



SEPTEMBER 2020

Emerging technology & business models in a COVID world

Tom Goodwin

ALL WE
HAVE IS NOW





Hello

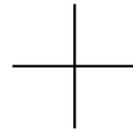
I try to make sense of a changing world.

Look with width, into the future, and at people.

I try to agitate companies into thinking & doing things differently.

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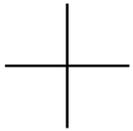


“Uber, the world's largest taxi company, owns no vehicles. Facebook, the world's most popular media owner, creates no content. Alibaba, the most valuable retailer, has no inventory. And Airbnb, the world's largest accommodation provider, owns no real estate”



What would your company look like if you set it up today?

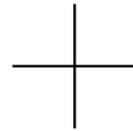




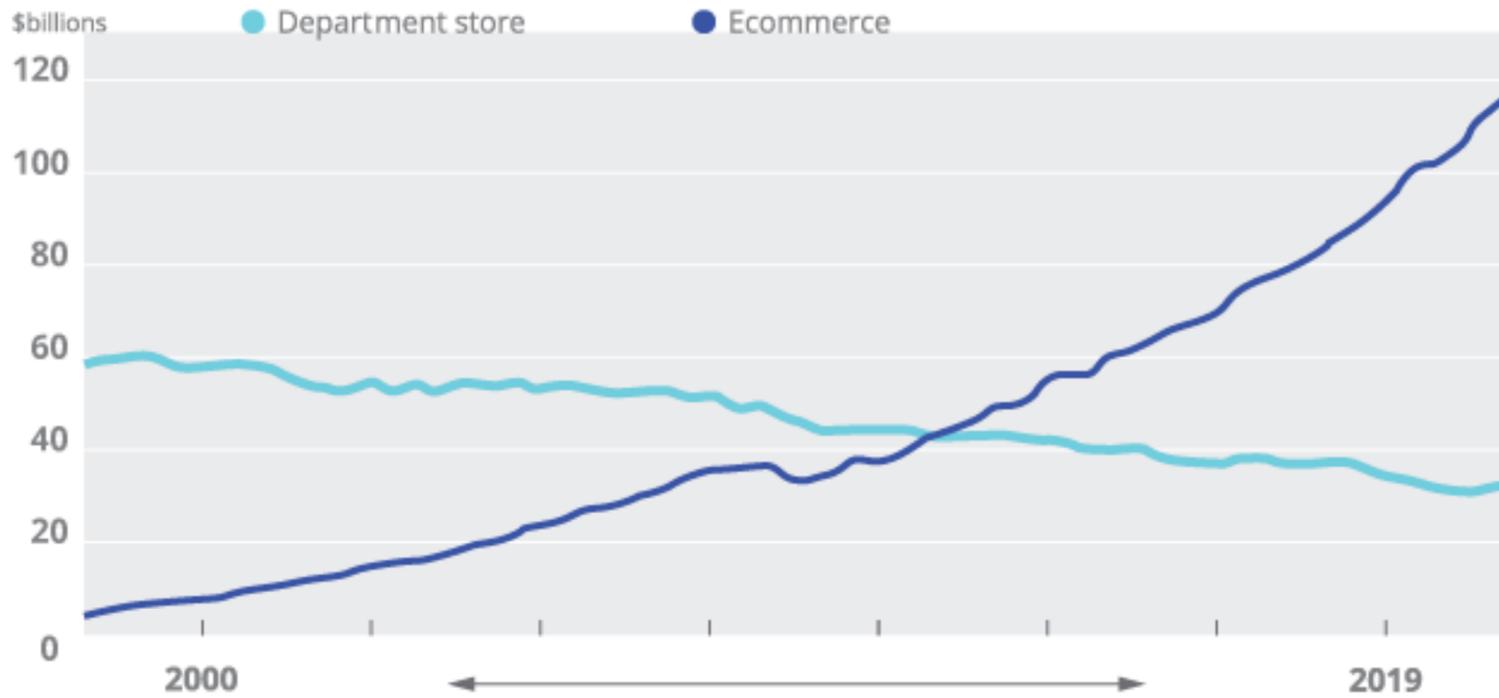
**For unprecedented
times, things are not that
unexpected**

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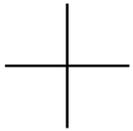
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ECOMMERCE SALES **V.** DEPARTMENT STORE SALES

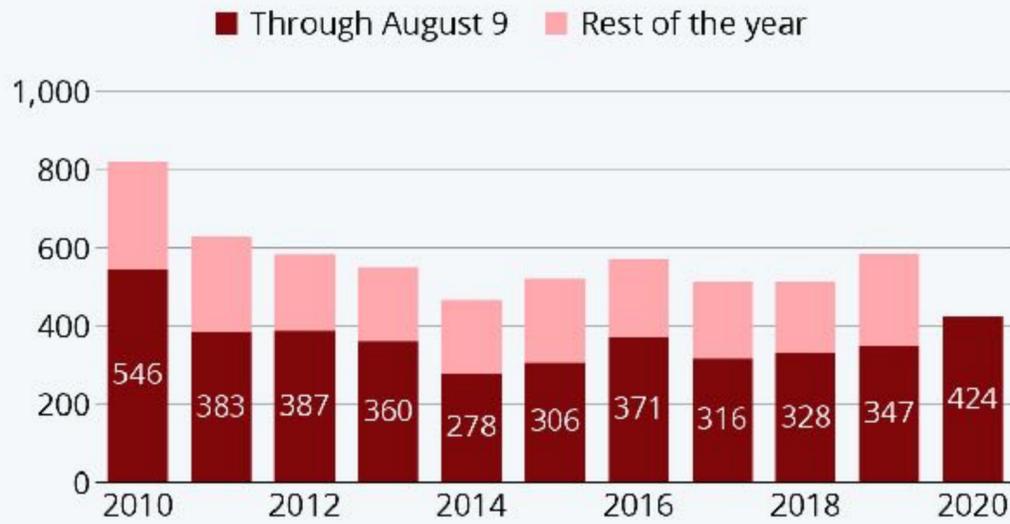


eCommerce? Who knew?



U.S. Bankruptcies at 10-Year High As Pandemic Takes Its Toll

Announced bankruptcies in the United States, by year*



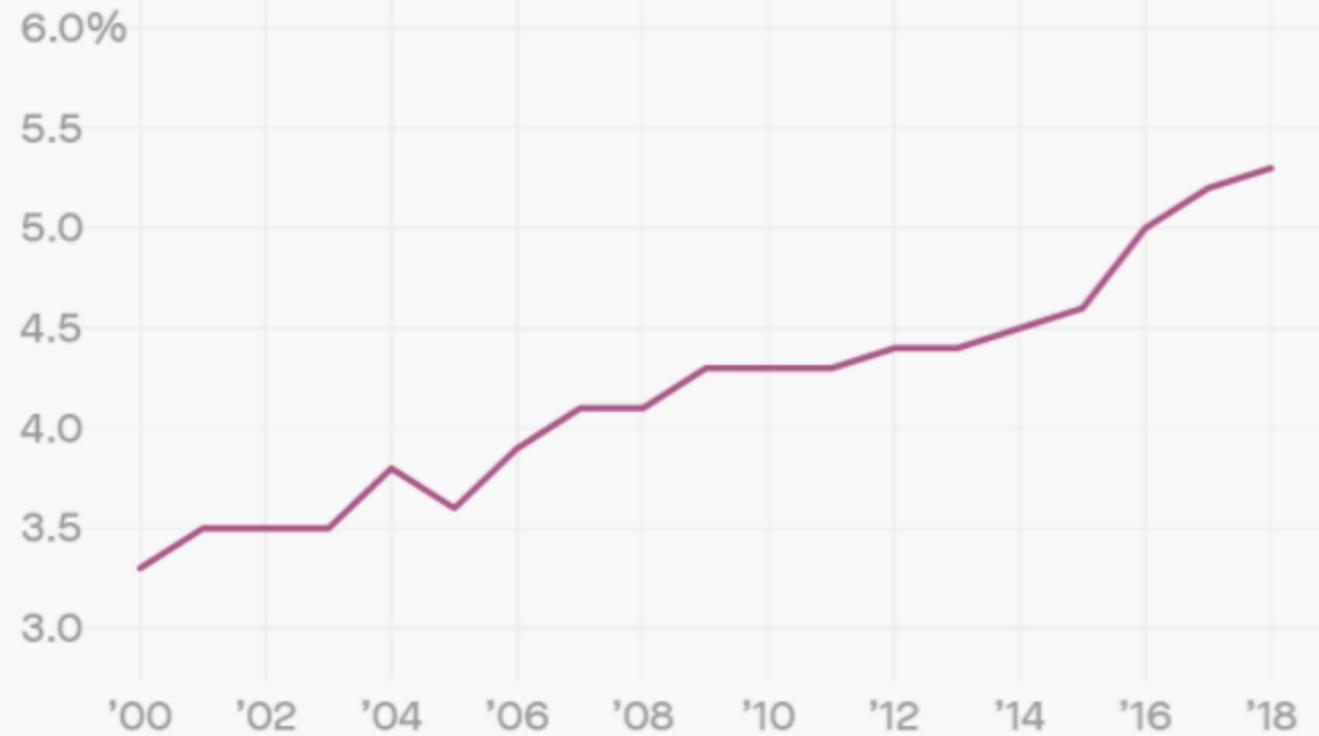
* Figures include only public companies, private companies with public debt and assets/liabilities greater than \$2 million and private companies with assets/liabilities greater than \$10 million.

Source: S&P Global market Intelligence

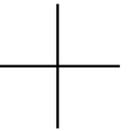


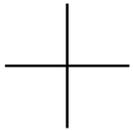
Retail bankruptcies

The share of Americans working from home



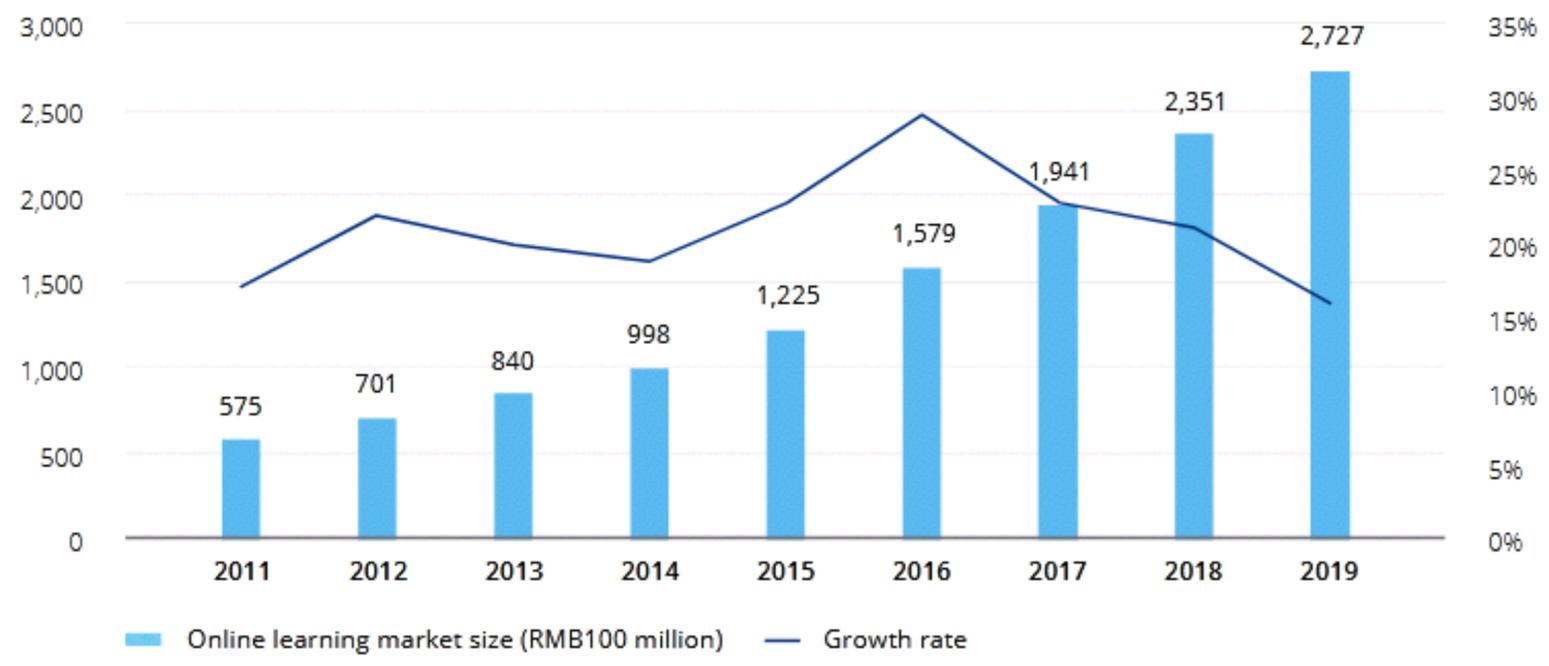
Working from home?





