Data Trust by Design

How to;

1. Apply the principles
2. Embed the practices, and
3. Make *customer trust a competitive advantage*

Pre-Trust Formalities

We'd like to say a special thank you to the people, particularly our clients and [the Greater Than X team](), for their support, insights and contribution to this playbook.

We trust it helps you take practical steps towards designing ethical, privacy enhancing and verifiably trustworthy services for your customers.

Please Do;

1. Tell the World

2. Use our tools and approaches right away

3. Proactively design your products, services and culture for trust

Please Don't;

1. Read this and do nothing

2. Sell our approaches as your own

3. Treat your customers (and their data) like numbers. Clearly they are more

Introduction

"Years ago I urged people to embed Privacy, by Design. With trust at an all-time low, it's now time to 'design for trust.' And the best way to overcome the trust gap is with Data Trust by Design. This is an essential ingredient to enabling user empowerment."

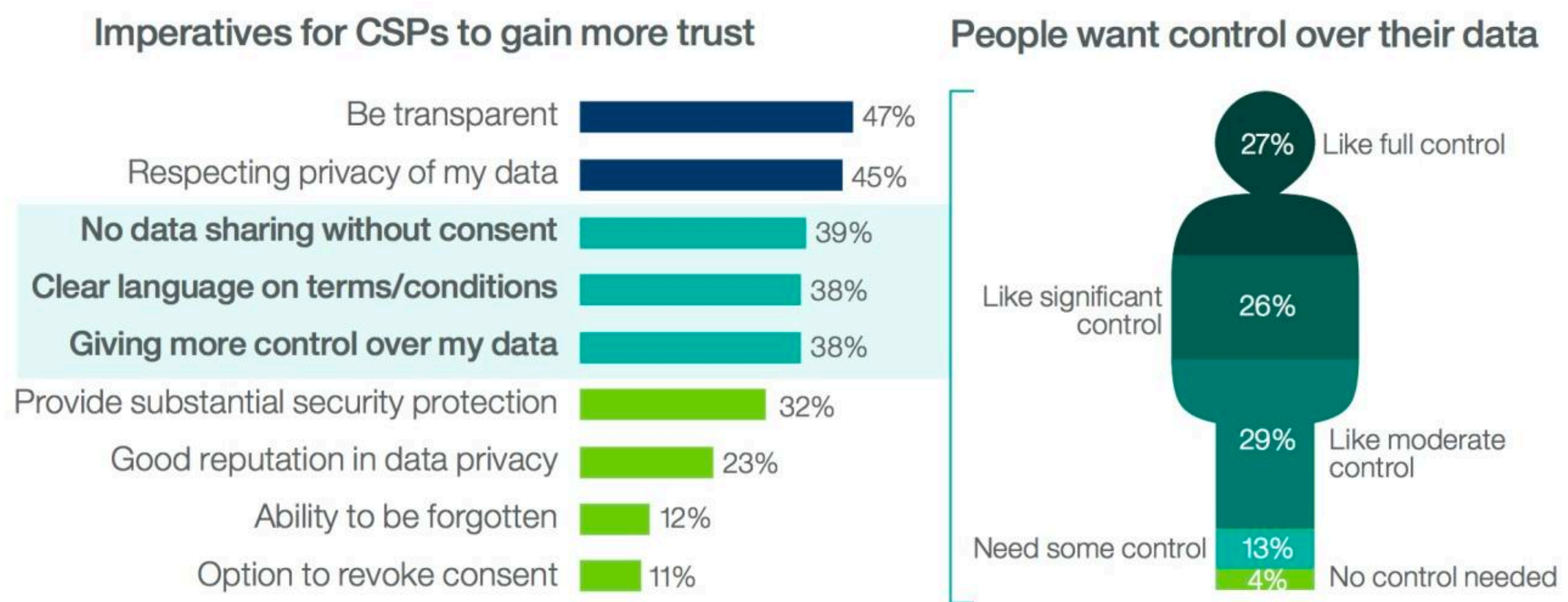— Ann Cavoukian, PH.D.,LL.D. (Hon), M.S.M Privacy by Design Centre of Excellence, Ryerson University

Greater Than X is right in the thick of a shift. In fact, we've started to observe real progress in the market. Organisations are taking ethics, privacy and customer trust more seriously than ever before.

As an example, Australia's largest bank listened, took action and sought further feedback.

Although they have much work to do, this behaviour gives us hope.

Diving deeper, we have strong reasons to believe the relationship between trust and data sharing is getting clearer. We know trust is at an all time low. We're observing changes in people's attitudes and behaviour. They're beginning to take action to protect their privacy and security. They value and expect transparency more than ever before.

Imperatives for CSPs to gain more trust

Be transparent	47%
Respecting privacy of my data	45%
No data sharing without consent	39%
Clear language on terms/conditions	38%
Giving more control over my data	38%
Provide substantial security protection	32%
Good reputation in data privacy	23%
Ability to be forgotten	12%
Option to revoke consent	11%

People want control over their data

- 27% Like full control
- Like significant control 26%
- 29% Like moderate control
- Need some control 13%
- 4% No control needed

Source: IBM Institute for Business Value 2017

The reality is *there's a massive gap in the market.* Organisations are seeking clear answers, but few actually exist. As a result, there's a lack of execution. Only a small number of organisations are ambitiously making meaningful progress.

This has got to change. Organisations need the tools to quickly and effectively develop an actionable point of view. They need the inspiration and motivation to ask the hard questions and explicitly define right from wrong. They need to engage in a change enablement process that supports them in bringing ethics, privacy and trustworthy operating structures to life.

This is overwhelming. For many, it's not clear where to start. But this doesn't mean we shouldn't. That's exactly where playbooks' like this enter the picture.

Through our work we've consistently showcased;

1. Comprehension of agreements *increasing by 60%*
2. Time to Comprehension *decreasing by 10x*, and
3. An up to *8x increase* in people's willingness to actively share data

So what does this mean? Well, first off it means customers are informed, empowered and better able to make choices. It also means organisations need to evolve their behaviours and their outputs.

We strongly believe the organisations closest to their customers will deliver the most value, meaning and engagement. These organisations will have access to more of the right data, but *they'll only gain access if they're the most trusted* player in their category.

This playbook can help you move proactively towards that leadership position. Let's get started.

Nathan Kinch
Co-founder and CEO, Greater Than X
nk@greaterthanexperience.design

Data Trust
by Design

"All of us will have to think about
the digital experiences we create to
really treat privacy as a human
right."

— Satya Nadella, CEO at Microsoft

Through years of dedicated work we've come to learn that data trust is the sum of data transparency, value delivery and consequence acceptance. A brand must therefore say exactly what it will do and do exactly what it said, whilst accepting and clearly communicating the positive and negative consequences of their actions.

In simple terms Data Trust is the trust a person places in an organisation's data practices. *Data Trust has been earned when people have a high propensity to willingly share their data.*

This is not the case today.

Data Trust by Design started off as a heuristic practice. Over time we've put our heuristics to the test, built more specificity into our approach and turned an idea into a toolkit.

The toolkit now consists of;

1. Six guiding principles
2. Three distinct practices (including consistent process and key metrics), and
3. A growing library of re-usable design components

This playbook will;

1. Introduce you to the principles
2. Get you familiar with the practices and how to make them work for you
3. Showcase design patterns you can use for inspiration, and
4. Give you an idea of how they've been put to use by organisations around the world through real-life case studies

We designed our principles based on the fact that person to organisation relationships have a beginning, a middle and an end.

We trust you'll put them to good use.

Principles

"Companies should make it easy for you to access, correct and delete your personal data... without which trust is impossible."

— Tim Cook, CEO of Apple
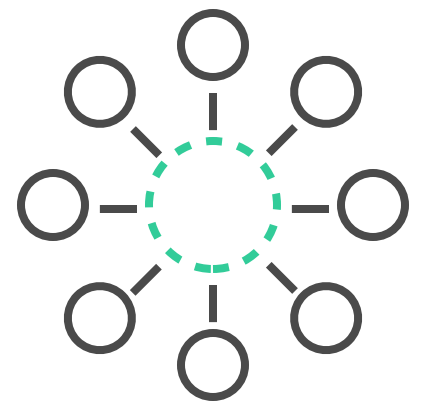
First contact:
Define shared objectives

Ask yourself this; Do you really believe in the product you're offering? Does it create value, meaning and engagement for the people that make use of it? Are you willing to sell the product, even if it's not to the right people?

These types of questions are why knowing your customer is so important. But let's say you're past that. We don't want to dive down rabbit holes today. Let's assume you've designed and validated a compelling value proposition.

Key to your data processing strategy, and your customer experience design, is how you get to know the people you're interacting with quickly, effectively and in context. This isn't about getting a heap of data upfront, it's about progressively sharing, giving before you get and showcasing your trustworthiness.

