POSTER

Operationalizing Data Sovereignty: Design Implications through Understanding User Perception of MyData Implementation

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Abstract

As digital services increasingly explore cross-organizational data sharing, questions about how individuals perceive, interpret, and trust these systems have become more pressing. MyData, a user-centric data governance framework, seeks to empower individuals by giving them control over how their personal data is accessed and used. While its goals are widely embraced, especially in South Korea's large-scale, government-backed rollout, users often remain unaware of MyData's presence or unclear about its purpose. This study explores the disconnect between the ideals of data sovereignty and the realities of user experience through diary studies, focus group interviews, and participatory design workshops. Our findings surface tensions around trust, institutional framing, and sustained engagement—revealing how misalignments between system design and user expectations hinder meaningful participation. We propose two design directions-curation and companion-that support clearer, more accountable user-institution collaboration in MyData-integrated services.

CCS Concepts

• **Human-centered computing → Empirical studies in HCI**.

Keywords

Personal Data, MyData, Mobile Services, Finance, Data Sovereignty

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1 Introduction and Background

In today's hyper-connected world, personal data is scattered across institutions—banks, hospitals, telecoms, and platforms—each holding fragmented snapshots of an individual's life. As data-driven services expand, questions around personal data control have become central to digital governance. A key legal response is the European Union's General Data Protection Regulation (GDPR), which grants individuals rights to access, delete, and port their personal data [17], marking a shift from treating data as an organizational asset to recognizing it as a matter of personal agency. Yet how these rights are implemented in practice remains unresolved.

The MyData paradigm addresses this gap by promoting a user-centric approach to data governance, positioning individuals as owners and active managers of their personal information [9, 13], and emphasizing transparency and empowerment [20]. It reframes personal data not as a corporate asset, but as a resource individuals can access, manage, and share across services and institutions on their own terms [21–23]. In this way, MyData functions not only as infrastructure, but as a social and ethical counterpoint to data capitalism.

No longer speculative, MyData is being explored or implemented in over 40 countries, including the United States, Finland, Germany, Denmark, France, Japan, and South Korea [15]. A leading example of MyData implementation is South Korea's nationally regulated initiative, launched in 2021, which introduced mandatory licenses, standardized APIs, and consumer-facing services [21, 22]. While other countries apply MyData in limited domains—such as healthcare, insurance, or public services—often through pilot programs or conceptual frameworks [2, 12, 14, 19, 23], Korea's case stands out as one of the most comprehensive and large-scale national deployments of MyData principles.

This nationwide initiative began with the financial sector, where digital records are both highly granular and central to everyday decision-making. Rather than introducing new standalone applications, the government requires that all licensed financial platforms—such as banking, credit card, or investment apps—embed "MyData services" into their existing systems. These services allow users, with consent, to transfer personal data—ranging from transactions and credit use to portfolios and cryptocurrency balances—across institutions. By aggregating this data into a unified

interface, users can move beyond fragmented views to access personalized dashboards offering summaries, spending analysis, and tailored recommendations. This cross-institutional integration supports more informed and context-aware decision-making, particularly in a domain where information is both sensitive and tied to long-term responsibility.

However, user awareness remains limited, and adoption tends to be passive—driven more by default integration than by meaningful engagement [18]. Despite MyData's emphasis on transparency and user control, many individuals remain unclear about its purpose, mechanisms, or value in practice. Users are often unclear about where their data flows, who has access to it, or how it informs financial recommendations—raising concerns about transparency, trust, and personal agency, even within a system ostensibly designed to empower them. Such conditions point to a deeper issue: MyData operates through an asymmetric, infrastructure-mediated model of collaboration, where institutional actors retain significant control while users remain on the periphery of decision-making.

Yet most existing research focuses on normative goals or infrastructural implementation, offering limited insight into how such asymmetries are experienced by users [1, 3, 7, 10, 11, 16]. While some studies examine domains like healthcare and insurance [7, 14, 19], they often rely on hypothetical scenarios or idealized models rather than capturing users' actual interactions. This gap is particularly salient in high-stakes, data-intensive domains like digital finance, where personal data is directly tied to credit decisions, risk assessments, and long-term outcomes [2, 24]. In such contexts, issues of agency are not abstract ideals but are deeply intertwined with users' everyday choices and vulnerabilities. Understanding how users interpret, negotiate, or resist data flows is thus critical to assessing the real application of data sovereignty. This calls for close attention to the lived experience of users navigating opaque, infrastructure-mediated systems that promise empowerment yet often obscure control.

