



10 recommendations to

# Make disruption work in the next decade



SparkOptimus

“Imagine a better world in 10 years’ time: one with a plentiful supply of healthy food, supply chains that are transparent, sustainable and protect the planet, equal access to education and healthcare, and bright economic opportunities for all. What role could technology play in the creation of this better world? Over the next decade, leaders will use new technologies (e.g. AI, quantum computing, robotics, biotech, autonomous/electric vehicles) to create disruptive value that is human-centric and sustainable by design, improving the lives of people and their surroundings. What bold actions could we choose today to accelerate this future together? We have developed 10 ‘conversation starters’ on the opportunities we think matter most. Our goal is to Spark a conversation, inspire and challenge you, and work together to initiate these bold moves now.”

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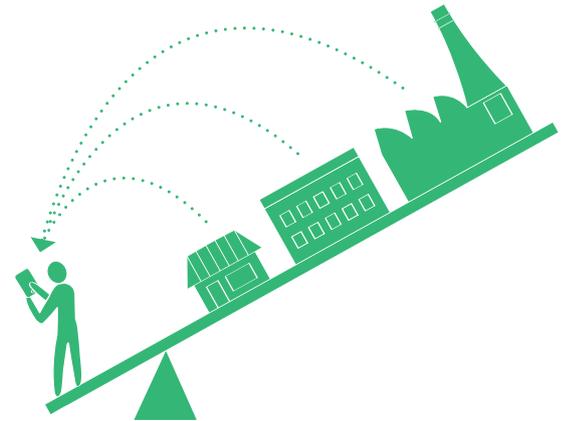
# Improve the lives of people and planet through purpose-driven, tech-enabled propositions

## Our perspective

We all need to be more purpose-driven to make the world a better place. Existing and emerging technologies offer an unprecedented opportunity to work toward a more sustainable environment, to improve the lives of people globally, to provide access to sufficient food, education and healthcare, and to offer economic opportunities for all. To reimagine the future, we need to turn our attention to addressing these societal needs.

We must recognize that people's expectations are set by their experiences in different sectors. Why shouldn't it be as easy to manage your health, learn a new skill or know where your food comes from as it is to bank online or book a holiday? At its core, digital disruption is not about digital, but about fulfilling unmet needs.

When technology is applied to solve these needs in new ways, there is profound, disruptive impact on traditional value chains. In the next decade, no sector or region will remain unaffected. Acting now to link purpose to truly addressing society's needs will be critical in shaping the future.



## Areas to accelerate

- Define a clear purpose as an organization that is truly linked to improving the lives of people and planet
- Take a people-first perspective to truly understand needs and barriers, and define solutions to unmet needs where there are opportunities for increased societal value, e.g. in energy, agri-food, healthcare
- Redesign unsustainable value chains into the most sustainable that our latest technology can support, and think beyond current roles and partnerships in doing so

### SPOTLIGHT: Wefarm – empowering farmers via tech

Wefarm is a global technology startup committed to building a new reality for the one billion smallholder farmers in the world. These farmers often lack access to the internet and even basic information to help them solve problems or share ideas.

Via Wefarm, farmers connect with one another for free and without needing an internet connection (works via SMS) to solve problems, share ideas and spread innovation. Wefarm uses machine learning to connect questions from farmers to answers from other farmers. By harnessing AI to empower human intelligence, and always putting farmers' needs at the centre of their proposition, Wefarm helps improve the farms and livelihoods of its more than one million users – connecting 40,000 questions and answers every day.

# Champion long-term value creation

## Our perspective

Companies that create true value in society solve people's needs in ways that have not been addressed by existing propositions, and thereby disrupt the status quo. Longer-term vision is essential, recognizing that new disruptive ideas will take time to fully mature, and will require investment to achieve scale before profits can be considered. However, this is often counter to the expectations of shareholders, who have become increasingly focused on short-term returns and perpetual share price gains, reinforced by billions spent annually in share buy-backs to deliver against these demands.

