
Habit Futures: hyper-personalized trading instruments for the scalable age

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To: audiencesolutions@dnb.com, Kathy.Guinnessy@dnb.com, friedmana@dnb.com

Dear dun & bradstreet team,

I would like to propose the idea of a trade agreement between us designed so that I can speculate on my personal rate of change as measured by analytic models used to predict user interest and user identity within the Information market. This contract would introduce for play two of my new works: the Identity Volatility Index and the Habit Futures.

Here's how trading could work. Any personally identifiable data sold to, or obtained by, dun & bradstreet that are normally used to resolve my identity – search keywords, demographics, geographic, social media activities and lifestyle choices – are collected in the standard way for a period of 30 days. These data are then organized within a database and subjected to behavior-predictive analysis by an independent human or machine arbiter. This process will result in a taxonomy of my digitized persona, and thereby serve as a statistical benchmark for any deviation in my character, whether on or offline. I call this bestiary of self components the Identity Volatility Index.

Next, we agree on a short, arbitrary span of time, say, the amount of time it takes an ordinary glass of saltwater to dissolve in a climate-controlled room. The identity tracking begins again.

IF, during this short timeframe, and excluding for ease the more static components of geographic, age, and income, my persona should display significant statistical change across all segments of the Index, I receive \$1000 times the average price paid for my identity on the Information market. E.g. if the avg. price is \$8.00 then I receive \$8,000. Trading of my personal data then resumes per usual until our next contract is initiated.

HOWEVER IF an options position arises where my character deviates only slightly – e.g. fewer Instagram posts, but an unchanged number of searches related to 'neoliberal' and 'vacuum' – I then receive full payment only if my Index data are sold by you to a data broker at 2x the current market price during our contract. Trading of my identity then goes on in standard fashion until the opening of our next agreement.

BUT IF a hedging position develops where my character shows little or no statistical change, I do not receive any compensation, and I agree to maintain the same on/offline habits. This would mean I search for the same subjects, I force myself to have the same degree of emotional response to events that I may or may not enjoy, and I make the same lifestyle choices for a span of 2 months. This will ensure your ability to collect and sell my Identity without having to expend any additional cognitive labor. These trade situations are what I call the Habit Futures. Let me know your thoughts.

Looking forward to a real vertical together,



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