



Generational Transformation

Change Leadership

Jamshid Alamuti,
Founder and CEO NeuralJam

Jamshid Alamuti



Serial entrepreneur & Initiator

Corporate catalyst with focus on

**Transformation,
Leadership development
and Creative disruption**



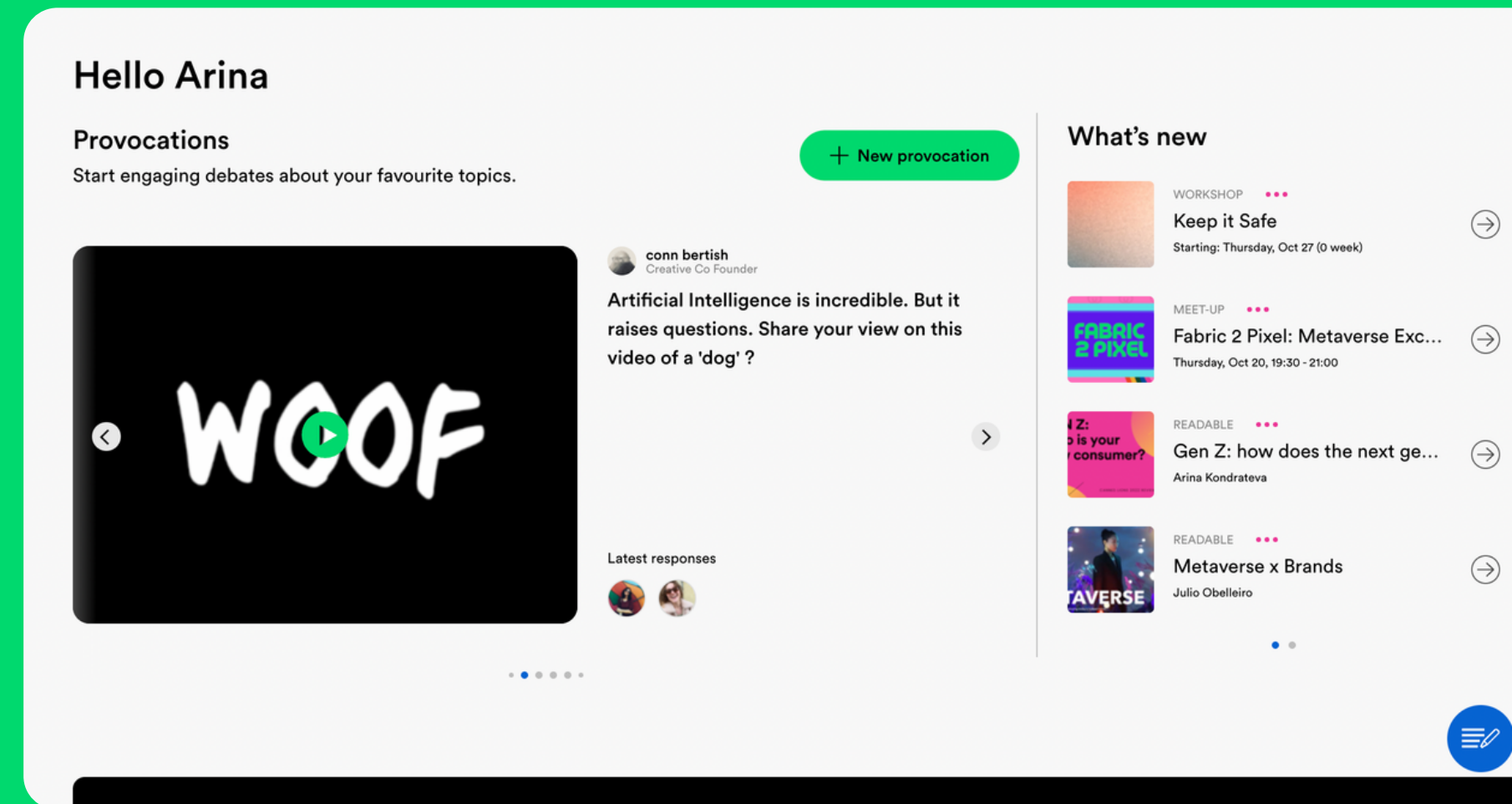
NEURAL JAM

Learning Community

A digital learning community designed for fruitful exchange of knowledge and experience

Kelea

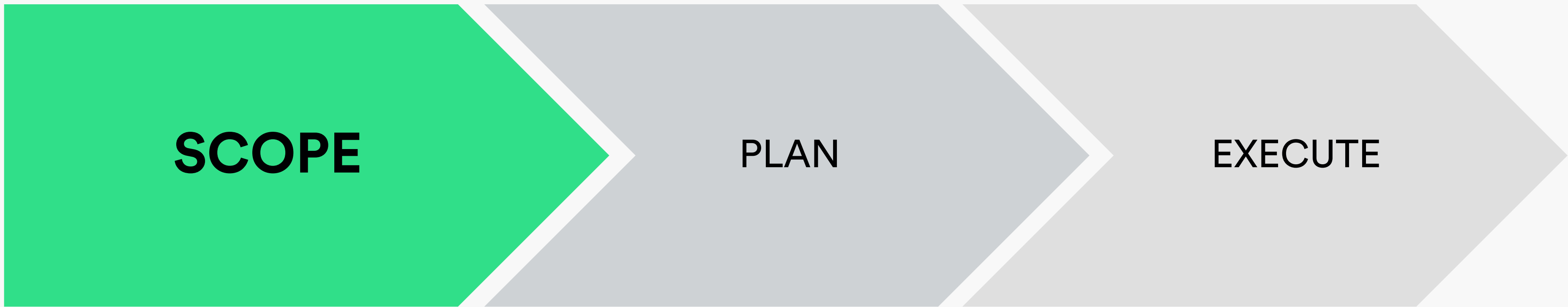
AI-driven and research-based profiling tool built in NeuralJam platform



The background features several overlapping, semi-transparent circles in various colors: a large green circle on the left, a large yellow circle in the center, and a large red circle on the right. There are also smaller, more faded circles in shades of orange and pink scattered throughout the white background.

LEADING CHANGE

THE PROCESS



→ Understand the business environment

Explore business benefits

THE STARTING POINT

Every transformation
has a **trigger**



A close-up photograph of a woman's face, smiling broadly with her eyes closed. She has dark, curly hair and is wearing colorful, patterned hair ties. The background is dark. The text is overlaid on the center of her face.

