1 - Data Privacy & Trust

**“Privacy is essential”**

Leanne Lynch, Next Generation Products.

For most brands, customer data and consent are among their most treasured assets. Data fuels innovations in products and services and enables the level of personalised experience that many channel managers view as necessary for maximising consumer loyalty. However, mishandled and stolen data has led to marked degradation in the level of trust that many consumers have in online services, commerce and marketing. Developing and implementing a data strategy that fosters customer trust is essential for growing your online brand.

A 2018 Forrester report<sup>(3)</sup> ‘The Customer Trust and Privacy Playbook’ posts that data privacy is essential to building trust with customers. To test this theory, we asked our interviewees - data leaders, if they agreed with Forrester’s position.

## Trust is essential, but data privacy is also an opportunity

Jelle De Bruin, systems architect at Netherlands based Taonga Consulting couldn’t agree more with the Forrester position:

**“Well, first of all, I agree with the statement and it means that you build a relationship with a customer and that relationship is golden. It’s crucial. If you don’t have the trust you lose the customer. So it’s essential to keep that and to take care of their info. So that means you have to use it as one of the basic principles in everything you do.”**

James Kingham, a Solutions Architect for broadcaster Sky goes further, observing a gap between privacy policy and customer service which is often a missed opportunity:

**“I would say, yeah, that’s, that’s absolutely essential. I would actually take it a little bit more than that, actually, I think it’s more than trust. I think it’s an opportunity. I think there’s far too much focus given to the kind of digital online part of transformations and security that is required, when in actual fact the kind of relationship very often doesn’t tie into that.”**

Matt Wilson, head of development at Channel 4 underlines the importance his organisation placed on data privacy:

**“We take it incredibly seriously to the point that we won several awards for something we termed our viewer promise. So we were able, using video - because we’re a TV station to provide a fairly clear, informative, but also entertaining message that allows our viewers how seriously we take that, take the privacy of their data, while explaining to them what we did with it, and how we were going to use it.”**

## **Trust as a contract between brand and customer**

The nature of the trusting relationship between brand and consumer is one that David Whewell, former Director of a multinational pharmaceutical, chemical and life sciences company Merck Group, sees as a quid pro quo:

**“It’s not so much about privacy itself, but about the perception of privacy. In order to create this bond of trust for a service that is being provided - the data economy is all about ‘I give you some information and you give me some value from it’. Privacy is really more about smart trust. It is knowing that the information that I give you won’t be exploited in ways that I am not comfortable with.”**

The data for service trust pact that Whewell observes is something William Nicora, freelance digital enterprise architect thinks will take off, above and beyond compliance issues:

**“I would tie this notion of customer centricity to GDPR and data privacy. I consider these as opportunities to show our customers how, ‘yes, we’re in the business, we grow this to make money, but still, we do care about their concerns.’ And I am a strong believer that we should get to the point where customers say ‘yes, I’m willing to give this data because I’m getting value out of it. And I trust that my data will not be abused.’**

However, Martijn Moerbeek, Group Digital Strategy & Innovation Director at Legal & General believes today’s younger consumers are perhaps less cautious about sharing their data than some commentators believe:

**“I totally believe that privacy is essential to building trust with customers. However, customers say they expect that but in reality they seem to be much less bothered about it. If you look at the recent Facebook scandal, there was this movement called #DeleteFacebook. Three or four weeks later, Mark Zuckerberg came out and said that movement had absolutely no impact on the numbers for Facebook.”**

Moerbeek believes that so long as the service they’re signing up for is attractive enough, younger consumers are prepared to take a calculated risk:

**“I think especially the young generation are so used to sharing their data that they go in there with their eyes wide open, they probably expect that the benefits of sharing is greater than the risk of losing your data.”**

When it comes to the younger generation’s attitude to data privacy, Ashutosh Agrawal, Innovation Manager at Airbus feels that it’s not they are less cautious, they just approach it differently:

**“I don’t know if the younger generation is really oblivious to privacy. I think they care about it, they just care about it in their own way, otherwise, we wouldn’t have a snapchat where your photo disappears.”**

Channel 4’s Matt Wilson makes the point that if a consumer trusts your privacy position, your database will grow faster:

**“The rate of increase that we had or rate of adoption that we had of people signing up. It was tantamount I think, to the fact that they trusted us as a brand.”**

A collection of social media icons (Facebook, Twitter, Instagram, WhatsApp, etc.) on a wooden background.

