

Tech Trends in 2022, According to Zebra Insights Experts



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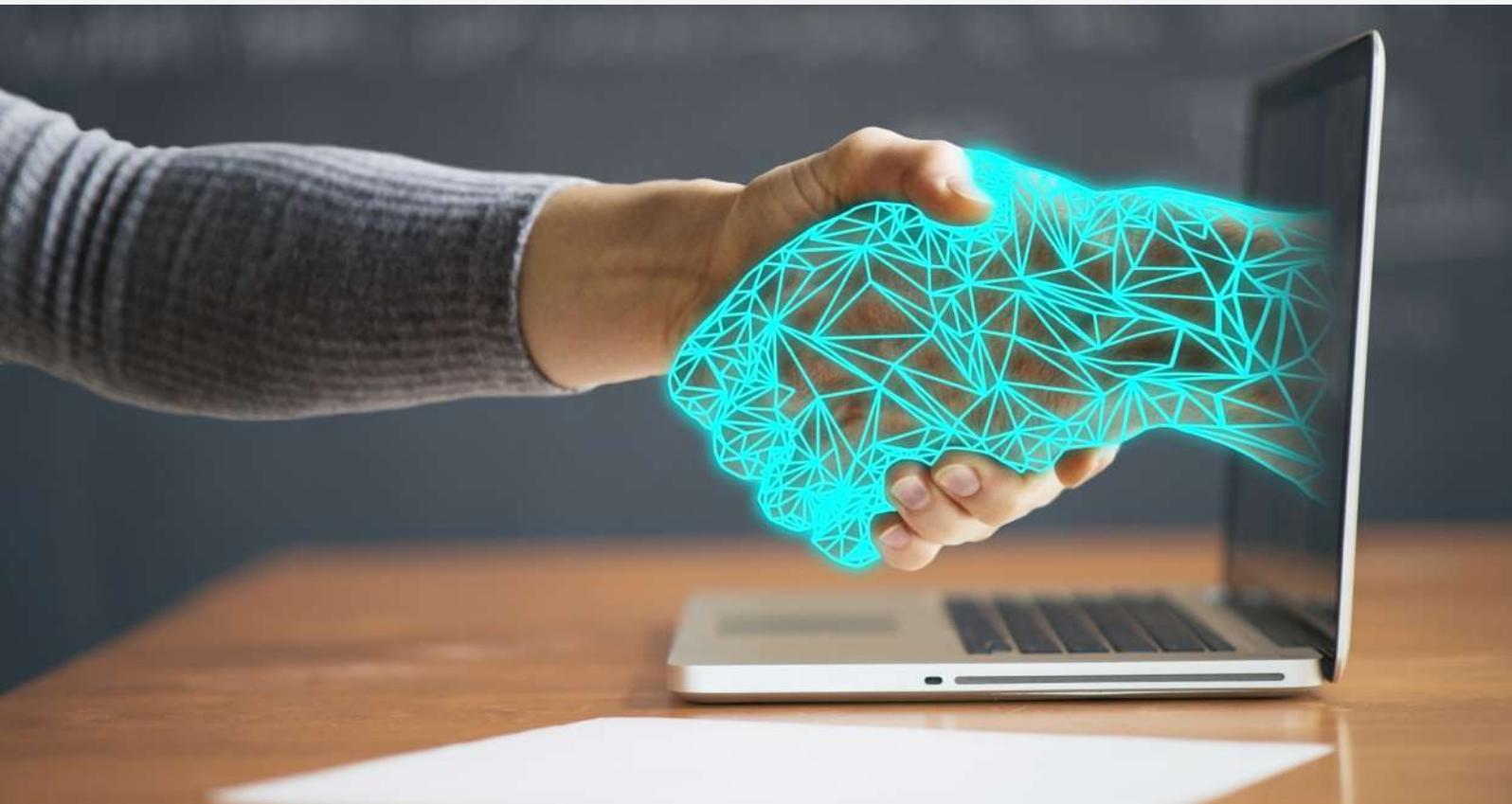
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Introduction

