

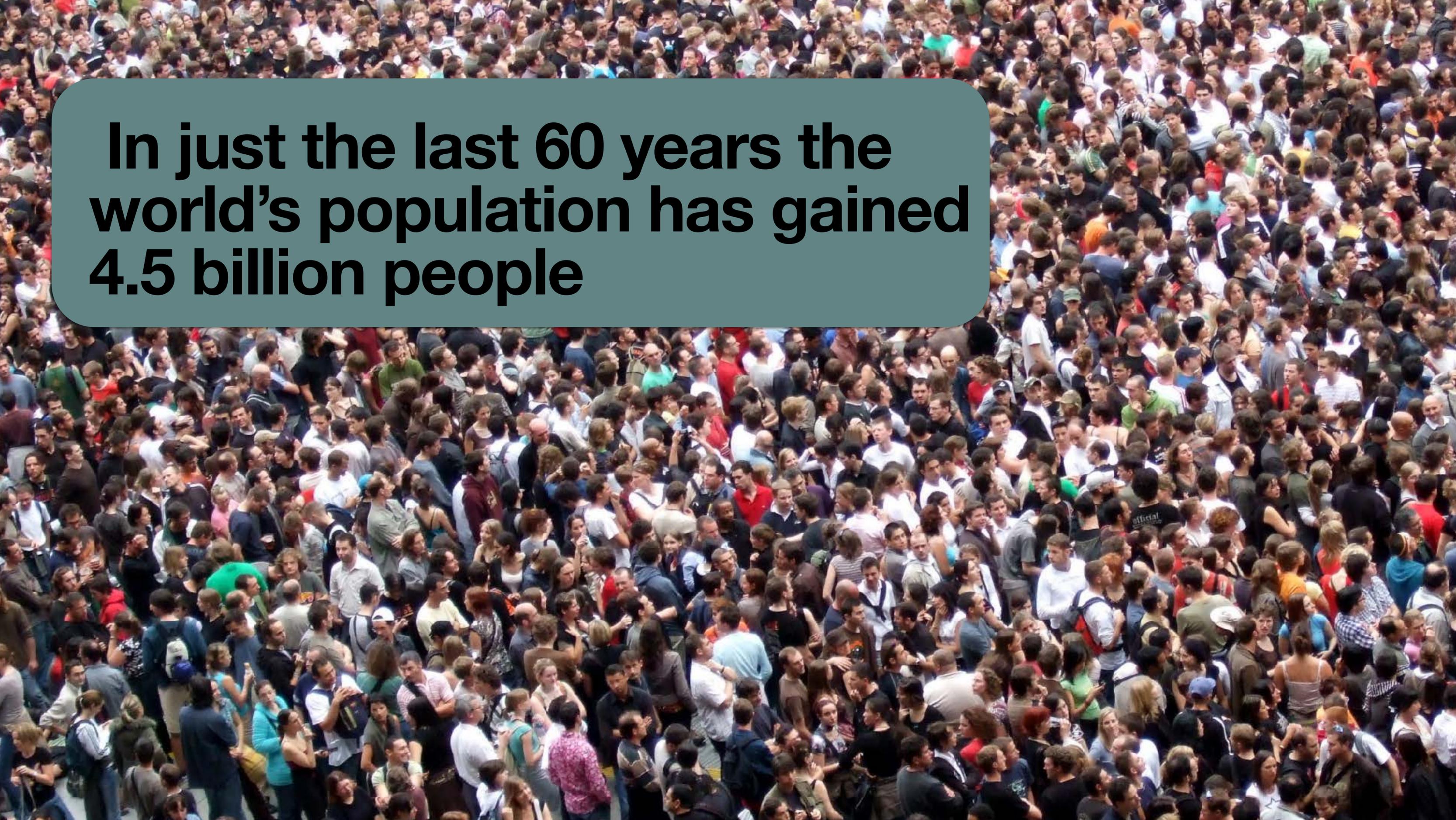
# Reinforcing Digital Business: Accelerating Growth Amid Turmoil

**We live in a world where we can clone animals, print food, edit genes, be driven by autonomous cars & driverless trains. We have a UN Space Treaty for Outer Space Affairs, we have humanoid robots, staff free shops, cashier-less supermarkets and plans to colonise Mars...**



**The pace of  
change is fast  
and it will never  
be this slow  
again.**



A high-angle, wide shot of a massive crowd of people, likely at a festival or public event. The crowd is dense and diverse, with people of various ages and ethnicities. Many are wearing casual clothing, and some are holding up phones to take pictures. The overall atmosphere is one of a large-scale gathering.

