# **Information is Power**

### Introduction

The purpose of this short submission on the draft report on Data Availability and Use is to introduce some systems concepts which may be of value and use in finalising the report.

It is written from the perspective of both a systems integrator and a consumer.

It represents an abstracted view which may be applied in various ways to the body of the report rather than a point by point detailed technical review.

The application of fundamental concepts may assist the Commission in improving the structure and clarity of the report.

#### Recommendations

- Conceptualise and apply an ethical information value chain
- Recognise the role of the Data Provider
- Avoid the commercial business models of extracting value from consumers and creating power imbalances
- End goal should be "enter once use many times"
- Pricing models must provide credit for the Data Provider
- Conceptualise the use of APIs or Data Exchanges in terms of the efficiencies of standardisation and repeatable implementation processes in ad hoc or controlled environments.

#### **Data Provider**

Systems have been evolving asymmetrically in terms of data entry and use:-

- Siloed current systems "enter data many times use once"
- Aggregated Data "enter data many times use many times"
- Integrated Utopia "enter once use many times"

It is unclear where in the evolution the draft report is targeted since no model is proposed. One would hope that the strategic goal is integrated utopia.

In pictures:-

The OECD guidelines referred to in Box 1.2 on page 50 of the report are principally concerned with privacy and arguably relate to a subset of systems design. While privacy is important it is one part of what consumers observe when engaging with a system.

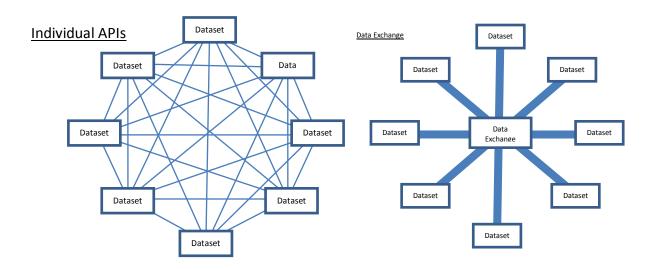
The role of Data Provider is conceivably missing from the draft report. It is important as the beginning of an Ethical Information Value Chain. The Data Provider should be considered fairly as an equal stakeholder within the whole.

Quite a different concept to that used in predominantly commercial business models where the purpose is to extract value from a consumer, achieve lock-in, and maintain a power differential.

The risk from not recognising the Data Provider is the consumer perception that the effort of providing data is born at the beginning while the benefits of aggregation accrue elsewhere, to others. "For the greater good" is better achieved when equality, fairness and trust prevail.

## **API or Data Exchange**

Two simple diagrams to help with a discussion of APIs and Data Exchanges.



APIs are most useful for small frequent individual transactions (like a single payment) in an ad hoc, uncontrolled, open market.

Data Exchanges are appropriate for aggregation where datasets are controlled by few entities (eg Government), standards can be mandated, implementation centralised, and the cost benefits of repeatable implementation processes can be realised.

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