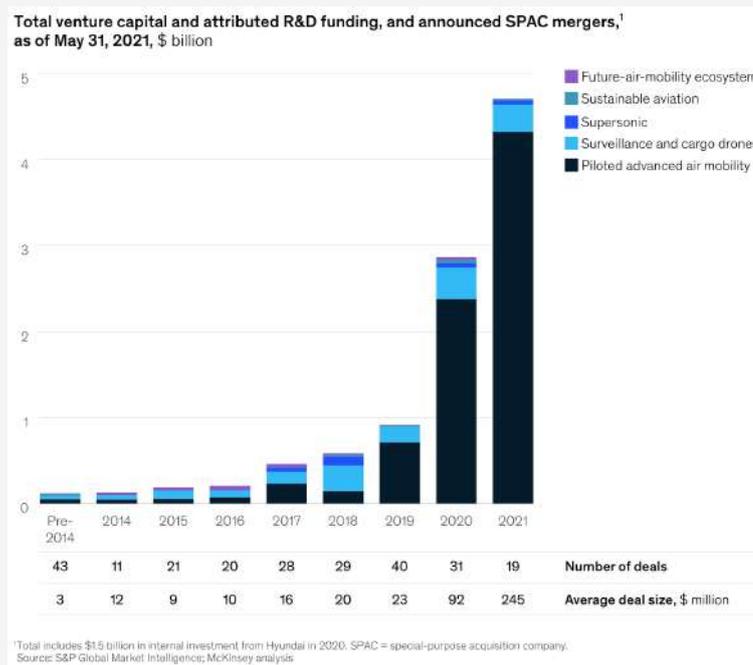
2021 was an exciting year for technology developments despite the ongoing pandemic: from new steps towards the metaverse to the acceleration of clean and sustainable tech. We have asked our industry experts, senior business executives and global thought leaders to share their views on the most important global tech trends they foresee in 2022.





Tech Trend #01: Mobility in 2022

Although the COVID-19 pandemic is far from over, mobility has returned to pre-crisis levels. But the industry faces changes in consumer preferences, technology, and regulation.



Source: S&P Global Market Intelligence; McKinsey analysis 2021

McKinsey’s recent Global COVID-19 Automotive & Mobility Consumer Survey stated a clear preference to travel less than before the COVID-19 pandemic. Additionally, consumers’ mobility preferences going forward, including which modes of transport they choose, will also look different. New innovations in autonomous driving, connectivity, electrification, and shared/smart mobility are back in play. Meanwhile, the industry is wrestling with several challenges, from a shortage of semiconductor chips to realising net-zero vehicles. And finally, major regions of the world have set ambitious goals for decarbonisation—for example, the European Union’s “Fit for 55” plan and China’s decarbonisation plan—that will require a holistic mobility shift from cars to other means of transport. Moreover, on the local level many cities are pushing ahead with stricter regulations on car usage.[1]

[1] The mobility industry’s rebound—but where is it heading? | McKinsey



Perspectives from a Zebra Insights Expert

"The emerging SEA: sharing, electrification and automation (SEA) mobility trends are accelerating globally with more than \$20 billion being invested in 2021 alone and an exponential ramp-up is expected in 2022.

Whether they're focusing on electric propulsion, batteries, charging infrastructure, on-demand models, or automated vehicles for passenger, delivery or industrial applications, companies are quickly reaching unicorn valuations, one reached trillion-dollar valuation alone.

We saw more IPOs in emerging mobility in 2021- some via SPAC (special purpose acquisition company) models and 2022 will have a bevy of new companies going public.

We are fast approaching the inflection point for the SEA change as a flood of capital hits mobility start-ups across the globe as investors from all countries are joining including governments. Mobility is heating up, more traditional investors are participating, and there are more cross-sector opportunities including energy and climate than ever before."

- **Timothy Papandreou, Founder at Emerging Transport Advisors**



Timothy Papandreou has nearly two decades of global experience on all modes of transport. He is the founder of Emerging Transport Advisors providing strategic guidance to clients to prepare for the active, shared, electric and automated disruptions to the transport system and broader society. As the former strategic partnerships manager at Google X and Waymo, he collaborated with cross-functional teams to prepare the commercialization and launch of the world's first fully self-driving ride hailing service, while being fully immersed in the technology.



