



## NOW WHAT?

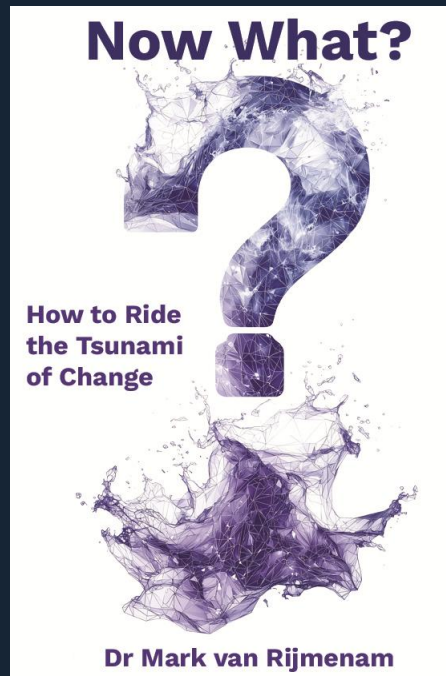
### How to Ride the Tsunami of Change



# Dr Mark van Rijmenam

## ARCHITECT OF TOMORROW

THE  
DIGITAL  
SPEAKER



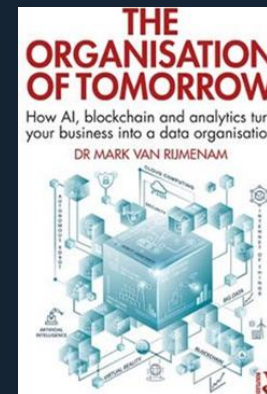
2025



2022



2022



2019



2018



2014



# Optimistic Dystopian



# The Future Requires Resilience





# A personal story about resilience

CIRCUMNAVIGATING AUSTRALIA  
IN 100 DAYS



# Cycling as a mirror for the future





Where is the future we  
were promised?