**The upcoming ones are not
technology driven.**

**They are human-centric
and emotional**



as technology is
becoming a **commodity**

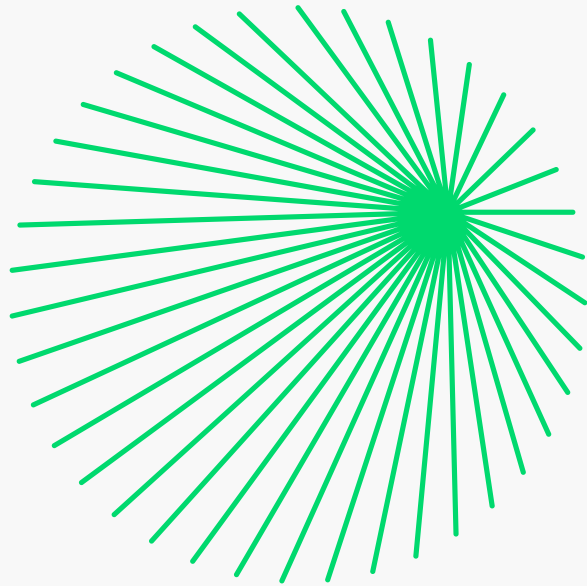
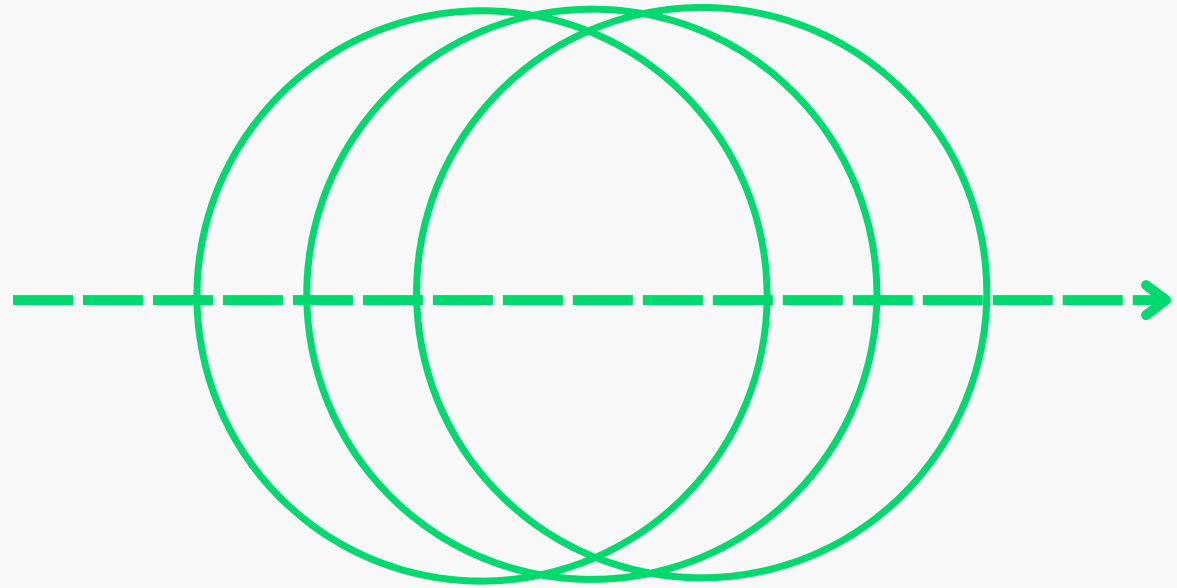


IT IS ALL ABOUT THE EXPERIENCE

INDUSTRY MINDSET



EXPERIENCE MINDSET



CORE

Efficiency

Process

Scale

Compliance

EXPERIENCE

Customers

Employees

Collaborators

Partners

NEW MODELS

Innovation

New interactions

New services

New business

FUTURE VISION

Platforms

Scenarios

Ecosystems

IoT

INTEGRATIVE APPROACH

Emotions happen
when people
participate

→ Building a new social contract



CREATE THE EXPERIENCE

Interactivity does not necessarily
trigger participation

NO PARTICIPATION
NO EXPERIENCE





RE-FOCUS

Client-centric

User-centric

Emotion-centric

SCOPING CHANGE

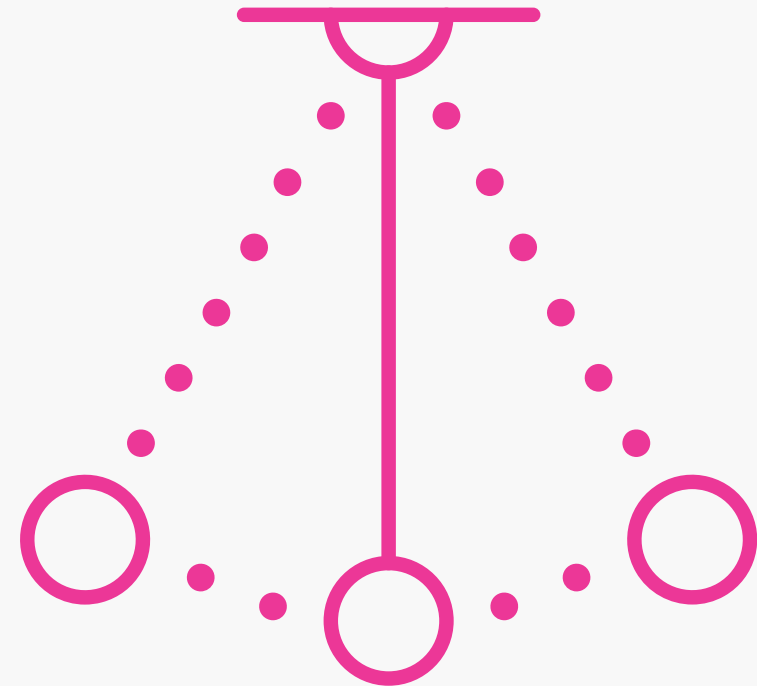
REWIND - AM I DOING IT RIGHT?

Stability

Continuity

Order

Self-confirmation



Instability

Discontinuity

Chaos

Self-doubt

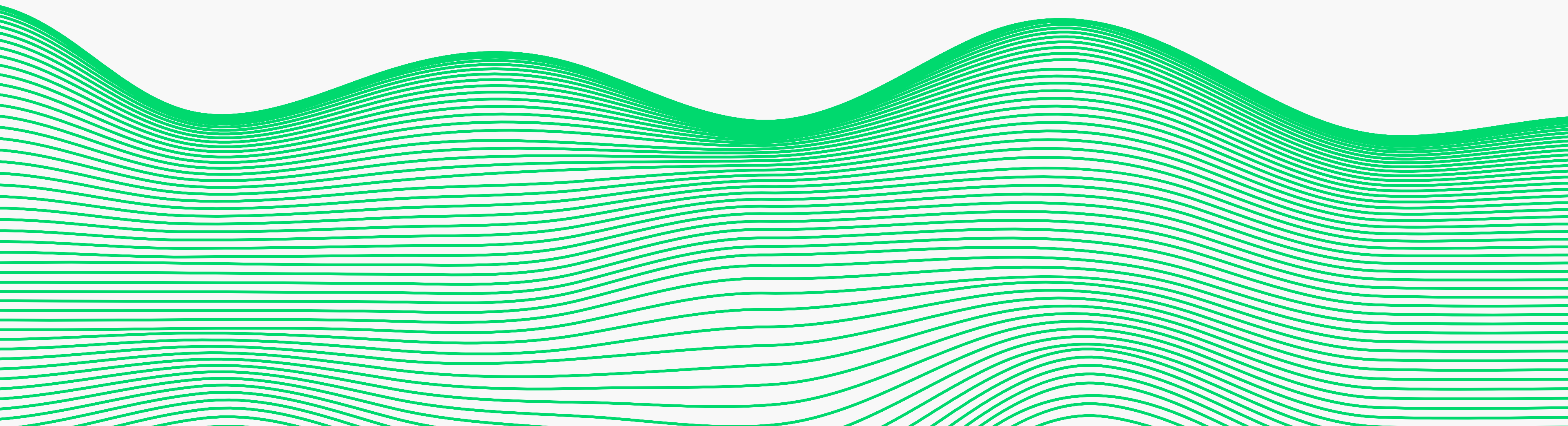
ALWAYS A WAVE DIFFERENTLY ORCHESTRATED

Linear

In stages

Through incidents

Chaotic



KEY DRIVERS TO OBSERVE

- The world that financial technology resides in
e.g. pandemic, stability, etc.
- The operational pieces of financial technology
e.g. IOT, decentralization, cloud, etc.
- Dynamic data and algorithms driving decision-making
e.g. control, privacy, real time.
- What financial technology is being used for
e.g. experience, stream, native.



