

# transforming @the speed of trust

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trust



engage



connect

“

Once Upon **A Time** ...

”

S U M M E R 1 9 9 4





“Banking is essential,  
Banks are not”

Bill Gates 1994

S E R E N D I P I T Y



Past

1



Present

2



Prospects

3





B E A N S



> \$40 billion 2020

+7 US\$ million **MOPs**

March 2016 <Mobile Order and Payments>

+190 US\$ billion **MOPs**

F2020 - BI Intelligence 2015



“

The **future** ain't  
what it used to be ”

Yogi Berra

S P E E D



# 2020

4

BILLION

Connected  
People



\$8,9

TRILLION

Revenue  
Opportunity



25+

MILLION

Apps



50

BILLION

Embedded  
and Intelligent  
Systems



50

TRILLION

GBs of Data



D I G I T A L

**A.** Digital cloud infrastructure

**B.** Digital patient portfolio


**C.** Digital mobile payments

**D.** Digital car insurance tracker

**E.** Duh! None of the above

I N N O V A T I O N



The background of the slide is a close-up photograph of a green leaf with numerous water droplets of varying sizes. The droplets are bright and reflective, creating a textured, organic pattern. The leaf's veins are visible, adding to the naturalistic feel of the background.

“ The on-demand economy is attracting  
more than 22.4 million consumers  
annually and \$57.6 billion  
in spending ”

hbr 2016

E C O S Y S T E M S





> US\$ 45  
BILLION  
deloitte 2016

US\$ 25 BILLION

< 5 YEARS  
accenture 2016

F I N . . . .

# Future Shock

Toffler 1970

E C O S Y S T E M S

The background of the slide is a vibrant orange with a liquid-like texture, featuring concentric ripples that create a sense of depth and movement. The ripples are centered around the text, making it the focal point of the design.

> 65 %

trust digital and  
mobile payments

but less than 50% really trust their bank

edelman 2015

E X P E R I E N C E





creativity  
freedom  
stability  
purpose  
peace

Hill 2007  
Pine & Gilmore 2007  
Pine & Korn 2010  
Arvidsson & Peterson 2013  
Peterson 2015

V A L U E S



“ Do you really **care** about  
**my**  
financial well being ? ”

citi gps 2016

W E L L B E I N G



**51%**  
want their  
bank to offer  
products that  
fit their  
personal  
needs

**29%**  
consider  
their bank  
relationship  
as personal

**48%**  
interested in  
pro-active  
real-time  
financial  
analysis

accenture 2014

P E R S O N A L



61%  
1994

53%  
2004

26%  
2014

38%  
experience  
trust erosion

gallup high confidence 2015  
accenture 2015

S A N G U I N E

“ Most of our decisions to do something  
positive, [...] can only be taken as the  
result of  
**animal spirits**  
– a spontaneous urge to action  
rather than inaction ”

John Maynard Keynes 1936



F O R E S I G H T



“ The best way to  
predict the future is  
by creating it... ”

Abraham Lincoln



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ep!logue



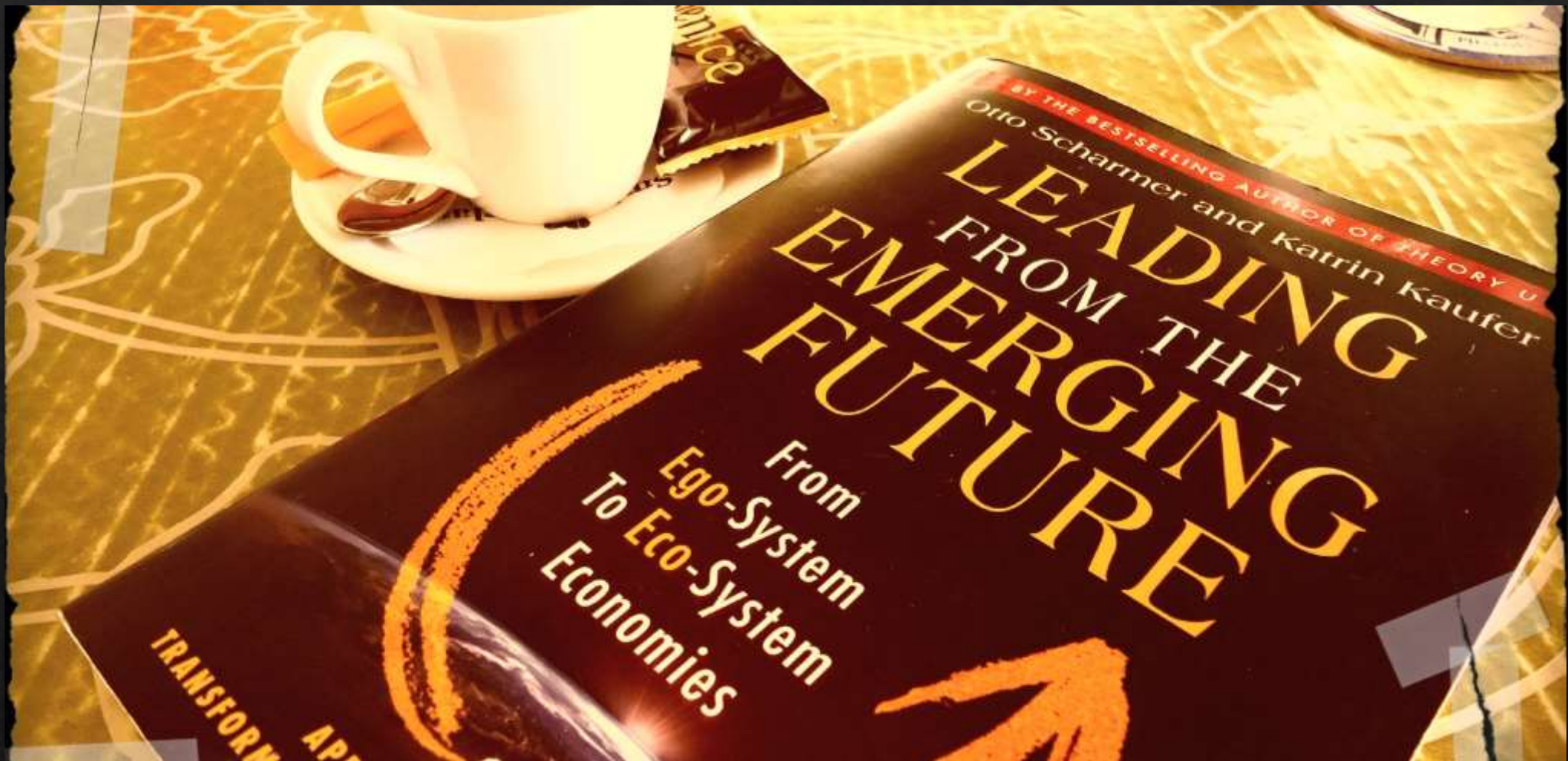


I N F L E C T I O N



C A P A B I L I T Y





C O F F E E      C R E A T I V E S