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Figure 9: Size and growth rate of China's online learning market (RMB100 million)

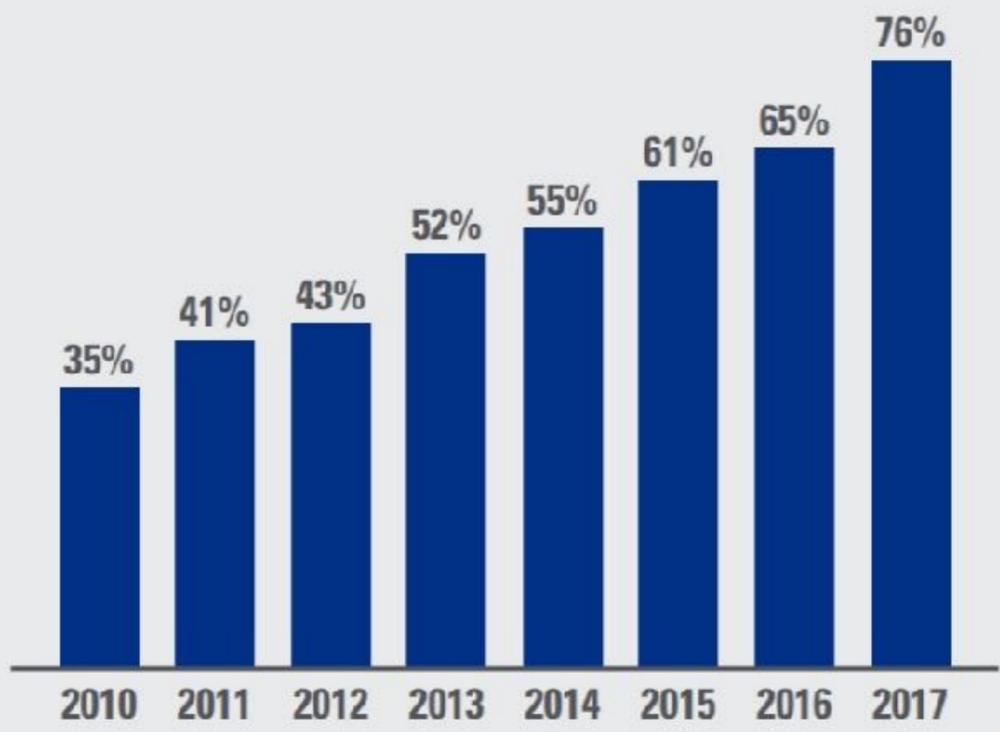


Source: iResearch

Online learning

Use of telehealth in hospitals has grown rapidly.

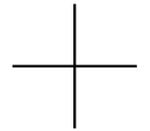
Percent of hospitals fully or partially implementing computerized telehealth system, 2010-2017

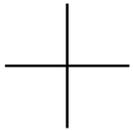


Source: 2011 to 2018 AHA Annual Survey IT Supplement

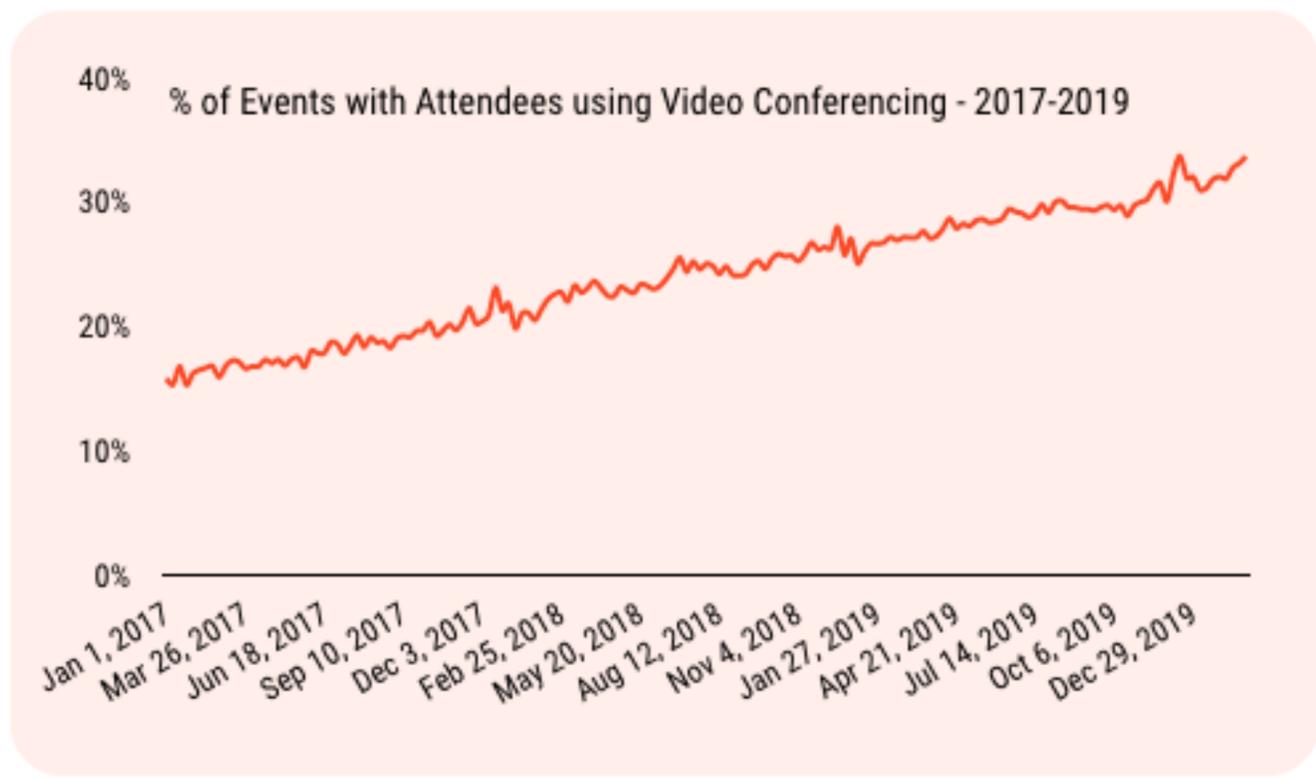
Telehealth?

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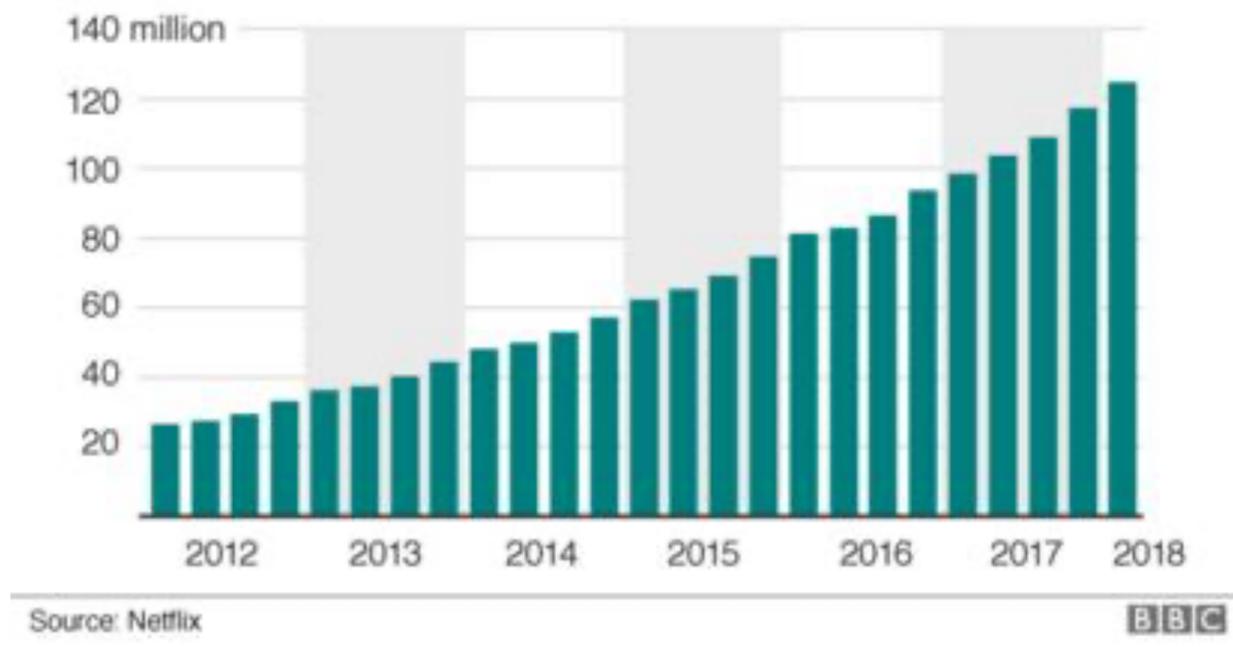




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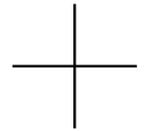
Netflix worldwide growth
Total number of subscribers

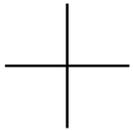


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Online events?

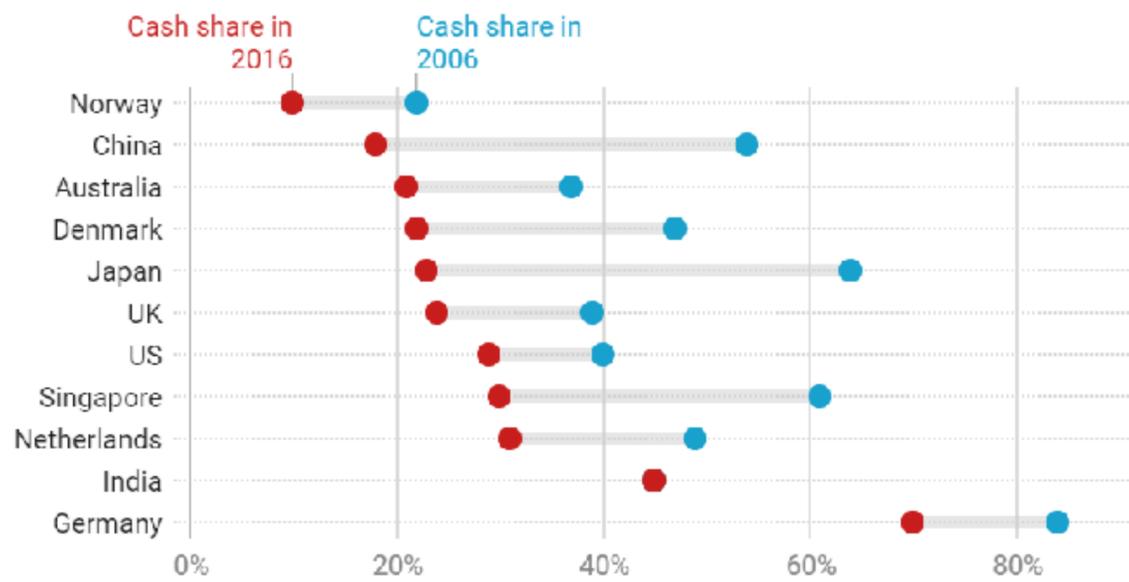
Streaming entertainment?





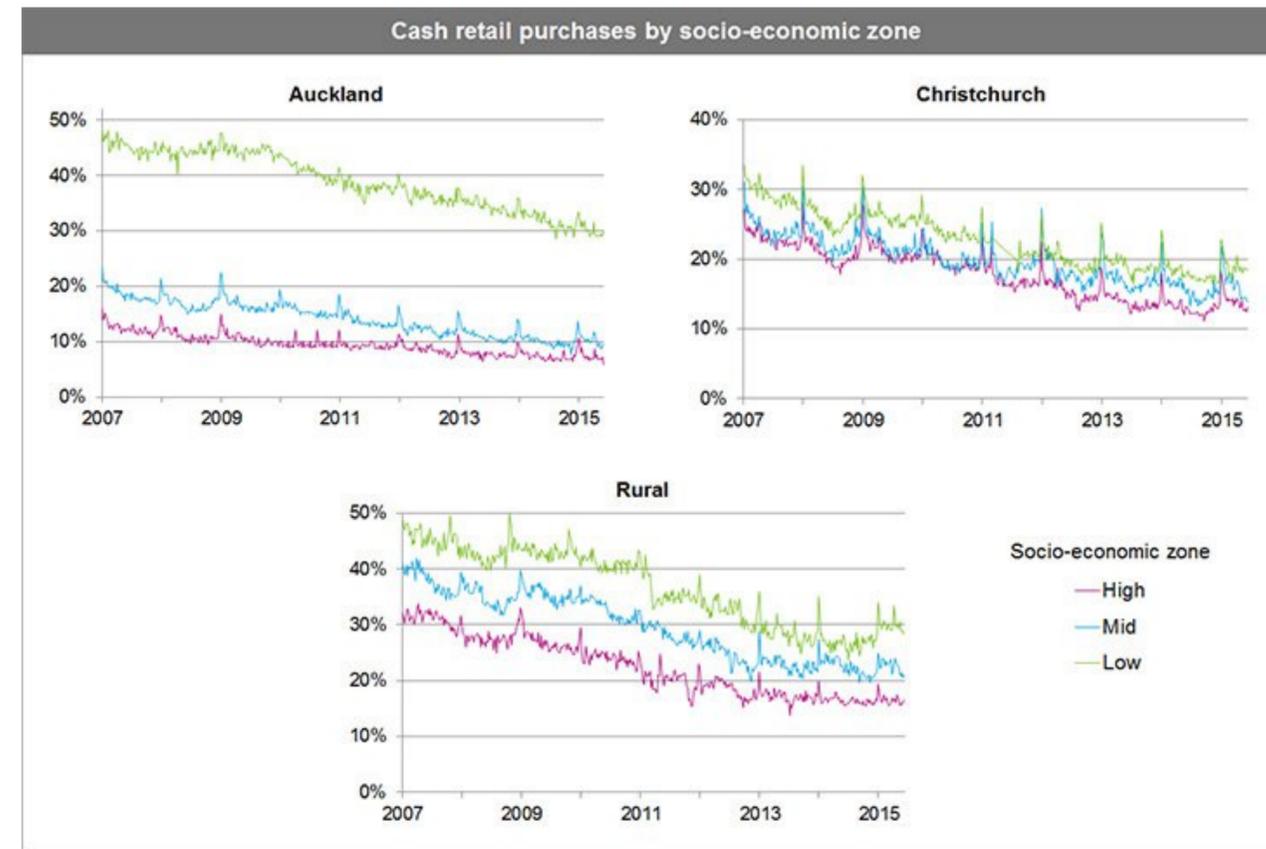
The decline of cash

% of transactions (by value) in cash for selected countries*



*According to IMF's CASHSHARE metric

Chart: MIT Technology Review • Source: International Monetary Fund • [Get the data](#)
• Created with [Datawrapper](#)

