Future Trends Report
Based on Analysis of the Team's Chosen Community / Organisation in Mid-Term and Final Evaluation

Community / Organisation Studied: <u>E-Commerce / Grab</u>

STEP 1. Identify Challenges

Read the Future Scene carefully and generate ideas for challenges, concerns, and possible related problems. Choose the 5 most important challenges and write them in the space provided. Include applicable research with appropriate in-text citations.

Challenge 1: Consumers have less free will because of curated commerce.

Based on our interview with the Grab representative, a major part of e-Commerce services are individualised advertisements (OBSERVATION).

Curated commerce refers to the use of targeted and individualised advertisements to attract customers into buying or using their services. Curated commerce is prevalent in our society and plays an essential role in an e-commerce organisation. Curated commerce uses intelligence gleaned from customer segmentation to identify which customers to target. Likewise, curated commerce uses personalization techniques—such as emailing customers with product suggestions based on past purchases—to increase sales and customer engagement. The experience is not limited to just offering a hand picked selection of products; it's often linked to media or branding campaigns that include celebrity or guest curators sharing their product "picks." This might lead to consumers' opinion being swayed, therefore leading a "curated" lifestyle (WHY).

As pointed out by research findings from Nielsen and Forrester, chief economists for The Cambridge Group, most consumers expect to have the same personal and interactive experience when shopping online as they get when shopping in-store. To cater to this need, brands and retailers around the world have implemented various tactics to create the perfect personalized shopping experience. (RESEARCH)

Challenge 2: Consumers are living a curated lifestyle due to group influences.

During our interview with the Grab representative, she has emphasised that reviews are one of the key factors and could determine whether a restaurant or a driver is accepted to work with Grab. Coming from our own experiences of using the app, we feel more paranoid and worried when the services, be it the restaurant we ordered food from or the driver we are allocated to, when their reviews are not "perfect". (OBSERVATION)

Consumers can be influenced by groups that they are part of / inspire to be part of, in turn individual selection can change under social networks affected by group emotions.Review of customers is the way of sharing thoughts, ideas, beliefs and experiences among customers. Consumers post their feedback after purchased products or services on the website. Feedback could not be considered as forged online marketing. The mix of positive and negative reviews makes consumers take time to read them and will influence customers' decision. Online shoppers are very much influenced by group community, and a larger percentage of them are dependent group when making decisions to purchase products. Our opinions would be swayed especially when the reviews are very bad, and we tend to "judge" the product or service without giving a second thought that this opinions may not be reliable and cannot be trusted. (WHY)

According to a June 2008 Opinion Research Corporation study, 61% of respondents said they had checked online reviews, blogs and other online customer feedback before buying a new product or service. The study also found that 38% of respondents first checked online product or service reviews when starting shopping research, valuing consumer product reviews (29.6%) over professional reviews (21.3%), nearly one-half of US consumers surveyed who shopped online four or more times per year and spent at least $500 said they needed four to seven customer reviews before making a purchase decision. (Online Reviews Sway Shoppers, 2008) (RESEARCH)

Challenge 3: Organisations may utilise marketing models to curate commuters' lifestyles.

According to our interview with the Grab representative, the E-Commerce Industry has the ability to predict trends, and contains a recommendation system, dynamic pricing and a high-quality customer services. A website using Big Data analytics tool can filter and browse a large number of data to customer information. (OBSERVATION)

Organisations are able to use models for marketing and advertisement based on the perception of consumers. Website's information is able to attract the group's attention, raise customer's interest, convince customers that they want and desire the products or services and finally lead customers forward taking action or purchase. (WHY)

AIDA model is a basic movement of marketing and advertising resulting from perception of customers. A, I, D, A is an abbreviation for Attention, Interest, Desire and Action. Website's information should be able to attract the group's attention, raise customer's interest, convince customers that they want and desire the products or services and finally lead customers forward taking action or purchase. In detail, the model includes four stages: First step is attracting customer's attention. There are many ways to catch attention. With websites using Big Data analytics, it can be done by positive applications such as quick and good searching results, very attractive recommendations or promotion messages. Second step is creating interest in the client. It means indicating features and benefits of products so customers become interested in products or services of e-commerce organisation. Third step is creating enthusiasm in customers. The e-commerce organisations know how customers think about the provided information which allows consumers to stay engaged with the organisation's products or websites. The last step is to end the purchase process, enabling customers to buy the product and introduce this product or website to others. Based on the recommendations of the websites and algorithms, consumers may tend to be influenced by the recommendation system, therefore leading a more "curated" lifestyle. (RESEARCH)

Challenge 4: Consumers do not have a say on how the data collected from them is being used.

