

Digital trust - Pesky humans and automation

- Why is digital trust important, how do you create it and how do you measure it?
- Impact of COVID on digital trust
- Understanding the importance of auditing the human element in the digital world
- Setting up and monitoring a strong governance framework that limits automation failures

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What is digital trust?

Digital trust is...

Digital

- Moving services online
- Front end is an app or a web page
- Back end processes are automated

Trust

- Confidence in the company you're interacting with
- Confidence in what?
 - Safety, privacy, security, reliability, data ethics

Why is digital trust important?

- Gate opener
- Customer experience
- Repeat use
- Growth
- Profit

How do you create digital trust?

1. Security
2. Protect data
3. Incident management
4. Compliance
5. Third party management
6. Build securely
7. ROI
8. Experience
9. Monitoring
10. Complaints management

How do you measure digital trust?

- Ask people about their attitudes, but they don't always do what they say they will
- Assess people's actual behaviour, more accurate
- Assess legislative environment within the country or state
- Analyse the customer experience and assess the level of friction in the process
- Data is available at country level
- No analysis at company level, although data points are available

*Source: Harvard Business Review

Impact of COVID on digital trust?

1. Reduction in the use of cash
2. Online retail boom means digital trust is becoming more important
3. Signing in when visiting a venue
4. Contact tracing apps

Auditing the human element in the digital world ?

- Trend towards digital and automation - why?
 1. Reduce costs
 2. Improve customer experience
 3. Reduce errors
- But we still need people!

Considerations for auditors

1. Have a go yourself
2. Review customer feedback
3. Make sure you still speak to the people behind the scenes
4. Documentation is still important
5. Use specialist resources

What is automation?

Using tech to do something that humans would otherwise do

Why do we need an automation governance framework?

- Automation is new(ish)
- It can fail
- Impact of failure can be huge
- Gives us a benchmark to audit against

Considerations when auditing your approach to automation

1. Do you have an automation governance framework
2. How do you choose the right things to automate
3. Does your framework cover both build and run phases
4. Are we maintaining an inventory of all automation
5. what is the business continuity plan should things go wrong
6. How much engagement has there been with the security team

Cont...

Considerations when auditing your approach to automation

7. How does the company consider ethics?
8. Are there clear accountabilities? Particularly between Tech and Business
9. How strong are system change management controls
10. How quickly would you know if the automated process deviates from expectation?
11. Is there a kill switch?
12. Do you measure success?
13. Centralised vs decentralised approach?

Thank you!