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Many of us benefit from what technological providers have to offer.

We use technologies knowing that the applications or the software we rely upon will increase the power, speed and scale at which we can operate.

As we adopt a technology, we entrust the provider of that technology with some of our autonomy; in return, we expect that the power of that technology will further empower us. However, sometimes things don't work out as expected. The heteronomy of providers — that is, the influence providers have over users — can give rise to adverse consequences. Users can discover that they have been locked out, or they may be dragged along through unwanted changes, or lose access to their assets.

A key factor behind such problems is that, very often, asymmetries of power exist between users

and providers. These asymmetries are not always obvious, and sometimes users hand their autonomy over to these heteronomous powers with little or no awareness of them.

This does not imply that we should reject the usage of digital technologies, or to say that we should decrease our usage of them, or avoid large technology companies. But it is to raise the question:

what would it take for users to leverage the power that technologies have to offer without finding themselves subject to the adverse consequences which result from such asymmetrical relationships to providers?

RP.

Late in December 2024, Bench, a startup whose promise was to automate accounting for businesses, shut down.

On December 27th, users of Bench found that the login interface used to access their accounting data and tax documents had disappeared. Instead, a visit to the site revealed only a single webpage bearing the following message printed on a plain white background:

> "We regret to inform you that as of December 27, 2024, the Bench platform will no longer be accessible. We know this news is abrupt and may cause disruption, so we're committed to helping Bench customers navigate through the transition.
>
> "From the entire team at Bench, it has

> been an absolute privilege to serve small businesses for the last 13 years. Thank you for being part of our journey."[1]

A few days later, an announcement was made that Bench had been acquired by a company with no experience in running accounting books for businesses.[2] Some users tried to obtain their data or close their accounts, but couldn't. They were forced to transfer their accounting data to the new owner.[3,4]

Earlier in 2024, another scandal had broken out: "tens of thousands of U.S. businesses and individuals"[5] found themselves locked out, unable to access their savings.[6] This happened because a financial technology company, which was the backbone of other financial digital applications, shut down. In the turmoil, the authorities found that the bank balance of these technology companies did not match the balance of users. $96 million in funds were missing.[7] Some users said they were refunded less than 1% of their balance;[8] a woman was told that she would only get $500 back from the $280,000 she initially deposited, another user said he was offered 81 cents against his $22,000.[9]

Some other disruptions are less devastating, yet

still show that users can, without realising it, find themselves in a position where they are effectively powerless. For example, over the last decade or so, a trend has emerged for software companies to herd users onto the cloud. That means that, if users want to utilise an application, they must now remain tethered to the servers of providers. It also means, most of the time, that users must store their work on servers belonging to providers, rather than on their own computers. The problem, though, is that once a company has locked users in, they can drag them along as they implement unwanted changes, or decide to use the work of users as input to train their own technology. For example, Adobe's AI technology scans the work of all users by default.[10] Along the same lines, back in 2023 Microsoft allegedly trained their AI technology on the data of companies storing their work on the servers of Microsoft.[11]

These are examples showing that the *heteronomy* of providers — that is the influence providers can have on users — can cause adverse consequences. Once users have come to trust providers with their autonomy, the heteronomous power of providers can lead to situations such as the ones described above. Users can get locked

out from their accounts, lose their savings, or be dragged along powerlessly as providers make unwanted changes.

The implication of all these stories and unwanted consequences is not that we should abandon the use of technological applications, cloud infrastructures or artificial intelligence.

Asking someone, be it a company or a technology, to run our accounting books, keep our money or our data, or run computing tasks, is nothing new. We've been delegating tasks for a long time: to accountants, to bankers, to lawyers, as well as to technologies and machines.

However, we usually don't delegate unquestioningly. We know things can go wrong; we know there is always a chance the other party may mislead us. So when we delegate, as far as possible we make sure that there are safeguards in place. For example, we review contracts before signing; we get advice from lawyers; we make sure the law will protect us; we figure out which pieces of information, or bits of knowledge, we can risk transferring — and which we cannot. We would not sign a contract that allows someone else to lock us in, or take advantage of our situation, while we remain powerless.

In other words, as the philosopher Daniel Ross tells me:

> "We take care of the conditions of delegations. What is delegation? It is the fact that, ever since the dawn of agriculture, when it became possible to generate large surpluses of food, structures have arisen relieving some people of certain tasks and designating other people with other tasks. It is what we call the division of labour, and it usually also involves the introduction of one or another kind of hierarchy. This hierarchical division is a delegation. And with the Industrial Revolution this delegation is extended to machines, to factories, and then to all kinds of other technological systems, and today to apps, platforms and so on. All of these delegations involve an interplay of power and powerlessness. The time we save by delegating grants us autonomy, the freedom to do other things. But it does so by taking those tasks out of our hands, and therefore, potentially, out of our control: au-

> tonomy depends on heteronomy, but it comes at a cost. This is why the division of labour, from the very beginning, brings about new potentials for tension, conflict, disagreement and war. It is to mitigate those risks that we must always pay attention to our delegations, to the conditions in which they operate, and to the rules we establish to ensure that the risks of delegation are kept to a minimum."

