

oney  
TRENDWATCHING #1

# Do you know what tomorrow holds?

## No?

## Well, neither do we!

The world is changing. The behaviour of consumers, and of our neighbours and children, is **constantly evolving**.

It is precisely because we are always alert to the latest market developments and shifting consumer expectations that we are launching this **trendwatching**. Our aim? To share with you some new ideas and approaches, particularly from the digital world, and, above all, to offer you a snapshot of what we perceive to be the state of mind of our contemporaries and of the new consumer, “**Homo Digitalis**”.

In today's world, brands have lost their almighty power. Millions of eyes scrutinise their every move on social media. One clumsy post or similar e-misstep can plunge them into crisis. Homo Digitalis likes to join things and to join forces with others, getting involved in networks, playing an active part in the **sharing economy**, and readily shunning institutions.

Having previously blended in with the crowd, unable to assert their individuality, these new consumers are now reaping the benefits of a trend towards the bespoke. It is as if everyone has gone back to basics and started demanding a product or service **designed especially for them**, with that little extra bit of soul that makes all the difference.

Happy reading!

Kay Guttman  
Chief Commercial Officer

September 2018

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# DISTRIBUTION



## CROWDFUNDING?

Taking part, without taking risks?



## PHYGITAL STORES: CLICK HERE TO STEP INSIDE

Picture it...





## CROWD-FUNDING?

Taking part, without taking **risks**?

Inventive entrepreneurs are building a holiday resort on Jupiter and you are a passionate believer in the idea!

As such, you had no hesitation in contributing to the crowdfunding appeal. But did you ever wonder what would happen if the ambitious outer-space venture were to come crashing down to Earth?

We have heard it said that, in such cases, investors could be entitled to a refund, or even a tax credit, for lost earnings.

So...

IS IT FACT OR FICTION?

## PHYGITAL STORES: CLICK HERE TO STEP INSIDE

Picture it...

All alone amid the aisles, you do your shopping digitally, attended to only by a robot. A voice whispers details of special deals into your ear.

**Not your cup of tea? Well, you're not the only one!**

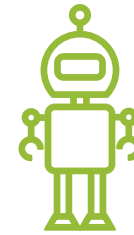
For most French people, the ideal store of the future will combine offline and online elements, along with a crucial third ingredient!

According to you,

WHAT IT IS?



# NEW APPROACHES



## THE MACHINES ARE WATCHING YOU

Remember the “Precogs”  
who predicted crimes  
in Minority Report?



## GET UP, STAND UP

If working is good for your  
health, then standing up to type  
is a sure-fire way to keep  
ailments at bay!





# THE MACHINES ARE WATCHING YOU

Remember the “Precogs” who predicted **crimes** in Minority Report?

Well, in the insurance sector, science fiction is becoming science fact!

Insurance boffins now have a tool capable of detecting fraudsters even before they take out a policy. The technology is apparently similar to that used to combat terrorism...

Meet the man who wants to revolutionise the habits of our fraud experts!

And above all...

DON'T WORRY!

# GET UP, STAND UP

If working is good for your **health**, then standing up to type is a sure-fire way to keep ailments at bay!

Studies have proven it: sitting at your desk all day long causes multiple pains and medical conditions.

It can even increase your chances of dying prematurely by 15%. So, to save your boss from becoming a serial killer...

Look after yourself...

GET INTO GOOD HABITS NOW!



# CLIENT KNOWLEDGE



## HOW DO MILLENNIALS MANAGE THEIR MONEY?

Ah, the young!  
Always surprising us!



## A NEW ERA FOR SHOPPING TROLLEYS

Supermarkets that break  
the mould.







# HOW DO MILLENNIALS MANAGE THEIR MONEY?

Ah, the young!  
Always **surprising** us!

Given a choice between a high-risk investment and a more conventional investment in property, most 25- to 35-year-olds will opt for bricks and mortar.

Even more unexpectedly, they shy away from signing a contract online without a face-to-face meeting.

**90% of young French people** say they want to build up their assets, but how many actually do so?

Ladies and gentlemen...

PLACE YOUR BETS!

