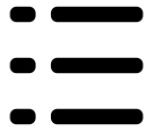

AHK & ASSOCIATES

DIGITAL TRANSFORMATION

Privacy-first:

a new business model for the digital era
a look at Fintech





It's a data world

1. Introduction

2. How do we ensure organizations protect the privacy of its users?

3. Can tech itself provide part of the solution

4. To close..





1. Introduction





It's a data world

“The International Data Corporation estimates that global revenues from big data and business analytics applications will reach 274.3 billion EUR by 2022. Although data-driven applications offer endless possibilities for businesses, there is a growing concern on behalf of policymakers, academics, civil society and citizens on the potential invasiveness of data extraction when it comes to personal data.”

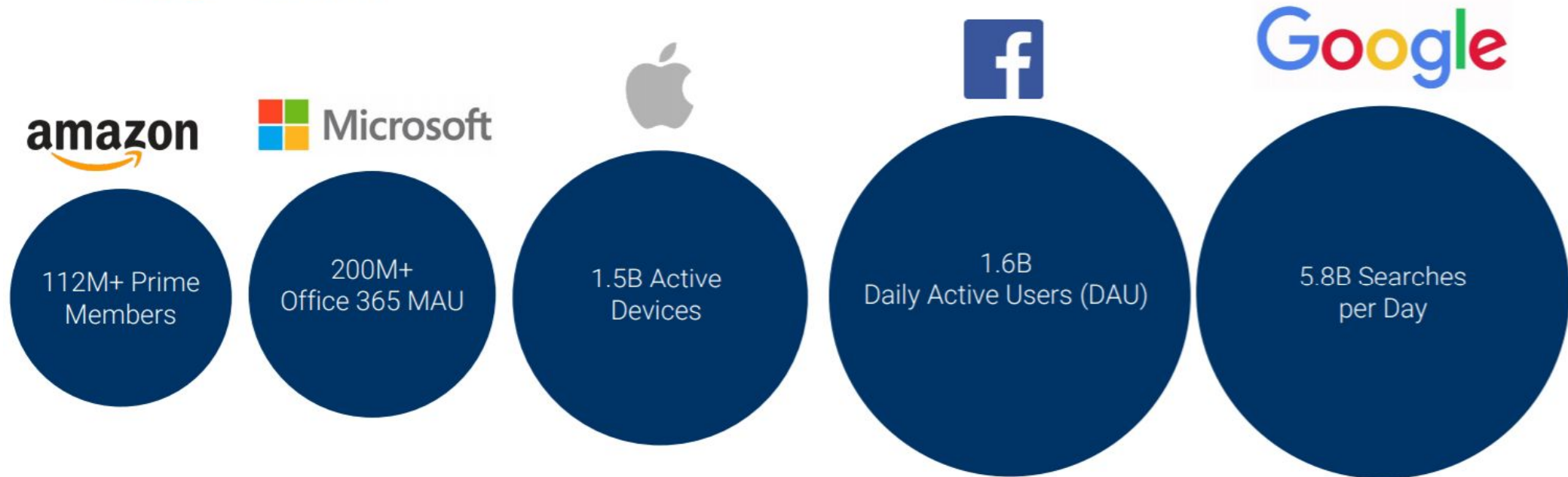
~ Digital Future Society





If data is the New Oil then #BigTech is the Six Sisters

FAMGA can leverage scale and large active user base



Source: CB Insights



Is **amazon** creating an unfair advantage by using data?



Amazon is alleged to extract data from its merchants to create competing products and erect a Kill-Zone for startups





















"kill-zone" refers to business ideas that are unfundable, either because Big Tech is already doing them, or because Big Tech might someday do them.

Source: CB Insights



The rise of the #PlatFins

Big tech is experimenting across financial services

	Payments	Wealth	Insurance	Lending
	   			   
	  			
				
				