FINTECH 0.0 TO 2.0 IN 20 YEARS

The Average Internet User

finance world in the context of WEB 3.0

0.0 young American elite, multiple credit cards, bank account

1.0 middle and upper-class American and European, a bank account and fewer credit cards

2.0 working class Asian, mobile money account or digital wallet as primary financial means

CHANGE LEADERSHIP

=

PRODUCT LEADERSHIP

Fintech 2.0 is the door opener to your transformation.

and this is what you should be doing:

work on

- new privacy, control, and security models
- building interfaces for containerized services
- allowing open-source partnerships

Your strategy: Give the upcoming generation of startups the license and freedom to explore for you!



FUTURE CONSUMER



CONSUMER SENTIMENTS

According to money 20/20, the key behavioral drivers set to impact consumer mindsets are:

1. Time Perception

there will be an uptrend of nostalgia across industries - a desynchronized society

2. Wellness

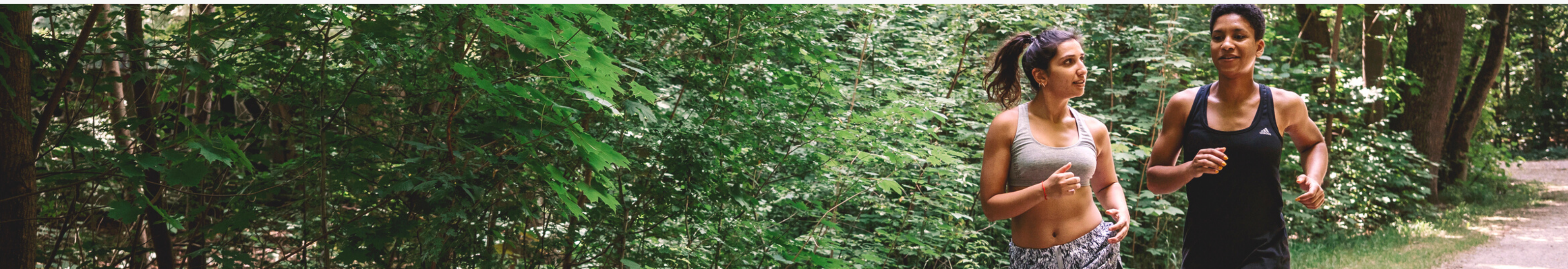
rise of self-care
and wellness in
the digital world
- sense of
purpose

3. Hope

the belief that
individuals will
play an important
role to make
things better

4. Cautious motivation

the urge to
recommit to life



CONSUMER PROFILES

According to money 20/20 the key profile groups set to disrupt and drive sales are:

The predictors:

lowering the prediction error due to the availability of information - Reassure your consumers! They don't do price hunts!

The new romantics:

time for community collective - this is your time for engagement strategies

The impossibles:

the core of a decentralized society - is all about social finance

The conductors:

passion economy -
look for a metaverse market



PROVOCATION

AGE OF INDIVIDUALIZATION

Our society is at the age of
bottom-up creation.

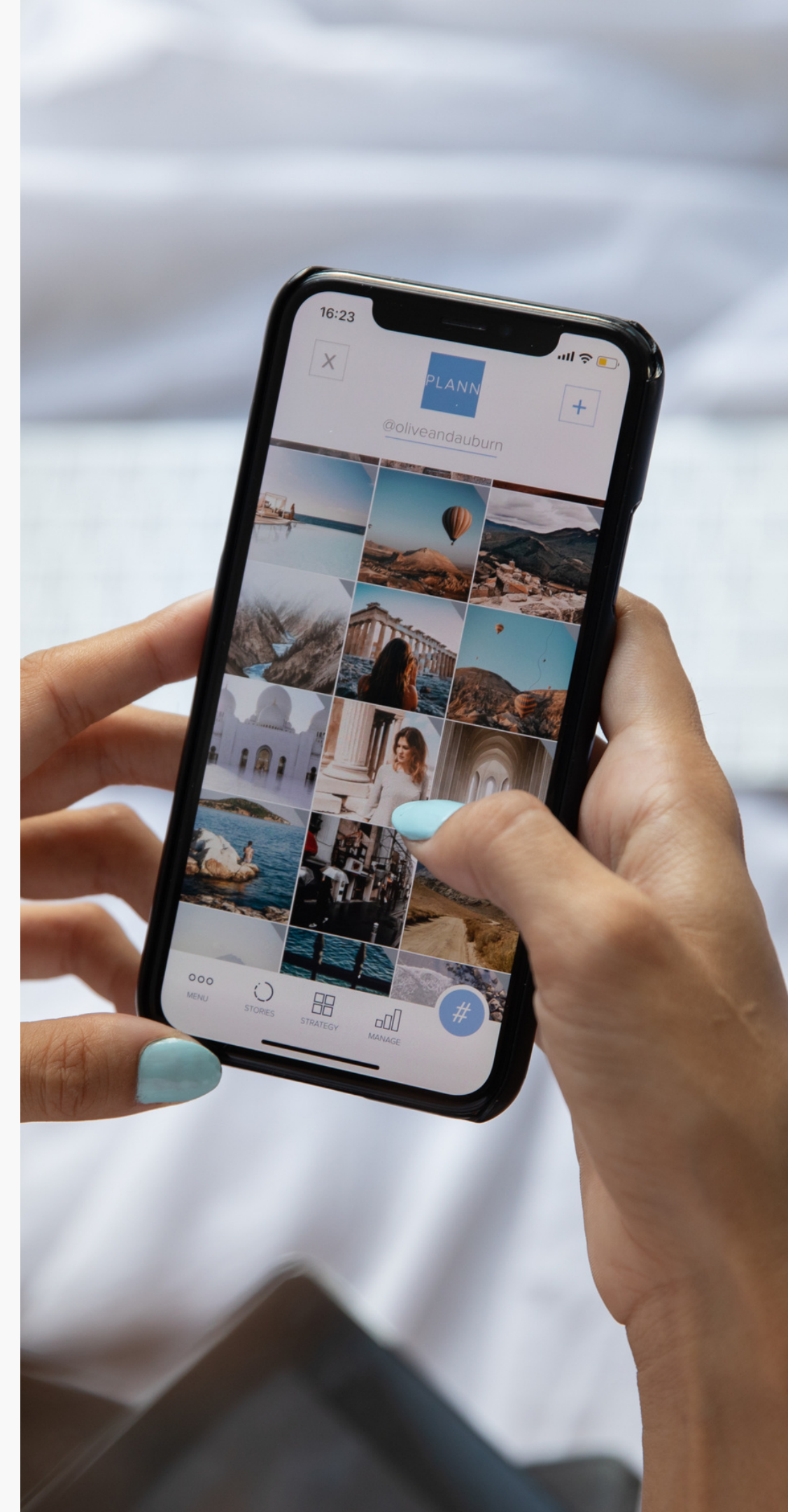
Personal involvement is
going to be key.