To examine how ideals of data sovereignty unfold in lived contexts, we investigate South Korea's nationwide implementation of MyData in the financial sector, where cross-organizational data sharing is mandated and embedded in mainstream FinTech services. As one of the few countries to institutionalize MyData at scale, Korea offers an empirical lens into how users experience infrastructure-mediated systems. Drawing on diary studies, focus group interviews, and participatory design workshops, we investigate how users make sense of the system—what captures their attention, what causes confusion, and how their expectations converge with or diverge from institutional logics. Our findings reveal key tensions between the intended goals of MyData and users' early experiences, highlighting socio-technical conditions that shape trust, agency, and understanding. Rather than framing data governance as a matter of usability, we conceptualize it as a process of collaborative meaning-making between users and institutions. This study contributes to CSCW by illuminating how policy-driven systems mediate expectations of control and accountability in cross-institutional data environments.

2 Method

We conducted a three-part study—diary study, focus group interviews (FGIs), and participatory design workshops—to examine how users perceive and experience MyData in financial services. Each method played a distinct role: the diary study captured participants' natural encounters and interpretations of MyData in situ, the focus groups enabled reflective discussion and collective sense-making based on prior diary entries, and the workshop facilitated speculative exploration of future MyData-integrated financial services. This sequential, multi-method approach allowed us to capture a richer and more nuanced understanding of users' needs, interpretations, and expectations surrounding MyData across diverse financial contexts.

Our study involved 8 participants (ages 22–29) based in South Korea. With one dropout, we analyzed data from 7 participants (Table 1). We purposefully sampled for diversity in participants' familiarity with MyData and digital finance, particularly investment. Each participant received 90,000 Korean Won (approximately 70 USD) for full study completion.

2.1 Part 1: Diary Study

To understand how participants encountered and interpreted MyData within their everyday digital finance practices, we conducted a five-day diary study. This method captured real-time experiences with minimal interference in users' routines [6]. Participants received a personal Google Slides link for diary entries, with guidance on anonymizing or omitting sensitive content. They were informed that these entries would be revisited in follow-up group discussions with other participants.

The diary consisted of two parallel tasks. Task A focused on mapping participants' baseline digital finance behaviors. Participants listed the financial apps they used (e.g., banking, trading, payments), uploaded screenshots of frequently used screens, and annotated interface elements they considered essential or personally meaningful. This task not only provided a foundation for interpreting participants' current app practices, but also deepened our understanding of what users expect from integraged fintech services—insights that would later inform their design decisions during the participatory workshop.

Task B targeted MyData-related encounters. On Day 1, we provided a concise, neutral explanation of what MyData is and how it might be integrated into financial apps. From Days 2 to 5, participants were asked to log any natural encounters with MyData-related content—such as pop-ups, banners, advertisements, or usage of actual MyData services. For each instance, they recorded the financial app in which the encounter occurred, their immediate reactions, opinions, and, when applicable, detailed accounts of their experience using the service. To minimize priming effects, participants were explicitly instructed not to search for MyData features intentionally but to engage with their apps as they normally would. This task was included to mitigate recall limitations during the focus group, particularly for participants unfamiliar with MyData or unaware of prior encounters.

Table 1: Participants for the user study

ID	Study Group	Gender	Age	Have heard of MyData	Familiarity with MyData	Experience with investing	Proficiency in investing
P1	#1	Male	28	No	Not familiar	3 Years	Intermediate
P2	#1	Male	24	Yes	Very familiar	2.5 Years	Expert
P3	#1	Female	22	Yes	Very familiar	1 Year	Intermediate
P4	#1	Male	25	No	Not familiar	2 Years	Intermediate
P5	#2	Female	24	Yes	Somewhat familiar	2 Years	Elementary
P6	#2	Female	29	Yes	Somewhat familiar	1~1.5 Year	Elementary
P7	#2	Male	25	Yes	Somewhat familiar	2 Years	Intermediate

2.2 Part 2: Focus Group Interviews

We conducted two 3-hour focus group interviews, each with 3-4 participants (participant group noted in Appendix **??**. The session was structured into three consecutive segments, designed to scaffold participants' reflection from individual app use to interpretations and expectations for MyData. Especially for complex and underdefined concepts like MyData, the FGIs were formatted to help participants articulate and refine their perspectives by hearing how others related to similar experiences.

