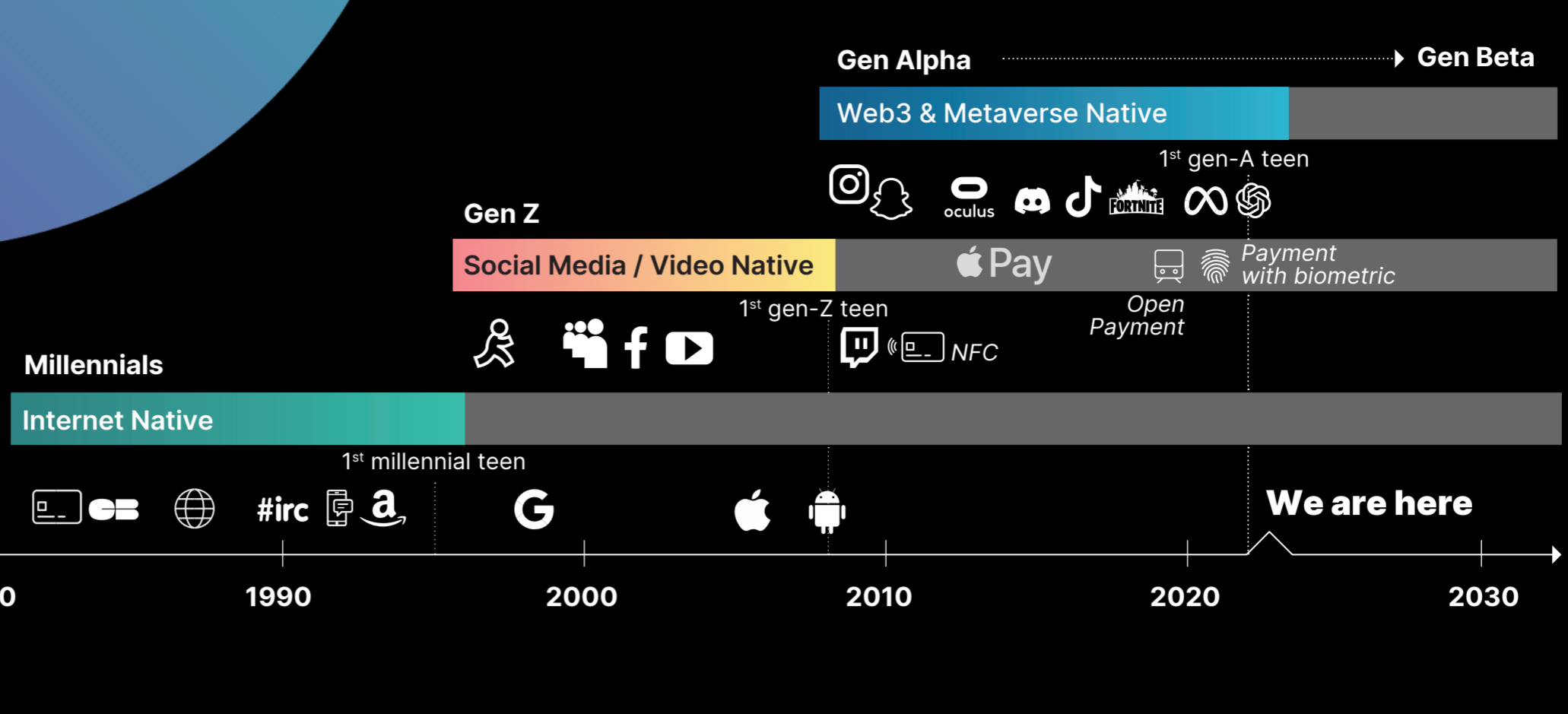




"Hey ChatGPT, what's going to happen in the next 5 years?" The fact that we can ask this question and expect an argued (yet disputable) answer shows how huge a leap technology has made recently. New generations arrive and strongly challenge the established organizations. This leads us to warn you:

Brace yourself... Disruptions ahead!



Big Tech are still dominant...

90% of search market (in 2022) Source: Statcounter

52% of digital ads market Source: Statista

61% first product search Source: Statista

67% of cloud platform market (217B of revenue) Source: Statista

Where do people start their search for a product?