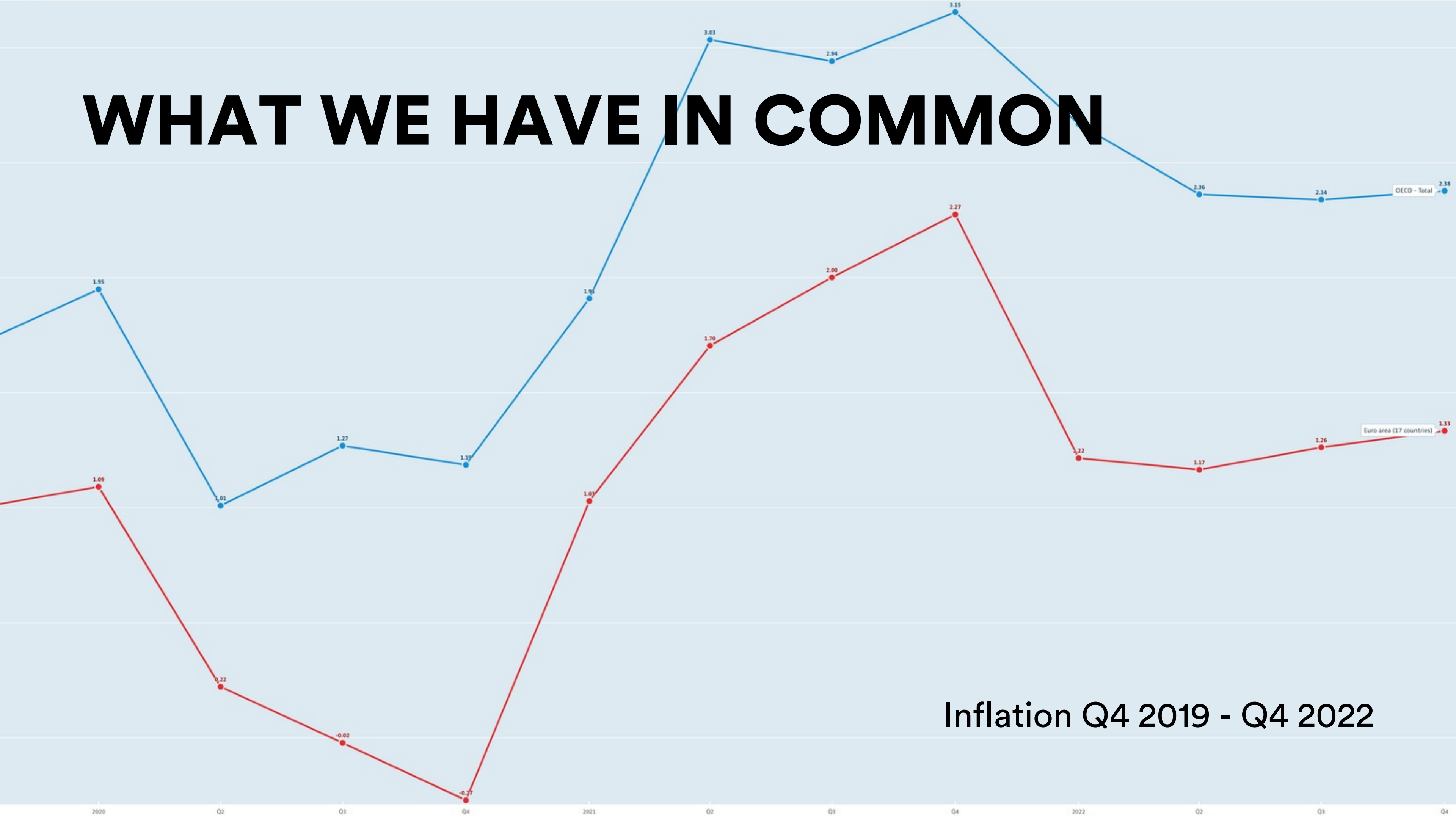
Your future (already today) “clients” are not there to be told what’s good for them.

They want you to get them involved!

**THEY DON'T NEED
EDUCATION**



WHAT WE HAVE IN COMMON



Inflation Q4 2019 - Q4 2022

WHERE DOES THE MONEY GO

Example: **NFT**

Trigger:

A multi-billion market is not yet insured by the insurance industry!

Consequence:

New companies won't only provide on-chain protection but adapt their models to cover any type of risk, e.g. in the form of tokenized physical assets.