Session 1: Current Digital Finance Practices. The first session focused on grounding the discussion in users' current digital finance routines. Participants shared their frequently used FinTech apps and discussed positive and negative experiences, often drawing on insights from their prior diary entries. This discussion provided a baseline understanding of how users currently interpret digital financial services.

Session 2: Guided Reflection on MyData. After reviewing a standardized definition and principles of MyData, we introduced visual "data cards" (Appendix A) illustrating personal data types commonly shared through MyData systems (e.g., transaction history, investment risk profiles). These cards were designed to help participants concretely understand the concept of MyData by visualizing the kinds of data that could be shared across institutions. Participants then revisited their diary entries and responded to two guiding questions: (1) How did you experience or interpret integrated data services in your daily app use? (2) What aspects of current MyData implementations felt misaligned or insufficient?

Session 3: Design-Oriented Exploration. To shift from critique to envisioning, we used a set of "activity cards" (Appendix Ba) depicting common investment actions (e.g., portfolio rebalancing, dividend tracking). Participants matched these with relevant data types from Session 2 and discussed how institutions could use such combinations to offer personalized, relavant, and transparent services (e.g. "transportation information" and "tax information" can be used to guide my "credit card use"). These discussions began to surface expectations around data use, personalization, and control within tangible, goal-oriented financial contexts like investment.

2.3 Part 3: Participatory Design Workshop

Immediately following the focus group session, we conducted a participatory design workshop that built on the surfaced insights in earlier discussions. The workshop consisted of four structured activities: (1) brainstorming initial ideas, (2) sharing and peer-feedback, (3) remixing and refining ideas by building on others' work, and (4) final presentation and group voting on preferred concepts. Participants used mobile UI templates, colored pencils, and post-its to visualize their ideas (example in Appendix C). To support ideation, we reintroduced data cards and activity cards from the focus group session. The workshop concluded with a brief post-activity interview to capture participants' reflections on their design decisions and expectations for MyData-based services.

The workshop centered on aspirational and speculative engagement—what MyData *could* or *should* do, rather than what it currently does. Rather than treating the workshop outputs as fully developed design proposals, we used them as a lens to uncover participants' latent needs, priorities, and value frameworks when granted creative agency. This process-oriented approach enabled us to access deeper layers of user expectations that might remain implicit in other methods.

2.4 Data Analysis

Our data included diary entries, transcripts from the focus group session, and artifact data from the participatory design workshop. All sessions were professionally transcribed for analysis. While the primary analysis was based on textual and artifact data, videos were selectively reviewed when clarification was needed—for instance, to resolve ambiguity in participants' verbal responses or to better interpret design behaviors not fully captured in the transcripts. We analyzed the data using a multi-phase thematic analysis approach [4, 8]. In the first round, the first author conducted open coding across all data sources. In the second round, the first and second authors collaboratively reviewed and refined the codes through iterative discussion, focusing on thematic coherence and coverage. Finally, all authors participated in revising the coding structure and synthesizing higher-level themes. We did not compute a formal intercoder reliability metric, as our approach emphasized negotiated coding through collaborative dialogue rather than independent parallel coding.

3 Findings, Recommendations, and Implications

3.1 Negative First Impression from Unfamiliar and Ambiguous Service Identity

Prior research has shown that naming, branding, and onboarding play a critical role in shaping user trust in data-driven services [5]. In the case of MyData, this dynamic is further complicated by its institutional framing. Unlike user-initiated apps, MyData services are often introduced through vague system notifications,

mandatory updates, or government-led promotions—leaving users uncertain about their intent or value.

Many participants were unfamiliar with the name "MyData," and even experienced users struggled to understand its purpose or relevance. Promotional messages offering cash rewards were often perceived as untrustworthy or opportunistic. Amid the rapid expansion of financial services integrating MyData, the competition for user attention has led to unnatural, overly aggressive advertising. As P6 put it, *"I don't think advertising with phrases such as 'take 1,000 won by signing up' was effective..."* In contrast, services that embedded MyData features seamlessly into familiar workflows—without emphasizing "data" terminology—were received more positively. For instance, one participant noted that Toss felt more trustworthy because it focused on helping users *"see their accounts at a glance"* rather than emphasizing data integration.

We recommend that MyData-integrated services adopt intuitive, need-driven onboarding grounded in shared interpretability. While previous studies have emphasized the importance of intuitive onboarding [5], the MyData context is distinct in that it functions not only as a service interface but as regulatory infrastructure—mandated by government, embedded within institutions, and often introduced without user initiation. Users are expected to adopt services they did not seek, often branded in unfamiliar language and framed ambiguously between compliance and benefit.

