

oneyinsurance

TRENDWATCHING #2

Do you know
what tomorrow
holds?

No?

Well, neither
do we!

Consumers, our neighbours, and even our children, have **behaviours that constantly evolve** emphasising that we are living in a world of perpetual change.

Our world is a fascinating place and we are obsessed with its evolution, from changes in consumption patterns to market developments, we are hungry to identify the latest trends in industry. **In our second edition of trendwatching**, we would like to share with you some societal trends and discover the mindset of **this “Homo Digitalis”, the multifaceted contemporary consumer**.

Tides are turning and brands are no longer omnipotent.

Their facts and acts are scrutinized daily on the social media. A clumsy Tweet or a misguided Facebook post can lead to the beginning of **a digital crisis**. The Homo Digitalis is increasingly active on social media: Nowadays, s/he can do without traditional institutions thanks to the development of the collaborative economy and information sharing on the Web.

No longer do consumers go with the flow at any price. Instead we are noticing that the Homo Digitalis demands to mould corporations around his/her values and to play a role in the development of new products and services, maintaining a strong human link whilst preserving his/her anonymity.

Happy reading!

Edwina Leclere
Managing director

May 2019

DISTRIBUTION



S-COMMERCE TO BUY WITH NO LIMITS

Posted on Insta
and Pinterest
45 seconds ago...



SHOPS TURN TO “INDUSTRY 4.0”

Today, a new collection
of Capsule Sneakers
is launched.



S-COMMERCE TO BUY WITH NO LIMITS

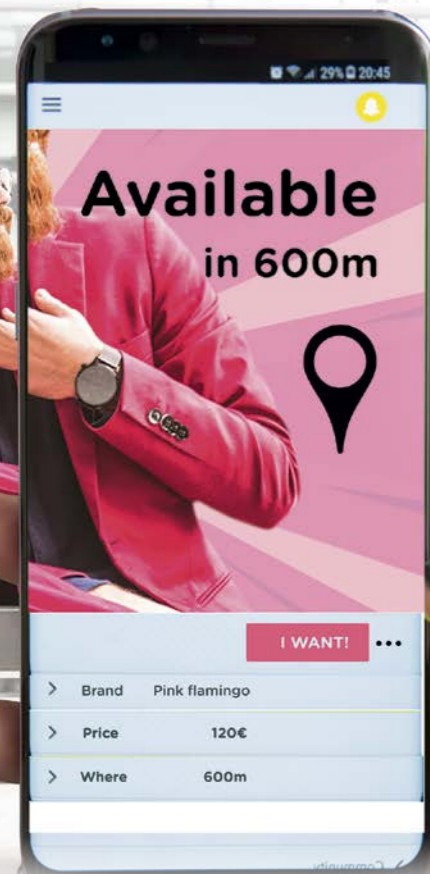
Posted on **Insta** and **Pinterest** 45 seconds ago, the latest it-bag of your favourite star sparks off an e-revolution in the fashion world.

Now the bag of your dreams featuring on social media is just one click away!

Want to snap up those gorgeous ankle boots seen on a stranger walking in the street? A new smart app by Snapchat is being tested, that knows anything about everything.

Where will we go...
Ladies and Gentlemen

THIS IS THE
E-CONSUMPTION
SOCIETY?



SHOPS TURN TO “INDUSTRY 4.0”

