# MARKETING RISKS IN A NEW AGE

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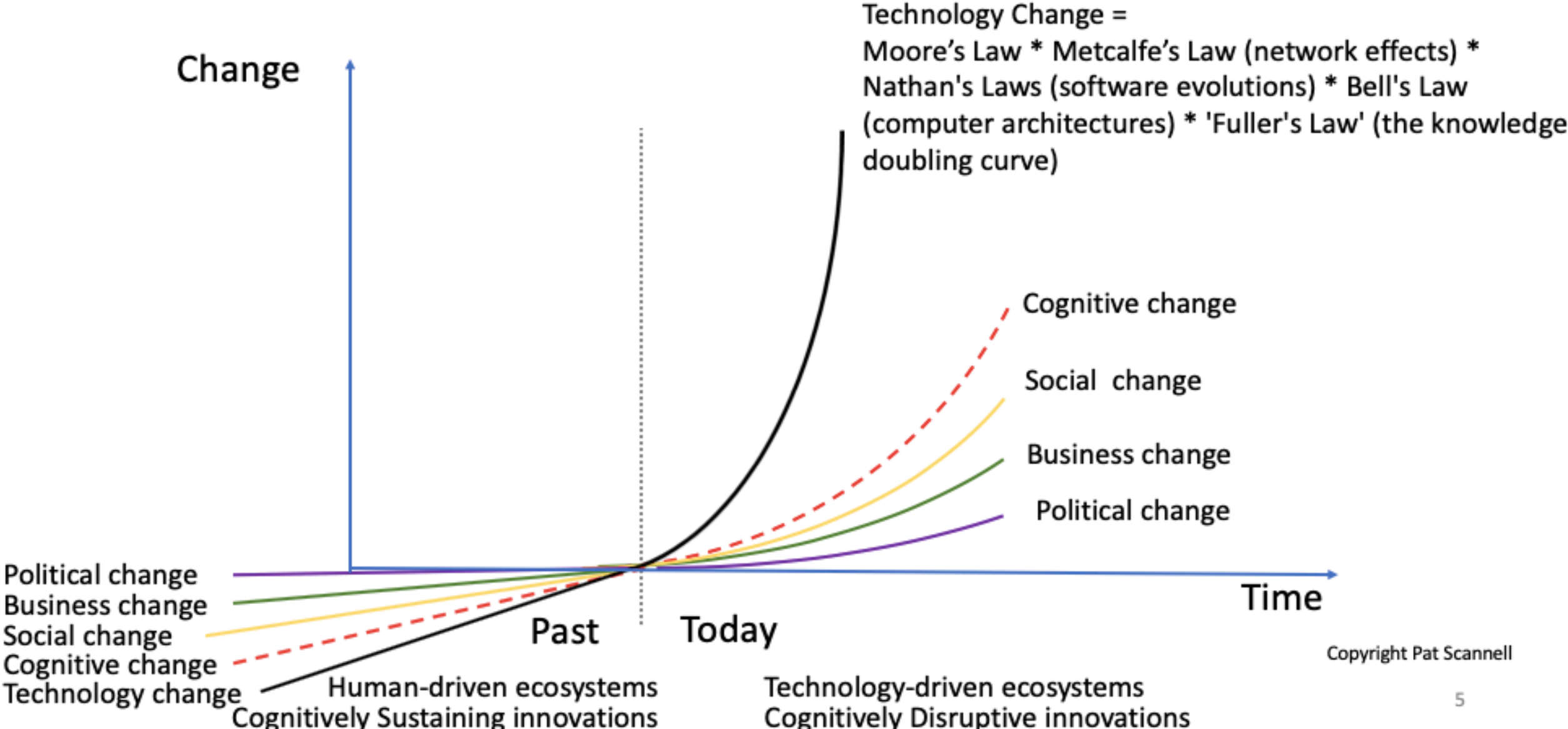
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# WHAT THIS DECK CONTAINS

- Identification of rapidly emerging risks to marketing departments and your enterprise bottom line from criminals

- Suggested small baby steps to take towards addressing them

- It all begins with this curve

# How Fast Will Disruption Happen?



Change

Technology Change =
Moore's Law * Metcalfe's Law (network effects) *
Nathan's Laws (software evolutions) * Bell's Law
(computer architectures) * 'Fuller's Law' (the knowledge
doubling curve)

Cognitive change

Social change

Business change

Political change

Past

Today

Time

Political change
Business change
Social change
Cognitive change
Technology change