**In just the last 60 years the world's population has gained 4.5 billion people**

# Generation Y      Generation Z

**1.72 Billion people**

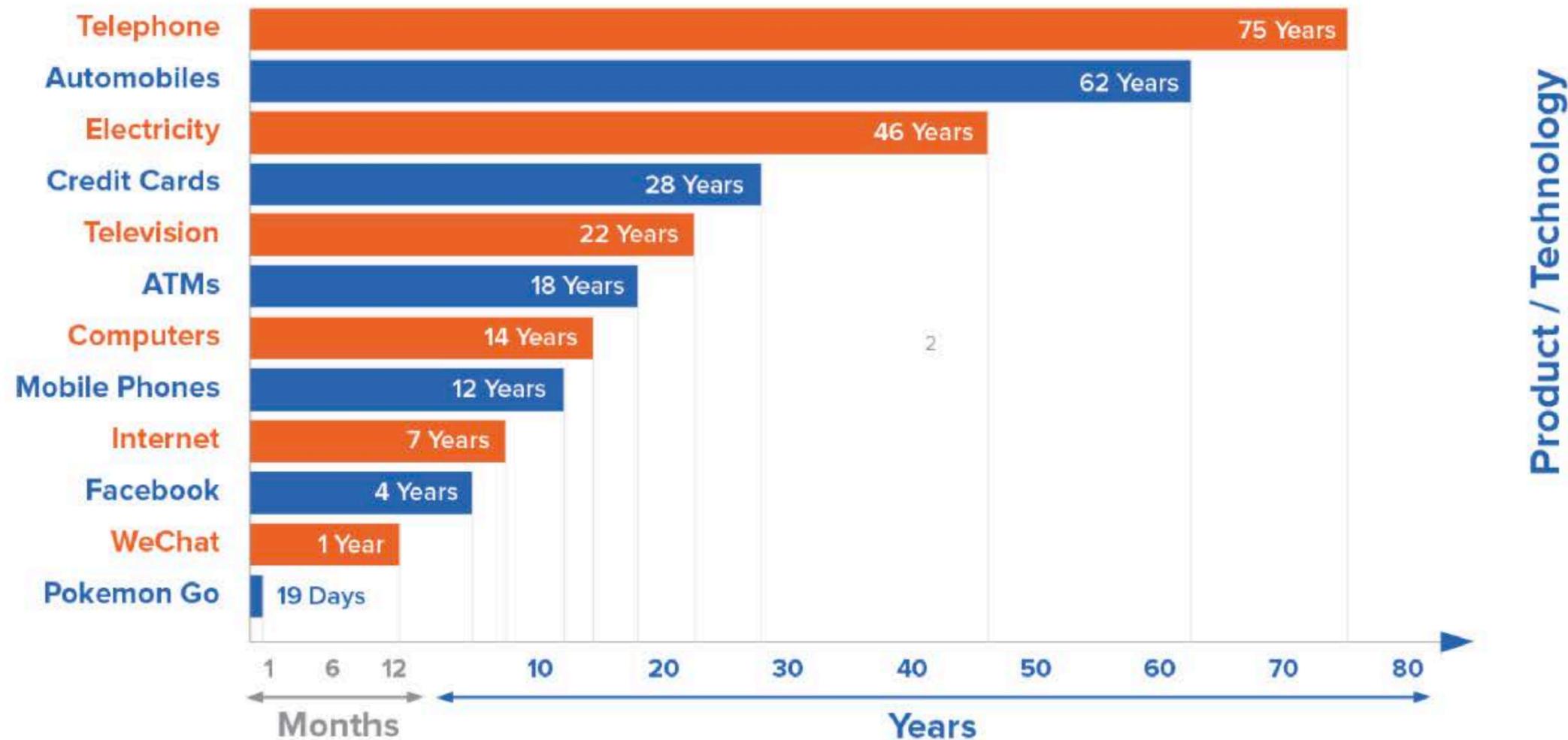
**2.52 Billion people**

**+800,000,000 more than  
Gen Y**

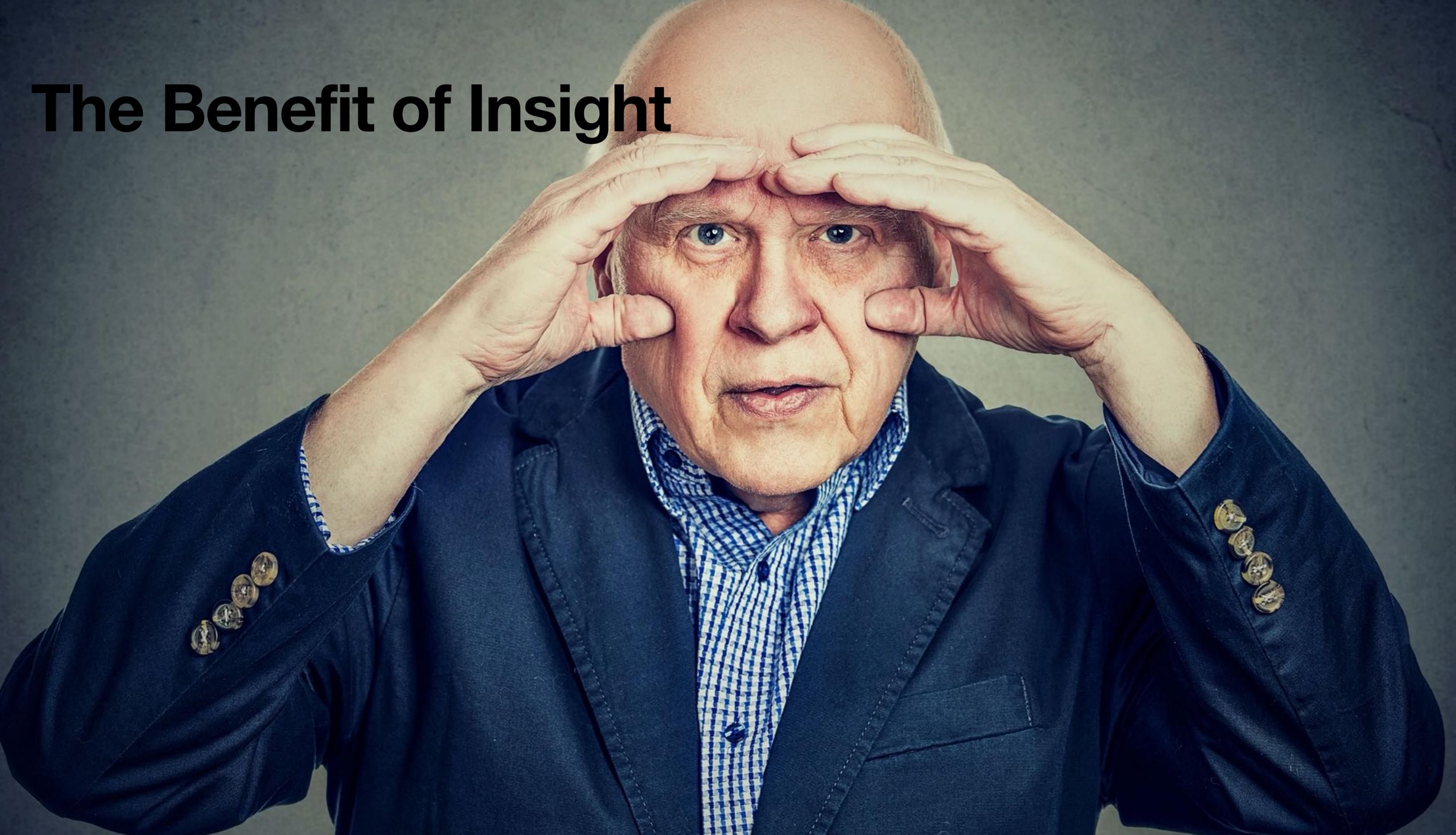


**2020= Independent waves of exponentially accelerating technology are converging with other independent waves of exponentially accelerating technology**

## TIME TO REACH 50 MILLION USERS



# The Benefit of Insight





**By the end of 2022, twenty percent of all purchases, communications, viewed content and confirmed bookings will be provided by at least one of the top-seven digital giants.**

**The current top-seven digital giants = Google, Apple, Facebook, Amazon, Baidu, Alibaba and Tencent.**



**COVID-19 is the mid-life crisis for the world**  
**The tonic is digitisation**



**Rather than increasing human capital or physical assets, the most successful companies in 2021 & beyond will leverage information and technology to achieve rapid expansion in pursuit of a *Massive Transformational Purpose*.**

# A world of rapid advances

- **By 2022, mobile transactions are projected to grow by 121%, eventually composing 88% of all banking transaction**
- **The combined market share of Apple Pay, Samsung Pay, and Google Pay in mobile payment will be 56% by 2021 in the U.S**
- **45% of Black Friday 2019's online sales worth \$7.22 Billion USD were completed on smartphones**
- **77% of current financial service firms expect to adopt blockchain as part of an in-production system or process by 2021**