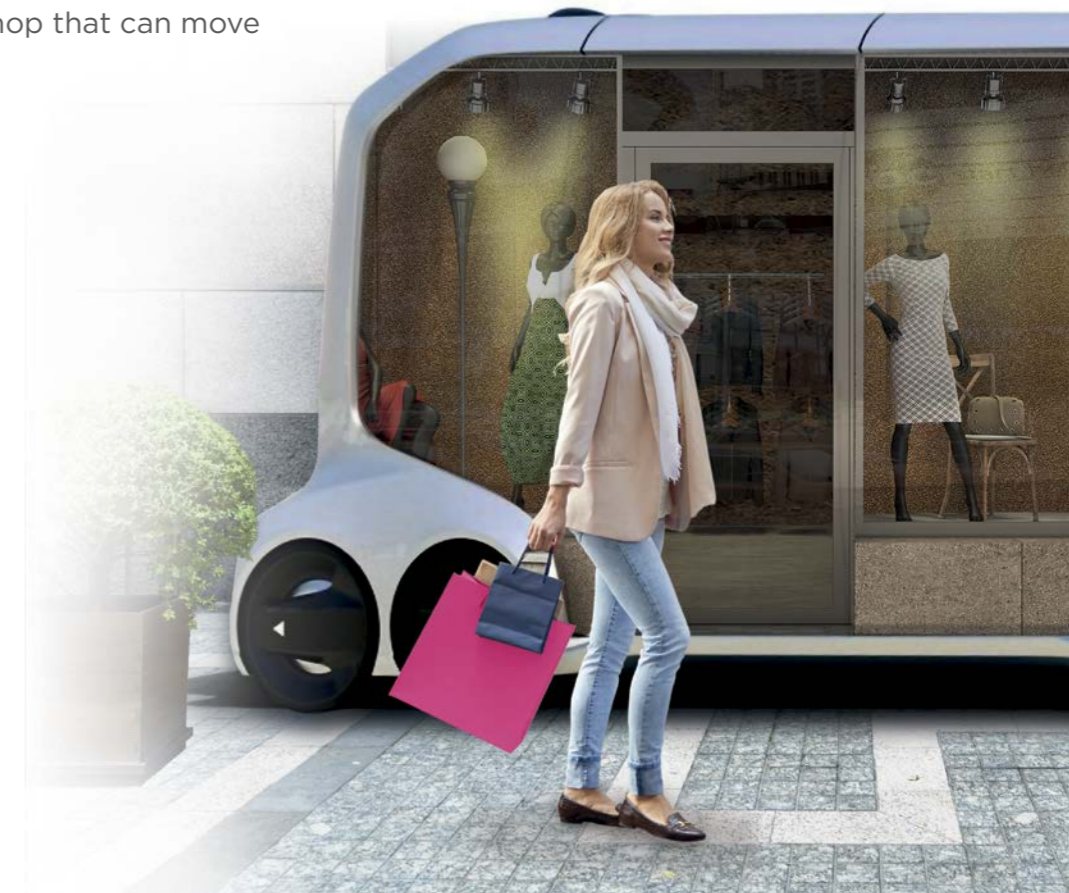
Today is the **launch of the new collection of Capsule Sneakers...** on the other side of the city!

Fashionistas can be reassured, if they can't go to the shops, the shops will come to them.

With its “e-palette”, Toyota marks the advent of a mobile autonomous shop that can move to its customers.

So...

LET'S GO!



NEW APPROACHES



**TOMORROW,
IMMORTALITY
IS CLOSER THAN
YOU THINK?**

Imagine...



**AN INTERACTIVE
SECOND SKIN**

What if our epidermis
becomes the multifunctional
interface of tomorrow?





TOMORROW, IMMORTALITY IS CLOSER THAN YOU THINK?

Imagine... You feel faint.

A few minutes later, your general practitioner appears with a stethoscope in the hand to examine you.

How is this possible? The connected objects you permanently have on you will soon be able to measure and continuously monitor insulin levels, sleep quality, heart rate and other factors.

A first step towards immortality and the subsidisation of teleconsultation which is revolutionising the eHealth sector.

MEDICAL ADVANCEMENT
IS HERE!

AN INTERACTIVE SECOND SKIN

What if our epidermis becomes the **multifunctional interface** of tomorrow?

Surfing on the Web, calling or paying a bill from the palm of the hand.

This, thanks to patches or tattoos equipped with touch-sensitive electronic components.

Expect that cyborg generation will succeed to ours...

Yes,

THERE IS ONLY ONE
STEP, FORWARD!



CLIENT KNOWLEDGE



SENIORS ARE YOUNG AT HEART

He is hedonistic,
open to the world and
digitally friendly.



MILLENNIALS AND ALTRUISTS

How did this online
vegan snack help
to increase sales?



SENIORS ARE YOUNG AT HEART

Brands get ready
for the new man in town!
He is hedonistic, open
to the world and **digitally
friendly.**

Unlike others in his maturing generation, this gentleman is fashion savvy, health conscious and always on the lookout for the latest gastronomical experience in town.

This baby boomer embraces modern times and revolutionises the silver economy by awakening brands to a new reality, a more discerning segment for the maturing customer.

So

REFRESHING!



MILLENIALS AND ALTRUISTS

How did this online vegan snack help
to **increase sales** by almost 30%?

Premium chia seeds in eco-packaging,
delivered by bicycles, alone cannot explain
this buzz!