For a person to organisation relationship to really work, objectives need to be clearly defined upfront. If common ground is reached, proceed. If common ground can't be reached, maybe it's not meant to be. In either case the upside is that you may have just won yourself a brand advocate. Remember, people value transparency.

In practical terms, this means truly practicing data minimisation. Conversational experiences are a great way to enable this. Give it a try and let us know how you get on.
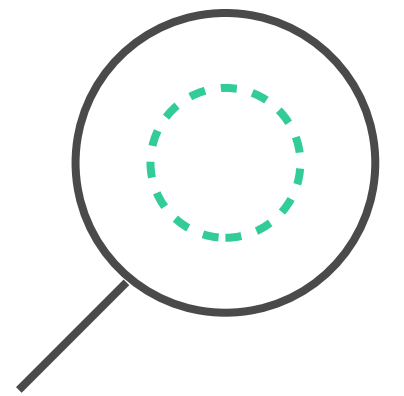
Before every interaction: Make the purpose clear

To make use of people's data to fulfil a value proposition, your purpose has to be explicit. It has to be understood. People need to be informed, and only once they've made a choice in your favour do you proceed (with data processing and further interaction).

In practical terms this means catering to the context. If the interaction is simple and transactional, give people the most important information first. But give them the ability to drill down deeper if they feel it's necessary. If specific requirements have to be met, ensure these are communicated explicitly. People need to understand the context if they are to assess it.

If you can explain your purpose in a sentence, picture or simple interaction, do it. If it requires more granularity and support, you've got to be willing to go the extra mile. Remember, *people need to be informed and empowered so they can make an active choice.*
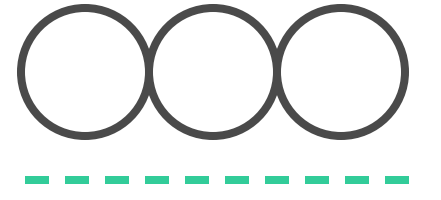
Establish a baseline: You are equals

The most successful relationships are built on a foundation of mutual respect and trust. Mutual respect starts with attitude, behaviour follows.

In practical terms, clearly state people's control and access rights. Showcase how these rights relate to your data processing purpose. People need ways to make use of their data, withdraw your right to use that data and take their data to other relationships.

If you can do it, so can they. In this new world, people and organisations exchange value (and data) as equals.
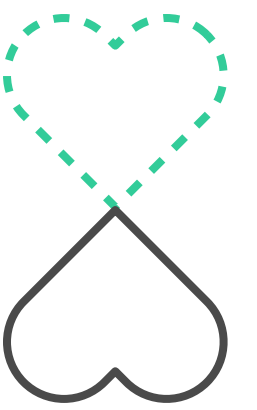
Take your time:
Trust has to be earned

Trust compounds over time. It's the sum of transparency, consistent value delivery and a willingness to own consequence.

Data trust relies on a show don't tell model. Give people the opportunity to try before they buy. Give them simple, light touch ways to engage with your brand. Show them that you do what you say and you're willing to own the consequences of your actions.

Design for the long game. Design for sustainable customer value.
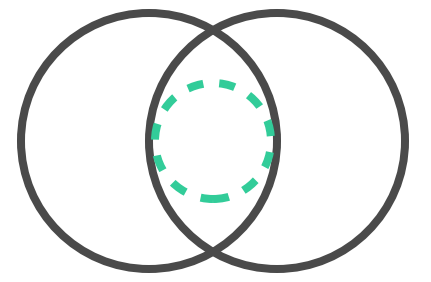
Mutual success: Share in the value you create

They call it value exchange for a reason. By focusing on the value you create, rather than the value you take, it's very likely you'll begin delivering superior outcomes to the people you serve. *If you do this consistently people will trust you to deliver.*

Practically this means evolving your design practice and business metrics. It means focusing on the value, meaning and engagement you create for the people you serve, not just the metrics of old like CAC to LTV ratio.

When utilising people's data to create value for them, make sure they understand how their data is being used to create that value. The simplest way to do this is through contextual triggers. This might be a notification, a required action or some other category of 'designed friction'.

Over time these value reinforcement loops will pay dividends.
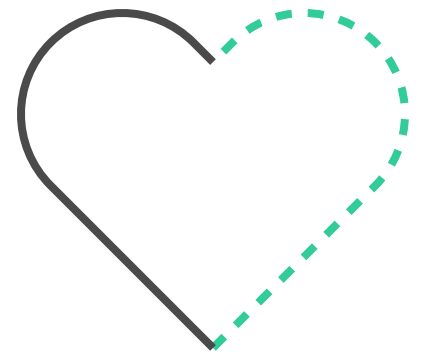
Say goodbye:
Make endings matter

Even the best relationships can end. The trusting relationships you have with the people you serve are no exception. When the time is right, regardless of who activates the ending, make it simple and easy for both parties to get out on the best of terms.

Practically this means giving people options. It means giving them ways to get all of their data, and helping them use that in whatever comes next for them. Think beyond people's right to portability. Think beyond compliance.

Endings are contextual to each relationship. Some people might want assistance enforcing their right to be forgotten. If so, make this happen seamlessly. Give them visibility of tangible progress and show them clearly you've done exactly what they've asked you to do.

Above all, don't make this a crappy experience. Offboarding is an opportunity to reinforce your trustworthiness and keep people talking about you positively.

Practices

"... leading thinking and practical approaches to data transparency and trust design. Use them as a springboard to evolve your product design and development process."

— Ramzi Yakob, Head of Digital Strategy and Experience at Aviva

Principles to Practices

To bring Data Trust Design Principles to life quickly and effectively, we incorporate three practices into daily workflows;

1. Data Trust Experience Mapping
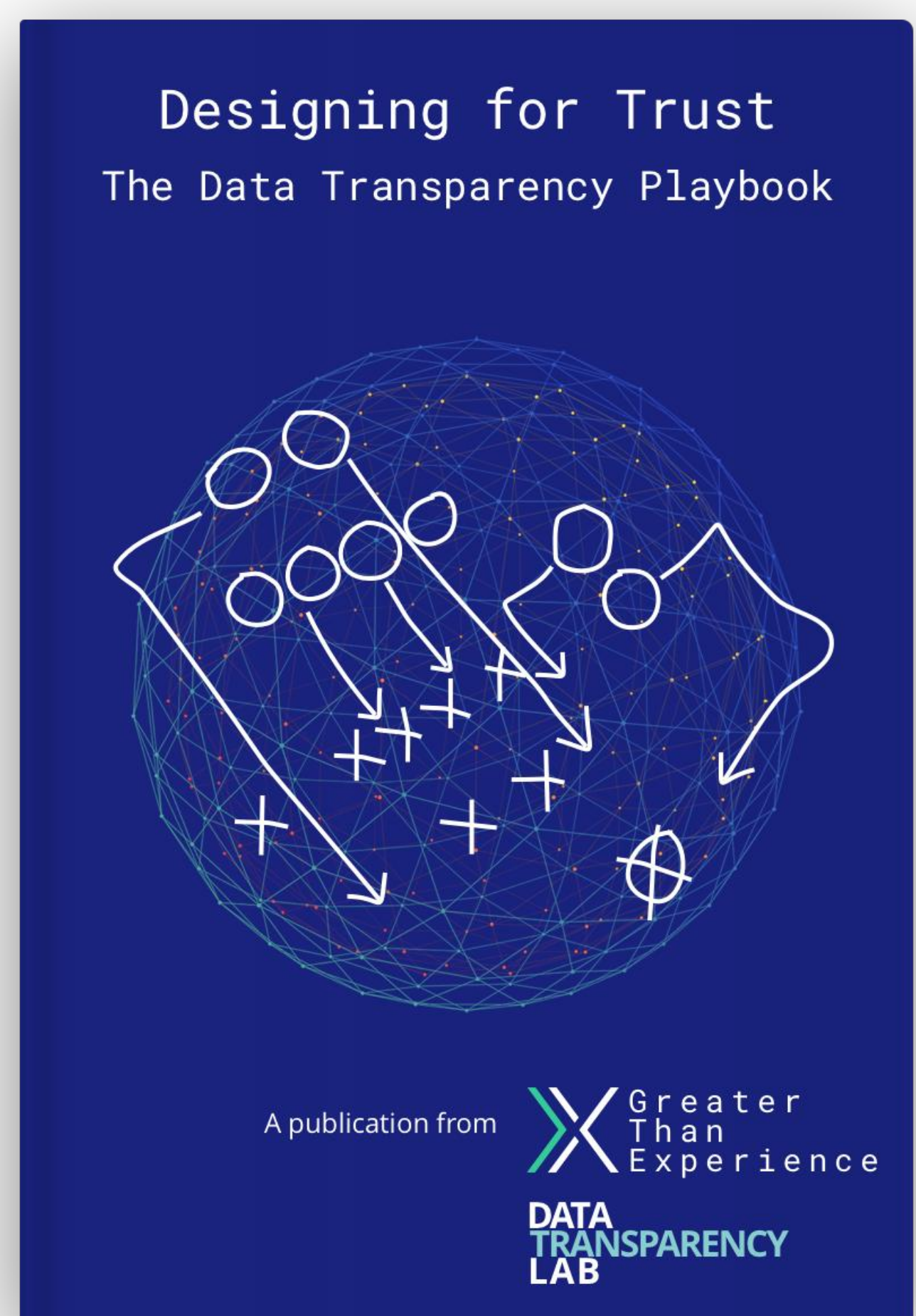2. Data Trust Experiments, and
3. Pair Design

Together these practices give us a simple and actionable toolkit from which to;