According to our interview with the Grab representative, some less mainstream e-commerce sites may want to make an extra sum of money, and sell their consumers data to third party sites without informing consumers and consumers have absolutely no control their their privacy is being intruded for profits. (OBSERVATION)

Organisations that do this are usually smaller and less noticed sites, with the risk of being caught by the relevant authorities being lower. Such behaviour will not fall under the crime of "data fraud" if such actions stay undetected and are hidden well, to the average consumers avail. Even if they knew their data was being used, consumers have no say over stopping it as data collection is a one-step process, and the best they can do is not give anymore information. (WHY)

According to a survey conducted in June of 2019, 81% of American adults feel that they have very little to no control over the data that is collected from them. In just 2019 alone, 265 million American adults feel insecure and not in power when their data is being collected by companies. In the future, this number will only increase exponentially with the rise of the e-commerce industries. This is a significant problem that could pose a looming threat to the e-commerce industry. Having no control over data collected from them, consumers would lead a more "curated" lifestyle as without power to control their data, their data could transport easily to multiple third party organisations. (RESEARCH)

Challenge 5: Consumers may not understand and thus may not take steps for self-regulation to protect one's privacy.

According to our interview with the Grab representative, there is a group of consumers who do not understand Big Data and how data collection works. They are less informed about what this e-commerce sites could do with your data and thus do not feel the need to have self-regulation on the data they pass out to different e-commerce services. (OBSERVATION)

The lack of information on this topic could lead to the lack of action against data collection that violates one privacy. Without understanding the processes involved in data collection, consumers may not give second thought to the data they are providing to any third party sites, which could lead to dire consequences on the consumers' privacy if they are not conscious to filter and limit what personal data they are providing to the e-commerce sites that provide them with services. (WHY)

'The Reality Report' 2019 surveyed 287,000 consumers from around the world about their attitudes towards mobile marketing, advertising, privacy and data. When consumers are asked whether after reading consent forms and privacy policies, do they understand how companies use their data, results show 52% still do not understand. Consent notices are failing to help most users understand how their data is used by advertisers, and without key understanding about data, consumers would not be empowered to self regulate the data they provide. The report also shows 78% of all users polled simply do not read consent notices in their entirety. Meaning, at best, over three-quarters of consumers skim-read the opt-in forms they are presented, or more likely disregard reading them altogether. In fact, only 22% of consumers read consent notices in full. If this isn't bad enough, of that 22%, over half still don't have any greater understanding of how their data will be used, even after they've read them. If consent notices are to be understood, trusted and valued by consumers, they should be complex under the surface, but simple to understand and use. (*How Consumers Really Feel About Their Privacy and Data,* 2020) (RESEARCH)

STEP 2. Craft the Underlying Problem

Using the challenges listed in Step 1, identify a problem of major importance to the chosen community / organization in the future. Write your Underlying Problem making sure your question clearly explains the action that will be taken and the desired results/goal of that action.

Incorporating Challenge(s) #1 & #3

Underlying Problem:

Given that there is a high probability of companies using algorithms and marketing models to advertise their products to targeted customers based on their search history and preferences, which in turn causes their decisions to be biased (CONDITION PHRASE), how might we use technology to enable consumers (KVP) to have more free will and lead a less curated life (PURPOSE) in the years 2030 and beyond in Singapore (FSP)?

STEP 3. Produce Solution Ideas

Generate solution ideas to the Underlying Problem in Step 2. Choose the 5 most effective solutions and write the elaborated ideas in the space provided. Include applicable research with appropriate in-text citations.

Solution 1: Creation of a consumer friendly application

We, the e-commerce industry in Singapore, will create a consumer friendly mobile application which summarizes the Terms & Conditions of all e-Commerce platforms and services in Singapore, and with an AI program for any additional queries regarding the summaries.

The basis behind this is that many people do not bother reading through the Terms & Conditions of these e-commerce platforms as they are not only lengthy but also confusing. Through this way, consumers will be informed beforehand in the ways that companies could collect their data and use it. Information will be compiled and more concise, and an AI programmed customer support section will be able to answer queries. The use of a mobile application also means that the process of going through Terms & Conditions will be a lot more convenient, since the consumer will be able to access it with just a few clicks. This application will also be installed on the mobile devices of consumers, which are everyday gadgets that people normally bring with them wherever they are.

According to our research, "Terms of Service; Didn't Read" is a program which started in June 2012, and (short: ToS;DR) aims to help fix the "biggest lie on the web", the Terms of Service we all agree to without giving a second glance. It rates and labels different services terms and privacy policies, such as Google, Youtube and Facebook, from Class A to Class E.