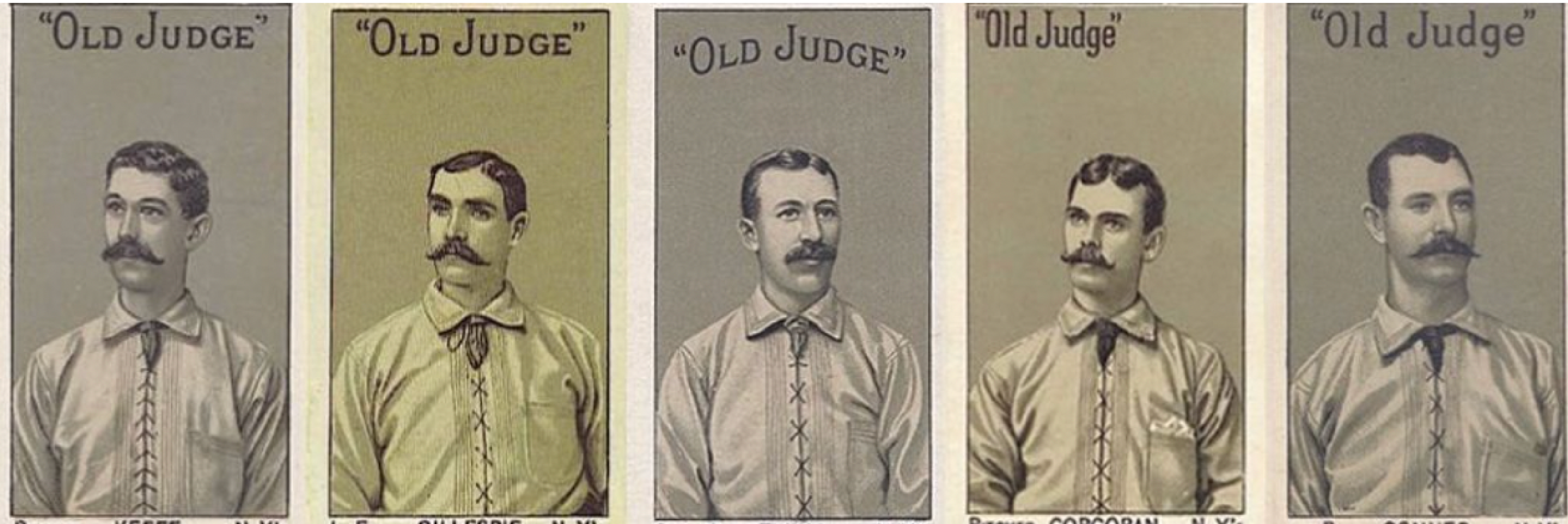




**Individuals are looking
for ways to diversify
their portfolios.**

**Historically, art and
collectibles represent
value.**

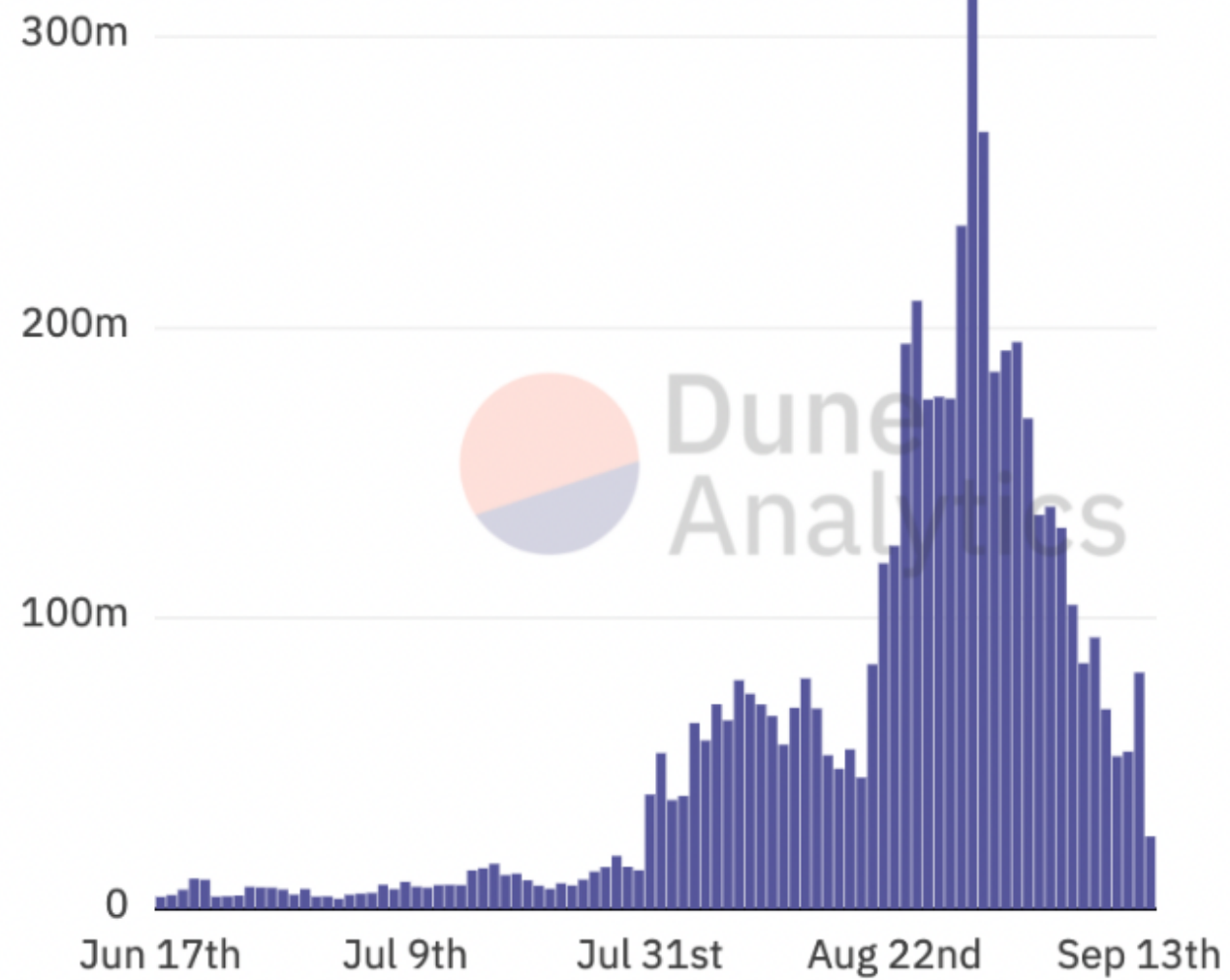
Remember Baseball Collectibles? Already out in 1876!



So why be surprised about NFT collectibles?

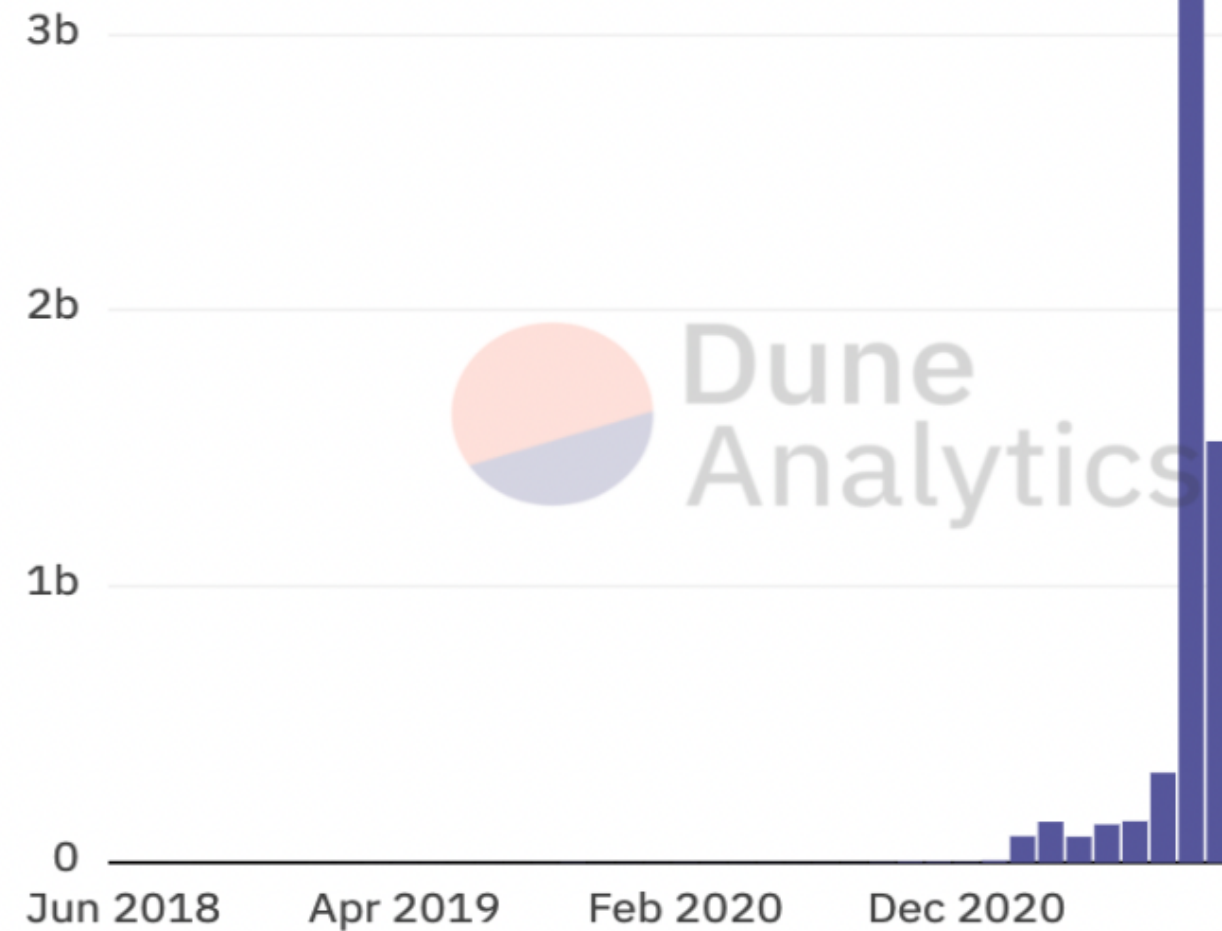
Example: OpenSea

OpenSea daily volume (Ethereum)



usd ●

OpenSea monthly volume (Ethereum)