Key players in innovation: Microsoft has already invested \$11 billion in Open AI (ChatGPT). Google claimed Quantum supremacy in 2019. Sources: Open AI blog, Nature

But there are challengers

SuperApps
Wechat has **1 billion** monthly users in China Source: Statista

Super apps bypass **Apple and Google's** in-app payments, cutting their revenue from sales. Despite China being **19%** of the world's population, only **3%** of Apple's income comes from China

AliExpress offers 100M product references, while **Amazon** only offers 12M

Big Players impacts & defiances

Many layoffs in 2022
All have over-hired during the pandemic, but now:

49,000 of layoffs in 2022

~100% Goldman Sachs bank employees

Democratic Oversight

EU authorities enforce GDPR and introduce (for 2023) Digital Markets Act (DMA) and the Digital Services Act (DSA)

DMA being specially designed for controlling "gatekeepers" and to ensure that these companies do not abuse their dominant market positions. Fines up to 10% of total annual worldwide revenues

More and more fines for GAFAM... Source: Wkspedia

They have been accused of relaying **fake news** and hate speech

They are challenged about **energy efficiency** of data centers. An estimated 1% of total energy consumption on Earth is used just to serve online ads (2016) Source: Wall Street Journal

e-Ethics is no longer optional

Societal and political challenges

- Climate change
- Inflation
- Energy crisis
- Inclusion
- Equity
- Accessibility

UN sustainable development goals are taken into account by most companies at global level Source: United Nations Sustainable Development

83% of companies state that they support the SDGs Source: Communitas

>80% of consumers believe it's important or extremely important for companies to design environmentally sustainable products Source: World Economic Forum

28% of European population have difficulties with digital technologies Source: European Databank

1/4 of adults globally don't have any account at a bank, other financial institution, or with a mobile money provider Source: World Bank

The real challenge is not only to be sustainable, but to go beyond

Negative impact: Social + Environmental

Conventional → Green → Sustainable → Restorative → Regenerative

Source: Sphera

Emerging technologies are more critical and paradoxical

Risk #1
Some like Deep Fakes are exploiting human weaknesses...

Risk #2
...and using a nudge to manipulate people

How do we "use" nudgements?
A nudge is the tactic of subtly modifying the behavior of a consumer. Nudging mainly operates through the affective system. Source: Laurence Devillers

Artificial Intelligence Tech
35% of companies report using AI in their business in 2022 Source: IBM

42% of companies are exploring AI

Blockchain & crypto Tech
Energy consumption in CO₂ for a digital payment (rough estimate)

- Traditional Digital Payment: ~1000 CO₂
- Proof of Work Blockchains (Bitcoin, Ethereum): ~100,000 CO₂
- Proof of stake Blockchains (Solana, Ethereum, Cardano): ~100 CO₂
- Layer 2 PoS Blockchains (Polygon): ~1 CO₂

*before the merge (15th September, 2022) Source: Worldline

Green Tech & Sustainable Tech

Circular economy: Repair, Rental, Resale, Upcycling

Digital sobriety: Traceability & transparency

Tech4Good & Sustainable Tech
Tech for Sustainability promotes social initiatives that use technology to build a today that will pave the way towards a more sustainable tomorrow

Customers expect incredible quality of service, personalized propositions, constant innovation

80% of shoppers in 2022 want same-day shipping Source: Invesp

Putting pressure on existing players to adjust to this new normal

3.5 checks of the tracking page per order!

1/5 of consumers won't forgive brands who don't deliver on time Source: EY Research

Today's customers are the GAFAs'...

GAFAs have raised drastically customer expectations in terms of services

Best-in-class eXperience has become the norm

Newcomers are raising the level of service even more

In retail, newcomers offer **15 minutes** grocery delivery or new eXperiences to attract customers

For some customers, the best-in-class experience is a **second-hand product** available next door or rented for a couple of hours

Flink, **GORILLAS**, **cajoo**, **Uber Eats**, **gojek**, **Vinted**, **BackMarket**, **CAZOO**, **BackMarket**

Lots of Tech to serve new eXperiences, in a less-cash society

80% of consumers say the user eXperience is as important as the purchased products & the services Source: Salesforce

New channels of interactions (like messaging)

New connected devices (like in-car, in VR & AR)

In web, mobile, tablet... but also gaming...