1. Learn about customer attitudes and behaviours (as it relates to data sharing and trust) on an ongoing basis
2. Put principles and patterns to the test within a consistent framework, and
3. Progressively develop and implement best practices as a cross-functional team

To date these practices have significantly impacted the efficacy of Data Trust by Design. The practices are how you can operationalise DTbD and embed the thinking into your daily workflows.

Read our playbook to dive deeper into Trust Mapping and Experiments. Read this article to get started with Pair Design.

Keep reading for more on design patterns and real life case studies.

Designing for Trust
The Data Transparency Playbook

A publication from **✕** Greater Than Experience

DATA TRANSPARENCY LAB

Patterns

"As an industry we need to develop new design patterns for customer data sharing. This work is at the absolute forefront of that effort."

— Tony Wu, CEO at WePloy

[Privacy notices are broken.](#) In fact, many people are unaware of the difference between a policy and a notice. Pushing that to the side, let's talk about why they're broken.

Firstly, **they're incomprehensible**. They read somewhere between Grade 12 and post-graduate level. Even companies like AirBnB, who are often hailed for how they 'design for trust', [miss the mark.](#)

Secondly, **they're not designed**. They're digitised documents. Privacy notices should exist for a reason. They should be designed to facilitate customer and business outcomes. Today they are not.

Lastly, **they're hidden away**. We should bring privacy to the forefront of the customer experience in a meaningful way. Shifting away from hidden, static notices and toward visble, engaging and dynamic notices is something we must achieve as an industry. [In this article we dive deep into how.](#)

Getting specific, we focus on;

1. Leading with values
2. Catering to the context
3. Grade 5 readability
4. Supporting a conversation
5. Making it actionable, and
6. Appropriate transparency

It's important to note that the result is so much more than a differentiated output. It's about shifting attitudes and behaviour. It's about encouraging and [enabling cross-functional collaboration.](#)

Only when this happens do we make real progress.

Upfront T&Cs are broken. People don't know what they're signing up to. They aren't happy about the process. With shifting behaviour, more progressive regulation and rapid innovation in Privacy Enhancing Technology, hideaway terms and conditions will become a thing of the past.

Organisations like the Commonwealth Bank of Australia have been listening. They've taken our (Twitter) advice and utilised 'layering' as a design pattern. But this isn't enough. This is quite literally a surface issue.
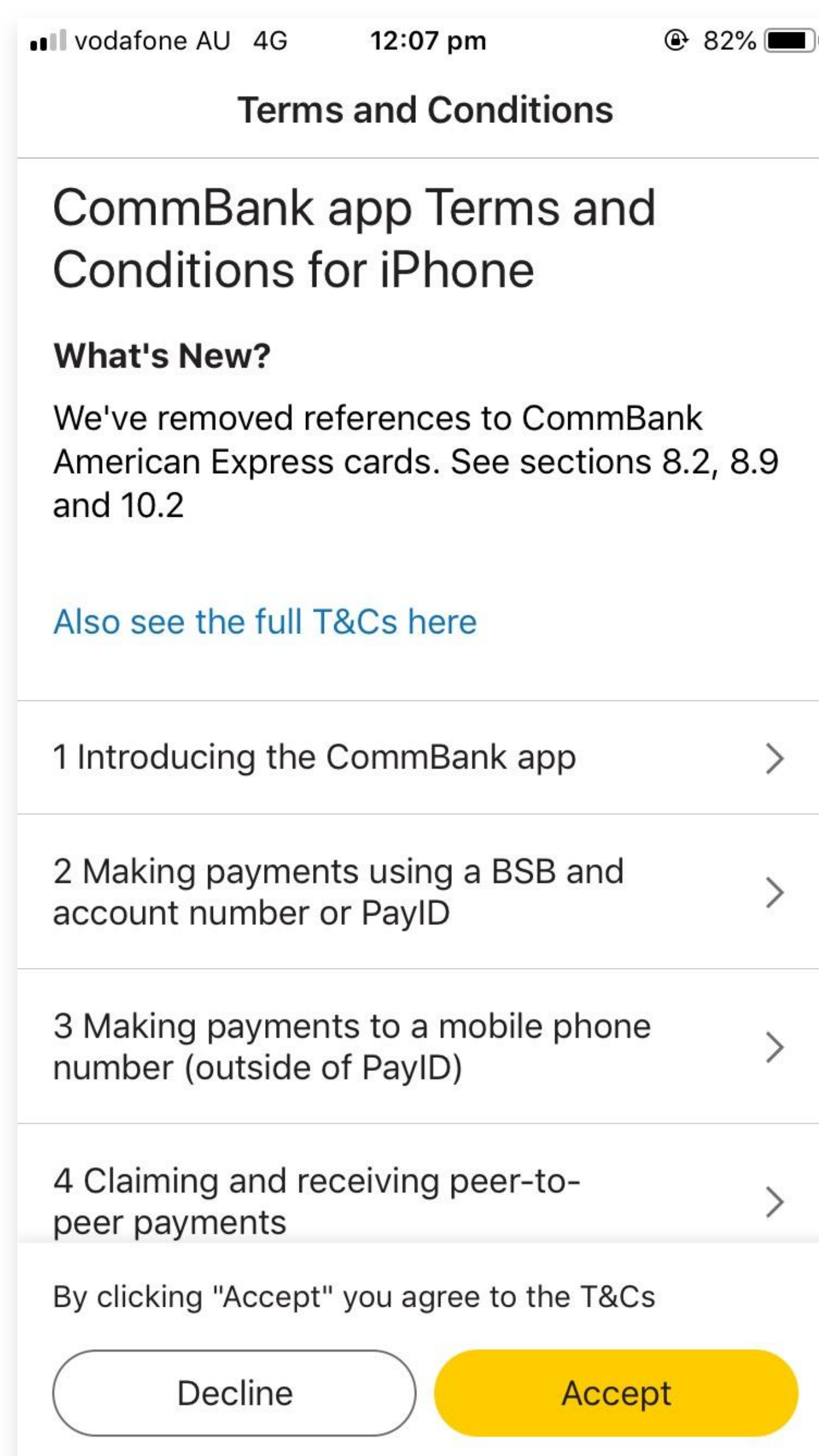
The problem with T&Cs is that they serve the organisation. *They're designed to 'protect'.* As a result they aren't designed at all.

T&Cs need a value proposition. In fact, they need to be designed the way we design other products and services. They need to enable an outcome and become part of a valuable, meaningful and engaging service experience.

So, when designing your next T&Cs experience, *consider the outcome* you're designing for. Cater to different learning styles. Offer differentiated form factors like icons, visualisations, video and interactive experiences. Give people contextual guidance and *make it your responsibility to help develop actionable comprehension.*

The world will actually be a slightly better place if we're all informed, empowered and better able to make active choices about how we participate in the digital economy.

So much emphasis is placed on the UX of onboarding. Good onboarding has massive business value. The problem is, many existing incentive structures lead 'designers' to optimise onboarding processes for organisational metrics. The result is limited transparency and a poorly informed customer base.