Companies committed to long-term value creation (vs. financial engineering) need to adopt a wholly different approach to be able to support the investment required to bring new ideas to life. Organizations should still ensure that their current business model is viable, but make structured choices about where to reinvest near-term profits to fund future innovation, rather than locking themselves into commitments of short-term growth trajectories. This will require a shift in sources of capital to more 'patient' investors, and a rethinking of the incentives and direction given to executives and employees. Applying a more venture capital-style funding model – with different funding rounds aimed at different growth goals – could serve as an inspiration for this. Supervisory boards must be willing to change the narrative given to the investment community, and champion this focus on long-term value creation to fund the innovation the world needs.

### Areas to accelerate

- Take a leading role at (supervisory) board level to focus on the importance of long-term customer value creation and invest accordingly as opposed to focusing only on short-term returns
- Shape KPIs and incentives to reflect long-term value creation (i.e. meeting needs) and position these as true measures of value toward employees and investors



#### SPOTLIGHT: Netflix

Netflix have consistently focused on long-term innovation, reinventing themselves from a DVD-rental-by-mail company to the streaming service it is today, and disrupting the traditional film industry in the process. They continue to make long-term investments to maintain their leadership position, such as investing in in-house content production.

This long-term focus lives throughout the whole company. They consistently communicate performance in terms of subscriber growth, and they incentivize their employees based on customer satisfaction (e.g. an incentive scheme for film-makers that rewards long-term success on the streaming platform including bonus payments for hitting viewing targets).

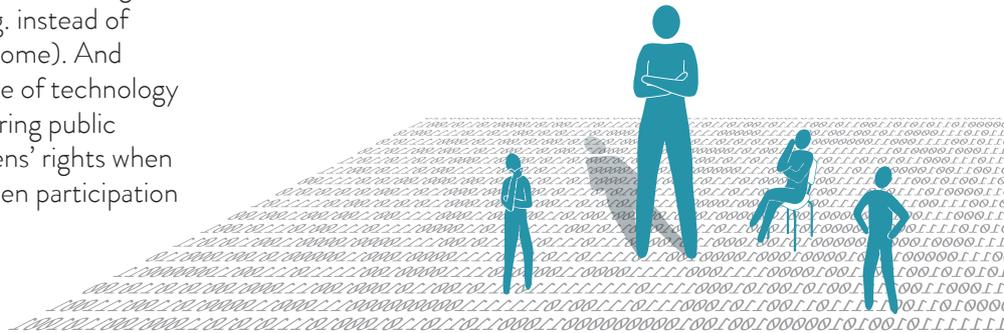
# Lead by example and make disruption work in the way government serves society

## Our perspective

Day-to-day life is changing due to technological developments (e.g. self-driving cars, individualized healthcare, new payment methods) and citizens' expectations of services are rising due to digital developments in the private sector. Consequently, governments will need to adapt in order to continue serving their citizens and providing the structures for a functioning, positive society.

Imagine a future where governments utilize technological developments in mobility (e.g. instead of increasing parking costs, investing in infrastructure and fleets of self-driving public transport buses), and in healthcare (e.g. instead of restructuring hospitals, investing in care-at-home). And imagine a future where governments make use of technology to create better citizen experiences (e.g. offering public services predictively and personalized to citizens' rights when they are needed, or by enabling seamless citizen participation in decision-making via virtual platforms).

But how to adapt when things change so rapidly? Governments will need to learn from more nimble companies to truly embrace technological developments and to define a 'citizen-first' purpose to steer by. This also requires building capabilities to 'test and learn' alongside their traditional focus on planning and execution. By doing so, governments can lead by example for their own societies and be a guiding star for other countries.



### Areas to accelerate

- Take citizens and their (future) needs as the starting point for government services and embed this across departments and levels of government
- Embrace technology to create the building blocks for the society of the future, e.g. by using government-owned data to improve decisions on where to spend tax money, and by developing future-facing plans for public goods that utilize technological developments
- Balance risk mitigation with ambition to become digital by design, and embrace ‘test and learn’ capabilities to explore new solutions

#### SPOTLIGHT: e-Estonia

The Estonian government is a global leader in e-services, having set up digitized registers held by public bodies to provide all necessary information to support e-services, while ensuring secured access to citizens by providing digital ID cards and making digital signatures equivalent to handwritten signatures.

e-Estonia: “Successful countries need to be ready to experiment. Building e-Estonia as one of the most advanced e-societies in the world has involved continuous experimentation and learning from our mistakes.”