# Chapter 2 - How are large organisations building trust?

When asked about the data policies in place to engender trust in their organisations, our interviewees talked about their company's current position on data privacy, compliance and how that relates to customer engagement.

## Data security is the number one priority

For some organisations, the number one priority is the security of their customer data. In the financial sector, data security is more business critical than anywhere else and it's no surprise to hear that Legal & General take it extremely seriously, as Martijn Moerbeek describes:

**"We take data security very, very seriously. And we have a Chief Information Security Officer, with a whole team round them. And we spend a lot of money on data security. We haven't had a significant data breach for as long as anybody can remember."**

Jelle de Bruin at Taonga works with a range of companies and observes that data privacy is usually something that falls under IT's remit:

**"It's about customer privacy usually, especially with GDPR in place. It's also important for the IT division itself to be aware that they are using sensitive data. All customer data is sensitive these days. So, it's across the board basically."**

## Large organisations struggle to handle personal data

De Bruin also sees that some organisations are more geared up for handling groups of data but perhaps not so well prepared when it comes to using individual customer data:

**"It also depends a bit on the customer and the organisation you work for. Some organisations don't care about the individual customer; they usually care about the group. So it's more or less common practice to depersonalise all the data but it's when customers do want that personal relationship that organisations sometimes need to be made aware of the fact that it is kind of sensitive data that they're using."**

Channel 4's Matt Wilson explains that they have set up system that enables them to track the origin of data they hold - an important initial step in any organisation he feels:

**“We’ve actually had governance processes in place including auditing for processes around that data so that we actually have up to date, managed auditable traces of data. So we know exactly where that data is going, where it’s stored, who’s got access to it. I think it’s something you have to get intrinsically into an organisation rather than expecting it to happen by default.”**