usd ●

Example: **Otis**

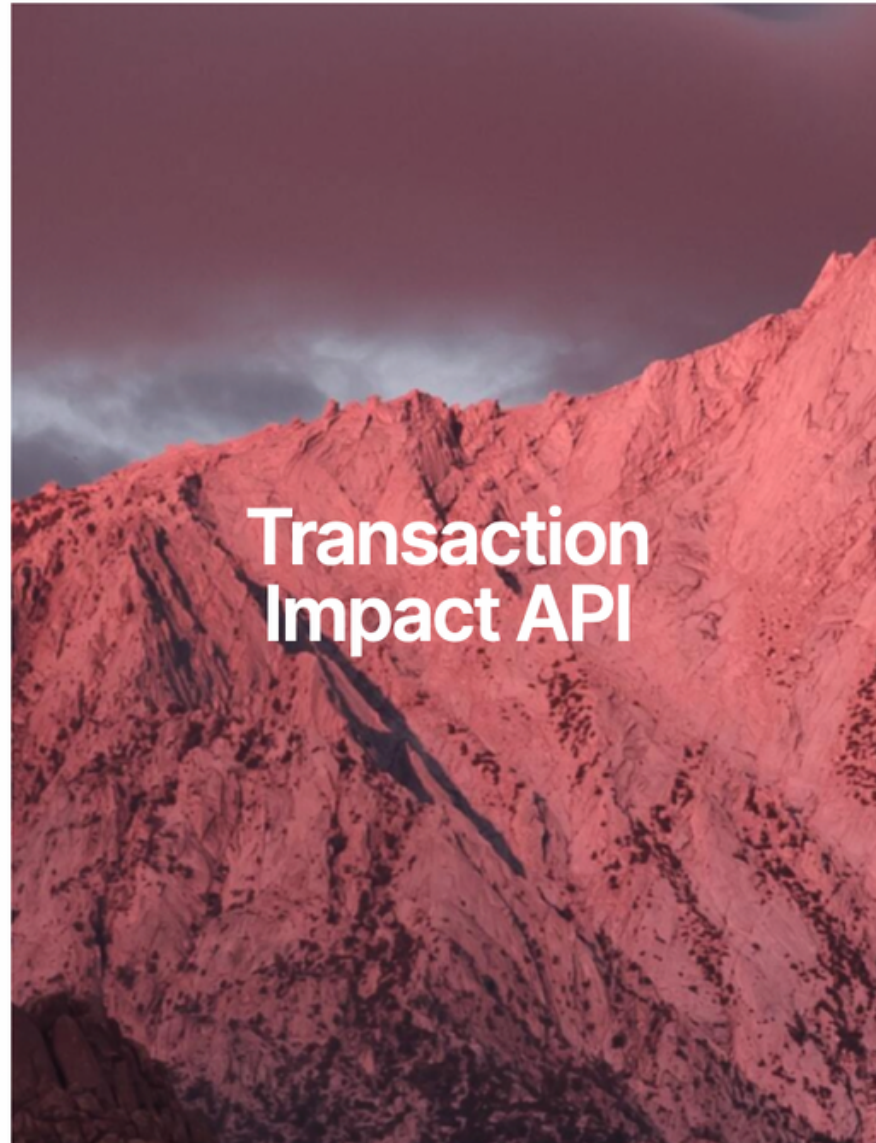
A fractional ownership platform with the goal to democratize access to investing.

Otis was founded in 2018 by Michael Karnjanaparakom, previously founder of the online education platform Skillshare.

Example: **Doconomy**

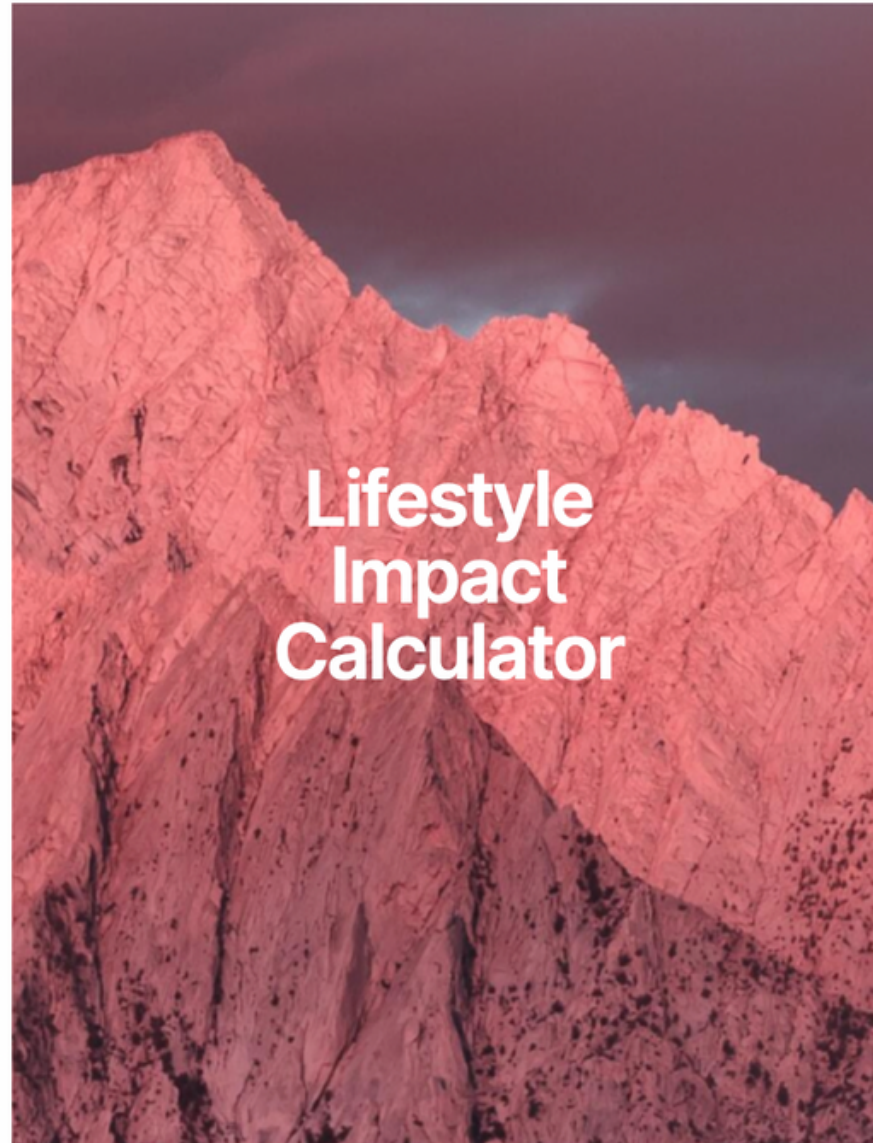
The market leader in providing individuals and corporations with innovative tools enabling efficient ways to reduce environmental impact.