But somehow, with digital technologies, we miss something; we do not seem to have figured out what the *conditions of delegations* are, or what those conditions ought to be. Most of us have been caught in the trap.

It's true that the kinds of technologies we are considering here can initially give users a sense of empowerment: for example, by using Google Maps, we suddenly realise that we have increased our freedom, because we can find our way literally anywhere. But then, somehow, over time, users can become trapped: in the case of Google Maps, we increasingly realise that, without this navigational delegation, we no longer know how to find our way around, sometimes even along routes with which

we were formerly familiar. And this is a problem that is not just individual, but generational: to grow up without ever having learned to navigate without delegating to Google Maps is another thing again.

It is as if individuals and even generations of individuals can no longer imagine that alternatives exist. Today, some businesses can no longer exist without an Instagram account; some people can no longer exist professionally without a LinkedIn account. And so it becomes a paradox:

> *Technologies that were first affording users new possibilities have become the only possibility there is.*

In short: the systemic asymmetry of these delegations means that their heteronomous character can fail to foster autonomy in a way users might have first imagined, but instead, lock them in, or nudge them into situations sometimes with no way out.

An oft-cited example is how the world wide web first granted, to just about anyone, the ability to publish information to the world, creating a new global public, but then, before too many years had passed, this new capacity fell captive to a consortium of walled gardens[12] dominated by a few

planetary-scale companies. Within the walls of these gardens, users have no other choice but to accept the conditions offered to them by the gatekeepers. And this offer is made on a take it or leave it basis: accept or decline the heteronomous conditions of access provided by Facebook if you want to keep in touch with others, by Instagram if you want to conduct marketing, by LinkedIn if you want to exist on the job market, *et cetera*. Yet, even though most of us have identified these patterns, most of us still don't know how to avoid those traps. We come to accept that 'there is no alternative", and we limit ourselves to adapting to this mantra.

In more recent years, we have observed a similar pattern unfolding in the way some cryptocurrency companies deal with their users.

For a long time, banks have had custody over people's financial assets; meaning that the "owner" of a bank account, the account "holder", does not in any clear way hold the ultimate power in relation to the release of funds held in that account. The bank does. For example, in France (and probably in other countries), if someone wants to withdraw a large sum of money from *their own* bank account, they have to request permission. While the process is mundane, they still have to fill out

a form, or provide an explanation of their reasons for wishing to withdraw *their own* funds. They can't just use their funds freely. Sometimes the restrictions can be more drastic: cases where customers find that they really have no control over *their* funds, for example when banks freeze accounts, as occurred in Canada in 2022, when 210 bank accounts were frozen by the government without a court order.[13] Or worse: when authorities grab funds sitting in bank accounts, as occurred in 2013 in Cyprus when deposits above €100,000 were used to resolve the debt of one of the largest local banks, as part of a deal with the European Union, the European Central Bank and the International Monetary Fund.[14]

With some technologies, such as bitcoin, this situation is changing: individuals can have custody of their financial assets. In saying this, we do not mean to imply that bitcoin is a panacea for the risk of account-holders finding themselves deprived of their funds. Other risks of that kind remain for those who deal in bitcoin. Nevertheless, the fact remains that no technology provider can lock a user out from accessing his or her bitcoin funds, as long as users keep their seed secret. Yet, as we just stated, risks remain, and users can still fall into

one kind of trap or another. Users of cryptocurrencies can undoubtedly still find themselves the victim of the heteronomy of providers of technologies related to cryptocurrency management. These providers might first provide users with tools that facilitate managing or exchanging cryptocurrencies, but they can also put users in situations where adverse circumstances can deprive them of access to their funds, locking them out of their accounts, or even losing the whole value of their holdings. In short, there is no escape from the need to pay attention to the conditions of our delegations.

What is it that we are missing, then?

Some readers will shrug their shoulders and think that for one to have access to the immense power and scale afforded by these technologies, they simply have to accept the requirement to submit to these asymmetries of power. That is just the price of doing business: we have no choice. Other readers might think that for one to be free from these asymmetries of power, one has to acquire extraordinary skills.

But this is not the case.