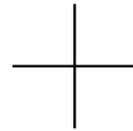


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Cash decline

In NZ

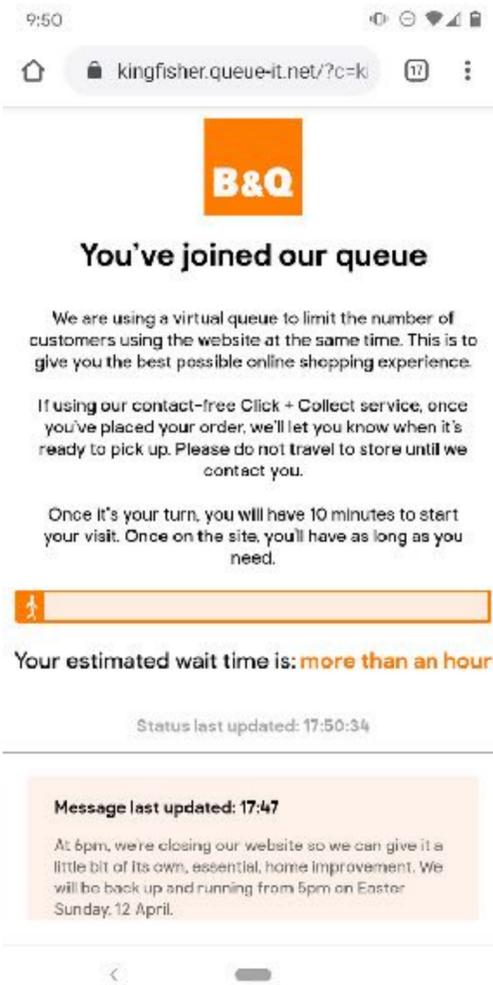


And yet

 COVID-19 Update, April 13: Extremely long wait times if you call us 

Our call centers have limited hours temporarily, and we're experiencing very high call volumes. Skip the wait by using chase.com and the Chase Mobile® app to do your everyday banking, like checking on transactions. For government stimulus payments, find up-to-date information and FAQs at chase.com/stimulus.

[Learn more about stimulus payments](#) 

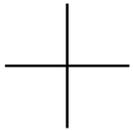


 [Find A Store](#)

Burlington

**Burlington stores are temporarily closed,
and our website's functionality is limited
due to the Coronavirus.**

To learn more, [click here](#).

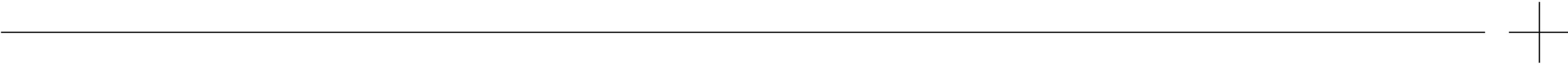


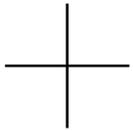
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In Retrospect.....

We Got Distracted

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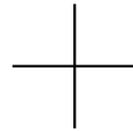


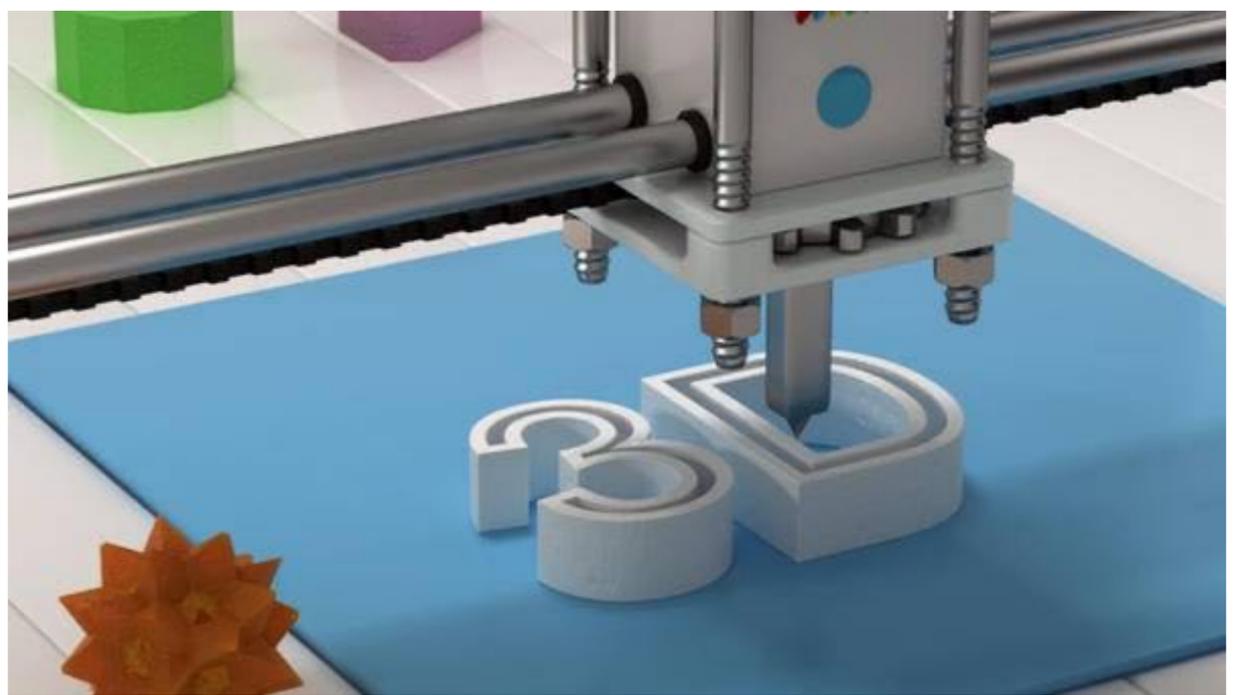


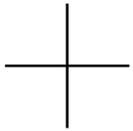
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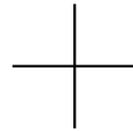




**We lost focus on the
changes that matter**

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Update Your Account

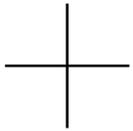
ending in 8952 Confirm Card thomas goodwin 02/2024

nt.
ard to ship to an address for the first time or have

-  Visa (2)
Ending in 8952, expires 02/24
-  Tom Goodwin's American Express
Ending in 2003, expires 07/24
-  MasterCard
Ending in 5691, expires 12/23
-  Visa
Ending in 3482, expires 12/23
-  Thomas Goodwin's Discover card
Ending in 9682, expires 12/21
-  Thomas Goodwin's Visa
Ending in 0594
-  Chase Biz's Visa
Ending in 1527, expires 11/23
-  BUSINESS ACCOUNT
Ending in 1005, expires 12/24
-  Chase Rewards
Ending in 6506, expires 01/22
-  Thomas goodwin's American Express
Ending in 1100

Cancel Update

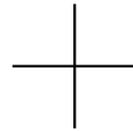


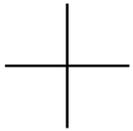


“Your Complexity Is Not My Problem”

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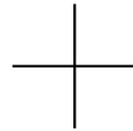


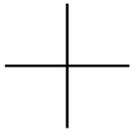


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There are 2 stages to any new Technology

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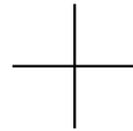


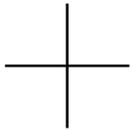


1) *We augment what we have*

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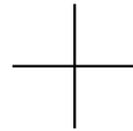
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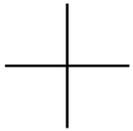




1) We augment what we have

2) We build what we should have





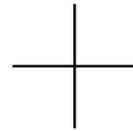
1) We augment what we have

Awkward messy interim

2) We build what we should have

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Format wars



THE CURRENT WAR

THE TALE OF AN EARLY TECH RIVALRY

DC

DIRECT CURRENT

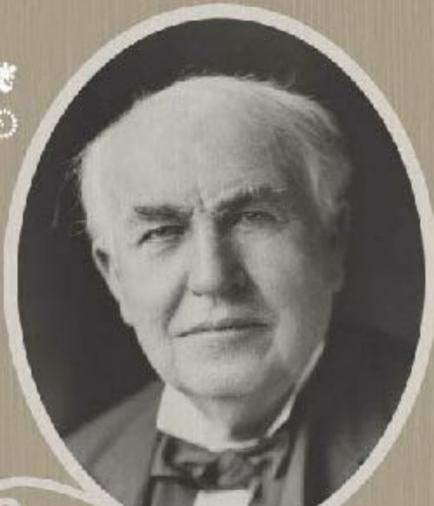
The flow of electricity is in one direction only. The system operates at the same voltage level throughout and is not as efficient for high-voltage, long distance transmission.

Direct current runs through:

- Battery-Powered Devices
- Fuel and Solar Cells
- Light Emitting Diodes

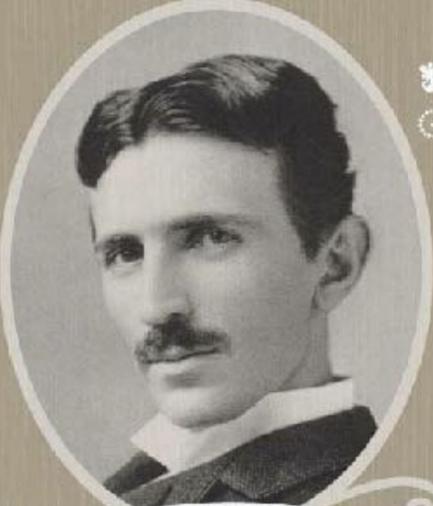
"[TESLA'S] IDEAS ARE SPLENDID, BUT THEY ARE UTTERLY IMPRACTICAL."

- THOMAS EDISON



THOMAS EDISON

VS.



NIKOLA TESLA

AC

ALTERNATING CURRENT

Electric charge periodically reverses direction and is transmitted to customers by a transformer that could handle much higher voltages.

Alternating current runs through:

- Car Motors
- Radio Signals
- Appliances

"IF EDISON HAD A NEEDLE TO FIND IN A HAYSTACK, HE WOULD PROCEED AT ONCE... UNTIL HE FOUND THE OBJECT OF HIS SEARCH. I WAS A SORRY WITNESS OF SUCH DOINGS, KNOWING THAT A LITTLE THEORY AND CALCULATION WOULD HAVE SAVED HIM 90 PERCENT OF HIS LABOR."

- NIKOLA TESLA

You would have never found two geniuses so spiteful of each other beyond turn-of-the-century inventors Nikola Tesla and Thomas Edison. They worked together—and hated each other. Let's compare their life, achievements, and embittered battles.

FALLING OUT

Edison promised Tesla a generous reward if he could smooth out his direct current system. The young engineer took on the assignment and ended up saving Edison more than \$100,000 (millions of dollars by today's standards). When Tesla asked for his rightful compensation, Edison declined to pay him. Tesla resigned shortly after, and the elder inventor spent the rest of his life campaigning to discredit his counterpart.

1847 BORN 1858

Milan, Ohio BIRTHPLACE Smljan, Croatia

Wizard of Menlo Park NICKNAME Wizard of the West

Home schooled and self-taught EDUCATION Studied math, physics, and mechanics at The Polytechnic Institute at Graz

Mass communication and business FORTE Electromagnetism and electromechanical engineering

Trial and error METHOD Getting inspired and seeing the invention in his mind in detail before fully constructing it

DC (Direct Current) WAR OF CURRENTS: ELECTRICAL TRANSMISSION IDEA AC (Alternating Current)

Incandescent light bulb; phonograph; cement making technology; motion picture camera; DC motors and electric power NOTABLE INVENTIONS Tesla coil; resonant transformer circuit; radio transmitter; fluorescent light; AC motors and electric power generation system

1,093 NUMBER OF US PATENTS 112

0 NUMBER OF NOBEL PRIZES WON 0

1 NUMBER OF ELEPHANTS ELECTROCUTED 0

1931—Passed away peacefully in his New Jersey home, surrounded by friends and family DEATH 1943—Died lonely and in debt in Room 3327 at the New Yorker Hotel

WAR OF CURRENTS OFFICIALLY SETTLED

In 2007, Con Edison ended 125 years of direct current electricity service that began when Thomas Edison opened his power station in 1882. It changed to only provide alternating current.

NOBEL PRIZE CONTROVERSY

In 1915, both Edison and Tesla were to receive Nobel Prizes for their strides in physics, but ultimately, neither won. It is rumored to have been caused by their animosity towards each other and refusal to share the coveted award.

LATE BLOOMER

Thomas Edison, the youngest in his family, didn't learn to talk until he was almost 4 years old.

"Genius is one percent inspiration and ninety-nine percent perspiration."