Solution 2: Keeping consumers informed

We, the e-commerce industry in Singapore, will ask consumers for approval using biometric security, such as iris scanners, before sharing their data with a third party organisation, and will inform consumers when advertisements are targeted. Consumers will thus know that certain companies are using their data and will not have a sense of insecurity, thinking that companies are manipulating their data.

In this way, consumers will not be oblivious to the data collection process. They will also ultimately have the rights to their own data and will know what their data is being used for. Only they themselves can check it and companies have no way of abusing the data collected from their users

Credit cards companies use a Secure Electronic Transaction (SET) standard, which ensures that the transaction goes through in a safe environment by making sure that thieves cannot steal credit card information and will pass through the merchant's hands directly to the credit card owner.

Solution 3: Organisations can include a feature to allow customers to track data

We, the e-commerce industry in Singapore, will make it mandatory for all e-commerce organisations to include an automatic tracker to inform consumers who their data is being shared with, using electronic tags to ensure that all data is accounted for.

Through this method, Consumers will know exactly who has their data and what it has been used for. They are also aware of what organisations are doing with their data and will also be able to judge whether their data has been used to provide targeted and individualised advertisements.

Launched in 2009, Google Privacy Dashboard allows users to see what kind of data Google has Includes tools such as My Account and My Activity which allows consumers to track and manage their Google activity across various Google products such as Maps and Youtube.

Solution 4: Give the consumers to choice to turn off data collection

We, the e-commerce companies, will give users the option to deny the companies of usage of their personal data for targeted advertisements. Users may choose to withhold their personal data from e-commerce organisations to ensure data privacy and free will. As such, consumers are able to take charge of their own personal data and have more control over how it might be utilised.

However, to ensure that this does not completely disrupt the business model of e-commerce platforms, companies can offer this option at a drawback, such as limited access and functionality. This would deter a fraction of the user base from completely shutting off the sharing of their data, so the organisation would still have a significant amount of big data to work with. As a result, consumers will have a say when it comes to their own personal data, and will not feel like they are being pressured or forced to share their data, while at the same time making sure that organisations need not completely change their business models. At the same time, the disabling of data collection also means that these consumers will not be subjected to targeted advertisement.

Cookies are small text files which web servers can place on your computer when you visit their website. Cookies are typically used to help websites remember that a user has logged in, or to store the personal preferences of a user for that website. They are also used by websites and search engines to store personal information and data. Many search engines and news websites such as Google, Safari, and Quora give users the option to turn off cookies. According to a research done by the Ponemon Institute, 64% of consumers think it's "creepy" when they receive online ads that are relevant to them. And 73% of consumers want advertisers to allow them to "opt-out" of receiving ads on any specific topic at any time. (Truta, 2020)

Solution 5: Implement a system allows the government to regulate and monitor data

We, the e-commerce companies, will implement a system, through a mobile application or an in-app function, which sends the data through a network that will be monitored and tracked by the government. e-commerce companies will also be required to account for and report on all user data collected, as well as what they are being used for.

Through this system, companies will have to comply with a strict set of rules and regulations set by the government, and will thus not be able to take advantage of or abuse the data of their users. Any anomalies or misused data will be flagged by authorities and therefore investigated by the government to ensure that all user data is protected and handled properly. This guarantees the safety and security of user data, while also ensuring that companies do not have too much power or full control of the data collection process.

In the US, Congress passed a series of laws governing the use of personal data, including the Fair Credit Reporting Act in 1970 and the Privacy Act in 1974. The regulations mandated transparency and accountability of data collected from all Americans. This decision was made after a proposal to merge hundreds of databases into one centralized data bank was suggested. As a result, Congress, concerned about possible surveillance, pushed back and organized a Special Subcommittee on the Invasion of Privacy, and came up with the new laws pertaining to data collection.

STEP 4a. Select Criteria

Generate criteria to determine which solution idea does the best job of solving your Underlying Problem and/or addressing the Future Scene situation. Select the 5 most important criteria for measuring solution ideas and write them in the spaces provided.

Criterion #1:

Which solution will be the <u>cheapest to implement</u> for the e-commerce industry such that more consumers will have free will?

Criterion #2:

Which solution will be <u>most feasible</u> for the e-commerce industry so that it has a higher probability of being carried out to reduce the curation of lifestyles?

Criterion #3:

Which solution will be the <u>safest and least risky</u> for the e-commerce industry such that less consumers have to lead a curated lifestyle?