But onboarding doesn't have to be this way. We can inform, empower and enable people to make active choices whilst enabling valuable outcomes.
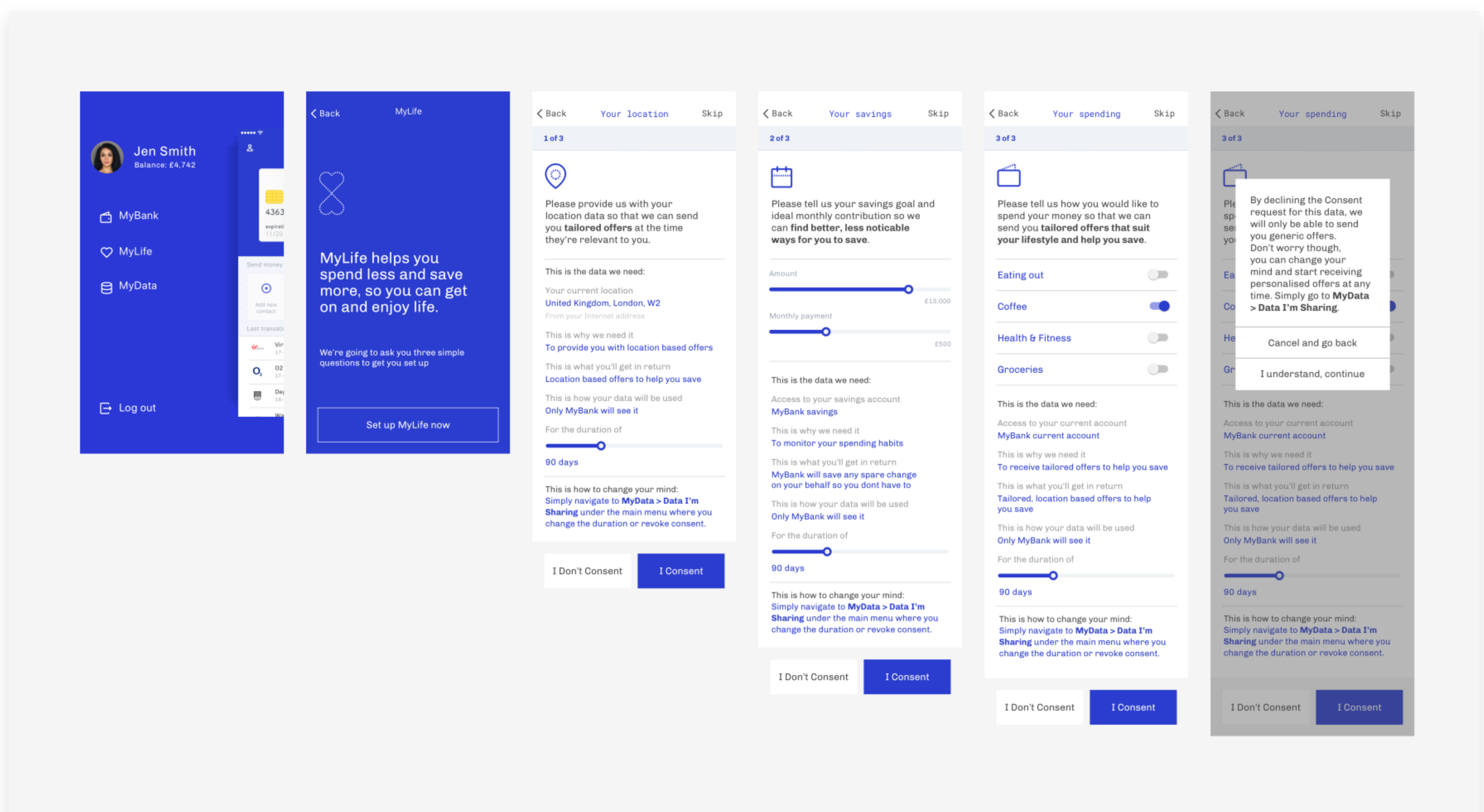
Doing this requires us to change. We need to change our incentives and metrics. We need to change our process and practices. We need to produce differentiated outputs, put them to the test and collaboratively optimise them with our customers.

Specifically, we need to make onboarding a multi-stage process, where we give before we get.

Practically this means we need to *understand the outcome* we're designing for *and the behaviour we're trying to change*.

It means our onboarding process - from the first time a person interacts with our brand through to the point at which they're consistently getting value from the relationship (*read*: the onboarding process) - increases progress making forces and decreasing progress hindering forces.

Read more about designing 'switching moments' and knowing your customer here.

It means only gaining access to the data you need to help someone move a step further towards value. It means actively practicing data minimisation and helping your customer understand the process.

So step back, consider onboarding a much broader, more impactful part of your customer journey design.

Start embedding your data ethics and data trust practices into your brand narrative. Ensure what you say you do is verifiable and contestable.

Then design an onboarding process that has multiple 'phases'. Each phase needs to deliver your prospect or customer new value. Each step forward is an opportunity to showcase your trustworthiness. Only once you've verified that you've delivered new value and earned more trust do you ask for access to more data.

That's the key; *give before you get.*

"Generally, consent can only be an appropriate lawful basis if a data subject is offered control and is offered a genuine choice with regard to accepting or declining the terms offered or declining them without detriment."

Consent isn't an appropriate lawful basis for all data sharing events. In fact, this isn't just about consent-based data sharing. This is about *designing 'data sharing events' that your customers understand and can act upon* quickly.

The reason we've included the above quote, directly from the EU Data Protection Board (formerly Article 29 Working Party), is that it offers good guidance for data sharing events in general. Specifically, *giving people control and genuine choice without detriment.* This is an empowering thought. It's not how most data sharing works today.

To progress beyond a zero-sum model, where people are effectively forced to share their data or get nothing in return, we need to change the way we think about data. We need to accept that *people should control who accesses their data and for what purpose.* We need to think of organisations as data custodians or information fiduciaries.
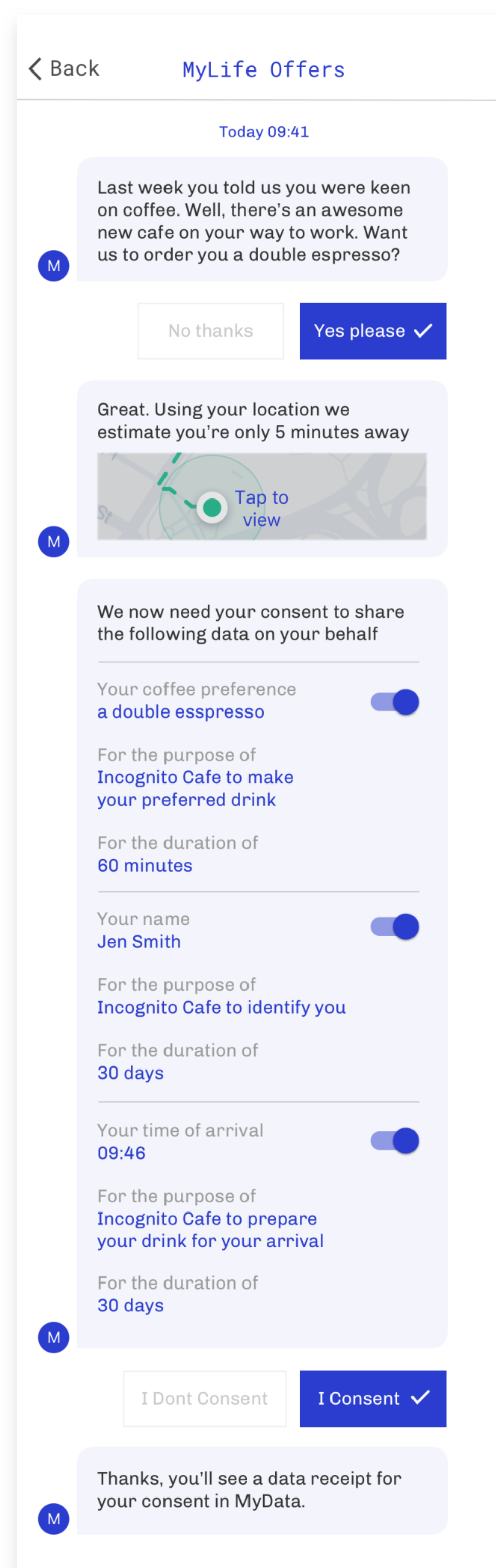
This makes life tricky. There are far reaching implications. It means shifting attitudes and behaviour. It means questioning systems architecture and engineering practices. It means challenging vendors and their practices. It might even mean re-thinking your entire business model...