Based on new Tech (like with AI face, voice, palm biometrics...)

Cash-less society "mirage" VS Less-cash society (still in 2025)

Digital & Online Overboost (almost)

Constant expansion of digital tech for new uses in online & offline world: reinforced/overboosted by the pandemic but with a clear back to the trend line concerning e-commerce

e-commerce overboosted during the pandemic

Back to the trend (now)

2000, 2005, 2010, 2015, 2020, 2022

Sources: US census, Benedict Evans

The future is unevenly distributed

Europe Internet purchases by individuals: 85%-95%, 74%-84%, 60%-73%, 44%-59% Source: Eurostat

Over **90%** of people in the Nordics buy regularly online

For some countries eCommerce is even decreasing!

Only **45%** of people in Turkey buy regularly online

2019: 84%, 2020: 87%, 2021: 82%

New digital reflex

Every minute of the day **104.6K** hours spent in Zoom meetings

Advanced online & video support in 2023, not yet all B2C interactions Source: Domo

Back to basics

For commerce linked with inflation & carbon impact consciousness awareness

74% of consumers say second-hand apparel is more socially acceptable now than it was 5 years ago. Source: Global Data

Hyper-consumption

In China, single's day 2021 sales attracted **900 million** shoppers in 1 day!

332 (USA), 745 (EU), 900 (China), 1425 (Japan) Population in million

Sources: Alizila, Statista

+19% total worldwide sales during the Black Friday & Cyber Monday weekend Source: Shopify

Merchant & payment perspectives

New norms: NFC & mobile payment continue growth... for faster & more and more contactless eXperience

The growth of mobile wallet globally has been staggering

Overtook mobile payments volumes in 5 markets: Brazil, China, Argentina, India and UAE

Leading mobile payment platforms worldwide 2022

Alipay, WeChat Pay, Apple Pay, Google Pay, PayPal, PhonePe, Samsung Pay, Venmo, Cash App, EU wallets

SuperApps & OS wallets are the winners

Payconiq, Swiss, Twint, MobilePay, BlueCode

Big EU wallets fragmentation

NFC contact-less & mobile payment & ALT-payment QR-code Account-2-Account Buy Now Pay Later

Autonomous shopping is just starting but will be here for the long term...

- It creates a better shopping experience
- It leads to better omni-channel operations
- It better aligns supply to demand
- It creates better advertising relevancy

Source: Forbes

Click & collect is here to stay

2019: 35,02 (+106%)
2020: 73,16 (+15%)
2021: 80,28 (+12%)
2022: 95,87

Sales in billion U.S. dollars Source: Statista

Starting production

Livestreaming was usual in China since 2018. Today it's become the norm... but not only in China

47% of online shoppers would buy products directly from live videos

>50% Chinese consumers shop via live video today

3x sales in 1 hour of live shopping vs 1 day of e-commerce

50% of customers are new to the brand Source: Worldline

Smart- & Soft-POS are replacing "old POS"

34.5 million of merchants will globally deploy Software Point Of Sales (SoftPOS) solutions by 2027 Source: Juniper

Lots of explorations

ChatGPT took only 2 months to get to 100M enrolled users

78 (GPT), 55 (Bard), 30 (Claude), 2 (Gemini)

Months to get to 100M Users

Generative AI can impact lots of application domains... are we ready?

Metaverse & Web3 explorations

Crypto-art buzz and winter

NFT as loyalty, virtual goods & "In Real Life" benefits

Web3 Virtual worlds

Gen Z & Gen alpha are the most comfortable with digital immersion

Workforce of 2030: X 23%, Y 32%, Z 34%, G 11%

45% of workforce in 2030 Source: McKinsey

Digital asset, Social & gaming, XR/VR/AR, B2C social interactions in 3D and eExtended Reality (Virtual Reality/Augmented Reality), Lots of B2B VR-explorations for HR, events, trainings,...

Gen alpha are Metaverse & Web3 native

There are disruptions ahead for sure. To accompany you, Worldline experts identify, experiment and harvest emerging technologies and use cases to serve sustainable customers journeys.

Worldline Client Pilots ReX

Worldline