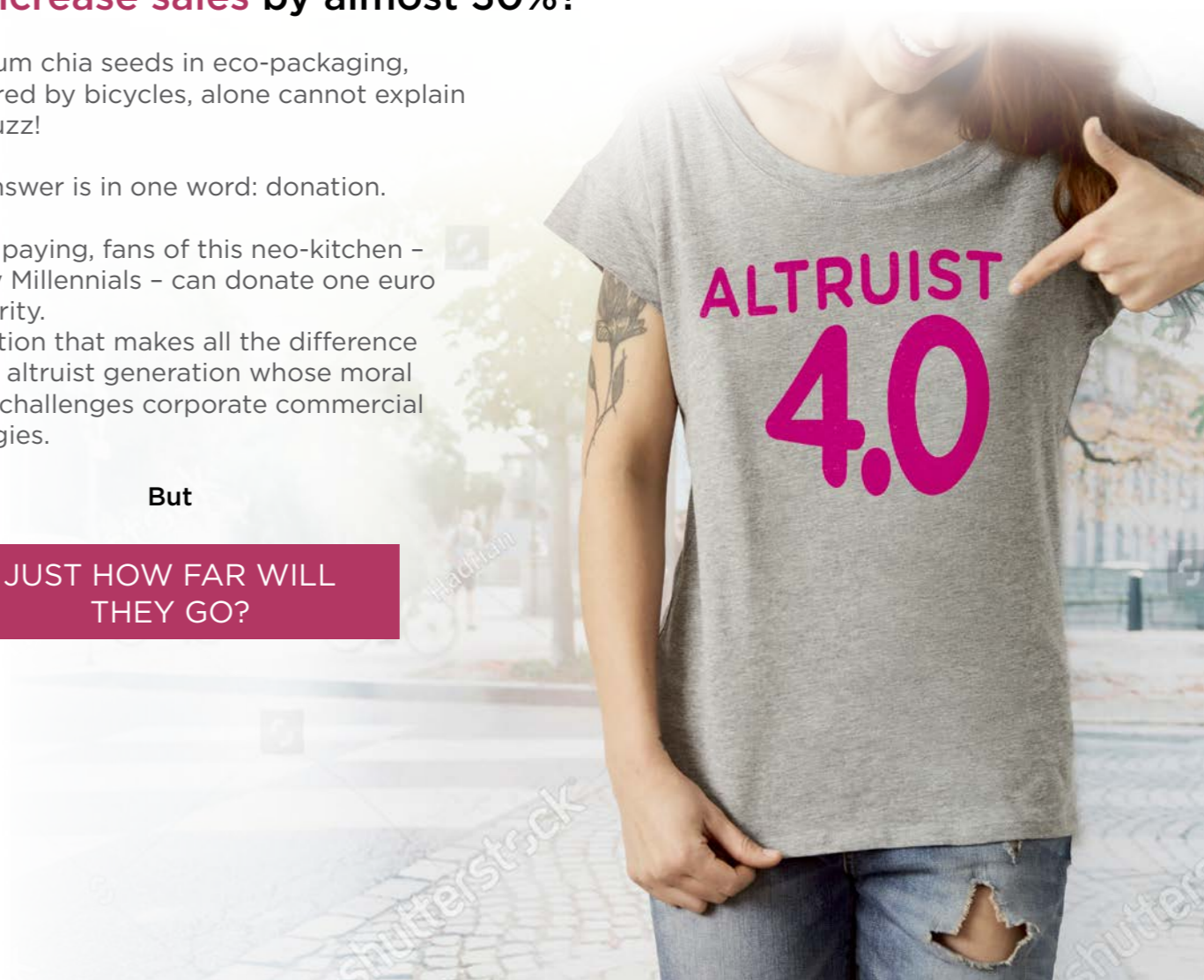
The answer is in one word: donation.

When paying, fans of this neo-kitchen –
mainly Millennials – can donate one euro
to charity.

An option that makes all the difference
to this altruist generation whose moral
sense challenges corporate commercial
strategies.

But

JUST HOW FAR WILL
THEY GO?



4 INTERNATIONAL



**AI IS A GAME-CHANGER
IN THE FIGHT AGAINST
HUNGER**

But just how many lives
stand to gain?



**GIVE WINGS
TO OUR SANDWICHES!**

Any bite, right here,
right now.