Not everyone will buy into the theory. You've got to show results. You've got to build momentum. You need to showcase value early.
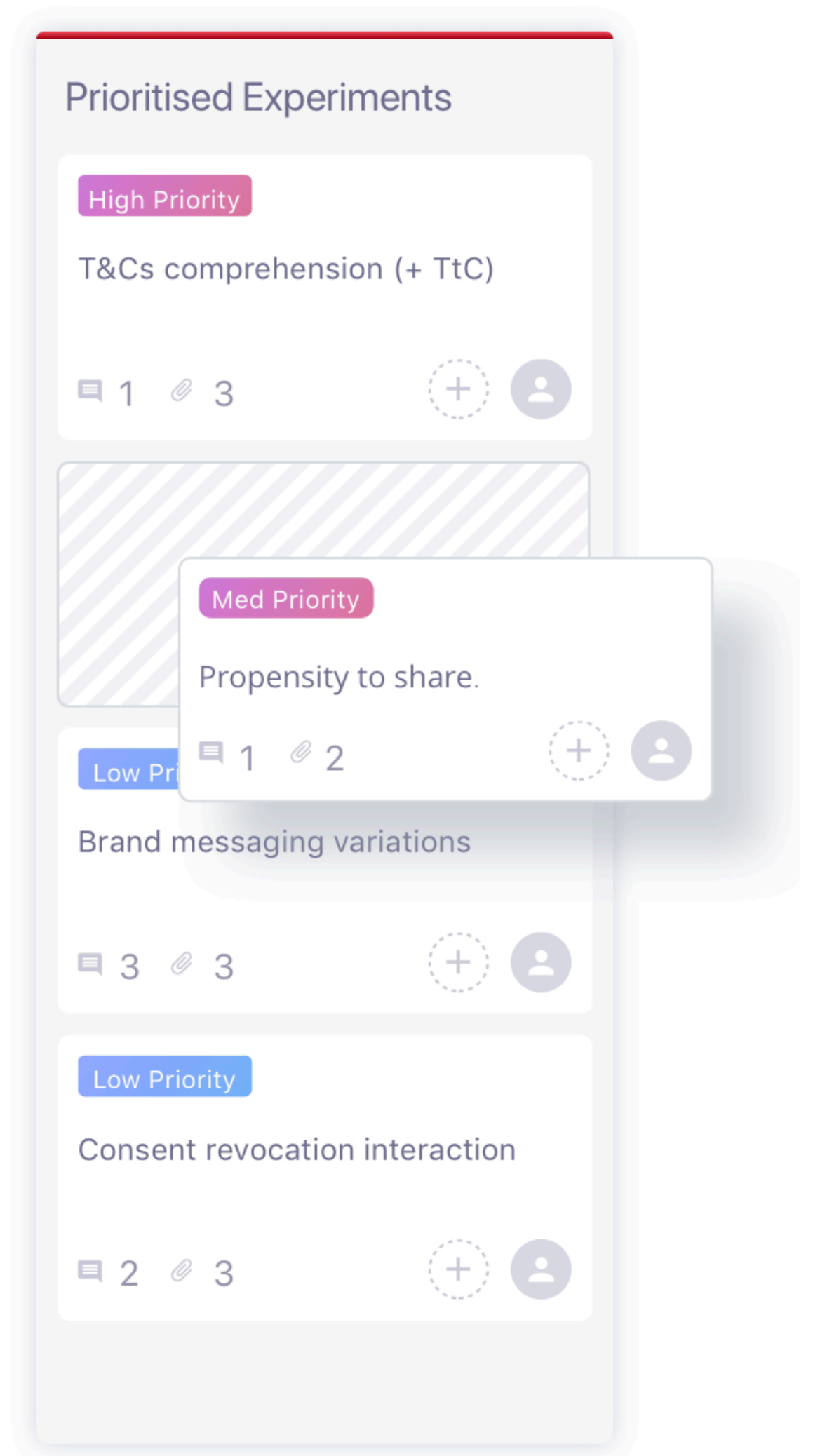
The question is, how?

Conduct an experiment. Experiments [increase your learning velocity.](#) They also *give you a body of evidence to help drive proactive change* throughout your organisation.

Specifically you want to prioritise and focus on something that moves the needle. You've got to *showcase business value.*

Propensity to share is a great place to start. Testing different design patterns for data sharing requests, and measuring people's willingness to actively share, builds a new body of evidence. You can socialise the body of evidence and utilise it to build support.

Prioritised Experiments

High Priority

T&Cs comprehension (+ TtC)

1   3   +

Med Priority

Propensity to share.

1   2   +

Low Pr...

Brand messaging variations

3   3   +

Low Priority

Consent revocation interaction

2   3   +

You can use this support to start changing the way your organisation asks for and processes customer data.

Management... That sounds like work. The question is; does it have to be?

Data management can be dynamic. In fact, data management can become an intergral part of people's product and service experience. This isn't about giving people burdensome control dashboards (although, a thoughtful and well tested control dashboard isn't a bad place to start), it's about surfacing just the right information when it's needed most. It's about helping people make active, contextual choices about what they share, with whom and for what exchange of value.

Revoke consent	Yes
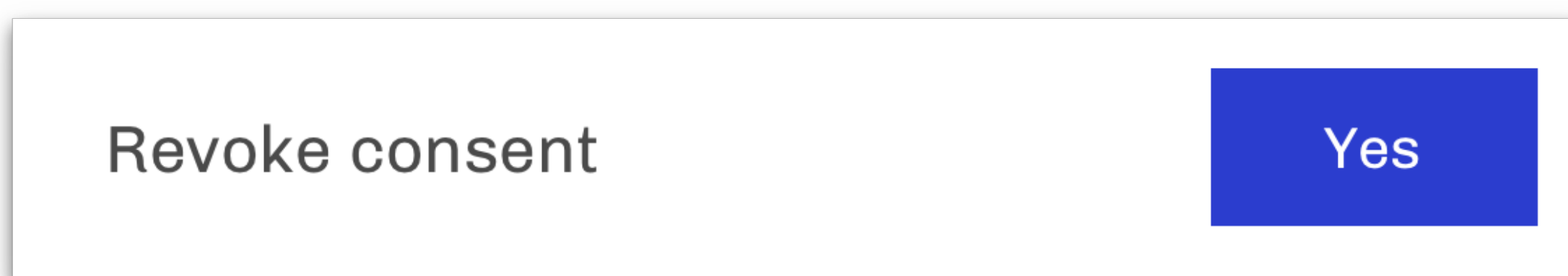
There are a variety of ways you might work through this. You could lead with Data Trust by Design practices. You could lead with what you must do based on your regulatory environment. You could even lead with what you can do today. Regardless of your starting point, how you design interactions that enable people to simply and effectively 'manage' their data will require three things;

1. *Cross-functional collaboration* between designers, technologist, privacy engineers, data protection practitioners, lawyers and whomever else can bring some real value and differentiated thinking to the table
2. *Active customer participation* in defining, testing and optimising experiences and interactions, and
3. Clear *'measures' that give you visibility of the tangible progress* you're making

Above all, just get started. Chat to us if you're stuck.

Far too often *offboarding experiences suck.* They're hard. They take forever. They require us to do way too much work.

I know you can empathise with this sentiment.

So the question becomes; *How might we make offboarding experiences valuable, meaningful and engaging?*
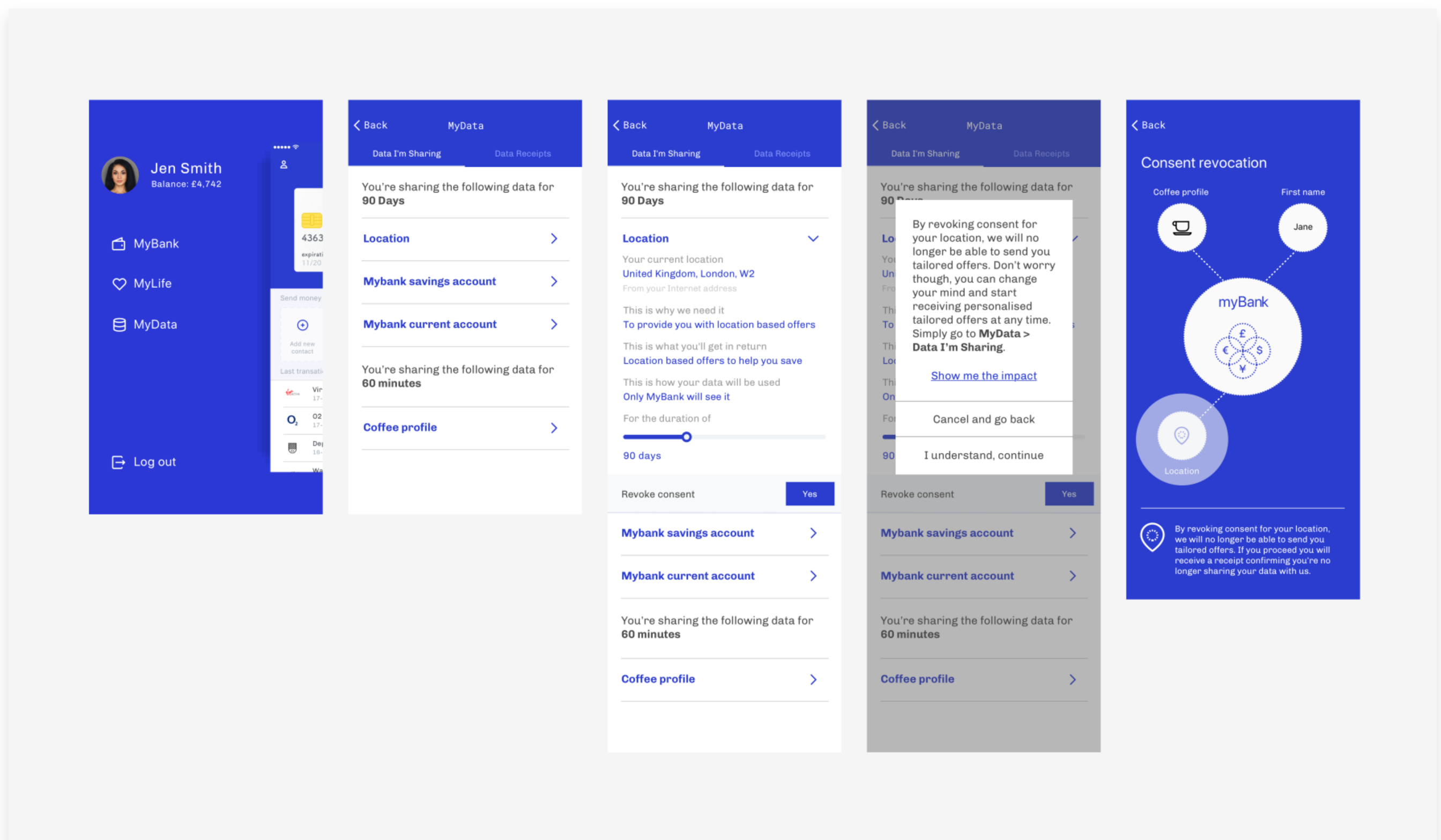
Before diving into detail, it's worth referencing your starting point. Offboarding experiences need to be designed. And not just because you have to, but because it's good for your customers and good for your business.