Thomas Edison

EDISON FRIES AN ELEPHANT

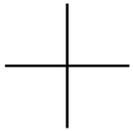
In order to prove the dangers of Tesla's alternating current, Thomas Edison staged a highly publicized electrocution of the three-ton elephant known as "Topsy." She died instantly after being shocked with a 6,600-volt AC charge.

SOURCES: CHENEY, MARGARET, 'TESLA: MAN OUT OF TIME' | UTH, ROBERT, 'TESLA: MASTER OF LIGHTNING' | THOMASEDISON.COM | PBS.ORG | WEB.MIT.EDU | WIRED.COM

A COLLABORATION BETWEEN GOOD AND COLUMN FIVE

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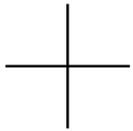


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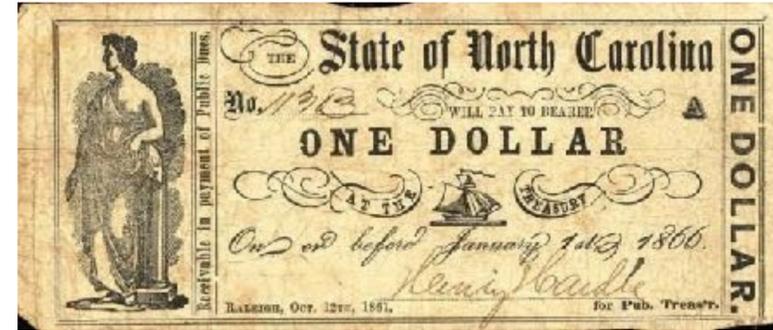


APPLE

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Add to what we had before



venmo

PayPal

支付宝
ALIPAY

bitcoin



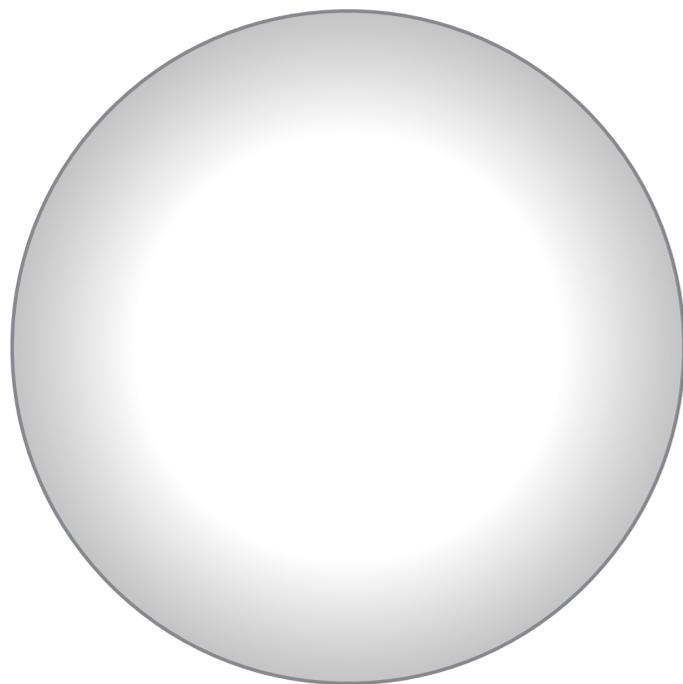
Fragmentation - Few winners



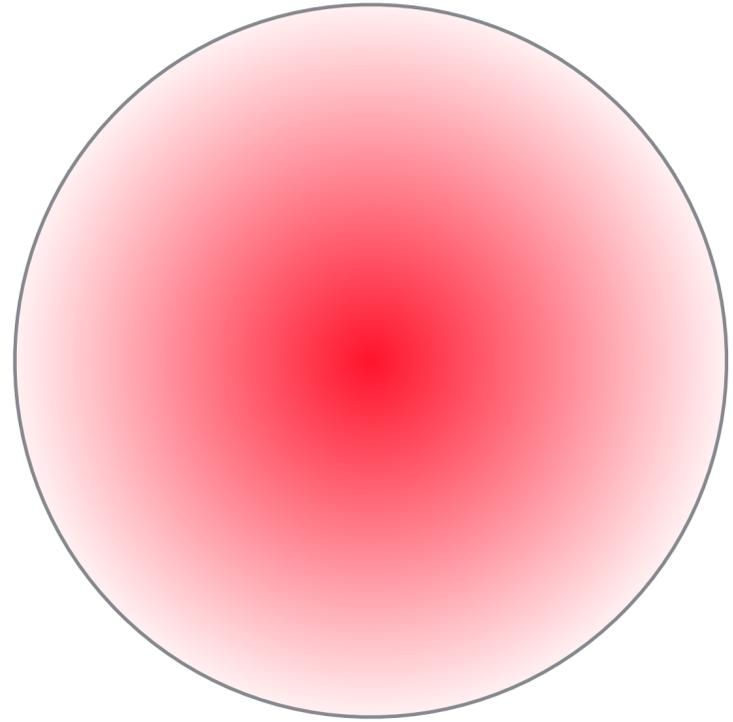
+ 3 Ways To Use "Digital"



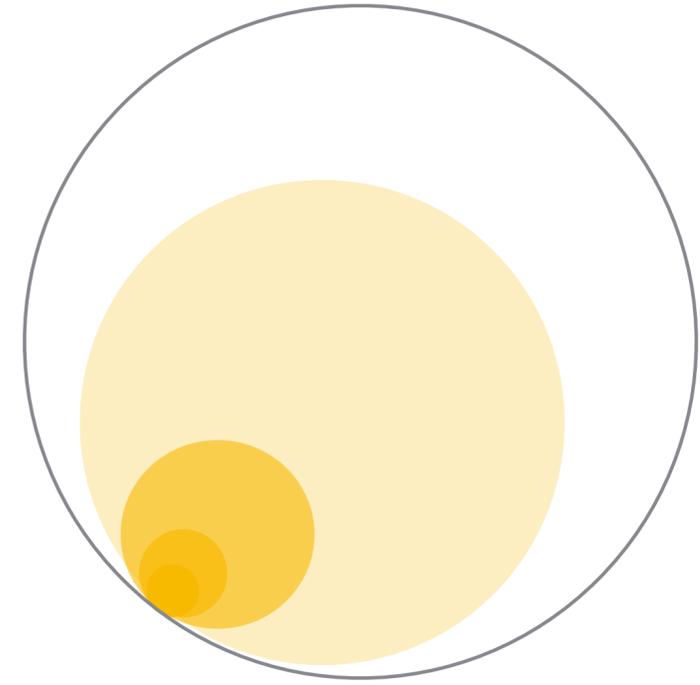
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Digitalization

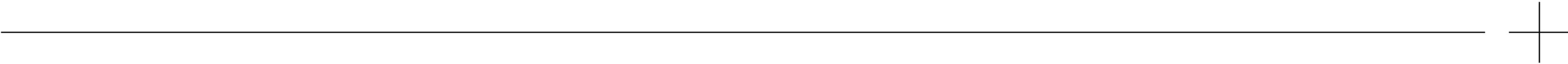


Digital Transformation



Digital Creation

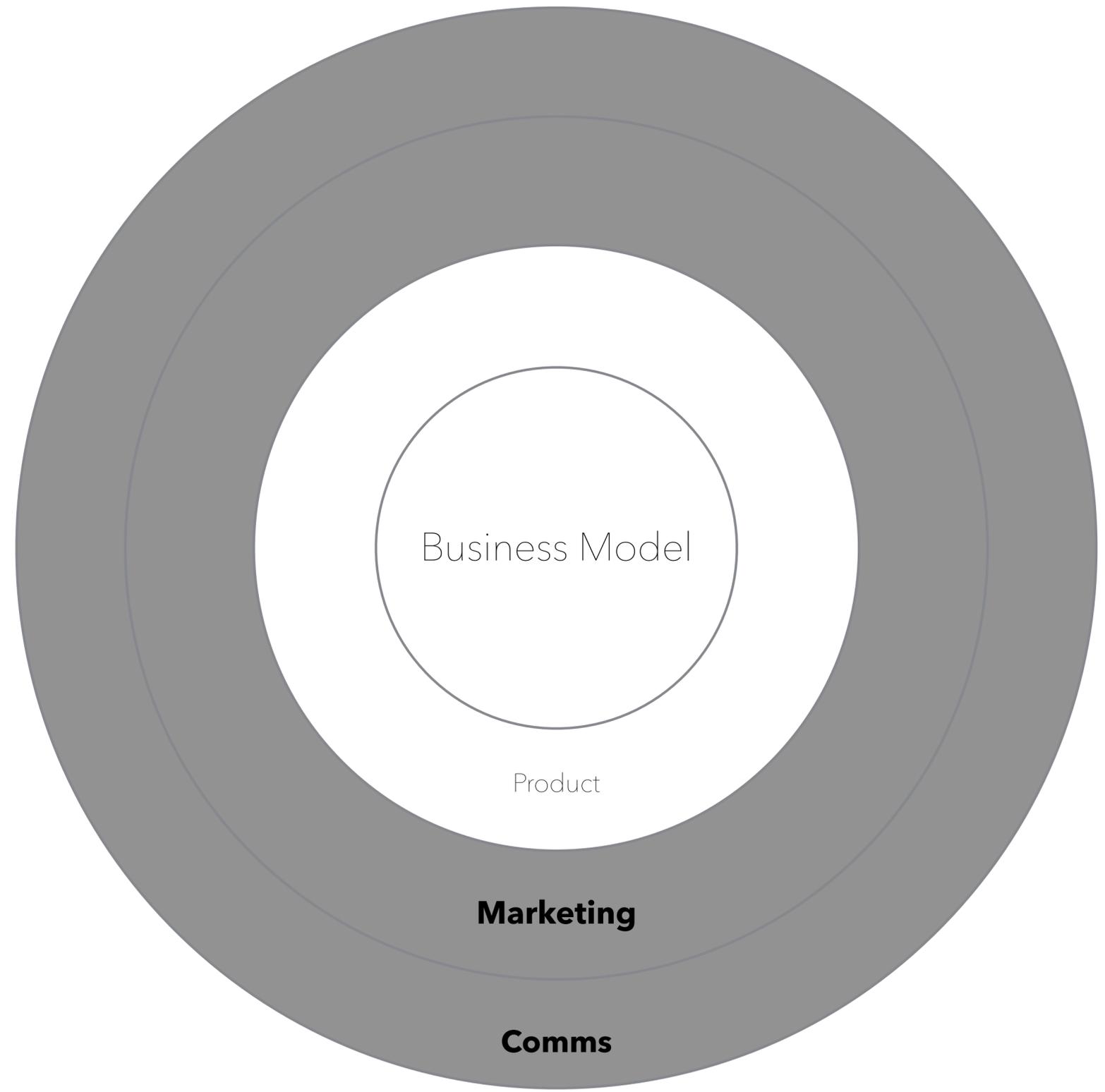
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+ Digitalization

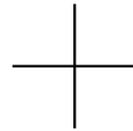


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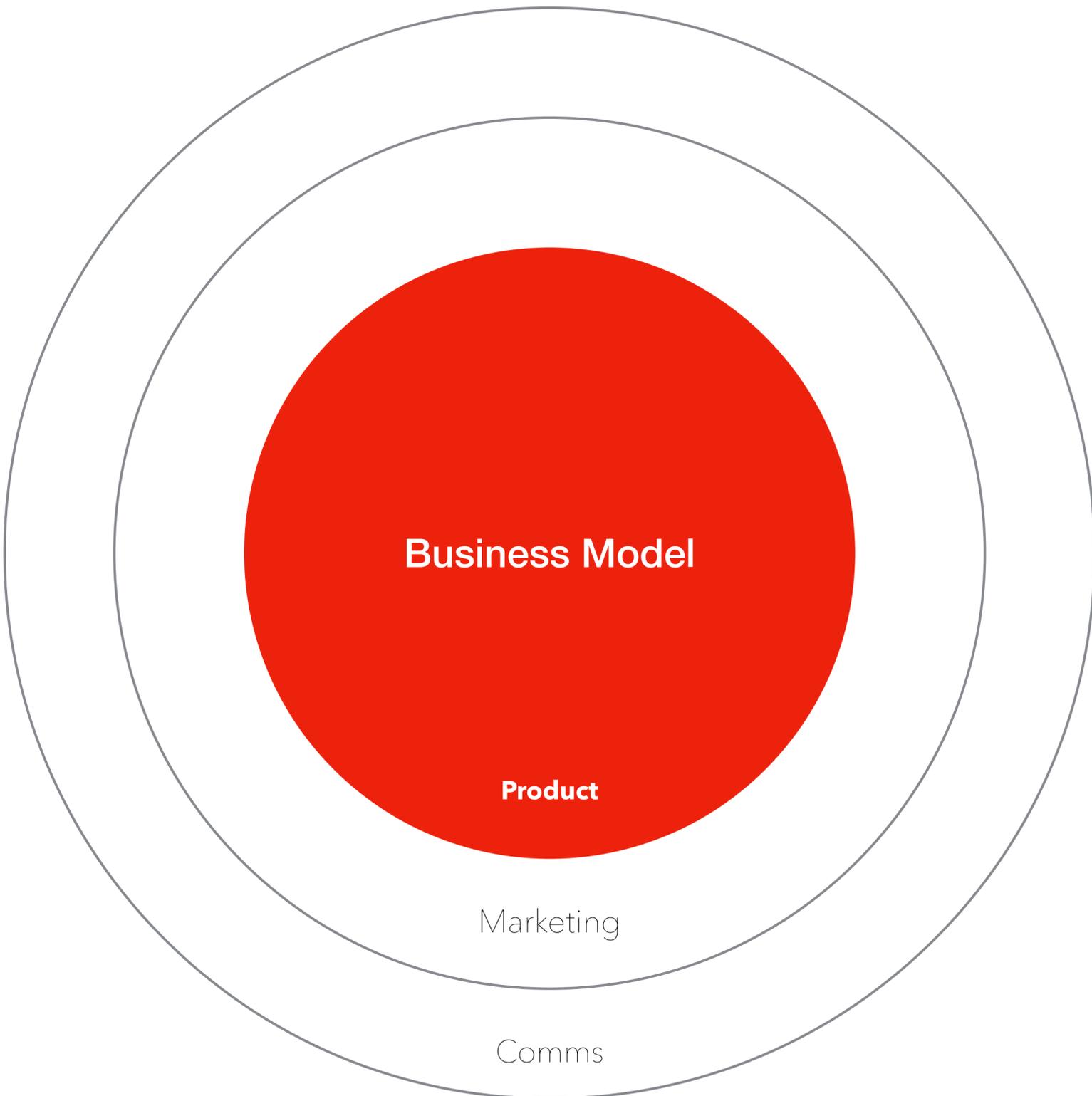
Surface level
Quick
Easy / Cheap
Politically easy