Avoiding asymmetries of power is not a question of whether one can write code, or is some kind of IT wizard. You don't have to be a lawyer to read

and sign a contract, and we are often quite capable of doing so on our own. We might not know all the intricate details of the meanings of the clauses and the laws that govern them, but as individuals we still acquire a set of heuristics (rules) that allow us to detect red flags. It is the same with the kinds of technologies we are discussing here: avoiding pitfalls is about having a short checklist in mind of what the conditions of delegations should be (and what they shouldn't be), so that when we are faced with using a new technology we can run that checklist on our own, and give ourselves a pretty good chance to figure out whether we will fall into a trap leaving us at the mercy of providers.

Most of us do not want to get ourselves into situations where we would be forced to ask for permission, jump through a painful set of hoops, or get into a seemingly endless argument with a digital provider, just in order to use *our* digital assets. We want to have control over our digital assets regardless of the deeds and practices of digital providers.

For example, and here we are looping back to the case of Bench with which we began, one can choose to use an accounting software whose providers cannot lock you in. This doesn't mean that you shouldn't delegate the job of running your

accounting software to a provider, or that you have to have your own server. Not at all. You can still rely on the servers of a third-party provider to run your accounting system, but you have to take care of the conditions of delegations, so if you're unhappy with the software, or the provider, you can quit and carry on using the software *without* the provider. Or if that proves difficult, you can hire another provider to run that software for you, which is, of course, still a delegation, but of a different kind, and with fewer risks. How all of that is possible is something that will be explained in more detail in subsequent articles.

For now, my point is simple: one does not just have to accept these asymmetries. There are indeed alternatives. It is possible for the user not to abandon their autonomy. Users can have as much power as providers. When the conditions of delegation are such as to ensure that users keep their power and autonomy, then, if a provider does something users don't like, users can walk out with their digital assets, e.g. accounting books, tax documents, data, work documents, funds as well as software they have become dependent upon.

It is in no way necessary to put yourself in a situation where you can get locked out, or where

you are obliged to enter into difficult and painful arguments and negotiations just to win back the right to use assets that were yours from the outset. In the words of Nassim Taleb:

> "You do not want to win an argument.
> You want to win."[15]

And so the question we must ask is simple: how does one "win" when using digital technologies?

What is the checklist for these conditions of delegations that you must keep in mind so that you can leverage the power such technologies have to offer, yet insulate yourself from the hubris and heteronomic excess that providers can exert over users?

In a series of articles to come, these questions will be addressed, and exactly what counts as the conditions of delegation will be discussed and explored in detail. In other words, our aim will be to provide readers with heuristics they can use, so that they can avoid falling into asymmetries of power, without denying that in today's world self-reliance does not mean cutting oneself off from technology, but rather means knowing how best to rely on new technologies, and how best to take care of the risks of that reliance.

These technologies are indeed immensely powerful, and therefore contain inherent threats and risks. Our reliance upon them must not, and need not, end up making us, the users of these technologies, powerless and trapped. But for that, we need knowledge.

Thank you to those who financed this work.

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About

I do independent research in philosophy, security & technology.

Notes

[1]You can still see that page on archive.org: `https://web.archive.org/web/20241227223423if_/https://bench.co/`

[2]`https://techcrunch.com/2025/01/03/inside-the-wild-fall-and-last-minute-revival-of-bench-the-vc-backed-accounting-startup-that-imploded-over-the-holidays/`

[3]`https://techcrunch.com/2025/01/10/bench-customers-are-now-being-forced-to-hand-over-their-data-or-risk-losing-it-they-say/`

[4]Thank you to Fabien K. for letting me know about the shutdown of Bench.

[5]`https://apnews.com/article/synapse-evolve-bank-fintech-accounts-frozen-07ecb45f807a8114cac7438e7a66b512`

[6]`https://www.nbcnews.com/buisness/consumer/collapse-fintech-firm-10-million-users-without-access-money-rcna153599`

[7]`https://www.cnbc.com/2024/11/22/synapse-bankruptcy-thousands-of-americans-see-their-savings-vanish.html`

[8]We would like to think that users would be refunded in this kind of situation, like when a bank goes bust; however, that did not happen here, because the deposits at these financial technology companies weren't insured by the Federal Deposit Insurance Corporation.

[9]*Ibid.*

[10]`https://infosec.exchange/@briankrebs/111965550971762920` and `https://helpx.adobe.com/acrobat/using/generative-ai.html`

[11]`https://www.saverilawfirm.com/our-`

`cases/github-copilot-intellectual-property-litigation`

[12]"A walled garden is a software system wherein the carrier or service provider has control over applications, content, and/or media, and restricts convenient access to non-approved applicants or content." Wikipedia

[13]`https://www.cbc.ca/news/politics/ottawa-protests-frozen-bank-accounts-1.6355396`

[14]`https://web.archive.org/web/20130325042059if\_/https://www.reuters.com/article/2013/03/25/us-cyprus-parliament-idUSBRE92G03I20130325`

[15]*Skin in the Game*, Nassim Nicholas Taleb, 2018, p.24