You can make ends meaningful.

Specifically, you should consider;

1. *One click offboarding*: Yes this is ambitious, but it's worth working towards.
2. *Progressive offboarding*: This is easier to operationalise and gives people the ability to change their behaviour over a period of time.
3. *Contextual offboarding*: This is likely event based. Let's say you suffer a data breach. Accepting the consequence of this is important. And if the trust breach is severe enough, there's no point making the situation worse for customers.

In addition to these broad categories of focus, you should consider things like;

1. *Metrics:* Measurements like time to offboard are important. But remember, these aren't metrics that showcase ease of offboarding. To assess the actual ease of offboarding you need to engage your customers. As a rule of thumb, if you start with quantitative data, back your assumption up with qualitative data. This will help you understand the why, not just the what.
2. *Interactions:* Specifically interactions that visualise the offboarding process. More specifically you should focus on interactions that visualise exactly what's happening with customer data. If you're deleting the data, or no longer using it operationally, showcase this is happening. Make it quick. A 2 - 3 second interaction is enough to give people 'the gist' and increase their confidence in the process.

Case Studies

"Building trust by design affects all parts of the organisation: from product and strategy to legal and engineering. >X was critical in helping us to bring in the right people at the right time, and create the right foundation for cross-functional working going forward."

— Emily Stott, Go-to-Market Manager at Telefónica Alpha Health

alpha

Telefónica

"This work was instrumental in how we think about data and trust. I would recommend Nathan and his team to anyone who is seriously trying to grapple with the changing dynamics of consumer trust."

— Oliver Smith, Strategy Director at Telefónica Alpha Health

◁ **alpha**
Telefónica

Alpha Health [deployed Data Trust by Design](#) by Greater Than X in the early stages of [developing an MVP](#) for a Personal Health Assistant. We found the approach hugely valuable. It's a practical, focused method that helps us challenge assumptions, act fast and make progress towards a new paradigm of how companies think about user data.

Our designers started with onboarding and [consent-based data sharing](#), as two experiences that were seen more as barriers to user engagement; something to get them through with minimal friction.

Through Experience Mapping, they were able to sketch out different approaches that would turn these into moments where we could reinforce to users why their data is important, to them and to us. This allowed us to position ourselves very differently from our competitors. This was the foundation of a differential consent process that was built into the MVP (see right).
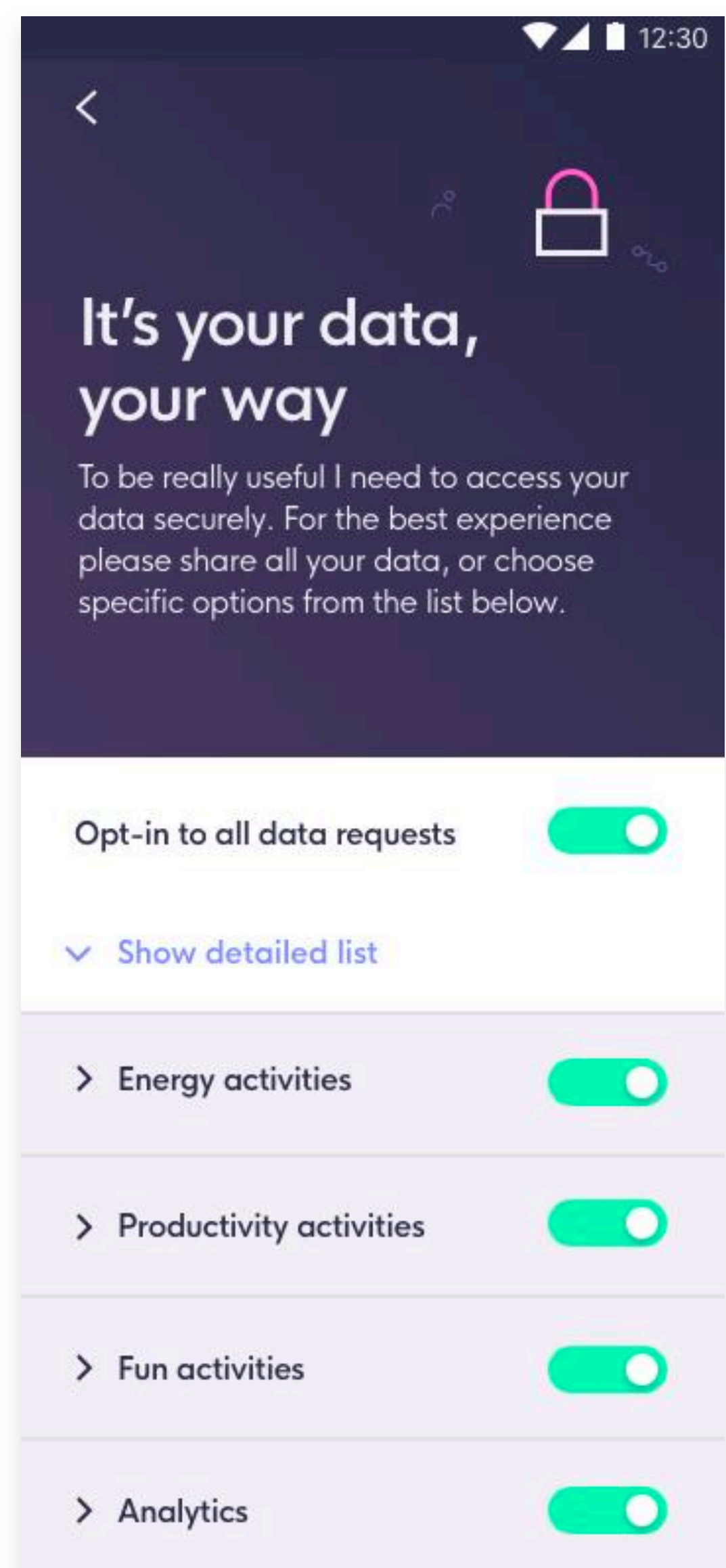
This work has continued to pay dividends as we have deployed this thinking in other products. Data Trust by Design now underpins our work. This doesn't mean it's all easy. Deploying DTbD can be challenging.

Chief amongst these is how hard it is to keep our mindsets attuned to a new paradigm when much of the rest of the world is working on an old set of rules.

At Alpha Health we have developed an ethical strategy that we are now embedding in all of our work flows: from research, through product, to engineering - to ensure that we make a reality of our promise to be trustworthy.

SUNCORP

"Our work with Greater Than X has been critical in ensuring we design data led value exchanges in a structured and considered manner, enabling us to deliver a customer experience far superior to anything the market has seen before. The team at Greater Than X have helped us tackle this complex and difficult task with immense skill and inspiring leadership."

— Chris Maccan, Executive Manager, Commercialisation at Suncorp

SUNCORP

Suncorp's been asking big questions about customer data for years. In fact, we were one of the early financial institutions to seriously assess the Personal Information Economy and Personal Information Management Services back in 2013.