* backed by Clearvision Ventures, Citi Ventures and Mastercard



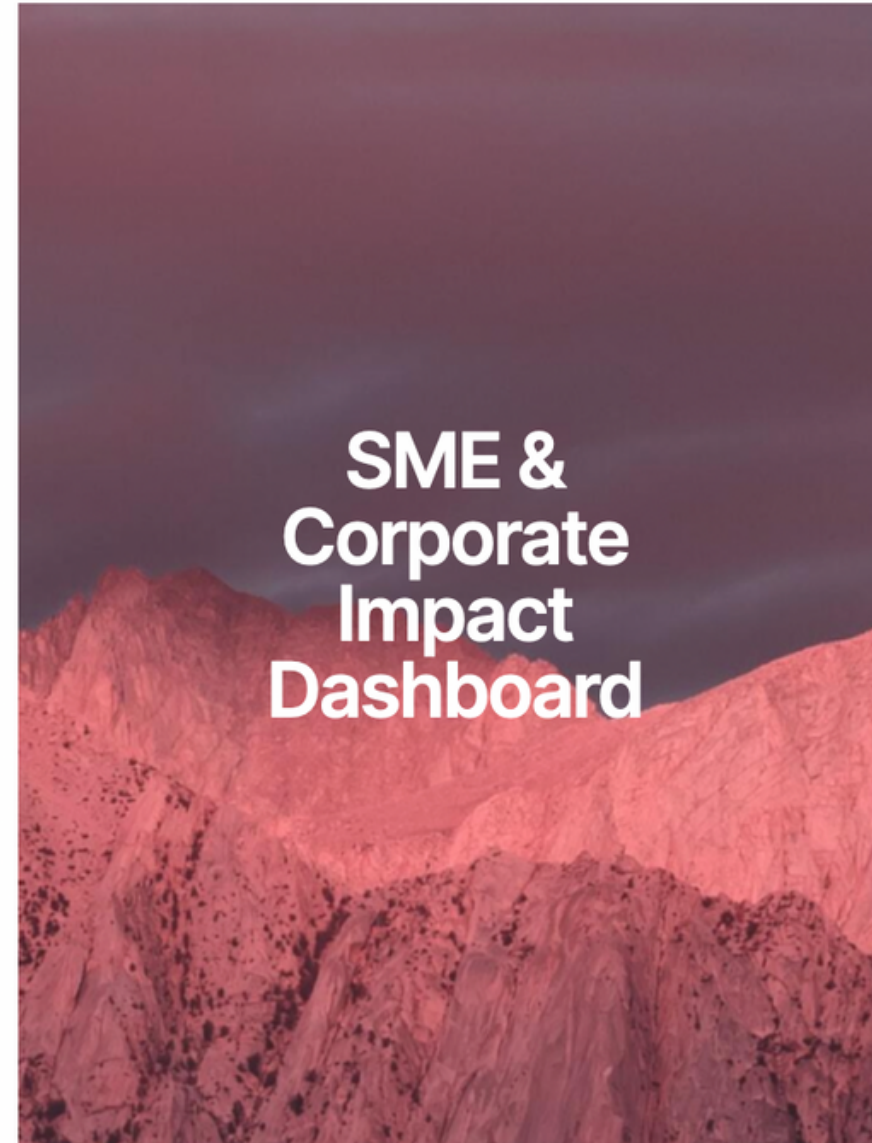
Transaction Impact API
is based on the world-leading Åland Index methodology.

We provide our clients with the ability to measure both the CO₂e and H₂O impact of financial transactions.



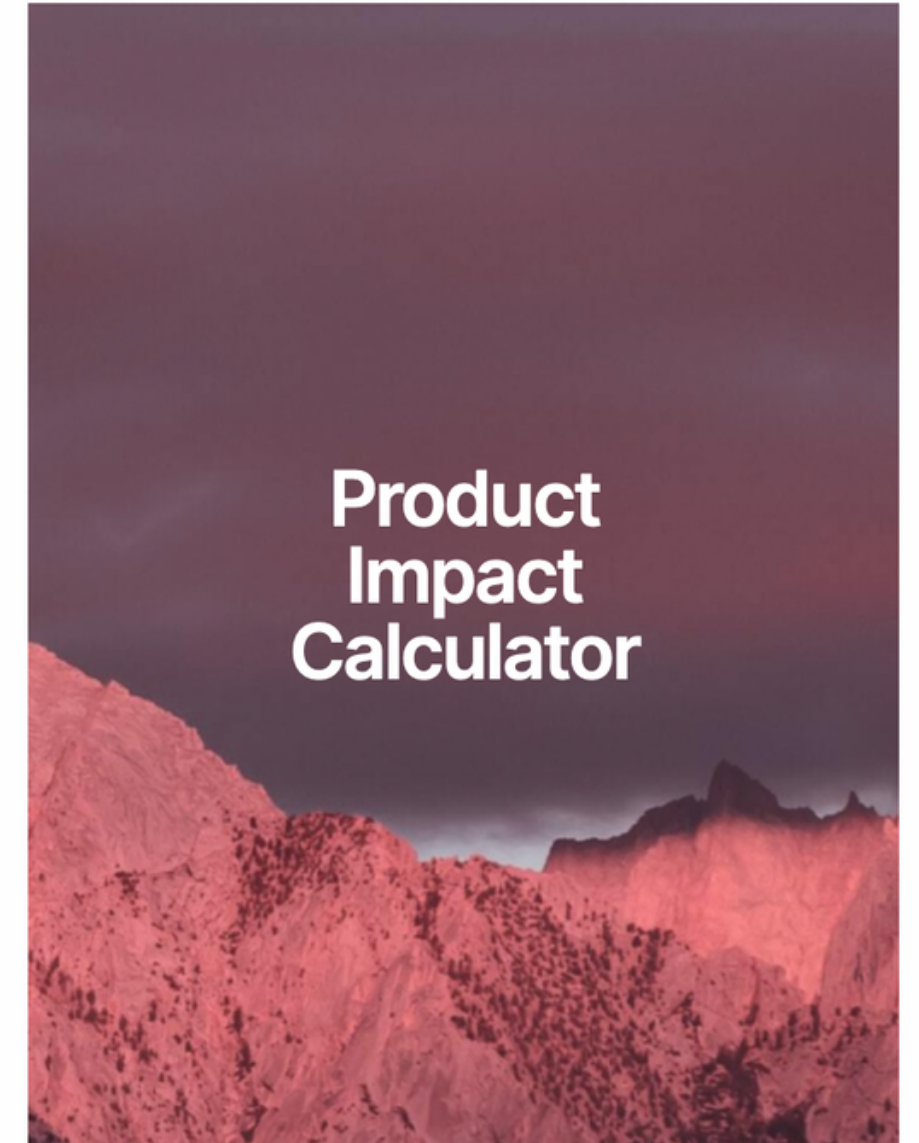
Lifestyle Impact Calculator
helps individuals assess their carbon footprint based on lifestyle choices.

Doconomy has partnered with the UNFCCC Secretariat to create a service that greatly enhances our understanding of how lifestyle choices affect the climate.



Impact Dashboard
is a tool that banks can offer their business clients to help assess impact based on financial activities.

Through the Impact Dashboard, companies can review and analyze their emissions and set up goals and action plans for reduction and net-zero transition.



Product Impact Calculator
introduces the ability for brands to calculate their product's environmental footprint with ease.

By using Doconomy's 2030 Calculator, brands can help accelerate impact transparency and carbon labelling.

WHAT IS YOUR SHARE

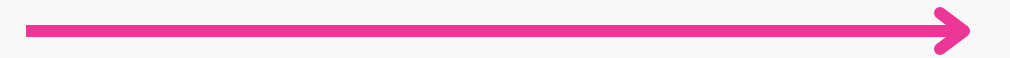
The value of cryptocurrencies
in circulation of around
\$2 trillion total market cap



PREDICTION

3 TO 5 YEARS FROM NOW

Larger economies will have central
bank digital currencies (CBDCs)





According to the World Economic Forum more than 40 central banks worldwide are experimenting with blockchain technology.

