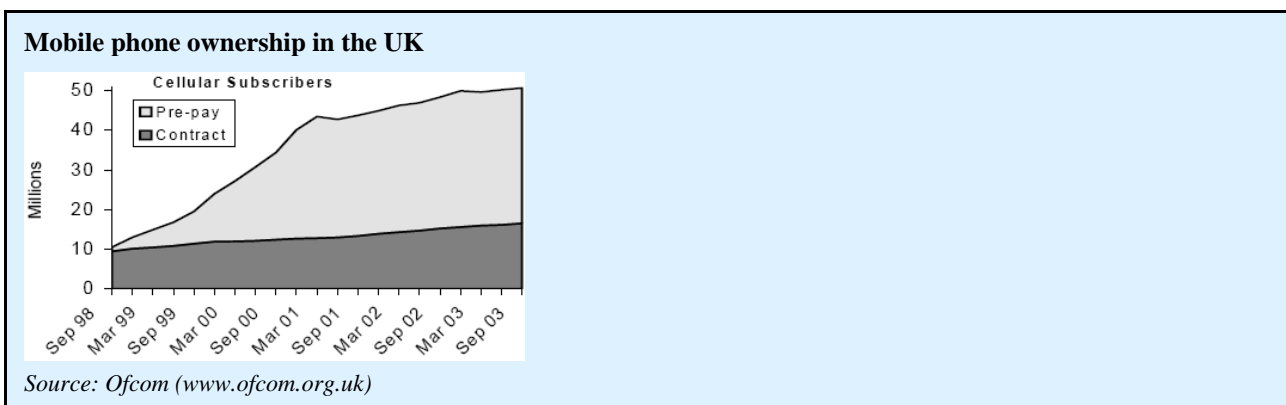


## How can the interests of end users in the information society be balanced with the interests of business, in the UK?

### 0. The information age: an overview

We live increasingly in an information age. We can read the news, update our 'blogs', and send and receive e-mail via our mobile phones. We can plan journeys, buy tickets and check-in online, and soon our cars will be able to pay for our journeys automatically in road tolling environments<sup>1</sup>. Our mobile phones can give us real-time travel information to let us know when the next bus is due; they can tell us where the nearest fast food outlet is; and the technology is capable of allowing them to reveal our destinations to those who call us.

Developments in technology have led to cheaper availability of communications devices such as the mobile phone and RIM's 'BlackBerry', and in turn widespread distribution has led to unprecedented levels of permeation. We can now hold more power and information in the palms of our hands than at any point in history, and the concepts of 'whereness' and 'ubiquitous computing' are now spoken in terms of 'when' and not 'if'.



### 2. Challenges

The rise of the information age comes hand in hand with immense challenges for society - for government, for business, for industry, and for the individual. Society has greater means of accessing and sharing information than ever before, yet struggles to manage this. It is difficult to know precisely what information is 'out there' and in what formats, and how best to manage and share this (often raw) information in order to facilitate the extraction of *knowledge*, which can be defined as information which is in both a *useful* and *accessible* format.

Successfully addressing the problems outlined will see the transition of a society that is information *disabled* through the oversupply of information and lack of coherent business and governmental strategies to capitalise on its utility, to a society that is information *enabled*, whereby the considered use of information delivers improved public services, drives economic growth, and bridges societal divides.

An information enabled society will not be without challenge, however. Many such challenges will likely emerge within the domains of privacy and security, which have not been widely explored in this respect.

This brief essay will attempt to explore the difficulties facing this modern information age, and to consider ways in which the interests of the end-users in society can be balanced with the interests of business, in the UK.

### 3. Achieving a balance: end-user demands

The key interests for end-users in the information society can be broadly categorised into two domains: those interests which reflect a user's need to *obtain* information - for example, real-time travel services information, or the shortest route to their nearest hospital; and those interests which stem from a user's

choice to *surrender* their own information, often in exchange for a benefit or perceived benefit. For example, store 'loyalty card' schemes, in which the user receives special offers in exchange for revealing their buying preferences to the store, which uses this information to construct targeted marketing campaigns.

In the first case, the user requires affordable and current information in both a pervasive and accessible format, as well as assurances as to the accuracy and integrity of the information. In the second case, the user requires re-assurance that their information will not be used fraudulently or unreasonably exploited, and that its use will not compromise their right to privacy, or place them in a position of disadvantage.

#### **4. Achieving a balance: business response**

For the business world, the trade-off between information value and end-user benefit presents multiple opportunities if handled sensitively. A UK insurance group<sup>2</sup> is currently piloting a 'Pay as You Drive' car insurance scheme. Here, the *business* utilises the end-user's journey information to provide an innovative service. The end user benefits from cheaper insurance when fewer or shorter journeys are made, and the business benefits from increased exposure and profits due to high demand for the product.

In other cases, 'non-traditional' business models are proving successful. By making its 'Maps' API freely available, Google encourages individual innovation leading to 'mash-up' websites such as [www.gtraffic.info](http://www.gtraffic.info), a site which provides real-time location-based information about traffic incidents in the UK. Here, the *end user* utilises a number of information sources to produce an end product (website) in the public interest. Instead of charging for the use of its API, Google profits from advertising revenue associated with the websites produced.

In this new information market, or 'economy', the end users will exert significant influence on business direction. In the first instance, products and services which allow the end user greatest control over their own personal information will see the greatest popularity. Thus, consumer choice will help to shape the direction of the market, and businesses will need to recognise and respond to this in order to maintain and increase their market share.

The principles of the semantic web will also become increasingly significant in the future. The ability of computers to 'understand' and process information will drive business efficiency and promote innovation. Once again, this will demand a shift in emphasis towards consideration of the individual's privacy and security.

#### **5. Conclusion**

Society is changing in the way that it demands and uses information. We lead busier and more connected lives, and travel further for work and leisure. We live further away from our families, and we do business globally rather than locally. As a consequence, the role of information is intensified. The supply of and demand for information is increasing, and this introduces extra dimensions, particularly in the areas of security and privacy.

In order to survive and compete effectively, the business community will need to identify new and novel ways to use this information to provide useful products and services. If it can do so successfully, there are large potential gains to be made. The end-user will have an important part to play here by defining, through response, what is and what is not considered acceptable.

#### **6. References**

1. <http://www.infomaticsonline.co.uk/computing/news/2140433/london-tests-car-tag-system>

2. <http://www.norwichunion.com/pay-as-you-drive/>

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