# A NEW ERA FOR SHOPPING TROLLEYS

**Supermarkets** that break the mould.

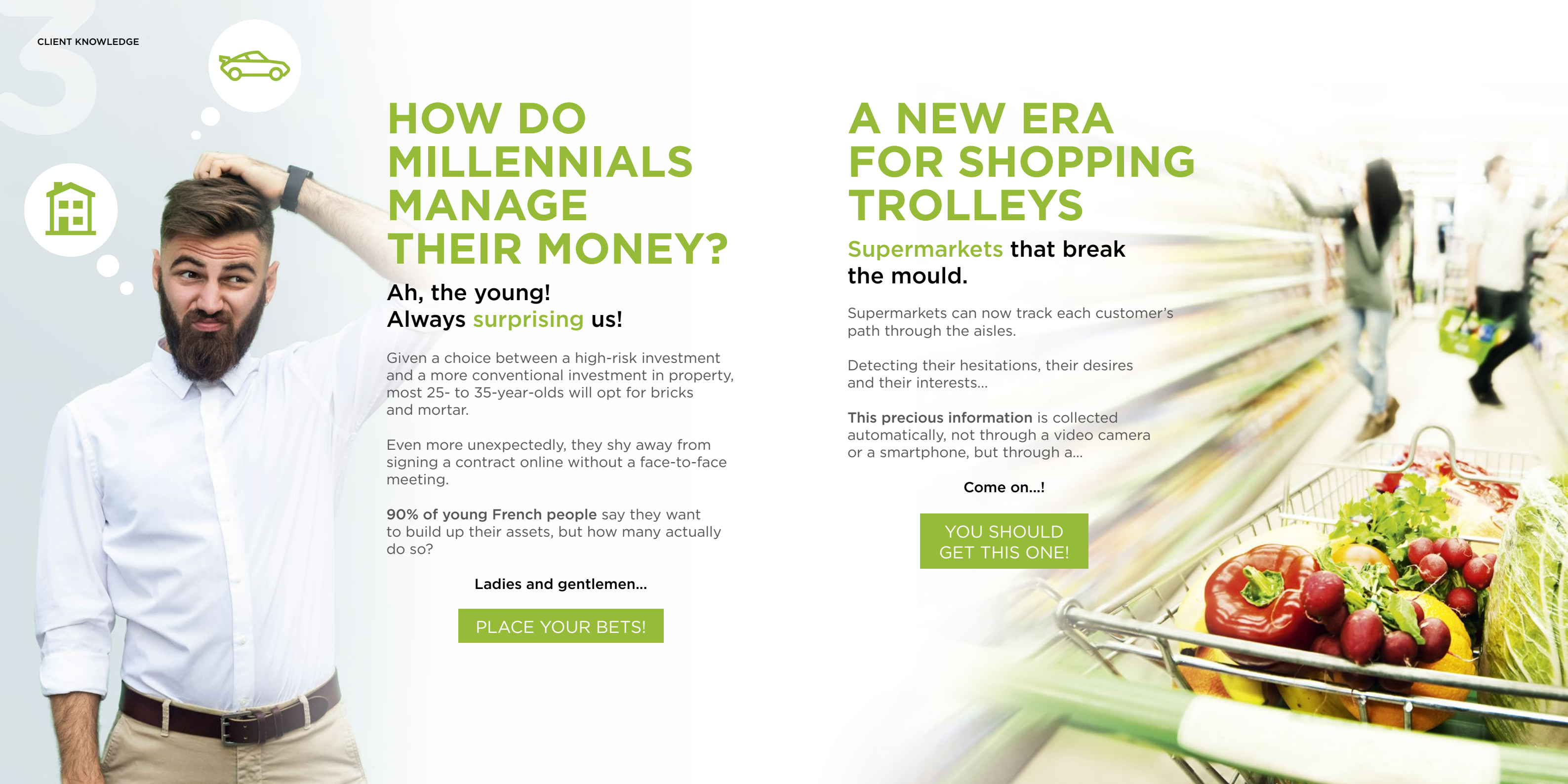
Supermarkets can now track each customer's path through the aisles.

Detecting their hesitations, their desires and their interests...

**This precious information** is collected automatically, not through a video camera or a smartphone, but through a...

Come on...!

YOU SHOULD GET THIS ONE!





# 4 INTERNATIONAL



## **SONGDO, THE PLACE TO BE (CONNECTED)**

Have you heard about  
the city of the future?



## **VERTICAL FARMING FOR ALL!**

Brace yourselves:  
we could be on the brink  
of the next agricultural  
revolution!



# SONGDO, THE PLACE TO BE (CONNECTED)

Have you heard about the city of the **future**?

In this new, ultra-connected metropolis, sustainably designed buildings will spring up like mushrooms, while the streets will teem with smart sensors.

**Their purpose? To guarantee security and protect the environment.**

An ideal prospect for visionary residents enticed by the gleaming appearance of a pristine, dustbin-free living space.

**It's a dream come true for some...**

WHAT ABOUT YOU?

# VERTICAL FARMING FOR ALL!

Brace yourselves: we could be on the brink of the next **agricultural revolution!**

How so? Apparently, a solution has been found that will make it possible to feed the world's growing population between now and 2050.

**But does it involve growing crops on the moon, under the sea, or up in the air?**

**What do you think?**

WHERE WILL THE FOOD  
OF THE FUTURE BE GROWN?



# NEW MODES OF CONSUMPTION



**YOUTH FLOCKS  
TO THE MEAL BOX**  
Eat fresher, eat healthier.



**MILLENNIALS**  
A revolutionary generation!





# YOUTH FLOCKS TO THE MEAL BOX

Eat **fresher**, eat **healthier**.

That is the new credo of young working people, who are shunning industrially produced food in favour of fish, vegetables and other authentic flavours.

Though several start-ups have already moved into this niche, launching subscription boxes containing all the ingredients required to rustle up good, healthy meals, food industry giants are now starting to eye up what is a burgeoning market.

So...

GET READY TO TREAT  
YOUR TASTE BUDS!



# MILLENNIALS

A revolutionary **generation!**

"I don't eat cereal for breakfast so that I don't have to wash up," says Max, 33.

You are bound to know a millennial, the latest incarnation of Homo Digitalis, born between 1980 and 2000.

This is a generation whose lifestyle is **reshaping society**, be it by making soap passé or by driving a boom in paper towel use.

Find out...

WHAT THE FUTURE  
HOLDS!



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## TRENDWATCHING #1

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Oney Insurance develops ultra-personalised life and non-life insurance solutions for retailers, companies and brokers. Through our belonging to Oney Group, with its resolutely commercial mindset, and our expertise in Provident, PPI, Affinity and Specialty insurance, we are well-equipped to meet our partners' B2C challenges.

For more information

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