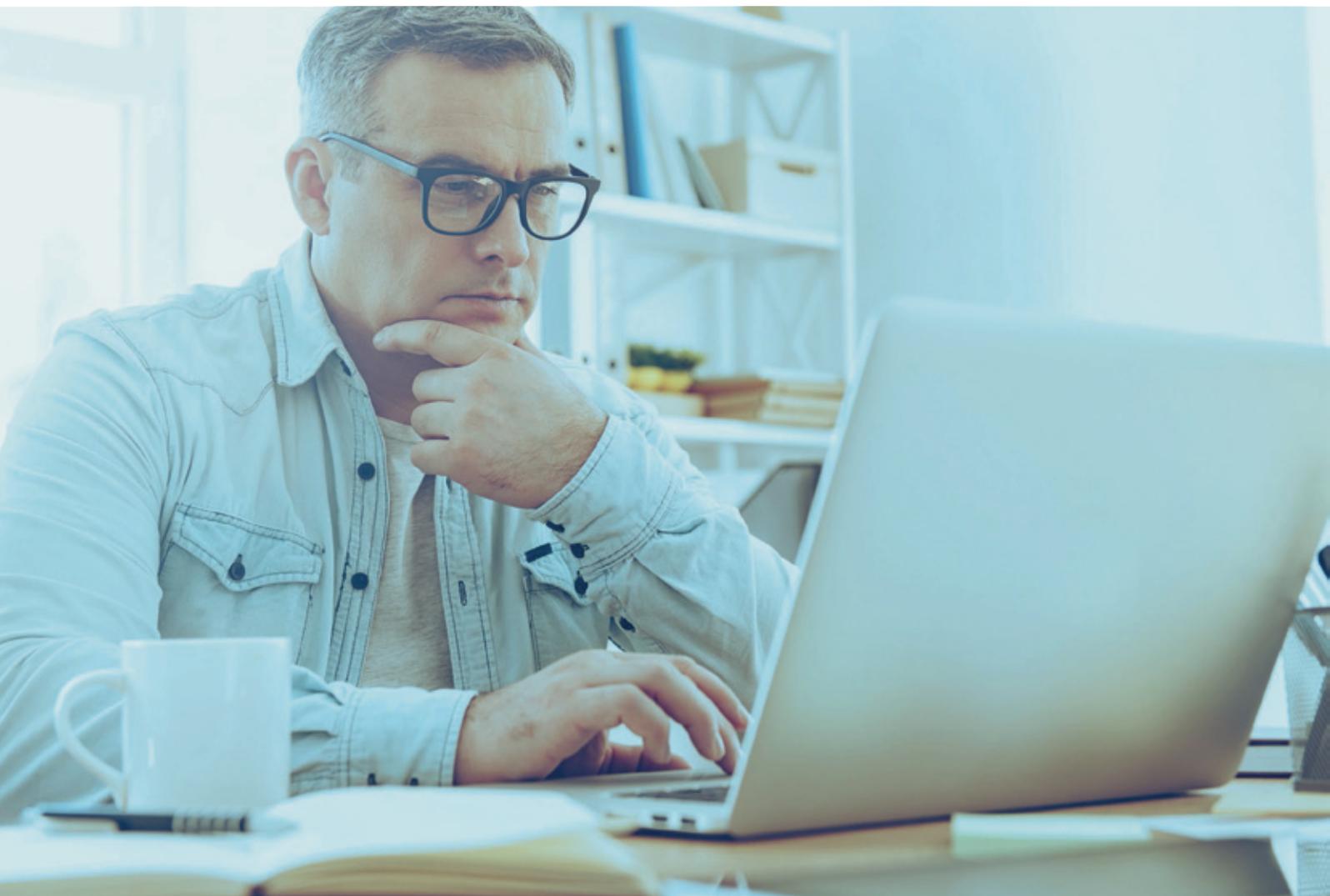
## Google Roadmap

William Nicora at Brussels Airport sees trust, at an individual level, coming down to being clear about the information being held on customers and feels Google is leading the way in this department:

**“Initiatives linked to GDPR and new solutions for digital customer journeys are increasing transparency and access to data, so that is providing a roadmap. I would say my reference today is with Google. They give full disclosure: ‘This is what we have on you, just control it and this is what to do with it.’ For me that’s the only way you can go. You have really to be transparent and that certainly build trust.”**

However he concedes that his own organisation, like many others, are currently more focussed on data compliance and security than customer engagement:

**“We’re not at the level of Google. We have the procedures in place for GDPR but have no way to connect exactly all the data points to that kind of level of detail. The direction we’re going in is to improve and extend the customer journeys to give customers control and visibility.”**



# Chapter 3 - Principles of privacy



Forrester's Customer Trust and Privacy Playbook 2018<sup>(3)</sup> advocates that companies should adopt three principles to adapt to new threats. These are 1) implement contextual privacy, 2) prioritise data integrity and 3) build ethical decision making (see appendix 2 for definitions).

We wanted to know which of these three our data leaders considered to be the priority for their organisations.

## Data Integrity

David Whewell, formerly at Merck Group takes a practical approach to this conundrum, believing that getting all their ducks in a row with regard to data integrity has to be the starting point:

**"I think data integrity is more of a concern for moving to a data driven business rather than security itself. I mean if you don't know what's going on with your data, then you don't you know who's accessing it, you don't have the right controls in place. And that's more about strategy around data integrity."**

Whewell believes that work needs to be done within an organisation to get data to a point where it can be utilised:

**"The main driver for an enterprise being data driven is recognising that the data has intrinsic value, but in order to get to that position, you need to have everything in place so that you recognise the data you have. You make sure that it's not siloed around the business, and that essentially the business treats data like an asset and manages it in the same way."**

Sky's James Kingham supports Whewell's view:

**"I would say, if it's from a company perspective, data integrity is absolutely key, everything stems from it."**

## Contextual Privacy

Jelle De Bruin views contextual privacy as an easy win for organisation but adds the caveat that adding an ethical dimension to this is not easy:

**“I would say the easiest to choose is the contextual privacy. The hardest to get is the last one where you actually get the machine to decide what sort of privacy is warranted. So that’s something to strive for. And obviously, that’s what companies want. But I think there’s an intermediate step where the organisation becomes aware of what data can be shared, and what data should not be shared, that sort of between step, I would say.”**