To meaningfully operationalize data sovereignty, onboarding must go beyond feature explanation. It should enable informed consent, selective participation, and opt-out mechanisms—especially given the privacy and profiling risks associated with centralized data aggregation. For consent to be informed and voluntary, users must have a clear understanding of the service's purpose, functions, and data practices—enabling them to confidently accept or decline participation. This requires: 1) Framing MyData in terms of user needs rather than institutional goals, 2) Emphasizing practical functions (e.g., "view all accounts at a glance") over abstract terminology, and 3) Promoting MyData as a trustworthy, long-term infrastructure for autonomy, not a short-term promotional tool. Such onboarding can help users not only understand how the service works, but also recognize their rights within it—including the ability to withhold or contest data use.

3.2 Disengagement from Fragmented and Static MyData Features

Building on the previous findings, while MyData is positioned as a long-term infrastructure for user empowerment, our study reveals that many current implementations fail to sustain user engagement over time. Participants described initial curiosity—often triggered by eye-catching promotions or novel features—but quickly lost interest when services failed to evolve alongside their needs. As P7 reflected, *"[I] used to frequently use MyData services when [I] actively traded stocks, but [I don't] look at them much these days. (Because) [the features] are just always the same."*

This sense of stagnation stemmed not merely from feature fatigue, but from a deeper mismatch between users' expectations for dynamic, adaptive support and the reality of static dashboards or one-time visualizations. Since MyData enables cross-organizational data sharing, users feel they are offering something valuable—and expect meaningful, integrated returns. Yet many current services fall short, providing generic interfaces that fail to reflect users' evolving financial contexts. When users see little benefit from their data contribution, their sense of trust declines, leading to eventual disengagement. When integration yields only short-term or fragmented outputs, users begin to question whether sharing their data is worthwhile at all. Without clear signals of ongoing relevance, the service risks being seen as extractive rather than supportive.

For sustained trust and engagement, MyData services must actively demonstrate the value of cross-institutional integration. This requires more than occasional updates or UI enhancements. It demands: 1) Service logic that adapts to users' financial lives over time, 2) Repetitive feedback that explains how personal data is interpreted and presented, and (3) Clear signals that aggregated data is being used in personalized, timely, and purposeful ways. Only when users see that data sharing leads to adaptive, context-aware support will they come to view MyData not as a one-off transaction, but as an ongoing relationship built on trust and relevance.

3.3 Implications: Toward Human-Centered Design for Cross-Organizational MyData Services

Users expect MyData-integrated services to go beyond static data aggregation, providing contextualized and adaptive support grounded in a broader understanding of their lives. This reflects a core feature of MyData: its ability to orchestrate cross-organizational data transfer and integrate fragmented personal information across institutions. The vision extends beyond personalization—it is about constructing meaningful, coherent narratives across domains. Drawing on these user expectations, we offer implications for how institutions might better operationalize cross-organizational data integration in user-facing services.

Cross-Domain Personalization Through Interpretive Curation Participants sought more than within-domain data transfer—they envisioned MyData as a bridge across domains, capable of transforming fragmented institutional records into coherent, context-aware experiences. Some imagined services that could draw on YouTube viewing history or personal milestones like weddings or career shifts to tailor financial recommendations. For these users, MyData integration was not simply about data transfer, but about making data relevant to their lives. They wanted services that could interpret diverse asset types in terms of personal meaning and purpose, offering curated insights aligned with their financial literacy, goals, and current situation—not generic content.

However, enabling such cross-domain personalization raises challenges that are both technical and institutional. MyData integrated services often operate on data sourced from other entities, in formats they did not define. Institutions are thus tasked not only with delivering tailored information, but with constructing user-facing meaning from data they neither created nor fully control. This requires flexible data architectures, interoperable metadata, and careful negotiation of interpretive authority and responsibility.

Supporting Life Transitions Through Longitudinal Companion Participants imagined MyData financial services not as static dashboards, but as long-term companions that evolve with their financial lives—helping them plan, adapt, and make sense of

change. This vision goes beyond delivering timely recommendations; it reflects a desire for services that can recognize key transitions (e.g., from saving to borrowing) and respond accordingly. Such continuity is difficult in traditional systems, where each institution only sees a fragment of the user's financial life. By enabling data to flow across organizational boundaries, MyData raises the expectation that services will offer a unified, longitudinal view.