Criterion #4:

Which solution will be the <u>least intrusive</u> for the consumers such that more consumers will have free will with the least consequences?

Criterion #5:

Which solution will be the <u>easiest to apply</u> in the e-commerce industry such that more consumers will have free will without much hassle?

STEP 4b. Apply Criteria

List the solution ideas from Step 3 on the grid. Use each criterion to rank the solutions on a scale from 1 (poorest) to 5 (best). The weighting for one important criterion may be doubled if necessary.

Step 3 Sol'n #	Solution Idea	Criteria					Total
		1	2	3	4	5	
#1	Creation of a consumer friendly application	4	5	4	5	3	21
#2	Keeping consumers informed	3	4	5	4	4	20
#3	Feature to allow customers to track data	2	1	2	2	2	9
#4	Giving consumers the option to turn off targeted advertisements	5	3	3	3	5	19
#5	Implement a system allows the government to regulate and monitor data	1	2	1	1	1	6

STEP 5. Develop an Action Plan and Evaluate its Feasibility

Develop your top-scoring solution idea into an Action Plan. Thoroughly explain how the Underlying Problem is solved, how the plan will be implemented, and how the community / organisation will be affected. Explain how this Action Plan is feasible with secondary research consulted, preferably also with primary research (feedback from chosen community / organization)

Action Plan derived from Solution #1 and #2:
Our action plan will allow technology to be integrated into the e-Commerce industry and online platforms. Our plan comprises of a consumer-friendly mobile application called "summrAIze" which is able to summarise all the terms and conditions of the e-Commerce services they are patronising. Additionally, there will be an additional AI customer service that works around the clock which caters to those that may have additional needs or queries regarding the Terms and Conditions of certain e-Commerce services. "SummrAIze" will enable consumers to have a better understanding of what terms they are accepting and what is going to happen to their data. This way, consumers will be more aware of what may happen to them and their data should they accept the Terms and Conditions of the e-Commerce services. Consumers are also less susceptible to forming biased decisions and will make more informed choices.

(How will our action plan address our KVP?)
Our plan will allow technology through the mobile phone application "summrAIze" to aid the consumers in making more knowledgeable choices. We got our inspiration from Booknotes. BookNotes is a digital library for busy people that summarizes the most important insights from over 1,000 best-selling books into brief 15-minute summaries. This book summary application makes it easier to absorb more information in a less amount of time. Along a similar vein, "summrAIze" will be individually customised for consumers, allowing their experience with "summrAIze" to be a more concise, relevant, convenient and swift one.

(How does our plan address our UP's purpose?)
In our Underlying Problem, we wanted to use technology to allow consumers to have more free will and lead a curated life. With the introduction of our application, consumers will be more aware and thus conscious of the usage and collection of their data while using online platforms, and will thus make more informed choices and rational decisions to protect their own interests.

(What is our timeline of implementation?)
Research and development of the multi-purpose Artificial Intelligence "summrAIze" will be carried out from 2021 to 2024. Trials and pilot tests will be conducted after the development of "summrAIze" and improvements and adjustments are to be made according to user feedback. "summrAIze" will be fully launched in 2025 with all features.

(What obstacles may we face?)
A primary obstacle we may face is that there will be a handful of consumers who still refuse to read the Terms of Service and accept it without understanding it, and find "summrAIze" to be ineffective or troublesome. This stems from poor awareness and insufficient education relating to the topic of Big Data and data collection.

(How will we solve these obstacles?)
We believe that proper and adequate education will ultimately influence these cynical people, who feel that "summrAIze" is irrelevant to them, to start understanding the benefits of using our application. Drones can also be deployed to help advertise and emphasise on the significance of protecting one's privacy and the dangers of the process of data collection. Additionally, with the government's recognition, more of this misinformed people would understand and support "summrAIze".

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(Who will support our action plan?)
There are 3 main groups of people that will support our action plan. Firstly, the consumers of e-Commerce platforms. Most consumers may believe that their data is at risk when patronising these e-Commerce services and would thus support our action plan as it enables them to know what types of data may be used to influence their decision making. Secondly, e-Commerce organisations will support our action plan. Through "summrAIze", e-Commerce organisations are likely to gain the trust of the consumers as they may feel that the companies are being more transparent with their data usage. Lastly, our action plan will be supported by the government as it protects the interests of citizens and that their citizens will be safeguarded online.

(How will our action plan affect the future scene?) First and foremost, consumers will be more knowledgeable and aware when it comes to their rights and data collection. The unseen side of data collection and manipulation will come to light with the introduction of "summrAIze". Besides, corporations and e-Commerce platforms may have to change their business models to be a more appropriate one to maintain transparency with the consumers.