**Well, it is rapidly approaching**



**as technologies are converging**

# From Moore's Law to Hyper Moore's Law



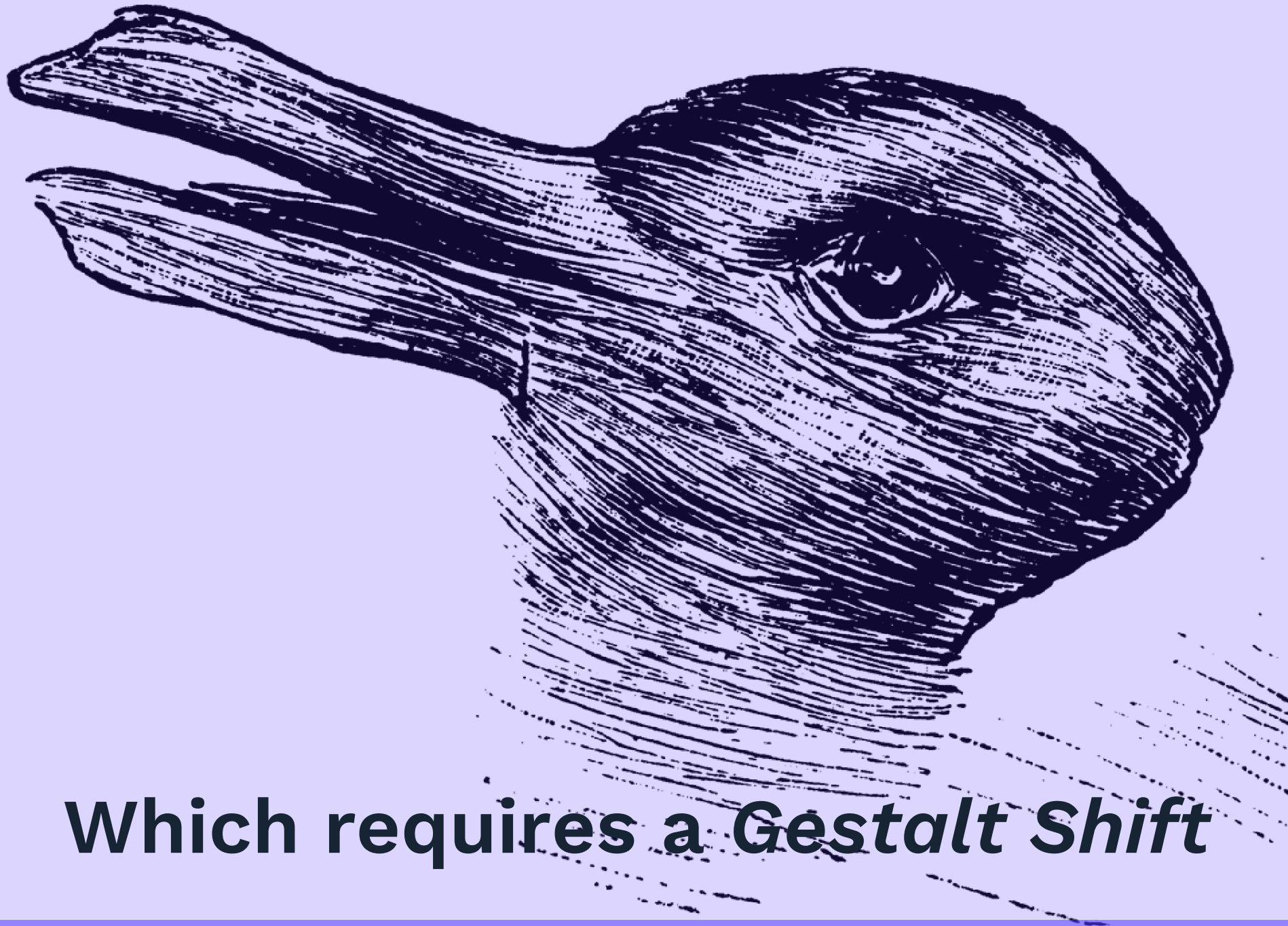


The world is going through  
a digital renaissance!

A robotic hand with a white and grey mechanical design is shown painting on a canvas. The canvas is mounted on a wooden easel and features a vibrant, abstract painting with thick brushstrokes in shades of pink, blue, yellow, and white. The background is a soft-focus indoor setting with a potted plant on the left and a bright pink light source on the right, creating a modern, artistic atmosphere.