+ Digital Transformation

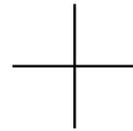


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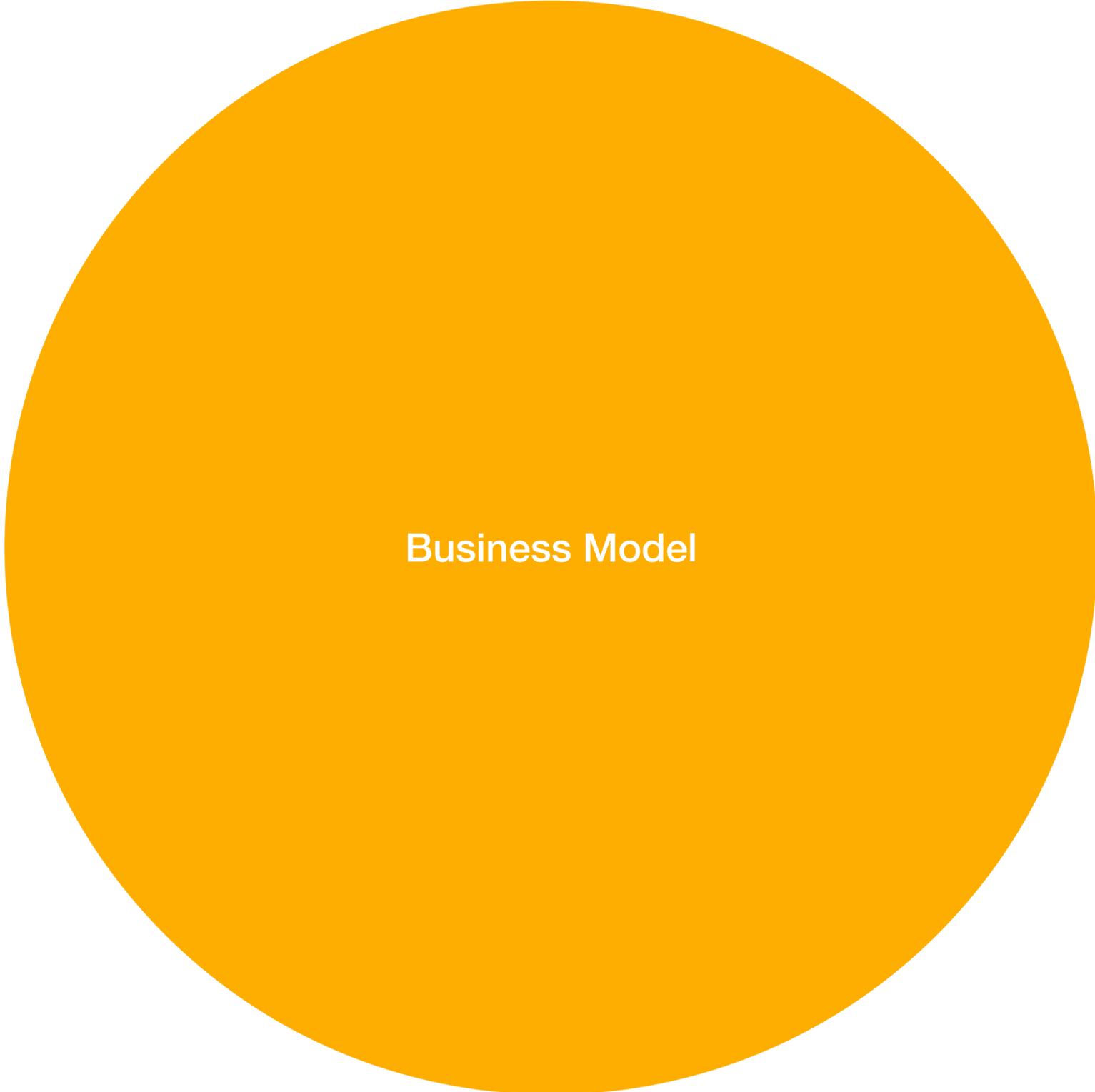


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Risky
Slow
Expensive
Politically hard



+ Digital Creation

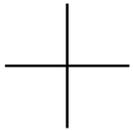


Business Model

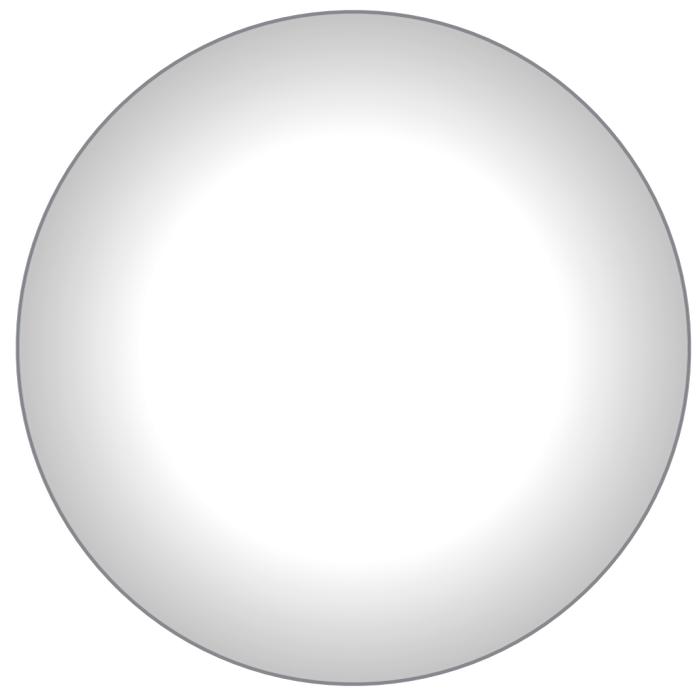
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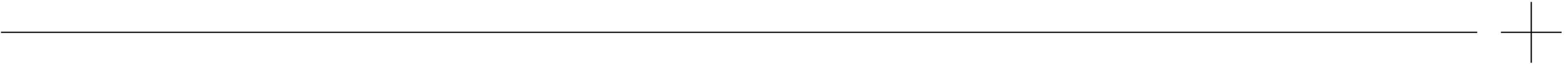


Digitalization



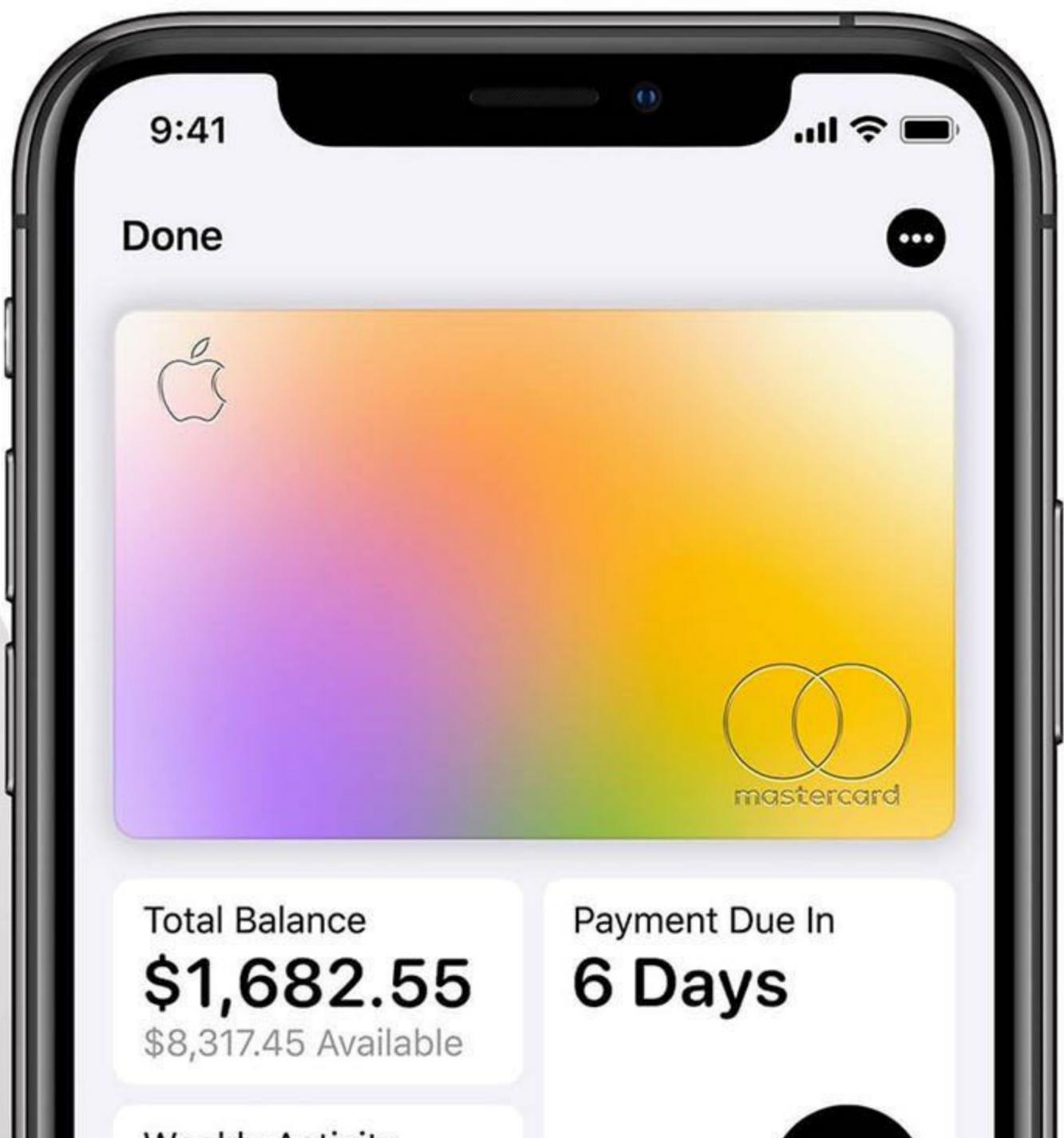
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9:41



Done

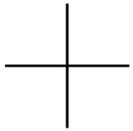


Marisa Robertson

Total Balance
\$1,682.55
\$8,317.45 Available

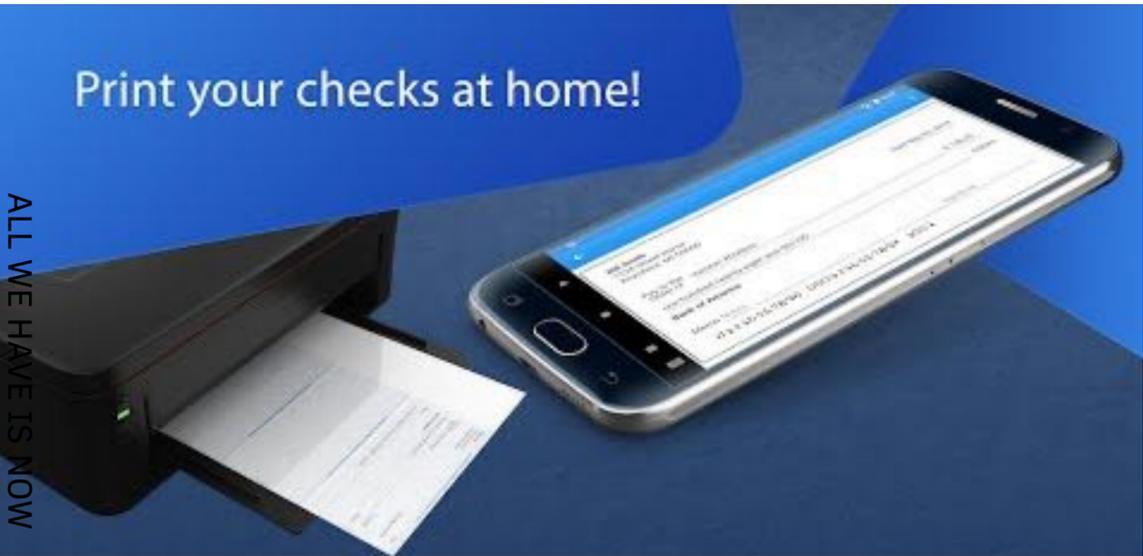
Payment Due In
6 Days

Weekly Activity



Print your checks at home!