# Drive large-scale investment to take a powerhouse position in new technologies

## Our perspective

New technology has always driven significant societal and economic change, and the current age of technological innovation is no different. While the digital age has seen incredible growth in the private sector, it is critical to take note of the less well-understood role that government investment has played in many of the innovation building blocks that we embrace today (see Spotlight for more examples).

Looking forward, the next wave of disruptive technologies will unlock huge economic and societal value creation. Imagine a world where diseases are not only cured more effectively, but even prevented to a high degree; or a world where car accidents are a thing of the past. The day-to-day impact of new technologies is difficult to imagine, but we know it will be enormous: for example, it is estimated that by 2030 artificial intelligence could contribute \$13-16tn to the world economy.

Countries that excel in accelerating new disruptive technologies (e.g. AI, quantum computing and biotech) hold the keys for leading improvements for both people and planet. Conversely, countries that do not invest in these new technologies will not be able to control what they are used for, nor extract value from them. For example, it is not hard to imagine Alibaba's proposition becoming unbeatable thanks to their refined algorithms and massive data-sets, which would route a large chunk of that \$13-16tn from AI to China, even though European citizens are Alibaba's consumers. Therefore countries should invest heavily in these new technologies now, so they can stay in the game and capture value to improve society as a whole and develop strong and influential economies.



## Areas to accelerate

- Drastically increase investment in strategically selected technologies (e.g. AI, quantum computing, biotech) where the Netherlands/Europe aims to build a powerhouse position based on current strengths and ambitions (e.g., Healthcare, Automotive, Agri-food). Invest in research, talent attraction, high-tech equipment, etc. and remove barriers to private investment and cross-border innovation efforts in these technologies
- Ensure economic and societal value creation from new technologies by stimulating applications towards unmet needs of both people and planet

### SPOTLIGHT: Government-funded innovation in action

Behind many disruptive innovations is a history of public investment — for example:

- Touchscreen technology was the result of graduate research at the University of Delaware, funded by the National Science Foundation and the CIA
- Tesla initially struggled to secure investment until it received a \$465m loan from the US Department of Energy
- Green investment banks are being kick-started by state funding to drive billions in investment into climate change innovation

# Facilitate an innovation ecosystem that stimulates accelerated growth

## Our perspective

There are countless opportunities to improve the lives of people by using emerging and existing technologies. Investing in technological innovation is a first step, but we also need vision and innovation to develop new solutions that meet the needs of both people and planet. However, the ‘new’ is always less profitable than the ‘established’ and, on top of that, the ‘new’ requires much more work to develop, whereas the ‘established’ basically runs itself. So how do we stimulate innovation to give growth of new initiatives a chance?

We need to invest more in a supportive ecosystem for innovation, and work across public and private sectors to scale innovative solutions. In Europe, investment in assets like databases, talent and training is far behind. The impact of this gap is noticeable: the top three reasons why start-ups fail are a lack of cash to invest, a lack of the right capabilities, and a

lack of customer need that the solution addresses. Therefore we should make it easier for entrepreneurs to gain access to venture capital for developing and scaling their propositions, and make it possible for them to invest their profits in growth, for example through fiscal incentives for both founders and investors. We can make it easier to attract and retain the right capabilities, and reduce the burden associated with flexibly changing employee capabilities. And we should give more guidance to entrepreneurs as to how to test customer demand and scale what works.

Although Europe has a strong start-up scene, only a few companies actually manage to achieve significant scale, or even to grow to become a ‘unicorn’. Imagine the rate of innovation and growth of real value-creating solutions if there were a strong and effective ecosystem to stimulate it.