Martijn Moerbeek shares de Bruin’s view:

**“I would start with contextual privacy because that’s arguably the easiest to do. With open banking, like I said, there’s a lot of things you can do and most of the technology is there to do it.”**

## Ethical decision making

Moerbeek, like De Bruin warns that contextual services need to be balanced by ethical decision making:

**“The problem is if we started giving contextual services, the risk is, they can become quite creepy.” That somewhat depends on the personality of the receiving person as well, what might be useful services for one person, another person might view as a company stalking you.”**

Moerbeek gives an example of how contextual services can go wrong when ethical decision making is absent:

**“I read an example where an American company started sending coupons to a household in America relating to nappies and other baby products. The father of the household was awfully confused about it until he realized that his 16 year old girl was actually pregnant. And the company knew that because she started looking at certain things - so they figured out she was pregnant before she even told her dad. I think that is probably not quite ethical. And that’s why I’ll probably tackle that point first.”**

Airbus’s Ashutosh Agrawal, agrees with Moerbeek:

**“For me, ethical decision-making would be the priority one. For me, this is more of a human issue, because the human link could be the weakest link.”**

BAT’s Leanne Lynch can also relate to the potential downside of customer data:

**“When you look at the amount of information somebody can learn about you just by watching the way you shop, oh my goodness. It’s scary.”**



## Chapter 4 - Centralising Data

**“Get a grip  
of it and  
consolidate  
as quickly  
as possible.”**

**Matt Wilson, Channel 4**

As the blueprint for all the systems within an organisation, data architecture provides the approach for how data flows and is processed across systems and applications. And today’s modern data architecture creates a more deliberate and intricate blueprint than ever before.

As companies progress into new realms of information delivery, the old models of data architecture aren’t enough for real-time and data-driven business demands. To gain a competitive advantage and react more quickly to market conditions, companies must adopt new data architecture models to allow for real-time reaction.

We asked our interviewees if they have looked at centralising their data and if so, how far they have got. Almost all see a central database as a desirable end goal.

### **The move to centralisation**

Jelle De Bruin confirms centralisation of data is on the agenda for his clients:

**“That’s currently one of the issues we’re facing now. They sort of want to centralise it all. But at the same time, they’re sort of hesitant to centralise everything. Ideally you would want to integrate everything into one. You need to have one base where you can have good governance.”**

William Nicora also says a 360 degree customer data view is definitely on the horizon for Brussels Airport:

**“Yes, and that’s our end target. So now the goal is to get to the point of that single customer view, especially the key driver data, GDPR and having the consent traced.”**

Lou Lwin, head of operational planning at Markerstudy explains that his organisation is a firm believer in centralisation and has already made strides in that direction:

**“Yes I guess that a little bit of the holy grail for many businesses is to have a single source of truth regarding your customers and to a large extent we do that.”**

Matt Wilson at Channel 4 considers himself to be in a fortunate position in that his organisation's data is now centralised via Janrain:

**“We’ve gone through that pain previously. It was probably a conscious decision that at some point or other, you have to realise that you can’t continue with silos of data, and you have to consolidate it. We were fortunate enough to do this back in 2011.”**

Moving to this position is not without its challenges however.