Tech Trend #02: FinTech in 2022

Perspectives from a Zebra Insights Expert

"The first digital revolution was catalysed by the rapid commercialisation of the Internet over two decades ago. The Internet allowed for the digitisation of information, resulting in radical business model innovations that have disrupted traditional businesses across all industries. The digital economy is rapidly growing, already representing roughly 40% of GDP for developed countries like the US and China.

The next digital revolution, driven by blockchain technologies, represents the digitisation of value across all asset classes, from currencies to capital markets to commodities to real estate, to virtual goods.

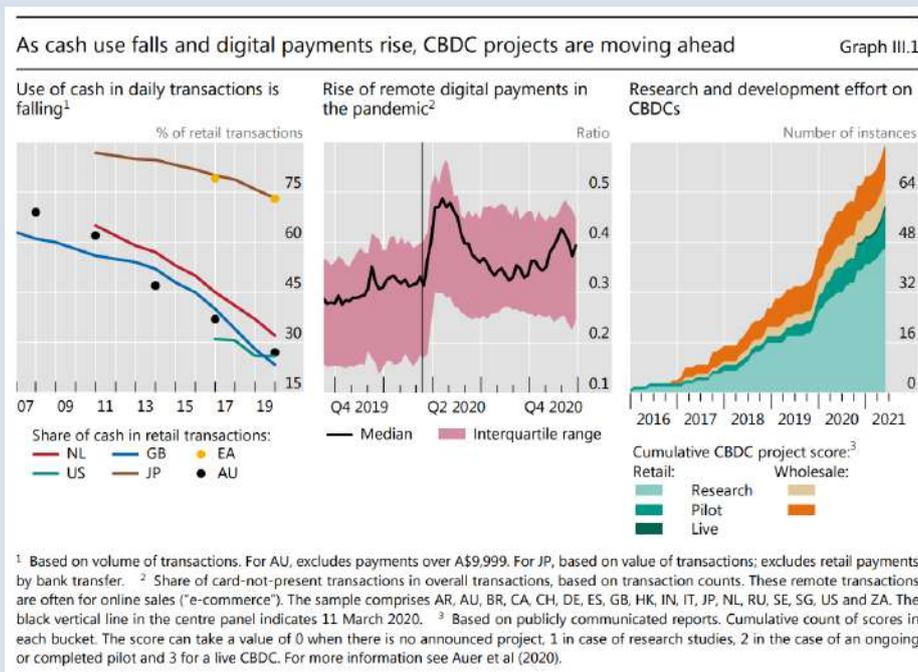
Indeed, the global consensus on digital currencies and digital assets has surpassed a critical inflection point with both institutional adoption and massive retail demand. Some of the top global financial institutions, ranging from investment banks such as J.P. Morgan and Goldman Sachs, payment companies such as Visa and Paypal, asset managers such as Blackrock, insurance companies such as MassMutual, and endowments such as MIT, Stanford, and Yale, have all mobilized to embrace the world of digital currencies and digital assets.

The next emerging trend for 2022 is the mass institutional adoption of regulated digital currencies.

Unregulated crypto (Bitcoin/Ethereum/etc) was a US\$3 trillion market at its high point last year, but will hit regulatory headwinds as governments around the world attempt to reduce risk and maintain control over their financial ecosystems. The regulated digital currencies market is potentially orders of magnitude larger than unregulated crypto as institutional adoption by central banks, financial institutions finally hit mainstream adoption over the next half decade. 86% of central banks are investigating central bank digital currencies (CBDCs), with 1/5 of the world population using them within 3 years according to the Bank of International Settlements.