Human-driven ecosystems
Cognitively Sustaining innovations

Technology-driven ecosystems
Cognitively Disruptive innovations

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# RAPID CHANGE

- Not only is the planet rapidly shrinking

- But the pace of change is daily increasing

- The tech is not just emerging

- It's also merging together

- Creating new ways of doing business

- IT ALSO CREATES NEW RISKS…

# DO YOU KNOW YOUR CUSTOMERS?

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- <u>Skim this article</u>

- It describes Jane Doe walking down a shopping mall, as well as doing this in the emerging metaverse

# MY POINT?

- Our existing identity systems are crappy,

  - Not being able to identify,

    - With a high degree of assurance,

- It's Jane Doe clicking on an ad

- Or buying something from you in the emerging metaverse

# SKIM THESE ARTICLES TO VERIFY THIS

- "<u>Costs of a Crappy Legal Identity</u>"

- "<u>Synthetic Identity Fraud - 1 Million Kids a Year</u>"

- "<u>Metaverse Bots?</u> "

- "<u>Lifelike Avatars, Risk & Legal Identity</u>"

- "<u>Metaverse, Identity, Data, Privacy, Consent & Security</u>"

- "<u>Challenges With Metaverse Contracts</u>"

# BEHAVIOR PREDICTING

- This is the marketing game today

- Just like the bird spreading its feathers to display its wares

- You want to know exactly what buttons to push to encourage your customers to buy from you at a given moment

# WHICH IS WHY…

- The Google's, Facebooks, Acxiom's, et al make billions of dollars a year taking in customer data, each second, and using it to then sell it to enterprises like yours to predict your customer's behavior in near real time

# AT THE 100,000 FOOT LEVEL

- I've created a legal identity for humans and AI systems/bots which addresses this

- Humans: "<u>Rethinking Human Legal Identity</u>"

- AI Systems/Bots: "<u>Creating AI Systems/Bots Legal Identity Framework</u>"

- Which hasn't yet been implemented by jurisdictions

# SO, WHAT BABY STEPS CAN YOU TAKE TOWARDS THIS?

- Begin rethinking your existing customers identities

- Skim this article "<u>Part V — Rethinking Customer Identities Leveraging Toda</u>"

- It discusses giving Jane Doe customer authorization rights which she in turn has the ability to delegate portions of it to her son John Doe

# A SMALL BABY STEP

- Is to begin experimenting in-house with TODA files

- <u>Skim this article to understand why to use TODA</u>

- You need to get your IT & Security folks on board

- Experiment, with how you can issue your own TODA capability files to Jane in a secure way

- Give Jane the ability to have a more personalized interaction with your enterprise

# BIOMETRICS

- My take on biometrics is quite different than most others on the planet — why?

- Skim "I Hate How We Use Biometrics Today"

- Given this, how can you leverage this to offer your customers a better experience with you?

# ANOTHER SMALL BABY STEP

- Consider offering your customers a service where they voluntarily offer their biometrics, which you then either digitize and/or anonymize, digitally signing them

- Issue them back to your customer in a TODA file which they then control

- So, depending on risk, they'd potentially use their biometrics to verify their identity

- You'd compare the digital signature on it to the one you signed – If it's still valid, then you'd have a high degree of assurance it's say Jane Doe

- If the biometrics are maliciously obtained,  the customer would come to you, prove their identity, you'd then revoke the old biometrics, and reissue new ones

- This is much better than the existing crappy systems we use today for biometrics

THEN THERE'S AI LEVERAGED SMART DIGITAL IDENTITIES

# RAPIDLY EMERGING

- It doesn't take a brain surgeon to see over the next few years customers et al will be leveraging this to make transactions on their behalf

- My dumb question to you folks is, depending on risk, how will say Jane Doe's smart digital identity be legally tied to her underlying legal physical identity and be rapidly confirmed?

- Answer — today on the planet this legal framework doesn't exist

# ANOTHER SMALL BABY STEP

- Begin to work with your IT, Security folks and local universities to develop your own proprietary way of writing to a customer's smart digital identity source code, a unique identifier which is secure

- Alternatively, partner up with other companies to develop this

- I'd suggest banks and insurance companies as possible partners - they want to keep themselves at the hub of the customer wheel and offer services which keep the customer close to them

- It's hypothetically possible for these types of companies to offer this kind of service to a customer's entire family, as well possibly offering the biometric service prior slides discussed

# COME WITH ME A FEW YEARS...

- Your enterprise is dealing with…

- Jane Doe's physical identity

- A smart digital identity of her

- Her son John Doe's physical identity

- His smart digital identity

- Possibly physical bots owned and controlled by Jane

# DOWN IN THE TECHNICAL WEEDS

- Your enterprise relationships will frequently change with these identities

- So, what "tech" are you going to use to keep track of these many to many, and many to one relationships?