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eCheck Total \$0.00

\$ Charge Amount \$ Tax Amount

Name on Check Routing Number Account Number Check N°

License ID State Phone Number

- Check Format - Account Type:

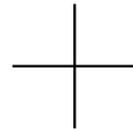
Customer Email Merchant Email

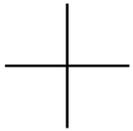
Picture this.

Deposit a check with a tap of your phone.

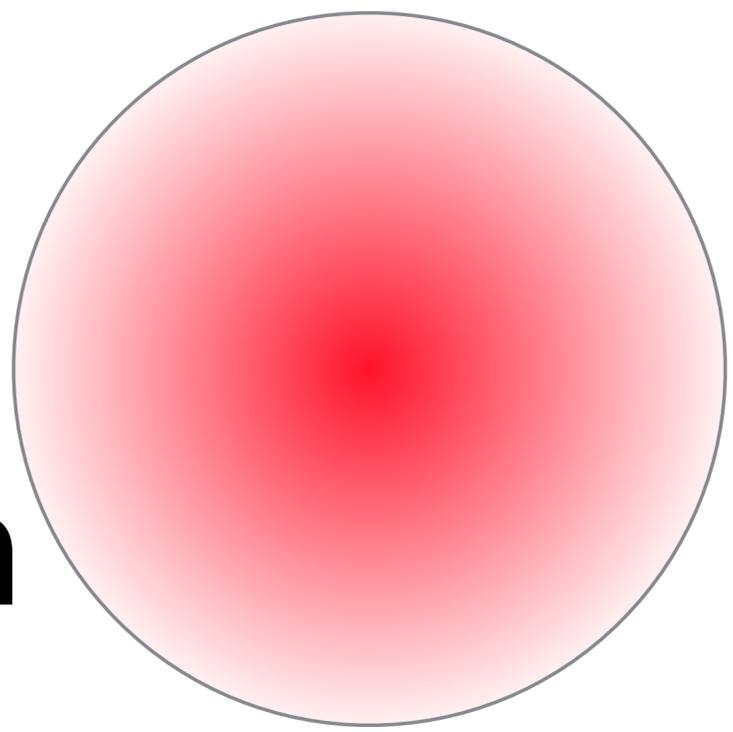


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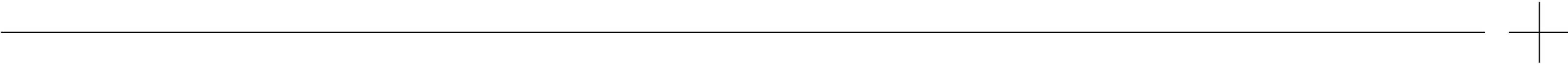


Digital Transformation



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what's next

WHERE. CANCEL ANYTIME.

THE

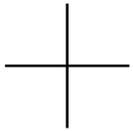
NETFLIX



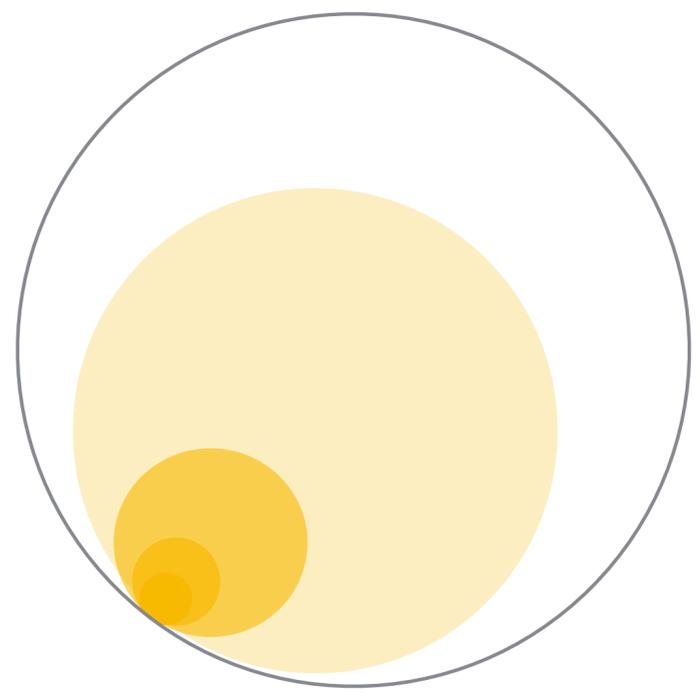


Microsoft



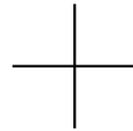


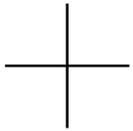
Digital Creation



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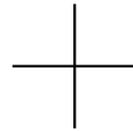


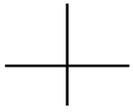


**Building what you should have, with tech
at the core, and around new customer
expectations**

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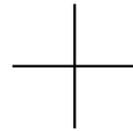
Investing for Everyone

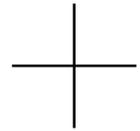
Robinhood, a pioneer of commission-free investing, gives you more ways to make your money work harder.

[Sign Up](#)



Make investing fun and easy





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Shop directory Products Smooth payments **Klarna.** On Personal / Go to Business Log in

Are you a shopper?

- ✓ Manage all your purchases in one place
- ✓ Never miss a payment
- ✓ Find your favorite brands in the Shop Directory

[See the Shop directory](#)

Need help? Visit our [Customer Service](#) for FAQ's and live chat.

Want to sell with Klarna?

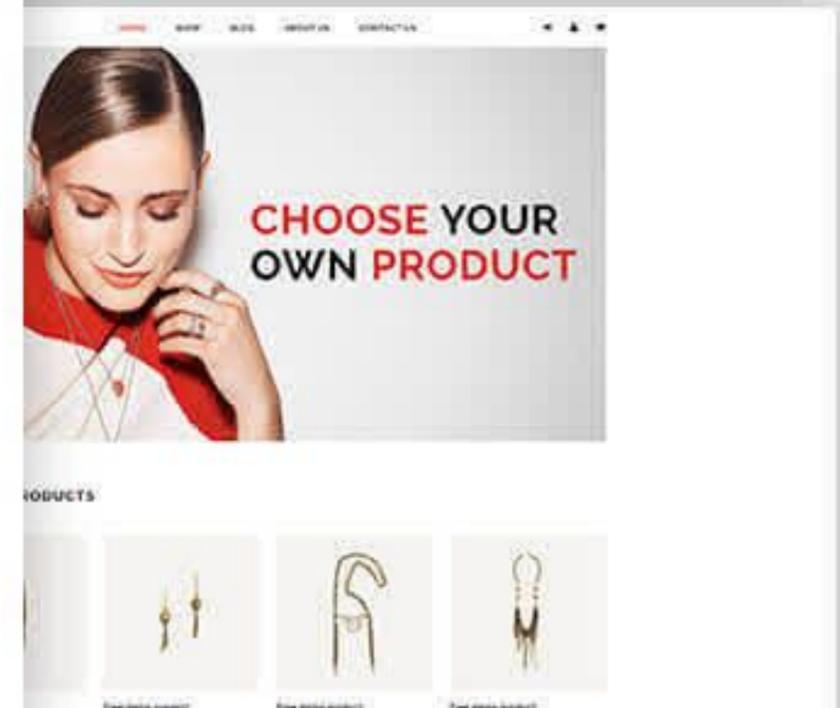
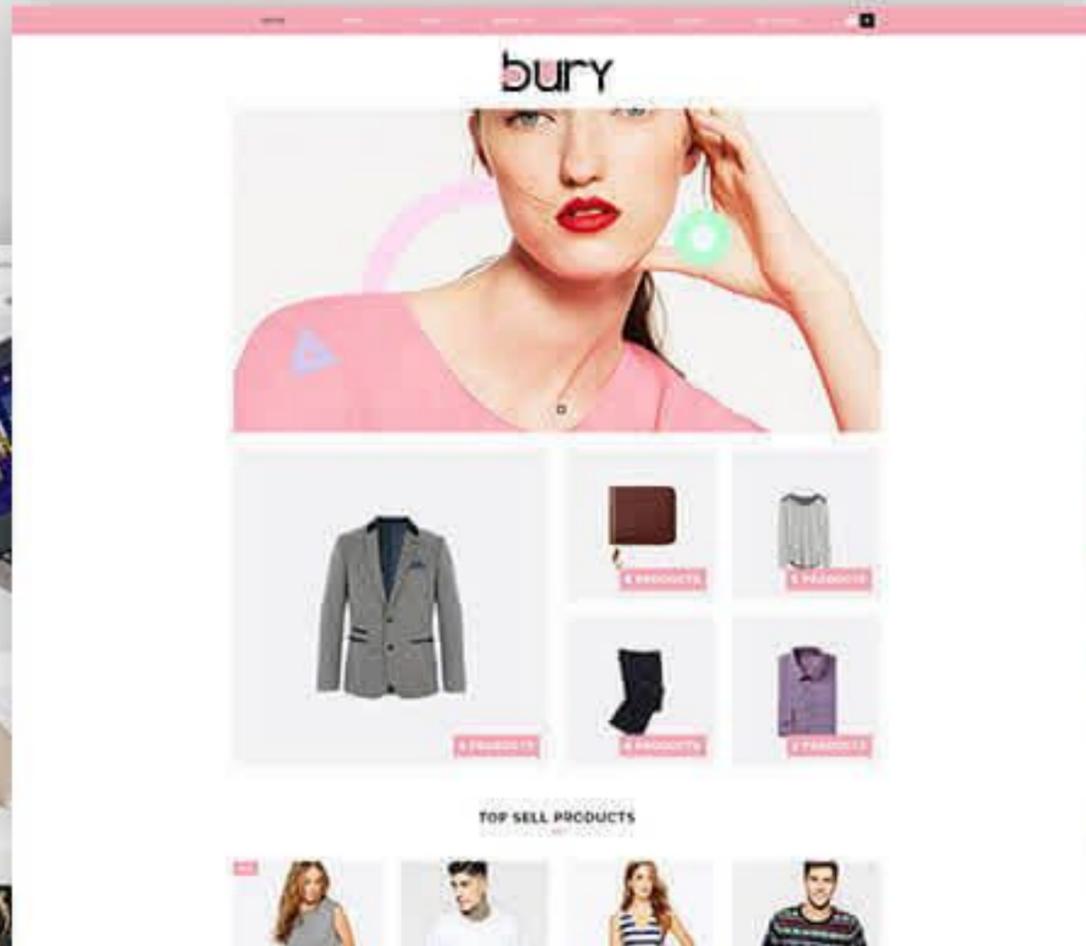
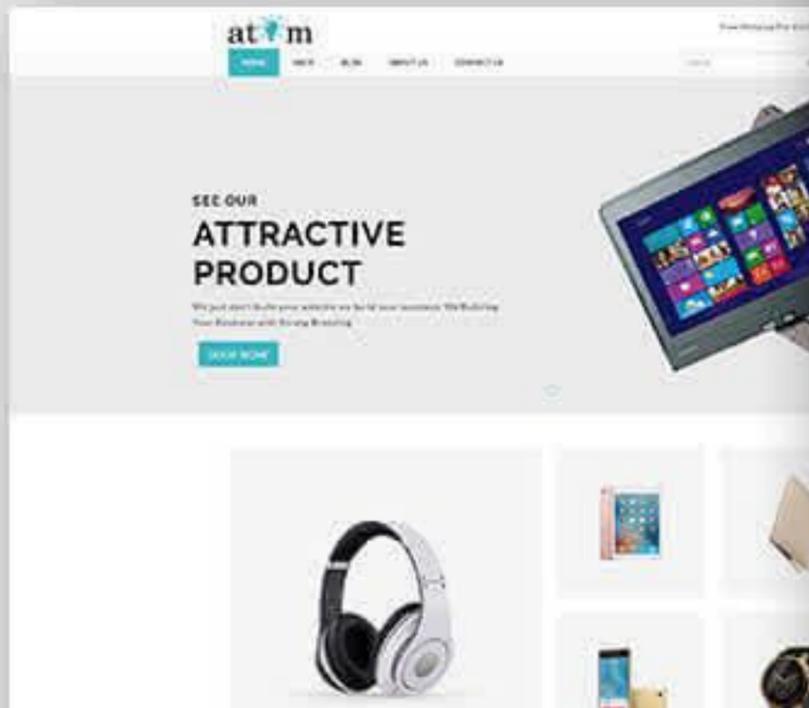
- ✓ Find out how Klarna can improve your sales
- ✓ Learn about the Checkout, Pay later and Slice it
- ✓ Log in to the Merchant Portal

[Take me to Business](#)

Need help? Visit [Merchant Support](#) FAQ's or to get in touch.