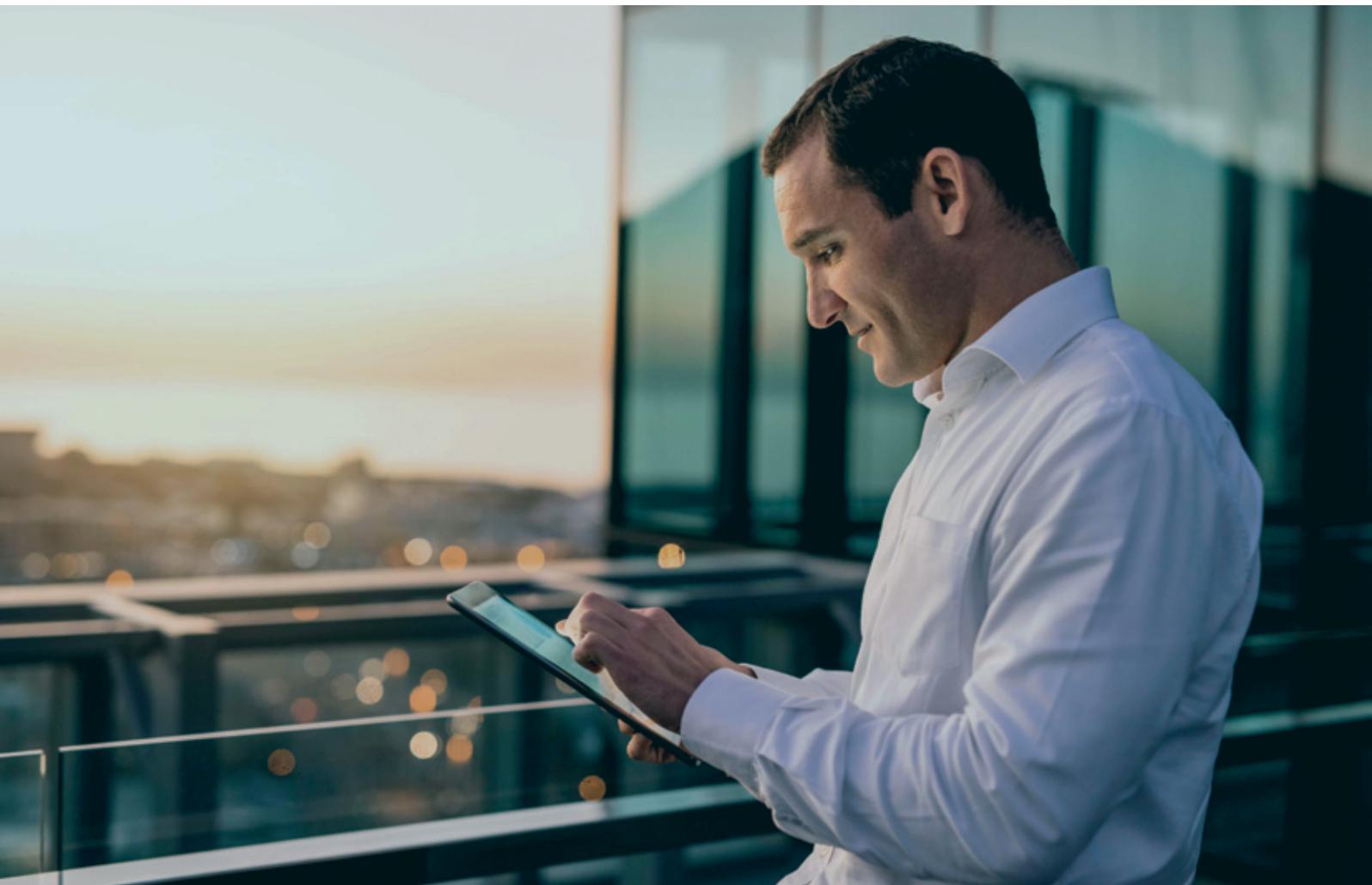
## Centralisation challenges

Legal & General's Martijn Moerbeek explains there is a clear advantage to centralising customer data and it's something they are moving towards but are not there yet:

**“Yeah, that’s what we’re looking at at the moment. So we are fully aware because the silos and the data and unlimited data sets that we have, there’s only so much to do with the customer experience, because in reality, we would like to give more of the nurturing and the intentions. We would like to optimise customer journeys in real time. And we would like to offer automatically the right product at the right time, but we don’t have the data for it.”**

Moerbeek stresses that the ability to centralise customer data is becoming business critical for any aspiring digital organisation:

**“If you want to sort out one thing then it has to be data and because everything from a digital perspective starts with the data and means centralised data. I believe we need it, we need to plan our data.”**



# Trends



The number one issue on everyone's mind when it comes to data privacy is trust - indeed **100%** of those surveyed in our interview process agreed that robust data privacy policies are essential to maintaining the trust of consumers.

It becomes clear also that the collision of consumers' data privacy concerns on one front, and brand data ambitions on the other, promises a perfect storm where both opportunity and risk merge together.

Some **80%** of our interviewees say their organisations are looking to centralise their customer data, to take advantage of the terrific opportunities a 360 degree customer view offers, particularly in relation to customer loyalty programmes.