AI IS A GAME-CHANGER IN THE FIGHT AGAINST HUNGER

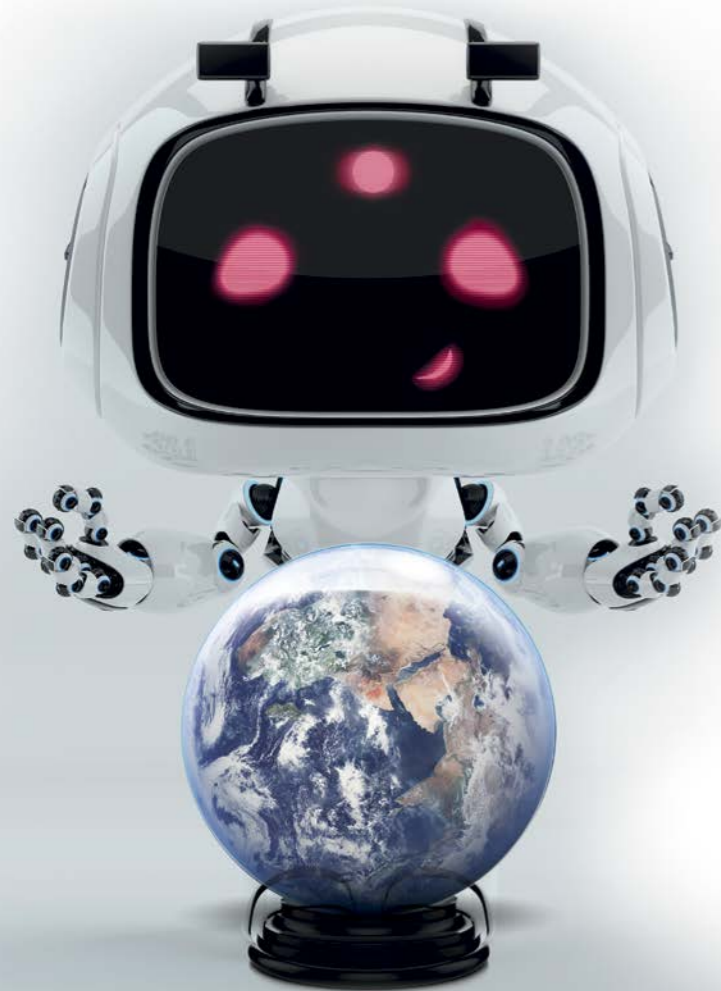
But just **how many lives**
stand to gain?

Wars, bad weather, inflation are causing famine that cannot be avoided but can be detected.

This is where artificial intelligence comes into play with an algorithm that can prevent future food shortages and trigger an anti-famine plan as soon as the first signals appear.

So...

WHAT ARE WE WAITING
FOR?



THEY GIVE WINGS TO OUR SANDWICHES!

Any bite, **right here, right now.**

To please our hungry consumer, who cannot wait for lunch time, Uber Eats offers meals delivered in 5 to 30 minutes. How is this possible?

Well, the project aims to replace deliverymen with drones.

It's the day we'll see flying hamburgers from our windows!

A dream
come true for some...

WHAT
ABOUT YOU?



NEW MODES OF CONSUMPTION



DECONSUMERISM: CONSUMERIST BY NATURE

Do you think that consuming less means living better?



« DRIVE THROUGH, PACKAGING FREE »: A NEW SHOPPING MINDSET

Every year, the average French individual throws away 590 kilos of waste.



DECONSUMERISM: CONSUMERIST BY NATURE

Do you think consuming less means
living better?

If so, make sure you are sitting comfortably!

Eating fresher or healthier, doing DIY or using renting apps... the deconsumerisation movement declares itself ethical and responsible.

However, if consumption decreased in volume, it is still increasing in value. What if deconsumerisation was, in reality, just a neo-consumerist excuse?

So...

WHAT DO YOU THINK?



“DRIVE THROUGH, PACKAGING FREE”: A NEW SHOPPING MINDSET

Every year, 590 kilos of waste is thrown away by the average French person - indeed **half of domestic waste comes from packaging alone.**

So, knowing that packaging represents 40% of the total cost of a product, the “packaging free” and “zero waste” idea makes a lot of sense.

Currently being tested, this visionary concept offers loose food products such as pasta or cereals in glass jars.

A vintage and eco-friendly

ALTERNATIVE!



oneyinsurance

TRENDWATCHING #2

CONTACT



Jessica Lanteri
jlanteri@oney.com.mt



Anais Mathieu
amathieu@oney.com.mt

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

[CLICK HERE](#)