Challenge assumptions in payments

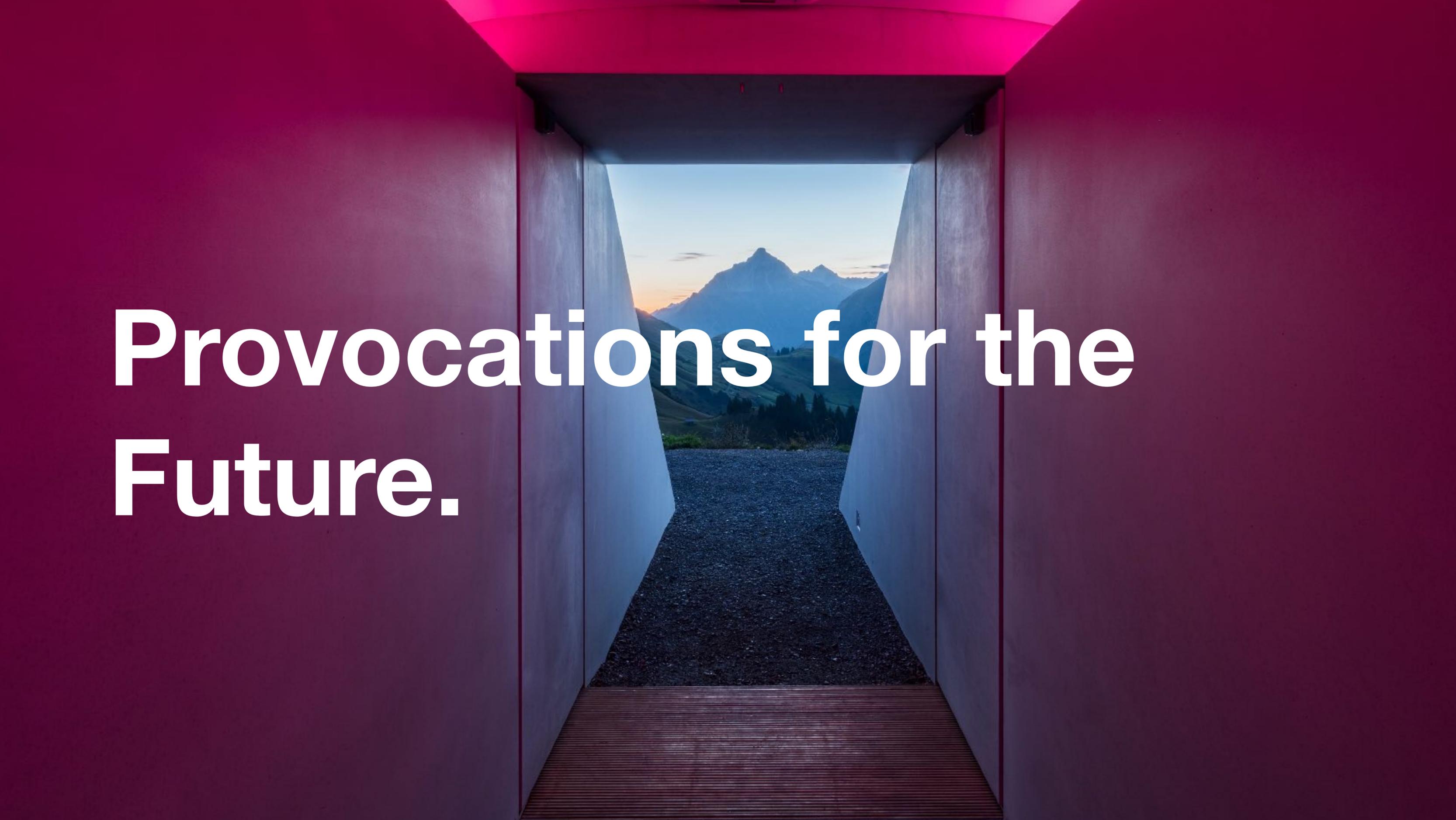




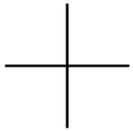
A platform for everyone

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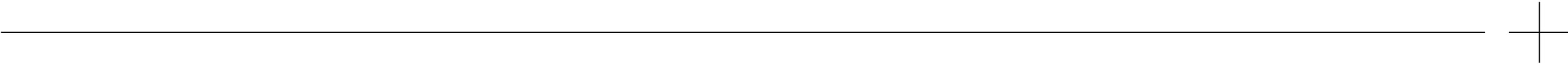
**Provocations for the
Future.**

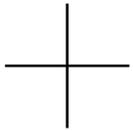


Challenge Assumptions

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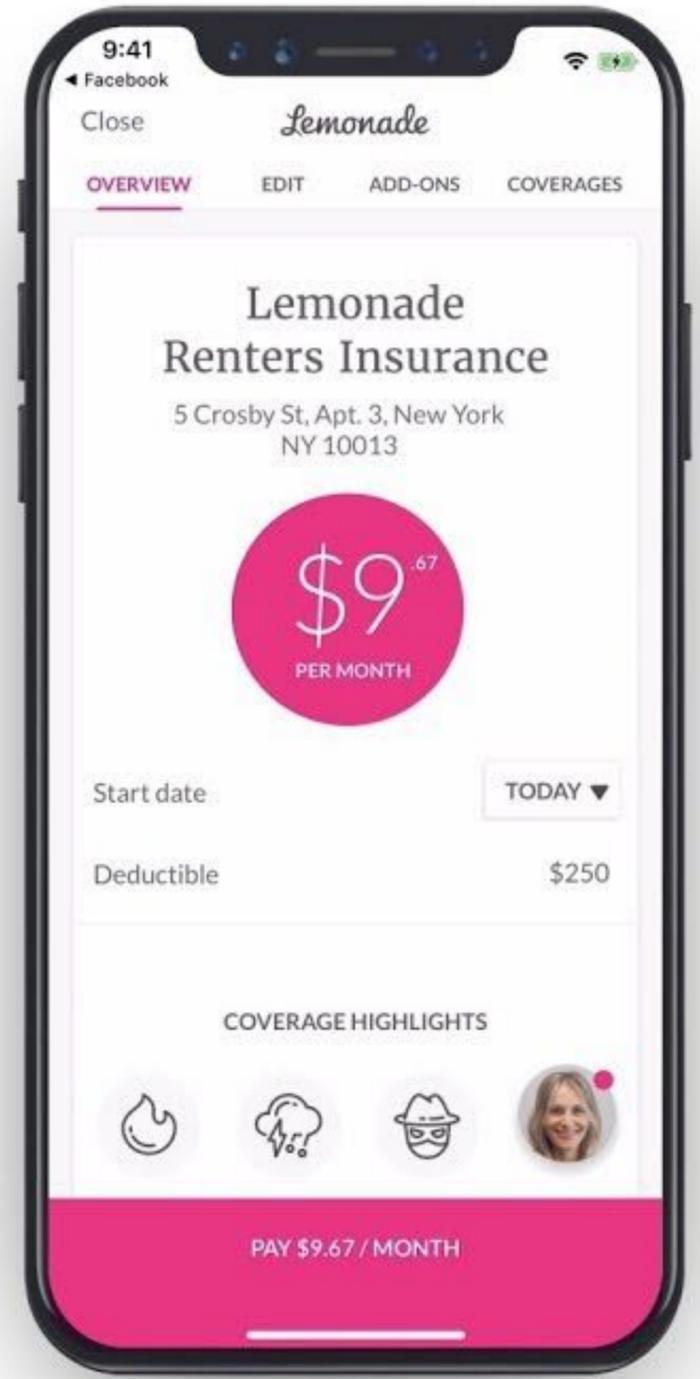




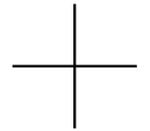
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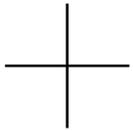
Lemonade

Get insurance in 90 seconds
with Lemonade's app



Easier claims?





TOYOTA



UBER

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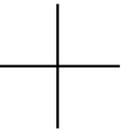
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TESLA



Asymmetric competition

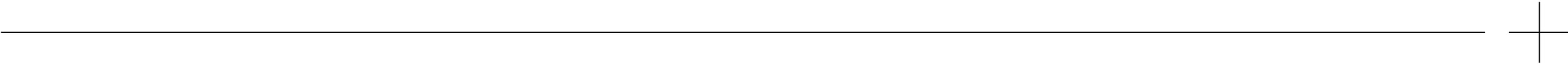




Customer Interface

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Ownership of the interface changed

TV

Music

News

Stuff

Money

Travel

World

NETFLIX



facebook

amazon



Klarna.

venmo

KAYAK



SONY



AIR NEW ZEALAND

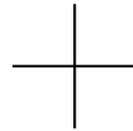


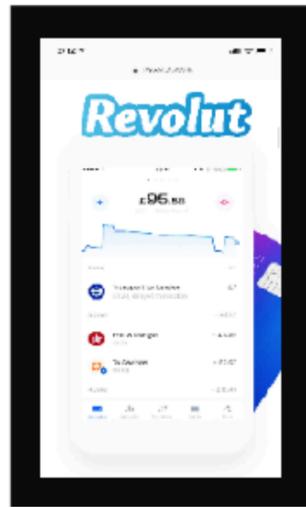


Open Banking/ Integrations

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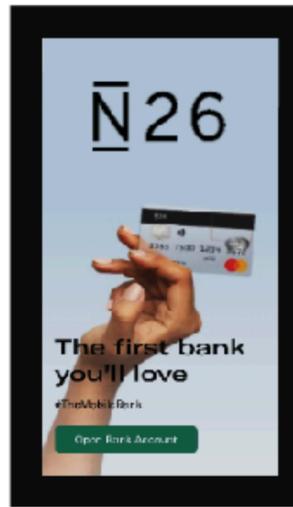
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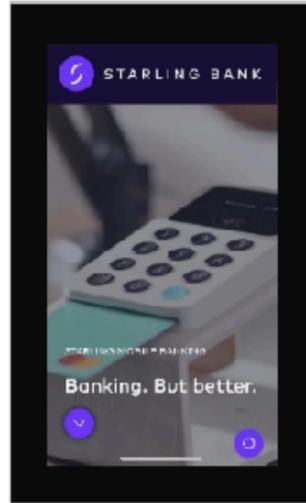
PARTNERS

- PensionBee
- ETFmatic
- SIMPLE
- LENDING WORKS
- xero
- incomm
- bricklane.com
- ClauseMatch
- Trussle
- OPTIMAL PAYMENTS
- QIWI



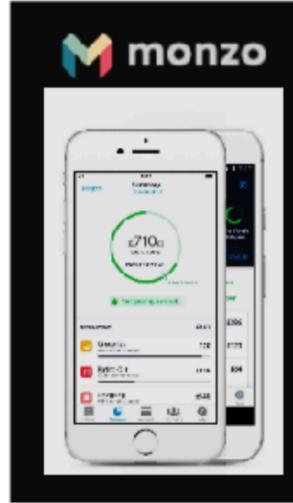
PARTNERS

- Barzahlen
- TransferWise
- CLARK
- vaamo
- auxmoney
- nutmeg
- optipay
- LendingClub
- amazon
- robinhood
- FinanceFox
- Allianz
- mastercard
- MAMBU
- Raising



PARTNERS

- PensionBee
- Bottomline
- Wealthsimple
- DirectLine Group
- CreditLadder
- UH Financial Capability Lab
- YOLT
- yoyo
- flux
- tribe
- freeagent
- HABITO
- KASCO
- fundings exchange
- GARMIN PAY
- moneybox



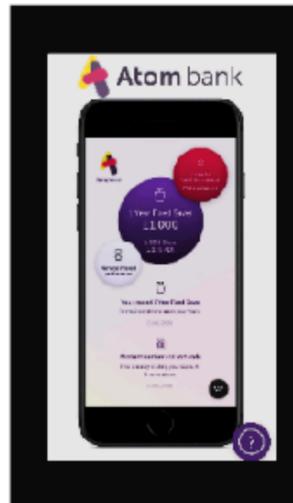
PARTNERS

- JUMIO
- xero
- flux
- moneybox
- TransferWise
- SuttonBank
- freeagent
- Shawbrook Bank
- CaldNorth
- PayPoint



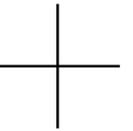
PARTNERS

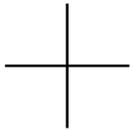
- FORTINET
- Tencent 腾讯
- cognitect
- aws



PARTNERS

- Thought Machine
- trunarrative
- DEPOSIT SOLUTIONS
- appbot
- bacs

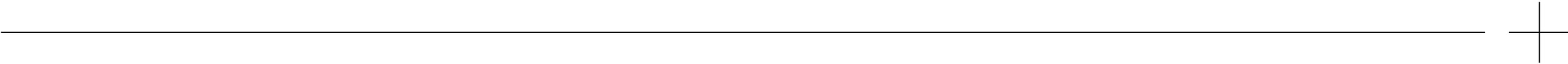


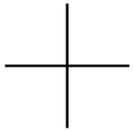


Privacy Trading

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Vitality



**Get active with
Apple Watch Series 4.**

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American Express
Me
Yesterday, 4:06 PM



Your Card for Melbourne

No images? [View this online](#)



Hello, ANA
MILICEVIC

Account ending: [REDACTED]



Don't explore
Melbourne
without it.

TODAY
14°C



From Federation Square to the Melbourne Arts Precinct,
live like a local when you visit Melbourne.

When you carry your American Express® Card abroad, we want you to feel
prepared so you can make the most of your experience.

Explore our curated guide below and learn more about where you
can use your Card.

[Explore our Melbourne guide](#)



Melbourne CBD

Buzzing nightlife with homey bars hidden along art covered laneways



The Hour Glass

A leading specialty luxury watch
boutique



Supernormal

Modern Asian restaurant in the
vibrant heart of Melbourne's CBD



Original & Authentic Aboriginal Art

Aboriginal Fine Art



Cumulus

Contemporary all-day dining with
a wine bar upstairs



Fitzroy-Carlton

Mecca for alternative musical entertainment and an array of hipster restaurants



Studio Ingot

Australian, artist made, individual,
jewellery gallery



Cutler & Co

Fine-dining restaurant and bar in
the heart of Fitzroy



Builders Arms Hotel

A landmark pub in the heart of
Fitzroy

Melbourne Museum

Wondrous insights into history,
culture, science and nature



St Kilda

Right by the seashore with lush gardens and parks all in front of an ocean view



Hotel Esplanade

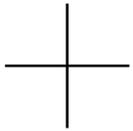
Iconic St Kilda pub with five levels
of music, food and fun!