 CBINSIGHTS





Closer home in Kenya, Safaricom is the 800-pound Gorilla of data

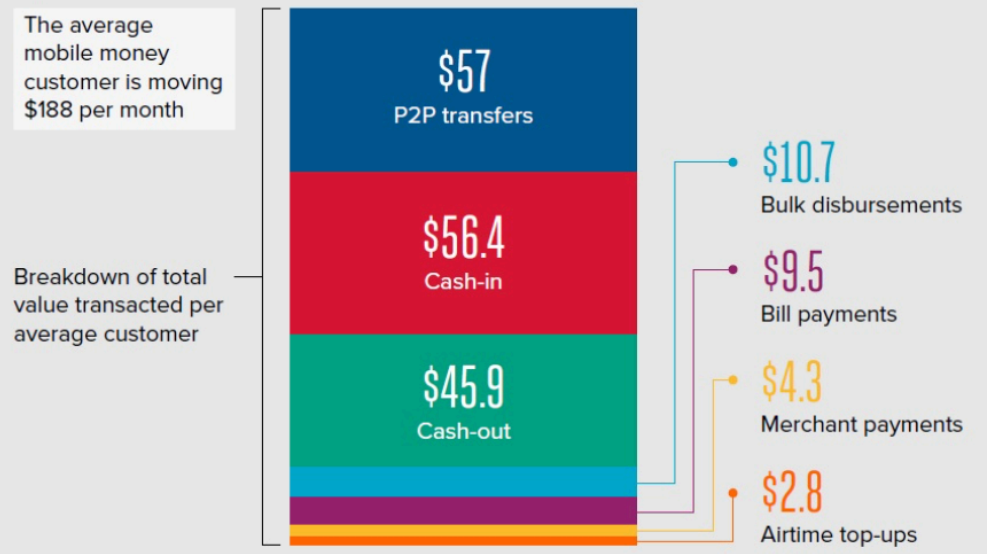
Mobile money transactions equivalent of half of Kenya's GDP

Central Bank of Kenya (CBK) data shows that mobile money transactions stood at Sh3.98 trillion (\$38.5 billion) last year, having increased by Sh346 billion (10%) from 2017. This translates to an average value of Sh10.92 (\$108 million) billion mobile cash transactions per day.

In short, Kenyans moved nearly half the equivalent of the country's gross domestic product (GDP) through their mobile phones last year, underlining the growing importance of digital wallets to the economy.

The massive transaction count makes mobile transactions a key cog in the economic wheel, equivalent in importance to banking and other formal financial systems.

FIGURE 2 BREAKDOWN OF TOTAL VALUE TRANSACTED PER AVERAGE MOBILE MONEY CUSTOMER*



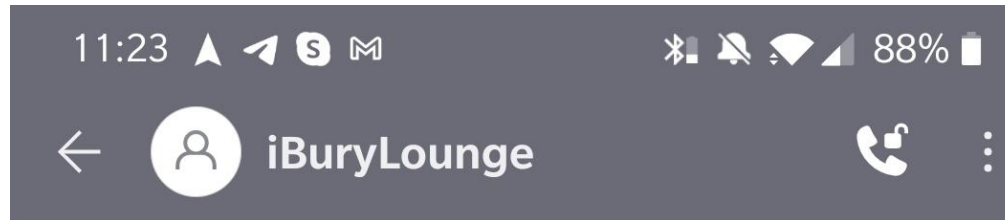


How do we ensure organizations protect the privacy of its users?





The use of readily available data from Mpesa is being misused



iBuryLounge

Dear ALI, we encourage you to tag a friend along! The more the merrier! Plus it's ladies Night tonight with Dj Vani on the decks & BOGOF on cocktails.

3m



Ali Hussein Kassim

Tech Executive, Advisor to Boards, operating at the intersection of Market...

2w · Edited ·

Seriously? Who gives these clowns our phone numbers?

[Communications Authority of Kenya \(CA\)](#), please please act to clamp down on this nuisance.

If you own or run a company please it's important to understand the principle of Opt-in and Opt-Out.

"Opt-in" is the process used to describe when a positive action is required in order to subscribe a user to a newsletter, SMS list, etc.

AKA YOU MUST HAVE MY CONSENT BEFORE YOU SEND ME A MARKETING MESSAGE OTHERWISE ITS SPAM AND THAT PARTICULAR ORGANISM HAS ONLY ONE USE AND HAS NOTHING TO DO WITH MARKETING.

"Opt-out" on the other hand means that a user can be signed up much more easily and he needs to be given the possibility to opt-out easily.

Please guys. Stop this. It's only hurting your pocket and destroying your brand.

Twe hamwe?