- **Successful banking-related chatbot interactions will grow 3,150% between 2019 and 2023**
- **AI will power 95% of all customer interactions within five to 10 years, with consumers expected to eventually prefer interaction with machines over humans**
- **Robo-advisors are expected to manage \$2 trillion in assets by 2022**

**58% of GenZ  
primarily make  
their  
purchasing  
decisions from  
social media.**



TECH FUTURES LAB®

**In 2020 more than 30% of web browsing sessions are done without touch or a keypad.**

**By 2025 it will be as high as 75%**





# **Strategy is about creating deviations from averages**

## **1. Develop an adversity mindset.**

**Economics deals with aggregates and averages.**

**Strategy is about creating deviations from averages.**

## **2. Look ahead. The two horizon approach.**

**Don't create a single-focus on the Covid-19 crisis. Look and activate plans for the rebound and the opportunities to innovate and rethink your business models.**

## **3. Pick up weak signals.**

**Look closely to emerging data and insights to see where demand is increasing, and for products and services that customers are asking for that are not currently available.**

**Legacy 'ways' have become a liability - a competitive weakness that makes people and organisations easy marks for obsolescence**

**You can't accomplish more with  
minimal effort or risk**

**You can't avoid difficult decisions**

**You can't preserve your options**

**You can't avoid the need to learn**

**You can't ride it out until  
retirement**

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