## Areas to accelerate

- Stimulate investment in growth of innovation initiatives, e.g. capital from the private and public sector, reinvestment of profits into the company's accelerated growth, capital for international expansion
- Work together on attracting and developing the right talent for innovation (including cross-border talent) and make it easier to grow a team in line with the required capabilities from a regulatory perspective
- Provide knowledge and skills as to how to navigate entrepreneurship and make this simpler overall by removing barriers to entrepreneurship. Ensure that this network of knowledge and skills is accessible to the diverse entrepreneurial community



### SPOTLIGHT: a16z reinvented Venture Capital

Andreessen Horowitz (known as “a16z”) is a venture capital (VC) firm in Silicon Valley. The firm focuses on creating an innovative ecosystem for the entrepreneurs and companies it invests in. A16z built a network to support entrepreneurs, connecting them with investors, executives, engineers, academics, industry experts and others in the technology ecosystem. A16z’s approach has proven a success: the company has backed and supported multiple start-ups that are now valued at more than \$1bn (e.g. Airbnb, Lyft, PagerDuty, Pinterest and Slack) and currently has more than \$10bn in assets under management. As a result, in addition to offering monetary investments, offering a stimulating environment with access to required capabilities to grow has now become a global standard within the VC industry.



# Embrace security, privacy and transparency as key stimulators of human-centric innovation

## Our perspective

We need to find ways for innovation to flourish to be able to improve people's lives. For example, many healthcare needs can be solved through solutions that are personalized based on data. Though technological disruption brings many benefits, it also triggers new ethical dilemmas as well as societal resistance to potential negative impact. This in turn poses challenges to organizations regarding both innovating and monetizing this on the one hand, and taking societal responsibility on the other. To bring the full benefits of (data-driven) solutions to people everywhere, we need to stop seeing privacy and security in terms of risks and compliance measures (potentially hampering innovation), and embrace them as key values and solution-enablers, ensuring innovations are embraced in turn by society.

Let's take AI as an example. Most companies already deploy AI, which can learn from and make predictions based on data, but cannot explain its outcomes, making AI a 'black box'.

GDPR provides very good guidelines to provide transparency in data use, but to achieve the intended change, AI needs to be designed, developed and applied in a transparent, predictable and verifiable manner. This means focusing on building security and privacy into the solutions themselves to ensure these are transparently explainable and ensure privacy controls. Some public initiatives have started innovation on this (e.g. CLAIRE and Humane AI), but there is also a role for private sector stakeholders in this — e.g. what could we achieve if Google cracked the 'black box' and opened up their solutions for other companies and institutions to use?

The same holds true for all other technological innovations where similar ethical considerations are at play: we should embrace these moral standards as solution-enablers, e.g. leading to biotech solutions that are ethical-by-design or construction solutions that are carbon neutral-by-design. What could be achieved if this human-centric approach were applied everywhere?



### Areas to accelerate

- Innovate in truly human-centric digital solutions based on security-, privacy- and transparency-by-design through cross-stakeholder cooperation (business, science and government working together) and open up solutions for societal benefit
- Aim to open up databases to innovators in a secure way, and to provide access to ‘sandboxes’ to test new solutions in a safe way, in order to accelerate human-centric innovation
- Open up dialogue about the ethics of technological innovations and monetization of these, by including end-users of solutions, public sector, and private-sector board members in discussions

### SPOTLIGHT: Flytxt and TNO

Flytxt – a marketing automation software company – has been working on making their solution privacy friendly long before GDPR regulations were in place. They make use of AI and machine learning to recommend tailored offerings to their customers, and therefore wanted to find a solution to using large datasets while ensuring consumers’ privacy. They have been working with TNO (an independent institutions for applied scientific research) to innovate in how we deal with this privacy-sensitive data.

Together, Flytxt and TNO have developed three patents all around innovations in using data in an ethical way – e.g. one patent regards an automatic stop when the computation uses data of too few people, since this could be traceable to specific customers.

# Drive continuous learning as a competitive advantage to deliver better value to society

## Our perspective

Delivering value to customers in a world where technological possibilities are ever-evolving requires continuously improving propositions, not static solutions. This means organizations must embrace continuous learning and work towards the best possible proposition, where all elements are constantly being optimized.