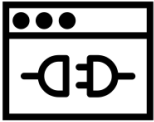
[#Privacy](#) [#DataProtection](#)



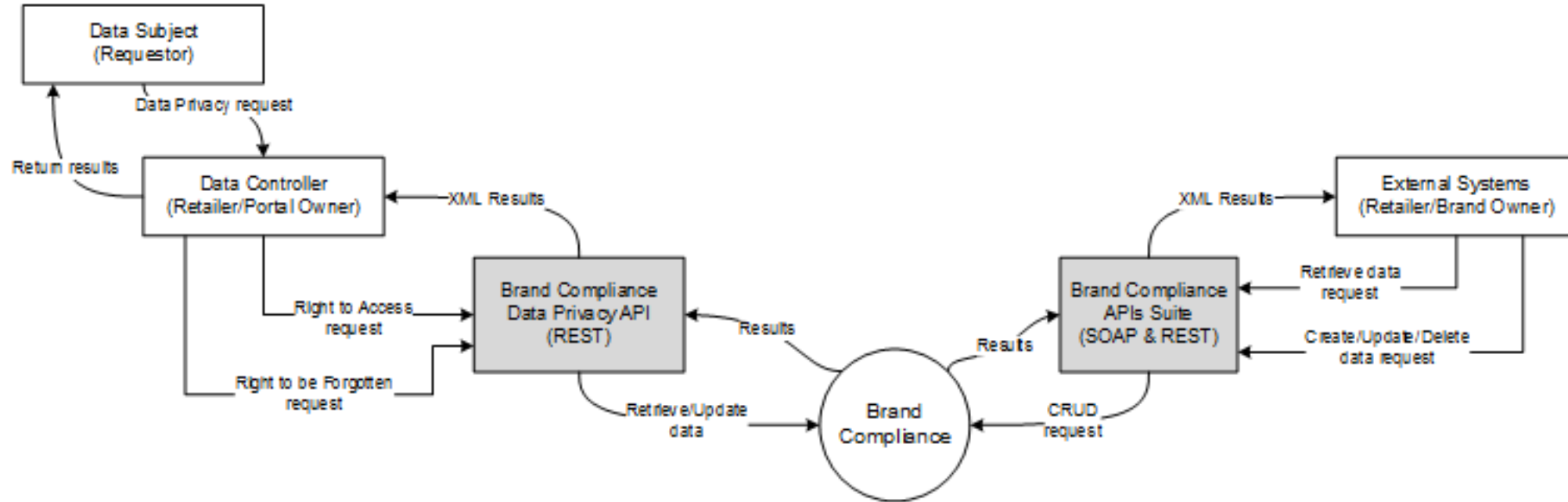


Can Tech itself provide part of the solution?





Can APIs be part of the solution to Data Privacy?



Oracle's Brand Compliance Data Privacy web service API provides a means for platform/website owners to execute data privacy requests. The requests are classified as Right to Access, where an individual requests details of all their personal data that is held in the system; and Right to be Forgotten, where the individual requests that their personal data be erased from the system.





To close...