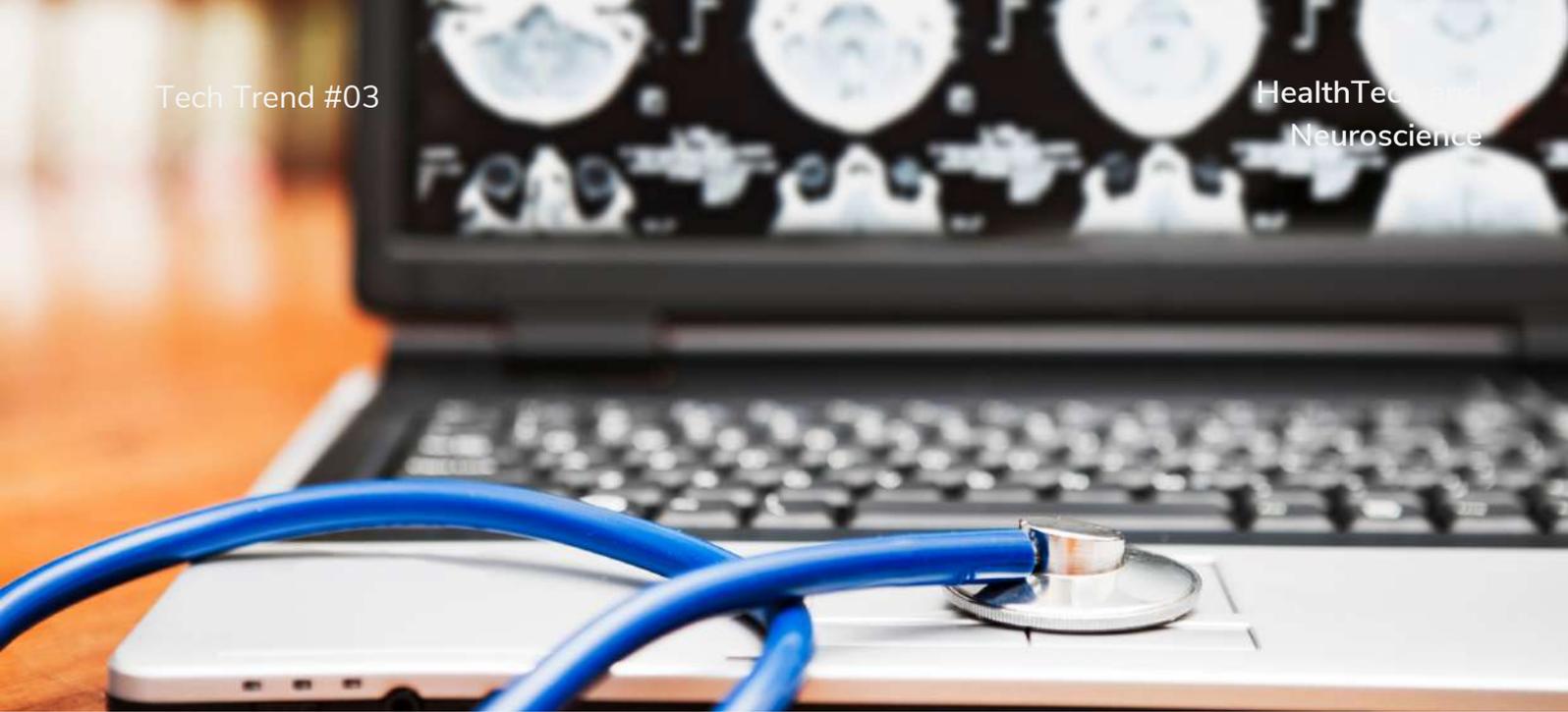
In a few years there will be a digital euro, and dozens of other major economies from Japan, South Korea, Hong Kong, Singapore, Sweden, South Africa, UK, France, etc. and even the US Fed is now considering a digital dollar. Private digital currencies such as stablecoins already represent 20x growth last year from the decentralised finance (DeFi) boom, with US\$150 billion and \$1.5 trillion transactional volumes and represent huge growth potential as well."

- Michael Sung, Chairman at Carbon Blue Innovations; Founder & Co-Director at Fudan Fanhai Fintech Research Center in Shanghai, China



Michael Sung is the founder and chairman of CarbonBlue Innovations, a tech transfer platform for commercialising internationally sourced blockchain, fintech and digital finance innovation in developing countries. He is also co-director of the Fintech Research Center at the Fanhai International School of Finance at Fudan University. Michael is a member of the China Digital Finance Advisory Group for the UN Task Force on Digital Financing of the SDGs, CBDC Committee for the World Digital Economy Council, China Ambassador for the Global Blockchain Business Council.