A lot has changed since then. In Australia, trust in financial services is low, really low. Conduct has been heavily criticised. This is forcing the entire market to re-think it's position; *what is right and what is wrong?*

Rather than waiting to see, we decided to lead from the front with a new insurance proposition. Suncorp kicked off our work with Greater Than X to develop a Trust by Design strategy, a data ethics framework, a variety of design concepts and a progressive pathway to implementation.

SUNCORP

Along with our strategic partner, Trov, we engaged a diverse group of organisational stakeholders - from information governance through to design and engineering, strategy and operations and customer support - throughout the entire process.

We're now in the process of taking action, designing for positive behaviour change and embedding strong data ethics and trustworthy design practices into our daily processes.

We're excited about the prospect of continuing our work with Greater Than X throughout the year as we take our new proposition to market.
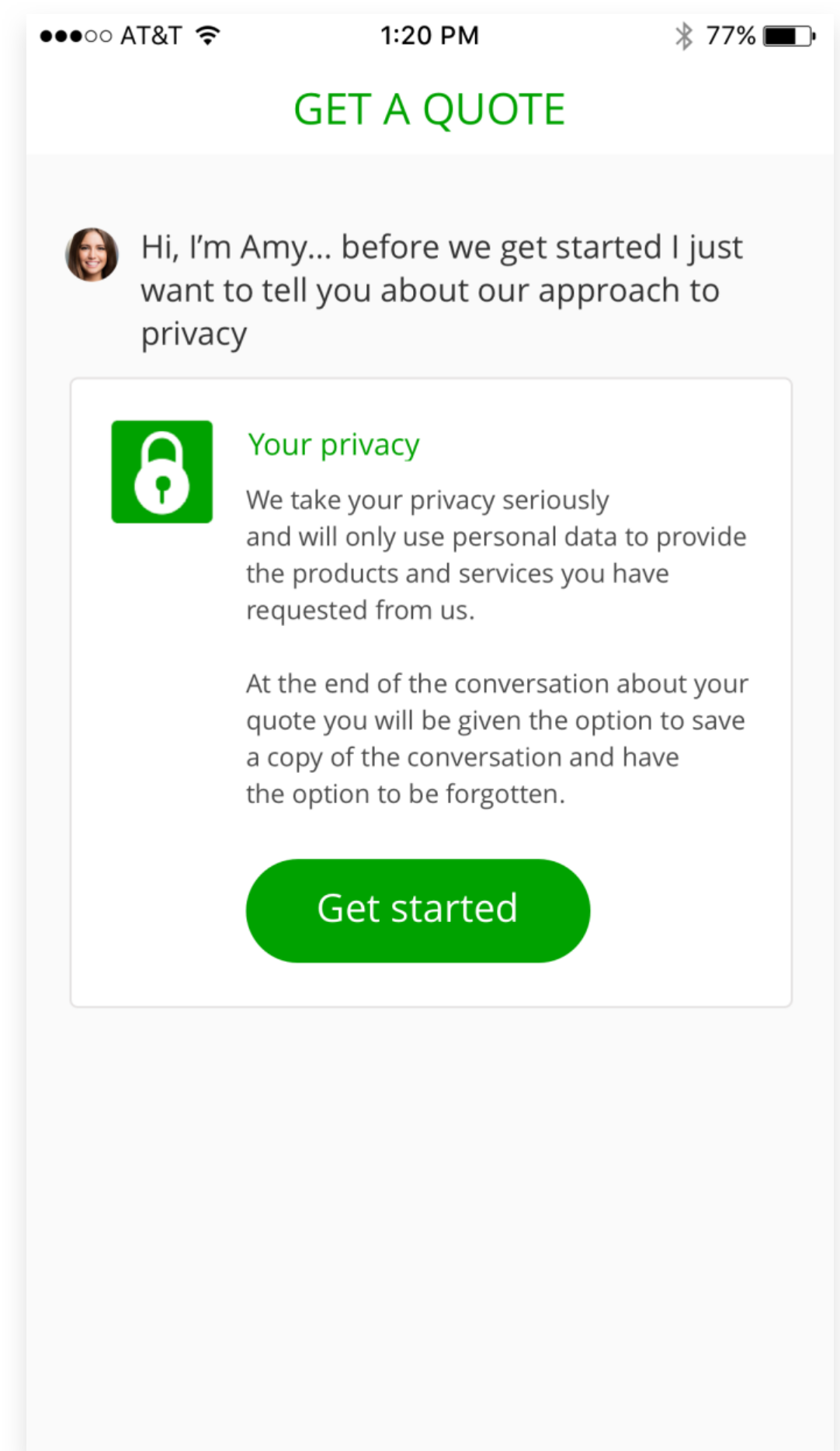
digi.me

"Giving people the power to access, control and benefit from their data is core to what we do. Data Trust by Design has challenged us to keep pushing the boundaries of what that means for our user experience."