(How feasible is our action plan?)
e-Commerce organisations and services have a high probability of carrying out our action plan as it is simple, convenient and easy to operate for both e-Commerce organisations and the consumers. It is also of high appeal for consumers as they will now know what their data is being used for and will have a sense of security.

(Qualitative Analysis of our action plan)
When consulting with the formal representative of Grab, she identified a few problems stemming from our original timeline. She believes that due to the development of technology being exponential in recent times, to stay relevant we have to reduce the time we take to implement our app, and push it out as soon as possible. Our timeline of implementation has therefore been updated to the latest version stated earlier, with development starting from 2021-2024 and the launch of "summrAIze" with its full features latest by 2025.

<u>Finalised Action Plan</u>

Our action plan will enable technology to be integrated into the e-Commerce industry and online platforms. Our plan comprises of a consumer-friendly mobile application called "summrAIze" which is able to summarise all the terms and conditions of the e-Commerce services they are patronising. Additionally, there will be an additional AI customer service that works around the clock which caters to those that may have additional needs or queries regarding the Terms and Conditions of certain e-Commerce services. "SummrAIze" will enable consumers to have a better understanding of what terms they are accepting and what is going to happen to their data. This way, consumers will be more aware of what may happen to them and their data should they accept the Terms and Conditions of the e-Commerce services. Consumers are also less susceptible to forming biased decisions and will make more informed choices.

Our plan will allow technology through the mobile phone application "summrAIze" to aid the consumers in making more knowledgeable choices. We got our inspiration from Booknotes. BookNotes is a digital library for busy people that summarizes the most important insights from over 1,000 best-selling books into brief 15-minute summaries. This book summary application makes it easier to absorb more information in a less amount of time. Along a similar vein, "summrAIze" will be individually customised for consumers, allowing their experience with "summrAIze" to be a more concise, relevant, convenient and swift one.

In our Underlying Problem, we wanted to use technology to allow consumers to have more free will and lead a curated life. With the introduction of our application, consumers will be more aware and thus conscious of the usage and collection of their data while using online platforms, and will thus make more informed choices and rational decisions to protect their own interests.

Research and development of the multi-purpose Artificial Intelligence "summrAIze" will be carried out from 2021 to 2024. Trials and pilot tests will be conducted after the development of "summrAIze" and improvements and adjustments are to be made according to user feedback. "summrAIze" will be fully launched in 2025 with all features.

A primary obstacle we may face is that there will be a handful of consumers who still refuse to read the Terms of Service and accept it without understanding it, and find "summrAIze" to be ineffective or troublesome. This stems from poor awareness and insufficient education relating to the topic of Big Data and data collection. We believe that proper and adequate education will ultimately influence these cynical people, who feel that "summrAIze" is irrelevant to them, to start understanding the benefits of using our application. Drones can also be deployed to help advertise and emphasise on the significance of protecting one's privacy and the dangers of the process of data collection. Additionally, with the government's recognition, more of this misinformed people would understand and support "summrAIze".

There are 3 main groups of people that will support our action plan. Firstly, the consumers of e-Commerce platforms. Most consumers may believe that their data is at risk when patronising these e-Commerce services and would thus support our action plan as it enables them to know what types of data may be used to influence their decision making. Secondly, e-Commerce organisations will support our action plan. Through "summrAIze", e-Commerce organisations are likely to gain the trust of the consumers as they may feel that the companies are being more transparent with their data usage. Lastly, our action plan will be supported by the government as it protects the interests of citizens and that their citizens will be safeguarded online.

In the future scene, consumers will be more knowledgeable and aware when it comes to their rights and data collection. The unseen side of data collection and manipulation will come to light with the introduction of "summrAIze". Besides, corporations and e-Commerce platforms may have to change their business models to be a more appropriate one to maintain transparency with the consumers.

e-Commerce organisations and services have a high probability of carrying out our action plan as it is simple, convenient and easy to operate for both e-Commerce organisations and the consumers. It is also of high appeal for consumers as they will now know what their data is being used for and will have a sense of security.

Lastly, the qualitative analysis of our action plan. When consulting with the formal representative of Grab, she identified a few problems stemming from our original timeline. She believes that due to the development of technology being exponential in recent times, to stay relevant we have to reduce the time we take to implement our app, and push it out as soon as possible. Our timeline of implementation has therefore been updated to the latest version stated earlier, with development starting from 2021-2024 and the launch of "summrAIze" with its full features latest by 2025.

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Cite the resources you consulted using the APA format.

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