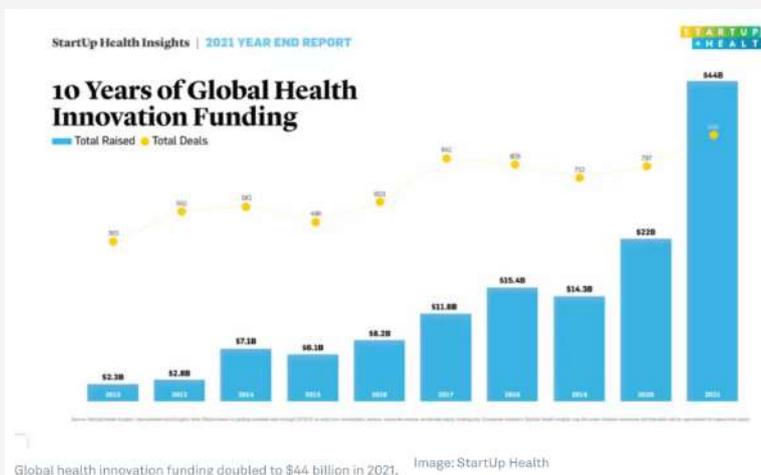


Tech Trend #03: HealthTech and Neuroscience in 2022

2022 might be another breakthrough year for healthtech and neuroscience as the pandemic has shown how much work remains to be done — not just to stop COVID-19, but to build a better future for everyone.

According to Deloitte, 2021 was one of the biggest years ever for digital health-tech investments and revenue growth and they predict that 2022 could be even more impressive if companies focus on integrated solutions that address health care costs, access, interoperability, health equity, and the drivers of health. Collaborations between industry partners with interdisciplinary skills will become the new normal in 2022, while overall investment in pioneering research, as well as mergers and acquisitions, should continue to remain very strong.[2]

For instance, recently Harvard University launched the Kempner Institute for the Study of Natural and Artificial Intelligence, a new university-wide initiative standing at the intersection of neuroscience and artificial intelligence, seeking fundamental principles that underlie both human and machine intelligence. The fruits of discoveries will flow in both directions, enhancing understanding of how humans think, perceive the world around them, make decisions, and learn, thereby advancing the rapidly evolving field of AI. The Kempner Institute is funded by Chan Zuckerberg Initiative (CZI) which is setting ambitious goals and a mission to support the science and technology that will make it possible to cure, prevent, or manage all diseases by the end of the century.



Source: StartUp Health Insights 2021

[2] 2021 was Huge for Health Tech...2022 May be Bigger | Deloitte US



Perspectives from a Zebra Insights Expert

"The future of technology will emphasize personalized experiences, that is, our technology will dynamically adapt to how we feel, how we act, and to our cognitive state of alertness. We can already see the emergence of the foundational enabling sensor technology and analytic systems that will make dynamically adaptive interface systems possible. As wearable sensors become more common as part of our healthcare and our wellness system, the leading technology companies are harvesting large data sets that will facilitate the development of next-generation human-technology interface systems.

This will lead to the development of improved "Human to Machine Interactions" - an improved way to work with technology that is faster than texting or typing.

On the horizon are systems that understand not just what you say - but by evaluating your facial expressions, your hand and body gestures, your voice tone, and your eye gaze - next-generation interface systems will be able to understand your intent and to dynamically adjust their response to match your mood, your alertness level, and your cognitive status.

Our buildings, our communication systems, our transportation systems (IE:smart cars), our entertainment systems, our work, and our home environments - all will be made easier to use, more comfortable, and more efficient as the next generation of "aware" interface technology is developed and applied."

- **Dr. Walter Greenleaf, Neuroscientist and Digital Health Expert at Stanford University Virtual Human Interaction Lab**



Dr. Walter Greenleaf is a neuroscientist and a medical technology developer working at Stanford University. With over three decades of research and development experience, Walter is considered a leading authority in the field of digital medicine and medical virtual reality technology. In addition to his research at Stanford University, Walter is SVP of Strategic & Corp. Affairs to MindMaze and Chief Science Advisor to Pear Therapeutics.