— Tarik Kurspahic, EVP Technology at digi.me

digi.me

[digi.me](#) is on a mission to create a decentralised world where people control and benefit from their data. A massive part of making this a reality is shifting behaviour and understanding. It's about helping people engage more actively with the information they share.
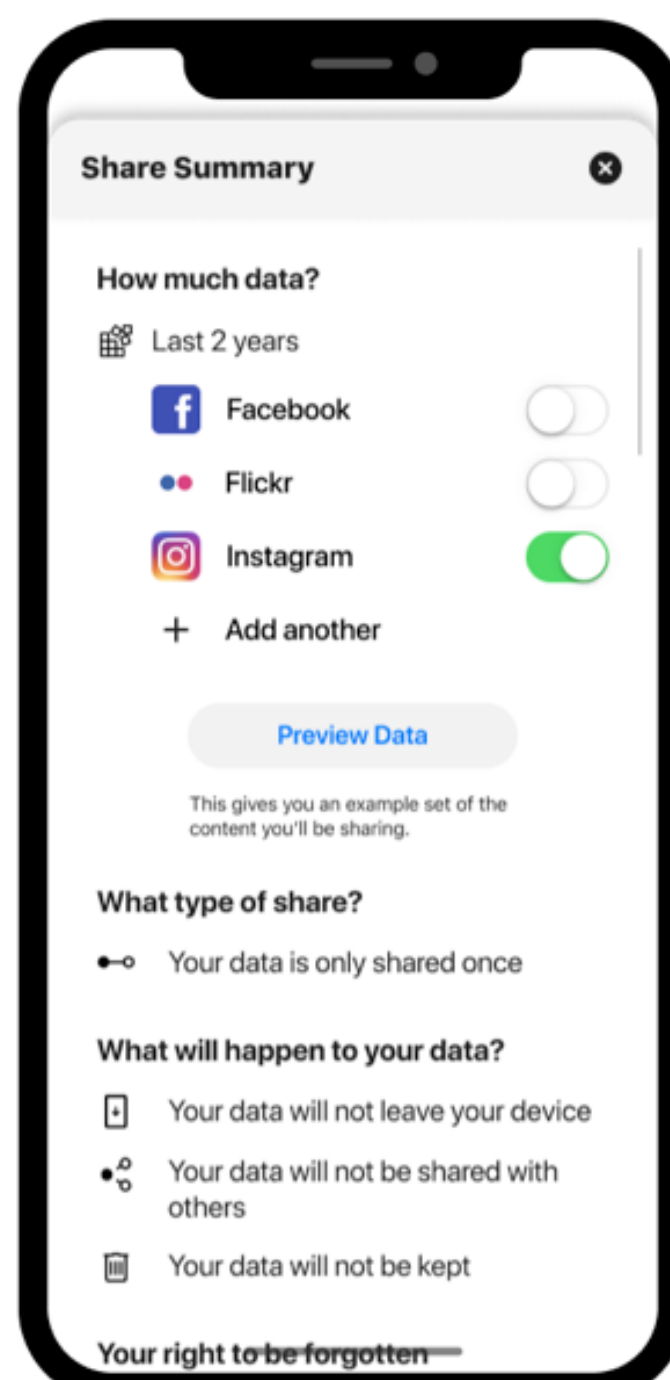
Recently we've designed, tested and evolved six design patterns for our private data sharing. We're trying to balance the need to inform, empower and enable people to make active choices with the need to achieve this quickly. Their process and experience needs to be simple. It needs to 'feel' familiar.
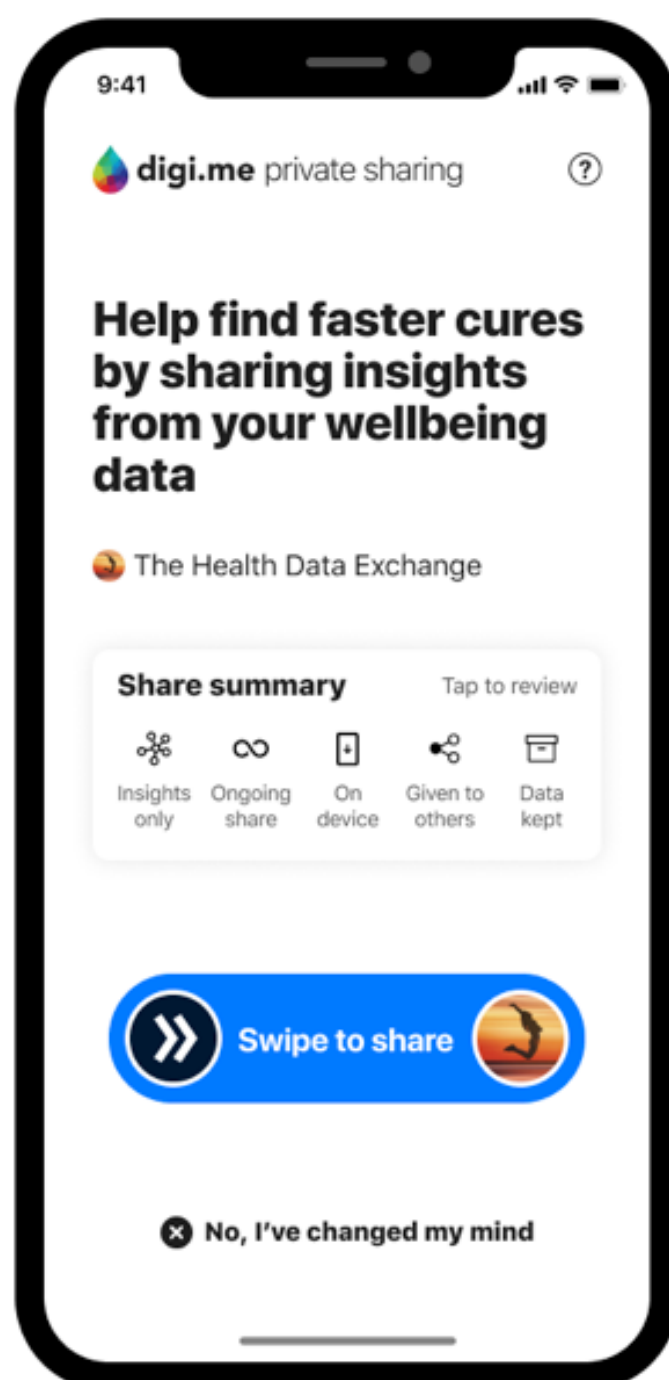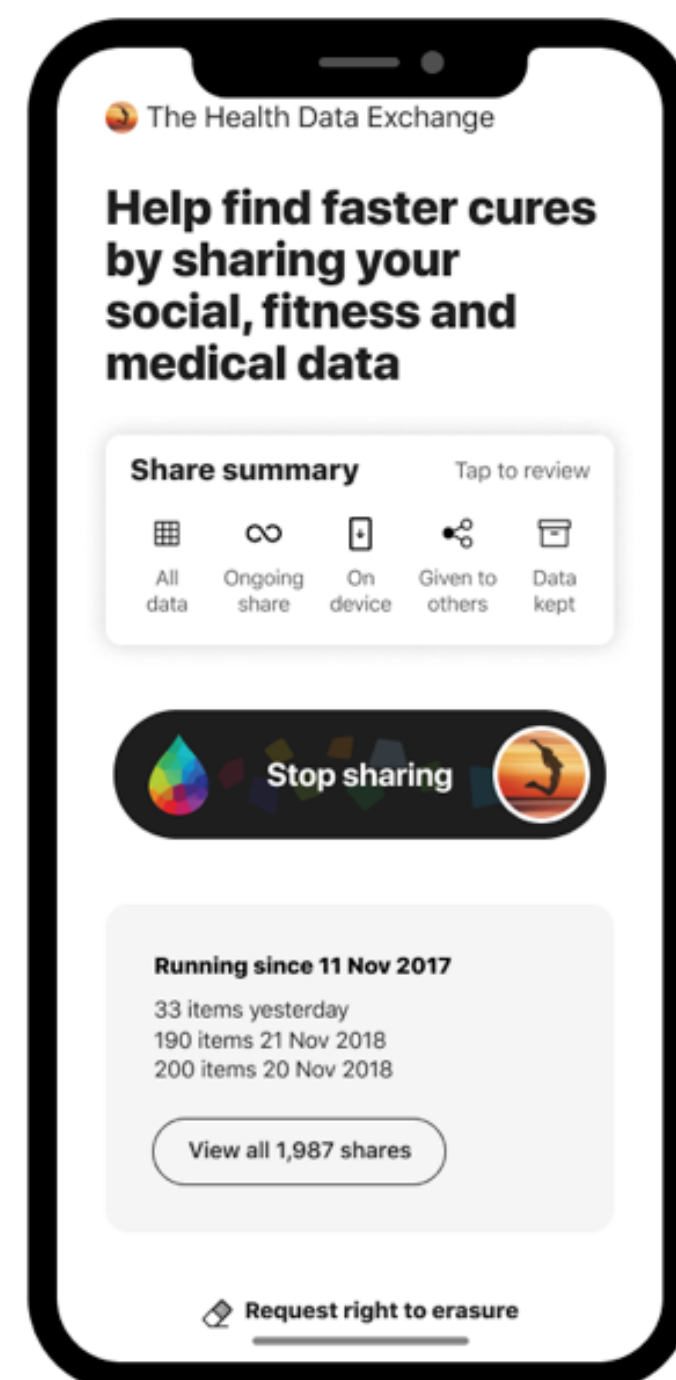
digi.me

We've learned a lot during this process. Specifically, how to achieve greater comprehension consistently.

Greater Than X's Data Trust by Design has been an ongoing resource for us. It gives us a consistent toolkit to compliment our workflow and practices.

Although it feels obvious given our mission, the importance of actively designing ethical, trustworthy, privacy enhancing experiences has never been greater.

"One company wants to give you control of your data. Right now."

We're motivated by the progress we're making.

It's brilliant to see more and more examples of companies using the DTbD toolkit to get started on the journey.

Where Next?

"You'd better decide now that trust is your highest value, because in this new world when everything is changing, people want to know they can trust you."

— Marc Benioff, CEO at Salesforce

Let's do it together

In the introduction we referenced Greater Than X was right in the thick of a market shift. We are, but so are you. We're in this shift together. The question we all need to ask is; *how might we navigate this change effectively?*

It's a great question. We have a bias towards collaboration. We believe more diverse and inclusive inputs help produce better, more balanced outputs.

So our call to action is exactly that. ***Let's collaborate.*** Let's find ways to work together to tackle wicked problems. Let's find ways to create new value, meaning and engagement for people all around the world. Let's work together to help make the digital economy more about the people that participate in it.

Join us

Contributors

Nathan Kinch
Co-founder and CEO

Building upon his leading work in the Personal Information Economy across Europe and North America, Nathan co-founded Greater Than X in 2017.

Prior to this, Nathan was an Entrepreneur in Residence and founding CEO of a sports analytics start-up. Earlier in life he was an elite athlete.

Mathew Mytka
Chief Platform Officer

Mat's experience and passion for privacy, personal data rights, decentralised tech and digital self-sovereignty spans a decade.

Prior to Greater Than X Mat led platform product at the information management startup Meeco and Australian cryptocurrency exchange Bit Trade.

James Harvey
Designer

Together with Nathan, James leads Greater Than X's work on the Data Trust by Design Pattern Library.

Previously he established and grew the design business functions for emerging innovators like Just Giving and Yoti, focusing specifically on the relationship between trust, data sharing and behaviour change.

Nadia Lee
Research and Design

Nadia started developing a keen interest for data ethics and privacy when she worked with Fjord on their 'In transparency we trust' project.

She's since worked on a variety of client projects with Greater Than X across financial services, eCommerce and consumer technology, designing simple, effective and trustworthy experiences.

About X — Greater Than Experience
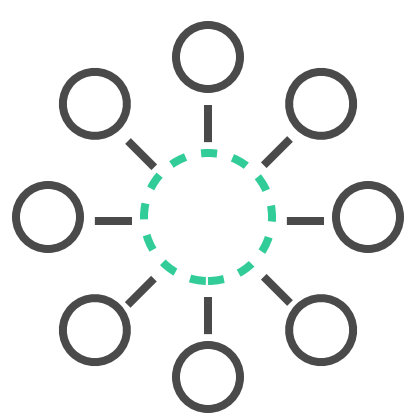
Greater Than X works at the **forefront** of the **personal information economy**.

We help brands evolve their culture, workflows and practices in such a way they're able to systematically release verifiably trustworthy, data-enabled products and services to their customers.

We love coffee. Send us a note if you'd like to share one with us.