This requires a radical transformation of how organizations work — moving from judgement-based decisions in siloed structures to data-led decision-making processes, and finally to AI-enabled processes across all functions of the organization. The key here is that teams should not use data for data's sake, but for driving value-delivery to customers. This message should be embraced and disseminated by senior leadership as it requires a radical shift in mindset to become embedded in the culture of the organization.

Embracing continuous learning not only brings great competitive value to companies, it also delivers the best solutions to both people and planet.



## Areas to accelerate

- Senior leadership should drive the mindset of continuous learning vs. a static solution in order to deliver value to customers. This is key to setting up and scaling a data-driven, continuously learning organization, which needs to be built step-by-step to include the right capabilities and technology, cross-functional teams, and restructured processes and incentives

### SPOTLIGHT: Nike's Triple Double strategy

Nike have realigned its company structures to improve consumer offerings efficiently and serve consumers more personally at scale. Their 'Triple Double' strategy creates a local business on a global scale, and aims to double performance across three areas: innovation, speed and consumer connections. Creating end-to-end design-to-delivery responsibilities enables Nike to improve innovation and speed, and simplifying their geographical structure (ten key cities and four regions) improves consumer connections. In an unprecedented move, they have appointed a tech executive – John Donahue – as their new CEO, as the reinvention of the Nike brand needs the leadership of someone who understand digital consumers and data.

Nike COO Eric Sprunk: 'as demand for our product grows, we must be insight-driven, data-optimized and hyper-focused on consumer behavior. This is how we serve consumers more personally at scale.'

Nike CEO Mark Parker: 'The future of sport will be decided by the company that obsesses over the needs of the evolving consumer.'

# Take responsibility for thoughtfully planning the future of the current workforce

## Our perspective

When we envision what our businesses will look like in five to ten years, it is clear that ‘work’ as we know it today will be radically different. People will need very different capabilities than 20 years ago — many of today’s jobs will be automated, while tomorrow’s jobs will require an entirely new mind- and skillset (data-driven decision-making, test-and-learn ways of working, cross-functional teams, etc.) and expertise in new fields (AI, dashboarding, programming, UX, etc.). And with an increasing speed of innovation comes an increasing speed of new opportunities for new capabilities.

The shift in what comprises meaningful work contributions could be as large as that of the industrial revolution, with an estimated one-third of today’s workforce needing reskilling or new occupations. At a macro level, governments should tackle this on a large scale and invest heavily in training, while

adapting labor laws and encouraging public-private partnerships. At the same time, companies should make this a top priority and take responsibility for thinking through the needs of their future organizations. They need to reskill as many of their current staff as possible, acquire and scale new talent where needed, adapt working conditions to make it suitable for more people, and support a good transition for those employees who will need to find new occupations.

We must accept the fact that reimagining how people will do meaningful work is our new reality, and act now to grasp the potential of this transition. This will ensure that people are empowered to participate in the society of the future.



### Areas to accelerate

- Take a step back and think ahead to what your company should look like to become a success in the digital world. Set up a plan to fill the gaps through both upskilling your current workforce and attracting new talent, but also be ready to help employees left unmatched with a plan to grow into a new role or find new opportunities. As HR is the key actor in this, they need to be more involved in the strategy of companies
- Accept that a fundamental shift in the nature of work is the reality, and enable this at large scale, e.g. through forward-thinking labor laws and income support, new training models (including role of businesses), and connecting demand and supply in upskilling needs

#### SPOTLIGHT: Crunchr

Crunchr has developed a data-driven workforce analytics tool that helps companies plan how many people with what skills will be needed to deliver on future business scenarios, while accounting for the impact of new technology driving work automation. The tool consolidates and validates people data (functions, skills, numbers) and provides support in analyzing insights and predicting business trends. For example, the tool helps predict future talent supply and demand based on data and business scenarios. As talent hugely drives business value, the tool also helps create a talent pipeline oversight mechanism and identifies talent requirements for the future of the organization.

# Reimagine the way we approach education to foster the talent of tomorrow

## Our perspective

Our society has changed at a much faster pace than our education systems. These systems were built for the era of a 'job for life', with linear literacy and numeracy skills as common requirements. With the advent of digital and rapidly-evolving technological advancements, this era has ended.