Stokehouse Restaurant

Award winning food and wine,
world class architecture

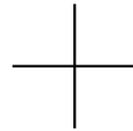


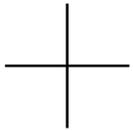


New Loyalty

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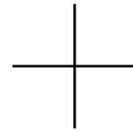
AMERICAN EXPRESS

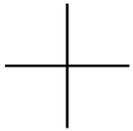
MEMBER SINCE

Credit Card Rewards



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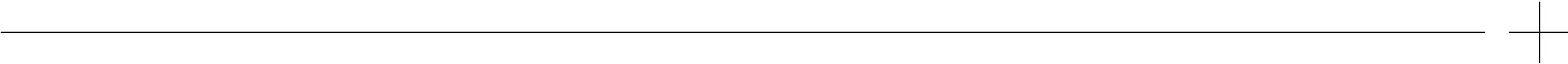


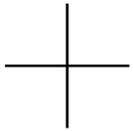


Elevated Roles

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Casper

wework

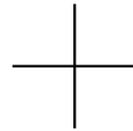
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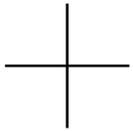
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Happiness

Sleep

A better life

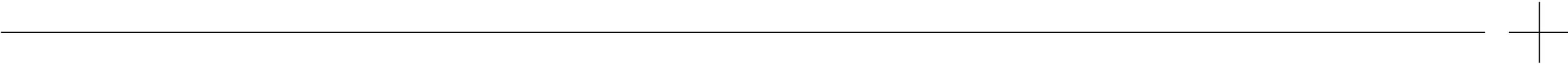


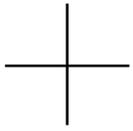


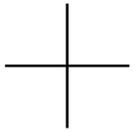
Democratization

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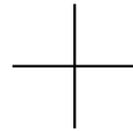




A Shoppable World

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Google Lens



Aloe vera



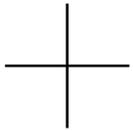
San Pedro cactus



Acanthocereus



Centu

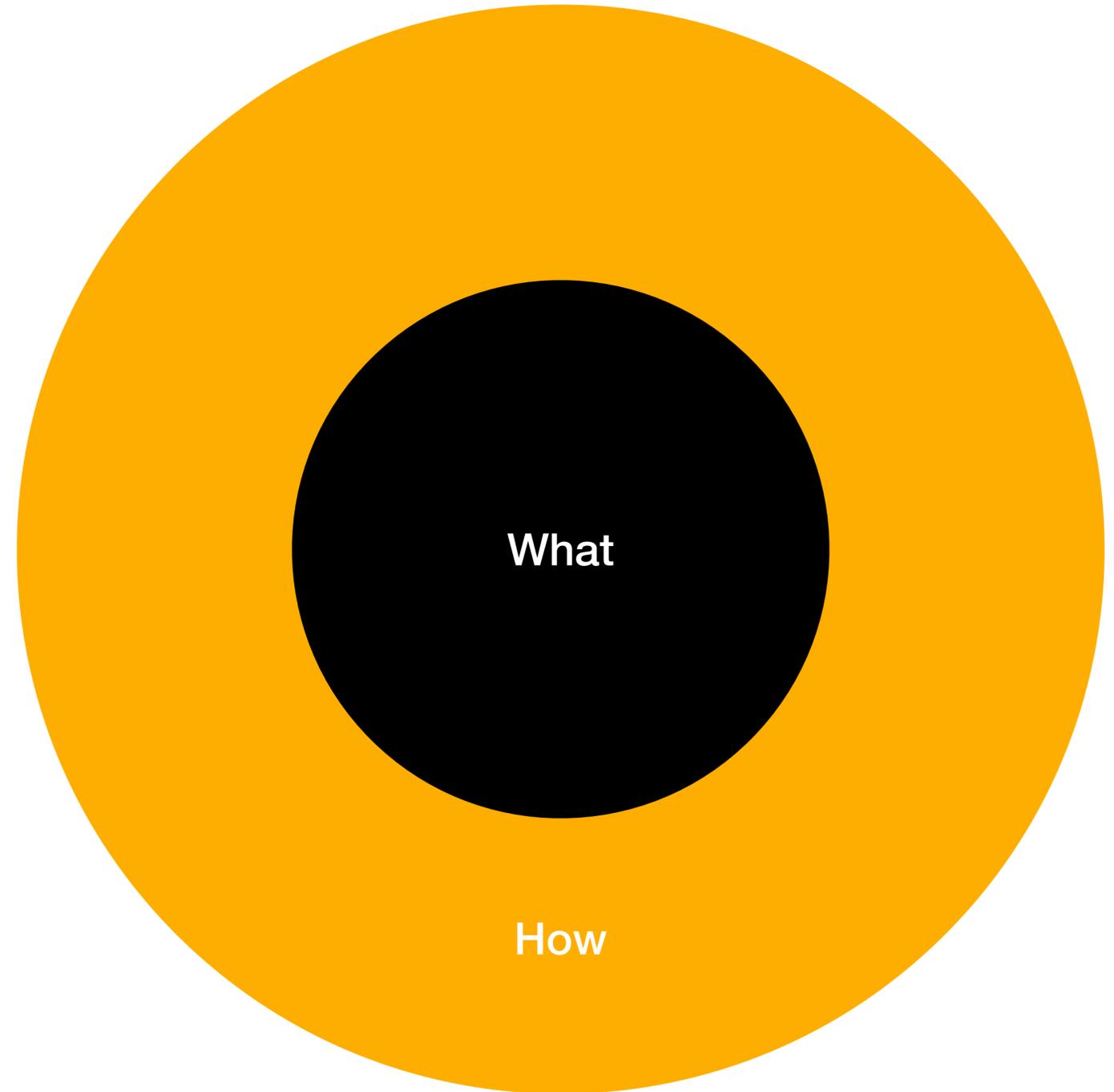


The What

Rethink the products and services you make?

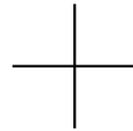
How do you serve evolved needs better?

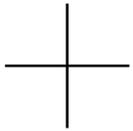
How do you come customer centric?



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The How

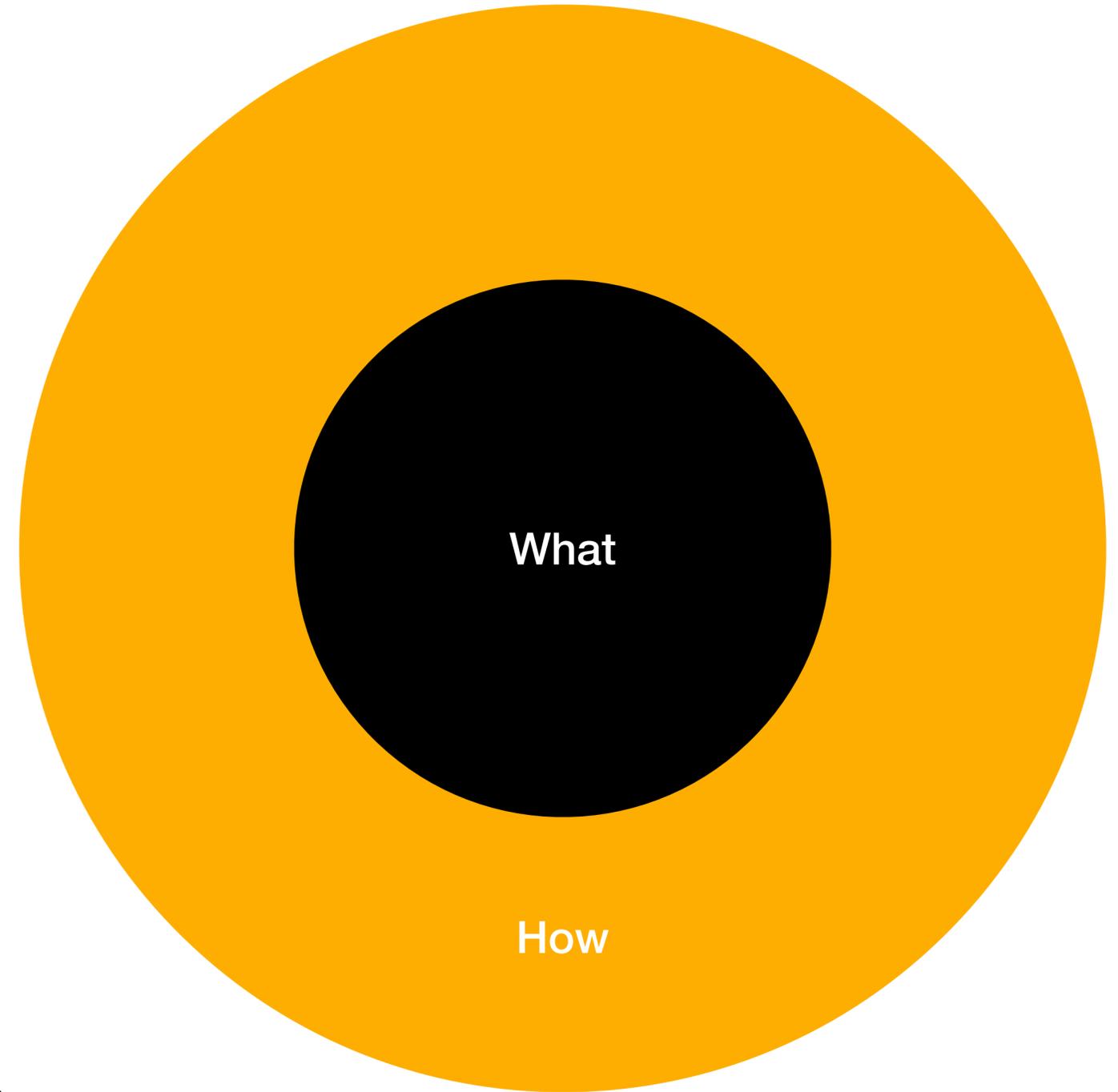
Rethink the way you work

Job crafting / Recruitment

Diversity / Culture

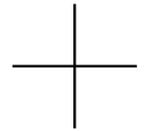
FTE's / Side gigs

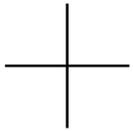
KPI's, Tech, Culture, Outputs, Leadership



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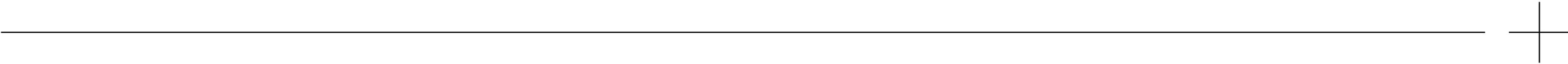




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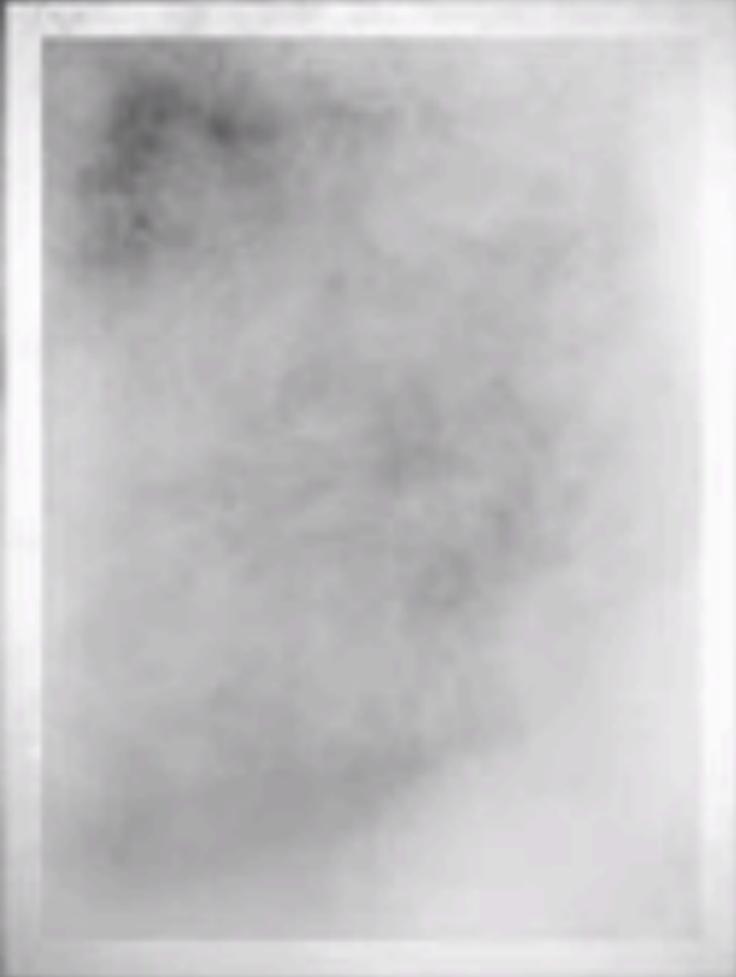
**“When everything is uncertain,
anything is possible”**

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Thank You





ALL WE HAVE IS NOW SD



Tom Goodwin



tom@allwehaveisnow.co



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