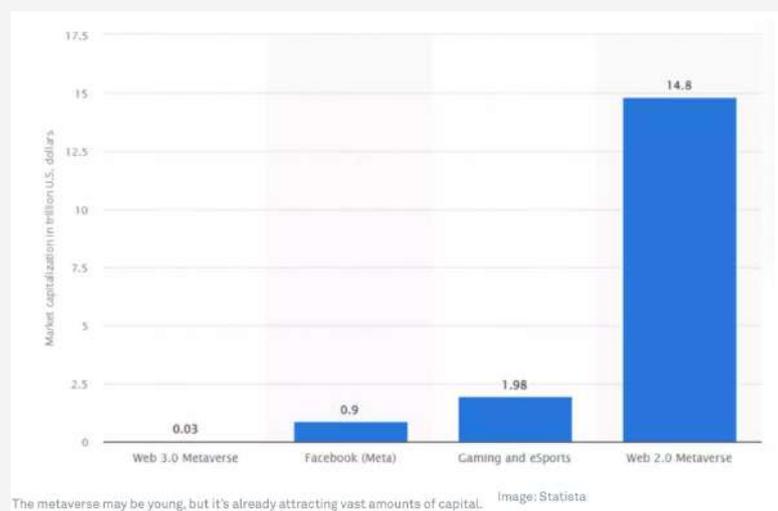


Tech Trend #04: Metaverse in 2022

In the summer of 2021, Facebook founder Mark Zuckerberg announced an ambitious new initiative, a Metaverse, which would allow you to physically feel the presence of other people through space.

Zuckerberg sees the metaverse as the “successor to the mobile internet,” an invention that reshaped all our lives by allowing us to go online anywhere. The creation of the metaverse, according to the entrepreneur, will take five years, but the first important steps will be taken as early as 2022.

As the US and China are ramping up competition to see who will win the future of global technology, Tencent is introducing its own concept of “Hyper Digital Reality”, the combination of games and tech innovations leading to increasing real-world benefits.



However, in September 2021, Tencent filed to register nearly 100 metaverse-related trademarks, including “QQ Metaverse”, “QQ Music Metaverse” and “Kings Metaverse” – corresponding to the names of the company’s messaging app, music-streaming platform and mobile game Honour of Kings.

Source: Metaverse Market Capitalization, Statista 2021[3]

[3] Market capitalization of the metaverse, Facebook and gaming worldwide as of October 2021

Perspectives from Zebra Insights Experts

"As an internet & gaming entrepreneur, I tend to see a binary world. I see Metaverse built on two strands:

On the front-end, think of Metaverse as an immersive world in which we can participate, be it for playing, shopping, working, or changing society.

Think of gaming, online games, augmented reality and virtual reality, virtual world — and the future of work or commerce. Think of Ernest Cline's 2011 novel "Ready Player One" as an imaginative reference point for what the Metaverse could look like.

On the back-end, think of an infrastructure that allows money (think of Bitcoin but also Terra LUNA — a decentralized financial infrastructure and blockchain protocol) and people to move freely, with smart contracts (ETH), decentralized and interoperable universes. Think of decentralized banking, identity management and economics."

- **Ludovic Bodin, Tech Entrepreneur and Founder at Kalibrio Capital**



Ludovic Bodin is an investor and tech entrepreneur. He has 20+ years of experience in the tech and video games industry, first as an entrepreneur and now as an investor. As Co-Founder and Managing Director at Kalibrio Capital, Ludovic actively invests in tech, blockchain and AI companies. Out of his many successful investments, two companies already passed unicorn level, with a valuation superior to \$1B. Ludovic is the Chairman of International Investment for France AI Hub, and co-founder of the European Applied AI alliance.

"The metaverse is coming into the real world! This year we will see brands embracing new opportunities to create large-scale spectacles, community collaborations, and gamified activations through augmented reality and geolocation. Brands will push to expand messaging around NFTs and the cryptoconomy to wider audiences, attempting to shift perceptions of elitism to something more inclusive in order to create a sustainable marketplace."

- **Amelia Kallman, Futurist, Founder at The Big Reveal**



Passionate speaker and futurist, Amelia Kallman specialises in AI, New Realities and emerging technologies. She consults on global trends of innovation and impact of new technologies on business and humankind.