High-demand capabilities today are entirely different from 20 years ago, as are the common skills required for the majority of jobs. And we have barely begun to envision which capabilities will be needed 20 years from now. We simply know that there are jobs that will disappear, jobs that will change, and jobs that will emerge, so a skill and appetite for learning will be essential in any scenario. This requires a higher degree of conceptual thinking, creativity and entrepreneurship.

Therefore the way we approach education needs to be reimagined and tech-enabled to develop the talent of tomorrow. This applies to what we teach (mathematics vs. data literacy), how we teach it (fixed one-size-fits-all process vs. tailored and goal-focused), when we teach it (ages 4-16 vs. lifelong), and who teaches it (only institutions vs. roles for business and peers). Isn't it strange that kids today still sit in the same classrooms and learn about the same things as our parents' generation, instead of learning about how the internet works or how to build an app in a project setting?

## Areas to accelerate

- Ensure that what is being taught in our education systems is in line with technological and societal developments. This also requires different skills and knowledge from our teachers
- Drive innovation in how people learn so that their skills are relevant for what is expected in adult life, including an appetite for lifelong learning
- Continuously innovate the education system to be more tech-enabled as the approach to education should change in step with developments in society



### SPOTLIGHT: Developing the talent of tomorrow

Often-heard critiques of our education systems are that they kill creativity, they don't teach capabilities needed in the future, and they struggle to innovate in teaching methods. Some initiatives are piloting new educational set-ups and tools:

- CodeMonkey takes a whole need approach to teaching kids valuable tech skills by offering a game-based educational environment. They complement this with a teacher kit to enable educators to include their games in the classroom
- The Anne Frank House knows how difficult it is to teach about values like non-discrimination in a traditional school setting. Therefore, they have developed immersive and interactive games to teach children about the impact of discrimination and the choices they can make to counter it.

# Drive diversity in tech and entrepreneurship as a key catalyst for innovation

## Our perspective

Tech companies are coding our future, and we are selling ourselves short if this is being done by a group of people that does not represent the full diversity of society.

Firstly we need everyone on board with innovation simply because we need all available digital talent. Currently only 1.6% of VC funding in the Netherlands goes to female-led start-ups, 6.8% to mixed-team start-ups, while the rest goes to solely male-led start-ups. In the US — considered to be at the forefront — these numbers rise only to 2.2% and 12% respectively. Compounding this, women are also under-represented as investors: only 11% of US venture capitalists are women.

Secondly, if you have a diverse team, diverse perspectives get built into the business propositions. A lack of diversity leads to bias in the decisions regarding which needs should be

addressed and how. For example, Google's voice recognition software recognizes male voices 70% better than female voices.

And lastly, we should ensure that our technologies themselves are not biased. If we used biased data to train algorithms, or embed biases into algorithms themselves, then the results are naturally biased as well. For example, Amazon trained its AI recruiting tool with historic resumés (largely male), resulting in it being biased and filtering out resumés with the word 'woman' in them.

In short, if we want a better future, then everyone must be involved in shaping it. Imagine the plethora of solutions to societal needs that would be created if the people developing them were as diverse as the people being served by them.

## Areas to accelerate

- Invest in STEM education and access to tools and opportunities for a more diverse tech community, and be better equipped to anticipate, spot and review issues of unfair bias in technological applications
- Actively stimulate diversity and inclusion to give people from diverse backgrounds the opportunity to flourish in a tech environment. Do this top-down by actively redesigning processes that are subject to unconscious bias (e.g. recruiting, promotions), and bottom-up by providing tools and support to foster inclusion (e.g. unconscious bias training, coaching on specific skills)

### SPOTLIGHT: Walt Disney

Diversity is a key pillar in Walt Disney's growth strategy. The company recognizes that its content, products and attractions need to meet the needs of its broad array of audiences, consisting of diverse global consumers, guests, fans and viewers across the world.

The company's success in diversity is reflected not only in the diverse content it has produced, but also by Disney's position among the Diversity Inc. Top 50 Companies, and its 100% score on the HRC Equality Index.



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