Yet in practice, no single institution within the MyData ecosystem holds a user's full history. This fragmentation makes it hard to detect patterns, identify transitions, or understand context without coordinated interpretation across datasets. Designing MyData services as trusted companions therefore requires a deeper institutional commitment: to build interpretive continuity, to signal change across domains, and to support users not just in isolated moments, but throughout the evolving arc of their life journeys. Without such temporal coherence, support remains fragmented and falls short of users' expectations for meaningful, long-term assistance.

4 Limitation, Future Works, and Conclusion

This study was conducted with a small participant group (n=7), which limits the generalizability of our findings. However, our goal was to gain in-depth, situated insights into how users perceive and engage with MyData in everyday financial contexts—an area that remains underexplored. By utilizing mixed-methods empirical studies, we prioritized depth over breadth in capturing early user encounters and expectations. Future research could build on this work by involving a more diverse and larger sample, allowing for comparative analysis across demographics, usage patterns, or service types. Additionally, as MyData continues to extend beyond finance, empirical studies in sectors such as healthcare, education, and public services will be essential to understanding how user perceptions and collaboration dynamics vary across contexts.

While MyData aspires to promote individual empowerment through transparent, user-controlled data sharing, our findings reveal persistent gaps between institutional implementation and users' lived experiences. By analyzing how users interpret MyData, what they expect from it, and where existing systems fall short, this study contributes to CSCW by surfacing sociotechnical misalignments in policy-driven infrastructures. We argue for reframing MyData not simply as a technical architecture, but as a negotiated relationship—shaped by individual expectations, institutional practices, and the evolving conditions of trust and agency in cross-organizational data environments.

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Appendix

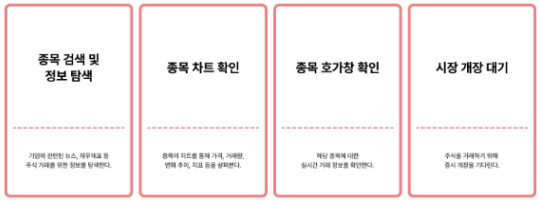
A Examples of Data Cards

Figure 1 shows examples of data cards used for the group interviews.

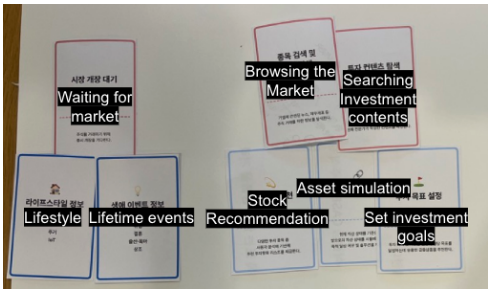
Figure 1: Examples of cards for visual representation of applicable data

B Examples of of Activity Cards

Figure 2 shows examples of activity cards used for FGIs.



(a) Examples of investment and trading activity cards: search for and browse stocks, view stock charts, view stock order books, and wait for markets to open (from left to right).

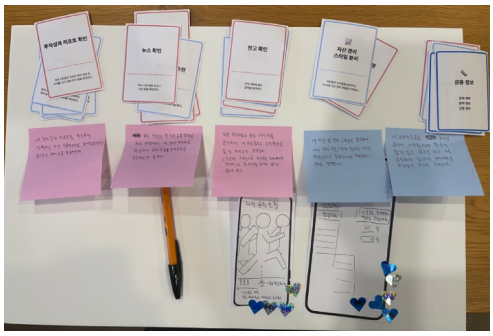


(b) Example of grouped activity and data cards from the participant

Figure 2: Examples of activity cards from the focus group interview

C Examples of Results from the Workshop

Figure 3 shows examples of user generated ideas from the participatory design workshops.



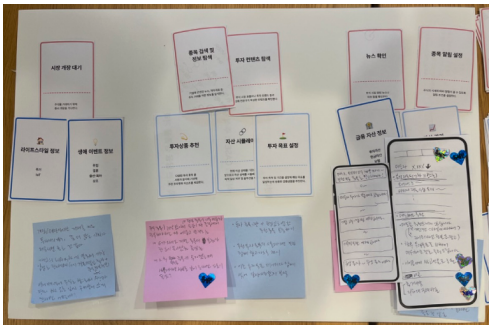


Figure 3: Examples of results from the design workshop