- Your marketing success relies upon it, as does reducing risk to your enterprise by understanding who's who, and what authorization rights they have or don't have

# LDAP

- In the 90's, as the identity industry began, they rapidly adopted a protocol called LDAP (lightweight directory access protocol) because it was lightening fast to reply to enterprise apps about the identity

- If you've heard of Active Directory, this is but one type of LDAP

- What you as a marketer need to know is LDAP isn't good at fast changing relationships with multiple parties

# ENTER GRAPH DATABASES

- I have a friend, Derek Small, who's company, <u>Nulli</u>, for the last several years has been pioneering use of graphs to replace LDAP identity data stores

- They've successfully deployed it with several large enterprises

- I strongly suggest you contact Derek or, ask me to provide you with an introduction

- Given this, here's a marketing story you can create…

# YOUR CUSTOMER JANE DOE ET AL...

- Jane Doe creates smart digital identities for herself, her partner Sally Smith, and for her son John

- Your CRM system specifies how these smart digital identities can be verified, writing a TODA capability file to each smart digital identity's source code

- The type of relationship is specified by the CRM and written to your enterprise's underlying graph database

# YOU CAN TAILOR SERVICES FOR THEM

- You might offer Jane or Sally the ability to specify what John can or can't do with your enterprise

- This might or might not be the same for John's smart digital identity

- Jane and Sally for example might be able to specify a dollar range John can use with you

- Yet there's more you can do…

# ADD BOTS TO THE RELATIONSHIPS

- So, if Jane, Sally or John buy or lease physical or virtual bots, you can leverage your CRM/TODA/Graph infrastructure to quickly add different entities to your enterprise relationship

- You can also allow them to tailor what these entities can and can't do with your enterprise via TODA capability files

- As these types of entities come and go, the infrastructure allows you to keep it all organized, secure and mitigate risk

# METAVERSE SERVICES

- So, if Jane, Sally or John interact with you via a "metaverse" type environment, it's now no big deal

- You can identify the entities presenting themselves to you as Jane's, Sally's or John's avatars etc.,

- Based on risk, ask them to increasingly verify themselves, and do business with them

- This is the stuff the "metaverse folks" aren't talking about today

THIS IS THE FUTURE MADLY COMING AT YOU

So, you can be like the turtle slowly lumbering down the road, potentially being run over by criminals, malicious competitors et al…

OR, YOU CAN BE LIKE THE HARE, READY TO NIMBLY MOVE, TAKING ADVANTAGE OF THE TECH CHANGE, WHILE MITIGATING YOUR RISKS

# MY FAVORITE QUOTES:

We cannot solve our problems with the same thinking we used when we created them" – Albert Einstein

"Change is hard at first, messy in the middle and gorgeous at the end." – Robin Sharma

"Change is the law of life. And those who look only to the past or present are certain to miss the future" – John F. Kennedy

# ABOUT GUY HUNTINGTON

- I'm an old, very experienced, identity architect whose past clients include Boeing, Capital One and the Gov't of Alberta's Digital Citizen Identity & Authentication project

- I've spent the last six years working my way through and creating a new legal identity architecture for both humans and AI systems/bots and then leveraged this to rethink learning

- I'm currently aggressively fund raising $5-10 billion to do this in 1-3 jurisdictions on the planet

- In the meantime, I'm doing short term C-suite consulting assisting enterprises to get them ready for the revolution this deck and others talks about

# TO LEARN MORE ABOUT ME…

- Skim any of these articles and the extensive reference links at the end:
- "An Identity Day in the Life of Jane Doe"
- "Revised Principles of Identity"
- "I Hate How We Use Biometrics Today"
- "DIGITAL IDENTITY…"
- "The Times They Are A-Changin'"
- "The Sky Isn't Falling — But Security Models Must Change"

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# APPENDIX: ENTERPRISE DECKS

"The Sky Isn't Falling — But Security Models Must Change"

"Rethinking HR Practices"

"Changes In Enterprise Legal Departments"

"Rethinking Enterprise Security"

"Securing Manufacturing"