However, this path to customer retention is filled with obstacles. While **100%** of our interviewees agreed that data privacy is essential to building trust, how to tackle the key ingredients of data integrity, contextual privacy and ethical decision making - and in which order, is likely to occupy the minds of data experts for some time to come.

Companies like Google are offering something of a roadmap, demonstrating that consumers, particularly millennials are prepared to trust brands offering a transparent approach. And indeed consumers will share their valuable data if they know what is in it for them. In this sense, data privacy is moving away from old school Faustian pacts towards a more sophisticated, enlightened and transparent future.

# Insights

## Trust is the new currency

At Janrain, we believe that trust is the new currency. Simply put, without trust there is no consent, without consent there is no addressable customer data, and without customer data there is no marketing power.

Today's consumers are digital natives. They expect seamless digital brand experiences – convenient, secure, private and personalized - and they demand control over how much of their data brands collect and how it is used.

To engage digital natives, brands must evolve and innovate upon their consumers' digital experiences or risk being outclassed by competitors, disintermediated by disruptors, and leapfrogged by emerging innovators. In order to deliver the innovative engagements needed to delight digital consumers, brands must know who these customers are - and they must have their consent.

Understanding and managing digital identity is the first step toward building the trust, engagement and intelligence that make it possible for brands to thrive in the digital era.

Today, most brands use fragmented, isolated and custom-built consumer registration solutions and disjointed identity databases. Different solutions are deployed for each sub-brand, geography or campaign. This one-off approach creates scale, governance, data management, data privacy and security and cost challenges – along with multiple databases, duplicate records and no single view of the customer.

But some leading brands start with the mindset that identity management is the foremost enabler to meeting the challenges of serving and engaging the digital native consumer.

Rather than a fragmented approach, they deploy a single integrated “Identity First” solution to capture, manage and secure all of their consumer's identities and permissions, across all of their brands, programs and geographies.

With that approach, Janrain's Identity First customers are able to enable and accelerate their success, delighting consumers by anticipating their needs, respecting their preferences, maximizing trust in their brand, and enabling digital innovation and transformation.

Visit [www.janrain.com](http://www.janrain.com) to learn why the largest brands in the world trust Janrain to manage their most valuable assets: their customers' identities.



# Acknowledgements



## Jelle De Bruin - Taonga Consulting

Jelle de Bruin is an architect with over 20 years IT experience at various organizations in various industries. He has worked at large financial institutions and retail companies.

---



## David Whewell - formerly at Merck Group

David Whewell is a strategist and futurist revolutionising healthcare through technology and innovation, by bringing in the best approaches from other industries. His goal is to guide the healthcare industry to embrace new opportunities to create truly patient-centric services, utilising the best insight-driven and cutting-edge technologies, to meet 21st Century customer expectations and create state-of-the-art healthcare resources which understand their needs. David graduated with honours in Mathematics, Computer Science and Psychology from Durham University, and has over 20 years experience transforming businesses with clients including Reed Elsevier, Sony, Walt Disney and Transport for London. He currently specialises in new opportunities delivering improved health outcomes through the use of Artificial Intelligence and Machine Learning in Neurodegenerative diseases.

---



## William Nicora - Brussels Airport

William Nicora is an experienced Digital Enterprise Architect. He has over twenty years of experience across multiple industries applying a wide range of technologies. During the past six years he has implemented digital solutions for the retail industry.

---



## Martijn Moerbeek - Legal & General

Martijn Moerbeek is a group director at Legal & General, a FTSE 50 financial services company, advisory board member for technology houses and start-ups, and a keynote speaker. He has a blended skill-set of corporate strategy, innovation design and business architecture, bridging all aspects of change. Martijn has spent his career architecting and driving large-scale digital transformations in companies with revenues of up to £44bn. More recently, he has focussed on establishing engines for business growth by realising the potential for disruption at the cross-over between the corporate and start-up worlds.

---



## Matt Wilson - Channel 4

Matt Wilson is the Chief Architect at Channel 4 Television UK, where he has previously held various technical roles. His team is responsible for information technology strategy and architecture across the organisation, including the key business functions of Advertising Sales, Broadcast Management Systems, Big Data Analytics and the public facing online product All 4.