Paving the path to production



Tech stacks will be cloud-based,
with open-source core processing



Customers of banks and Credit Unions that are

> \$100b in assets

\$10-\$100b

\$1-\$10b

< \$1b

of Institutions

30

123

966

9397

Share of assets

62%

17%

12%

9%

Middleware and customer analytics

Independent CRM + Digital warehouse

Digital banking services

Digital banking

- / Q2
- / DI/NCR
- / Alkami
- / Kasana

Dominant Providers

- / Fiserv
- / Jack
- / FIS

Utility functions

Challengers

Core processing

Purchased software or in-house

International

- / Temenos
- / Finastra
- / SAP

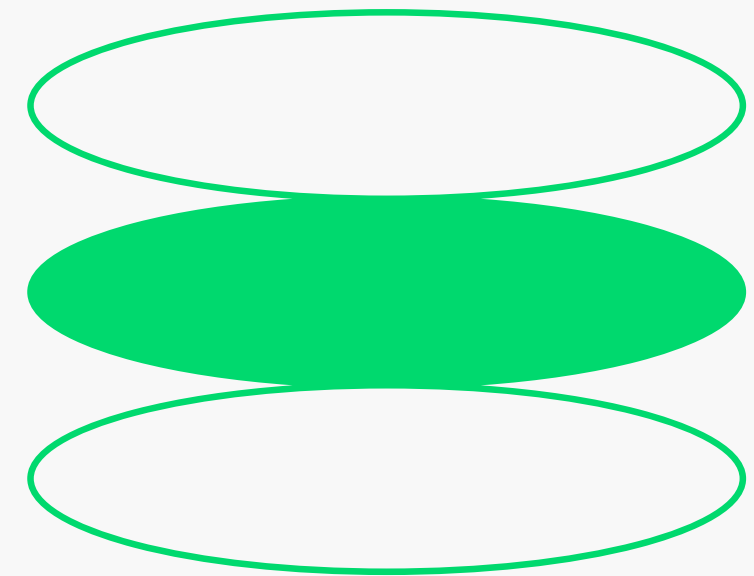
US

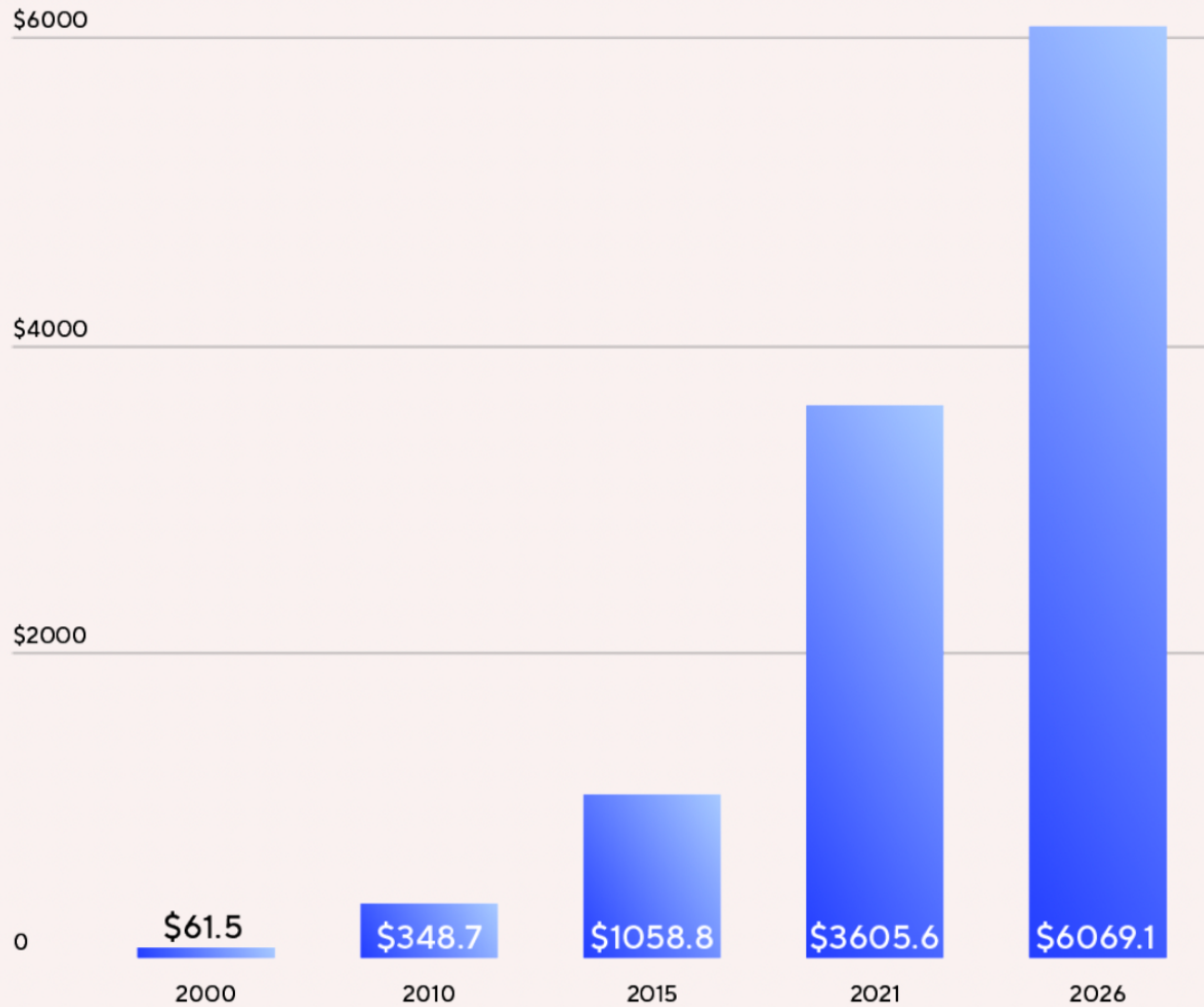
- / DH
- / CSI
- / COCC
- / CUSOs

Startup

- / Finxact
- / Neocova

At least 20% of retail commerce
→ transactions come through personalized
cross-platform (Super-Agents) →

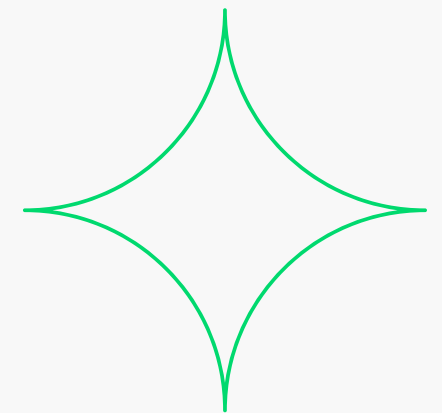




Source: Edge by Ascential Retail insight database



**Big Data will shift to Good Data and data
platforms will be the new operating systems**



1

Hunter Gatherer



2

Early Agriculture



3

Systemic & Scientific
Agriculture



4

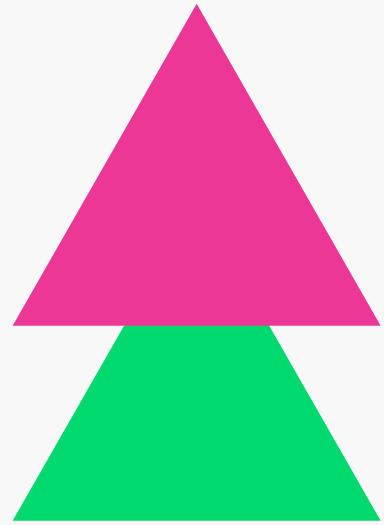
Factory Farming



5

Organic Farming





**YOU WILL BE ON THE TOP
OF THE FOOD CHAIN**

AREAS OF FOCUS

- DeFi - Decentralized Finance offers financial instruments without relying on intermediaries such as brokerages, banks and other by using smart contracts on a blockchain.
- Programmable Money
- ReFi - Regenerative Finance uses money as a tool to solve systemic problems and regenerate communities and natural environments

**ENJOY MONEY,
USE IT WISELY!**

A close-up photograph of several hands raised in a gesture of gratitude or support. The hands are of various skin tones and are positioned in a way that suggests they are being held together or are about to be held together. The background is a soft, out-of-focus white. The text "THANK YOU!" is overlaid in the center of the image in a bold, black, sans-serif font.

THANK YOU!