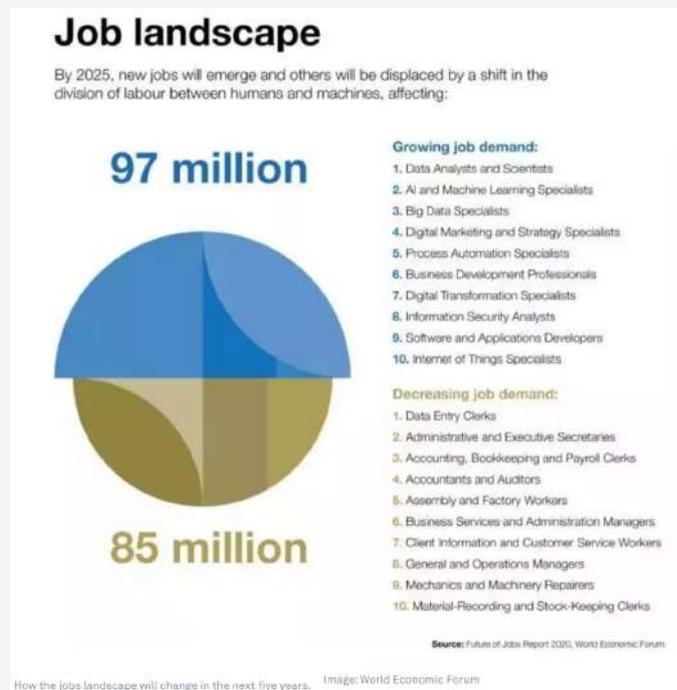
Tech Trend #05:

Future of Work and Education in 2022

The COVID-19 pandemic has transformed the workforce in various ways. To start, many employers now accept—even embrace—remote and hybrid workplace models. Artificial intelligence (AI) and automation within organizations have also rapidly become much more prevalent and essential for business success and output.

According to McKinsey, the lack of tech-savvy talents is one of the main challenges in the path to digital transformation.[4] One of the most overlooked elements in digital transformation is the role of training new employees and providing ongoing professional support to existing ones. Leaders recognise that focusing on upskilling employees and career pathing can help their organisations close skills gaps.

In the current fast-paced economy, learning should be seen as a lifelong endeavor for individuals at every stage of their career. Higher education systems and its partners should be adapting in order to provide the workforce the foundational competencies and skills they'll need, both now and into the future.



How the jobs landscape will change in the next five years [5]

[4] The keys to a successful digital transformation | McKinsey

[5] Source: World Economic Forum, 2020

Perspectives from Zebra Insights Experts

"2022 is another great transition year where the symbio-intelligent processes of our economy will continue to progress, closing the gap between machines and humans in ways that will generate even more convergence. With global reassessed labor policies and practices, the next months will be crucial and critical to the transformation of the future of work into something actionable and tangible as our skill sets are moving into the cognitive era."

- **Dr. Mark Esposito, Professor, Senior Advisor to Governments, and Co-Founder & Chief Learning Officer at Nexus FrontierTech**



Mark Esposito is recognized internationally as a top global thought leader in matters relating to The Fourth Industrial Revolution, the changes and opportunities that technology will bring to a variety of industries. He is Co-Founder & Chief Learning Officer at Nexus FrontierTech, an AI scale-up venture. He is a global expert of the World Economic Forum and advisor to national governments.

"In 2022 the conversation will move on from the challenges of remote working, to refocus on the bigger disruptions we face, including Gen-Z entering the workforce, the crisis of attention, the threats of techno-feudalism, and ethical responsibility and accountability. More companies will invest in and use XR solutions to combat the strains of remote working in areas such as collaboration, training, and onboarding."

- **Amelia Kallman, Futurist, Founder at The Big Reveal**

"In 2022, I predict that EdTech will be designed not only to serve the existing education system but catalyze the rise of new and alternative models of education for all. Globally, we are seeing the rise of challenger schools and universities that reimagine how, why, what, and where we learn in order to better serve the upcoming generation. It is going to serve as a fascinating case study in systems change."

- **Raya Bidshahri, Founder & CEO at School of Humanity**



Raya Bidshahri is a serial education entrepreneur, keynote speaker, and award-winning educator. She is the Founder and Chief Executive Officer of the School of Humanity, a revolutionary online high school with a progressive model and skill-based curriculum. She serves as an advisory board member to multiple EdTech companies and is a member of the Bett Future Education Council.





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