---



### Ashutosh Agrawal - Airbus

Ashutosh Agrawal has 13 years of work experience with blend of Technology & Business in diverse sectors like Aerospace, Automotive and Clean-tech. His expertise is in emerging technologies based products and business transformation. He is a Mechanical Engineer and completed his MBA from IE Business School, Madrid. He joined Airbus in 2012 as Innovation Manager and is also the Head of Knowledge Management at Corporate Technology Office in Airbus.

---



### Lou Lwin - Markerstudy

Lou has 27 years of experience in Technology, covering everything from Infrastructure to Security, Data Centre to Cloud, IT Operations to Enterprise Architecture and Digital Transformation to Innovation, holding several senior leadership roles along the way. Having spent the last 6 years working at Markerstudy, Lou has led numerous digital transformation initiatives in both technology and workforce across a very complex environment. Leading teams of experts to turn business challenges into business as usual, Lou has achieved a reputation for executing rapid change and achievable IT strategy. Having recently moved from IT into the office of the COO, he is currently focussing on legacy modernisation and operational strategy.

---



### Leanne Lynch - BAT

Leanne Lynch is the head of IT for the Next Generation Products Business division defined to explore and deliver the company's Transforming Tobacco agenda, through introduction of alternative nicotine consumption products, i.e. E-Cigarettes and Tobacco Heated Products. In the last 2 years, Leanne has led a core team to deliver the technology strategy for the division. The focus of which is growing the consumer engagement opportunities by establishing the technology ecosystem to enable the Business to Consumer engagement capability which includes online digital and physical retail across Ecommerce, Consumer Data Platform and Marketing Automation.

---

## Sources

<sup>0</sup> [www.consumeraffairs.com/news/survey-finds-increasing-level-of-consumer-concern-about-privacy-protection-041718.html](http://www.consumeraffairs.com/news/survey-finds-increasing-level-of-consumer-concern-about-privacy-protection-041718.html)

<sup>1</sup> [www.janrain.com/resources/industry-research/consumer-attitudes-toward-data-privacy-survey-2018](http://www.janrain.com/resources/industry-research/consumer-attitudes-toward-data-privacy-survey-2018)

<sup>2</sup> [www.retail-week.com/analysis/infographic-achieving-a-personalisation-data-utopia/7026815.article?authent=1](http://www.retail-week.com/analysis/infographic-achieving-a-personalisation-data-utopia/7026815.article?authent=1)

<sup>3</sup> [www.forrester.com/playbook/The+Customer+Trust+And+Privacy+Playbook+For+2018/-/E-PLA830](http://www.forrester.com/playbook/The+Customer+Trust+And+Privacy+Playbook+For+2018/-/E-PLA830)

## Other Participants

**Michael Natusch**, Global Head of Artificial Intelligence, **Prudential**  
**Howard Cohen**, Head of Digital Capability Management, **Bristol-Myers Squibb**  
**Will Adcock**, Global Head of Technology Partnerships, **dunnhumby**  
**David Castro-Gavino**, Director, Data & Technology (Asia, EMEA & LatAm), **dunnhumby**  
**James Kingham**, Solution Architect, **Sky PLC**  
**Neeraj Sahni**, Senior VP, Cyber Risk, **Willis Towers Watson**  
**Veronica Hart**, Head of Global Data Centre Services, **Zurich Insurance**  
**Richard Beaumont**, Head of Digital Design, **Directline Group**  
**Daniel Jönsson**, IT Architect, **Länsförsäkringar**  
**David Germain**, Group Chief Technology Officer **RSA Insurance Group**  
**Robert Anderson**, Enterprise Application Architect, **Directline Group**  
**Emmanuel Benjamin**, Senior SAP Solutions Architect, **Roche**  
**Mohamed Talhaoui**, Software Architect, **Generali**  
**Anthony de Smet**, IT Architect, **Telenet**  
**Thuyen Pham**, Chief Information Security Officer, **Barriere**  
**Tim Goossens**, Digital Marketing Manager, **MSD**  
**Maurice Zeito**, Solutions Architect, **H&M**  
**Miguel Rivera**, Global Digital Innovation Lead, **Ferring**  
**Holger Von Ellerts**, Senior Project Manager Digital, **Coop**  
**Midhun Harry**, Solutions Delivery Manager - Commercial Portfolio Head, **The Emirates Group**  
**Irfam Hamid**, Sr Head of Commercial/Online Trading/Digital Marketing/Finance - Digital Retail (e-Commerce), **AI-Futtaim**  
**Gabriele Lochis**, Head of Digital, **BNP Paribas**  
**Christer Berglund**, Enterprise Architect, **If Skadeforsakring Ab**  
**Ahmed ElShazly**, Enterprise Architect, **Large Local Bank**  
**Boris Taratine**, Chief Cybersecurity Architect / Enterprise Architect (Cyber Resilience), **Lloyds Banking Group**  
**Pierluigi Fasano**, Director, Head Enterprise Architect Reinsurance & IoT Group Practice Leader, **Swiss RE Group**  
**Christopher Webster**, Head of Owned Media - Senior Online Marketing Manager, **Swiss Life AG**