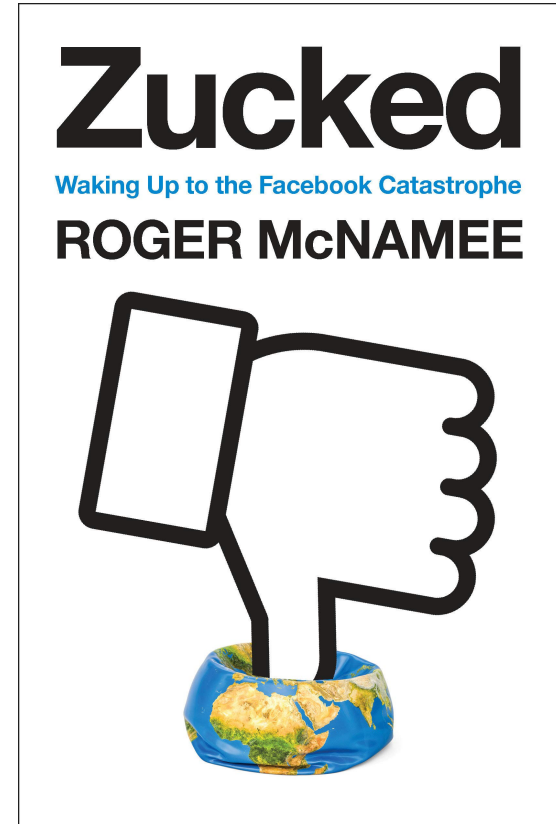
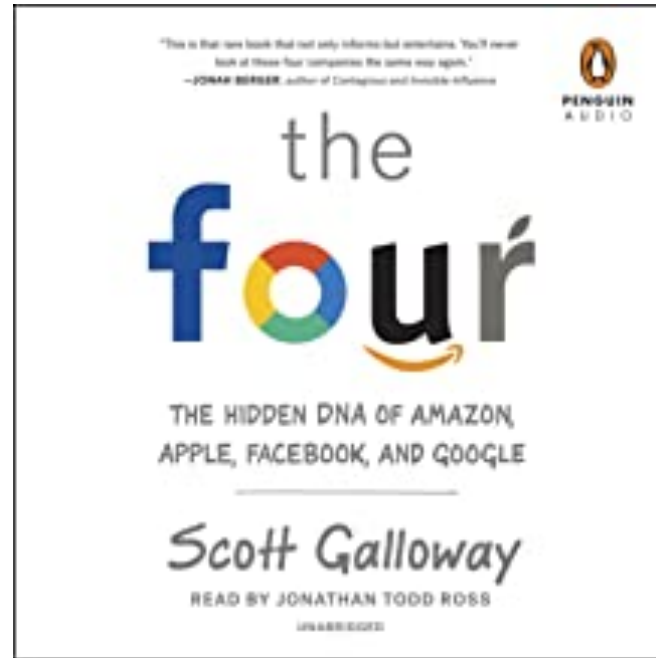
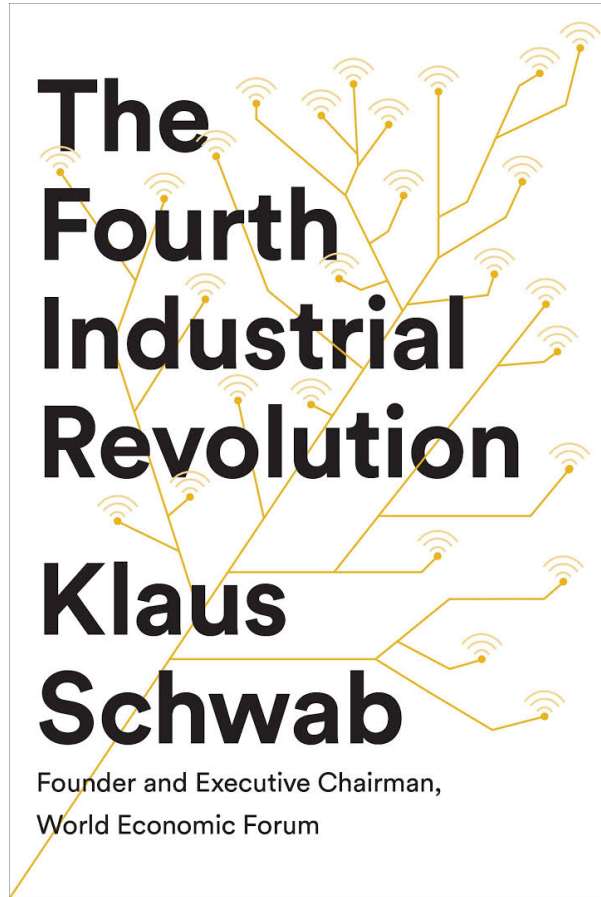
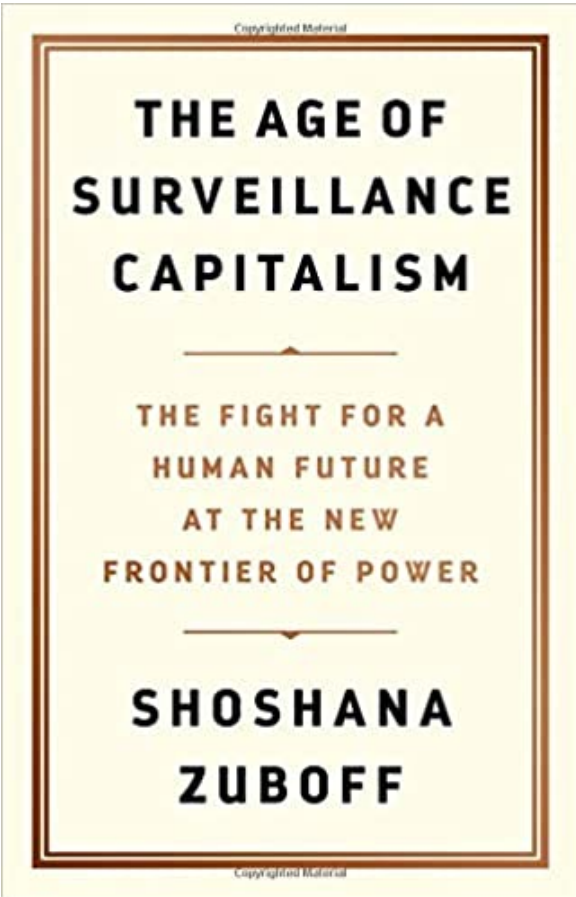
“If you had **all the world’s information directly attached to your brain**, or an artificial brain that was smarter than your brain, **you’d be better off.**”

Sergey Brin





Recommended reading



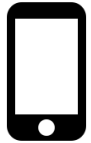


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