# Appendices

## Appendix 1 - Interviewee profile

**Target:** Chief Digital Officers (CDO), Heads Of Digital, Digital Innovation, Chief Technology Officers (CTO), Chief Information Officers (CIO), Chief Information Security Officers (CISO), Data Protection Officers (DPO), IT Directors, Senior IT Managers, Solutions Architects, Identity Architects, Enterprise Architects, Technical architect

**Region:** Europe

**Firm Size:** 3000+

**Industries:** Pharmaceuticals, Broadcast Media, Leisure, Travel & Tourism, Airlines/Aviation, Sports, Financial Services, Insurance, Retail, eCommerce, Oil & Energy, Publishing, Media Production, Entertainment, Automotive.

## Appendix 2 - Definitions of Forrester terms

**Contextual Privacy:** A business practice in which the collection and use of personal data is consensual, within a mutually agreed-upon context, for a mutually agreed-upon purpose.

[www.forrester.com/report/The+New+Privacy+Its+All+About+Context/-/E-RES108161](http://www.forrester.com/report/The+New+Privacy+Its+All+About+Context/-/E-RES108161)

**Data Integrity:** Data integrity is the maintenance of, and the assurance of the accuracy and consistency of, data over its entire life-cycle and is a critical aspect to the design, implementation and usage of any system which stores, processes, or retrieves data.

[https://en.wikipedia.org/wiki/Data\\_integrity](https://en.wikipedia.org/wiki/Data_integrity)

**Ethical decision making:** The digital economy is built on data – massive stream of data being created, collected, combined, and shared – for which traditional governance frameworks and risk-mitigation strategies are insufficient. In the digital age, analysing and acting on insights from data can introduce entirely new classes of risk. These include unethical or even illegal use of insights, amplifying biases that exacerbate issues of social and economic justice, and using data for purposes to which its original disclosers would not have agreed, and without their consent.

[www.accenture.com/t20180705T112503Z\\_w\\_/us-en/\\_acnmedia/PDF-22/Accenture-Data-Ethics-POV-WEB.pdf#zoom=50](http://www.accenture.com/t20180705T112503Z_w_/us-en/_acnmedia/PDF-22/Accenture-Data-Ethics-POV-WEB.pdf#zoom=50)

# About Janrain

Janrain pioneered Customer Identity and Access Management (CIAM) and continues to lead the market with industry-first innovations and global reach. The Janrain Identity Cloud® enables transformational experiences, delivers insights, ensures privacy and security. Janrain clients focus on Identity First, engaging customers with highly personalized, consent-driven experiences that scale to the largest use cases while meeting regulatory and consumer expectations for privacy, security and control. The company manages 1.75 billion digital identities, enabling digital transformation and consumer trust for the world's most recognized brands, including Pfizer, Samsung, Philips, McDonald's and Dr Pepper Snapple Group. Founded in 2002 and headquartered in Portland, Oregon with additional hubs throughout the US, UK, Latin America, India and China. Twitter: [@janrain](#). For more information and industry best practices downloads, visit [www.janrain.com](http://www.janrain.com).

janrain®  
Identity First