# A Cambrian Explosion of Creativity will drive imagination in unexpected ways





**Which requires a *Gestalt Shift***



# We are going through a Phase Transition



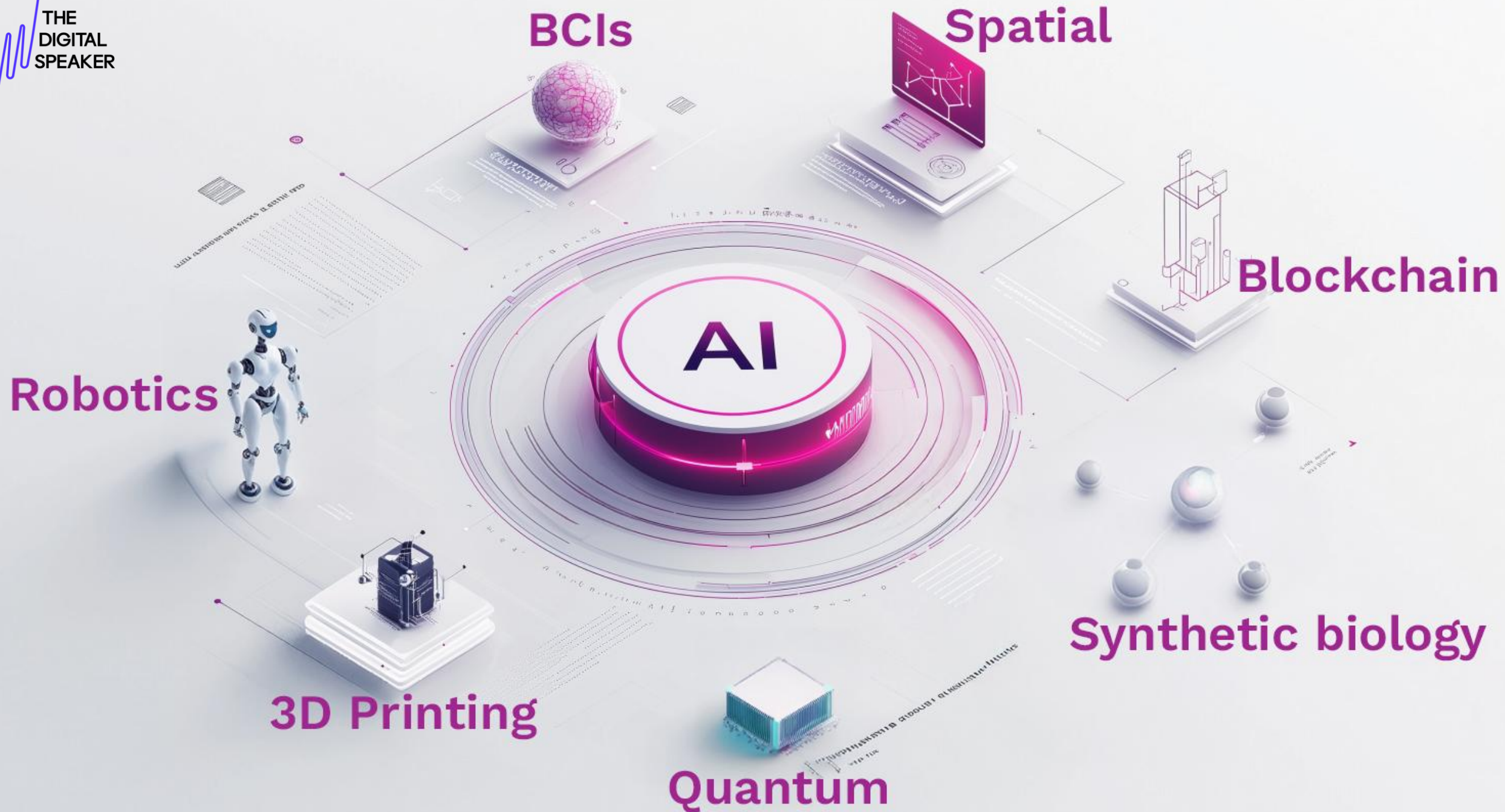


**Because the Jetsons' era has arrived...**



# Welcome to the Intelligence Age



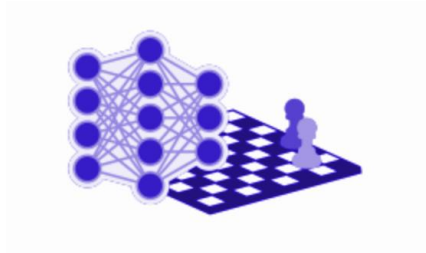






AI will define  
our future –  
Let's dive in

# Artificial intelligence has been around **for a while** now



1950s-1970s

## Neural networks

Early work with neural networks stirs excitement for “thinking machines”



1980s-2010s

## Machine learning

Machine learning becomes popular



Present day

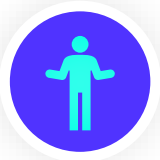
## Deep learning

Deep learning breakthroughs drive AI boom

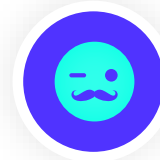


## The scale of intelligent minds: A parochial view

Newborns



Einstein

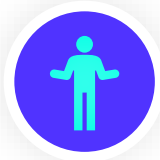


## A more cosmopolitan view:

Mouse



Newborns

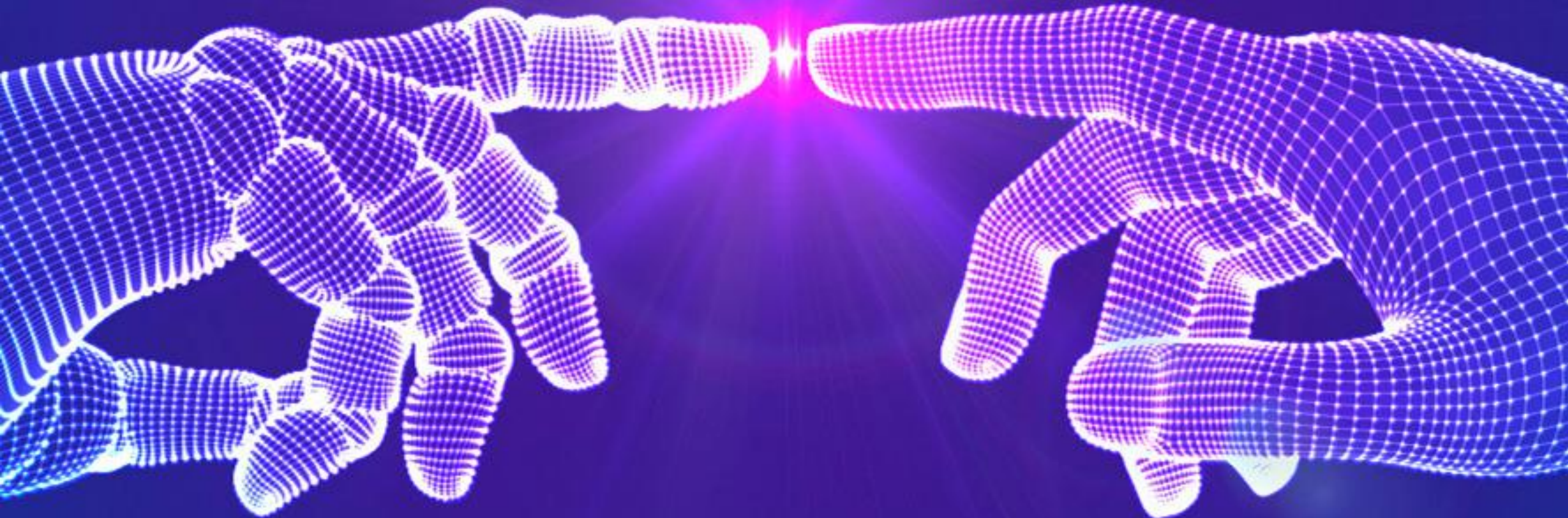


Chimp



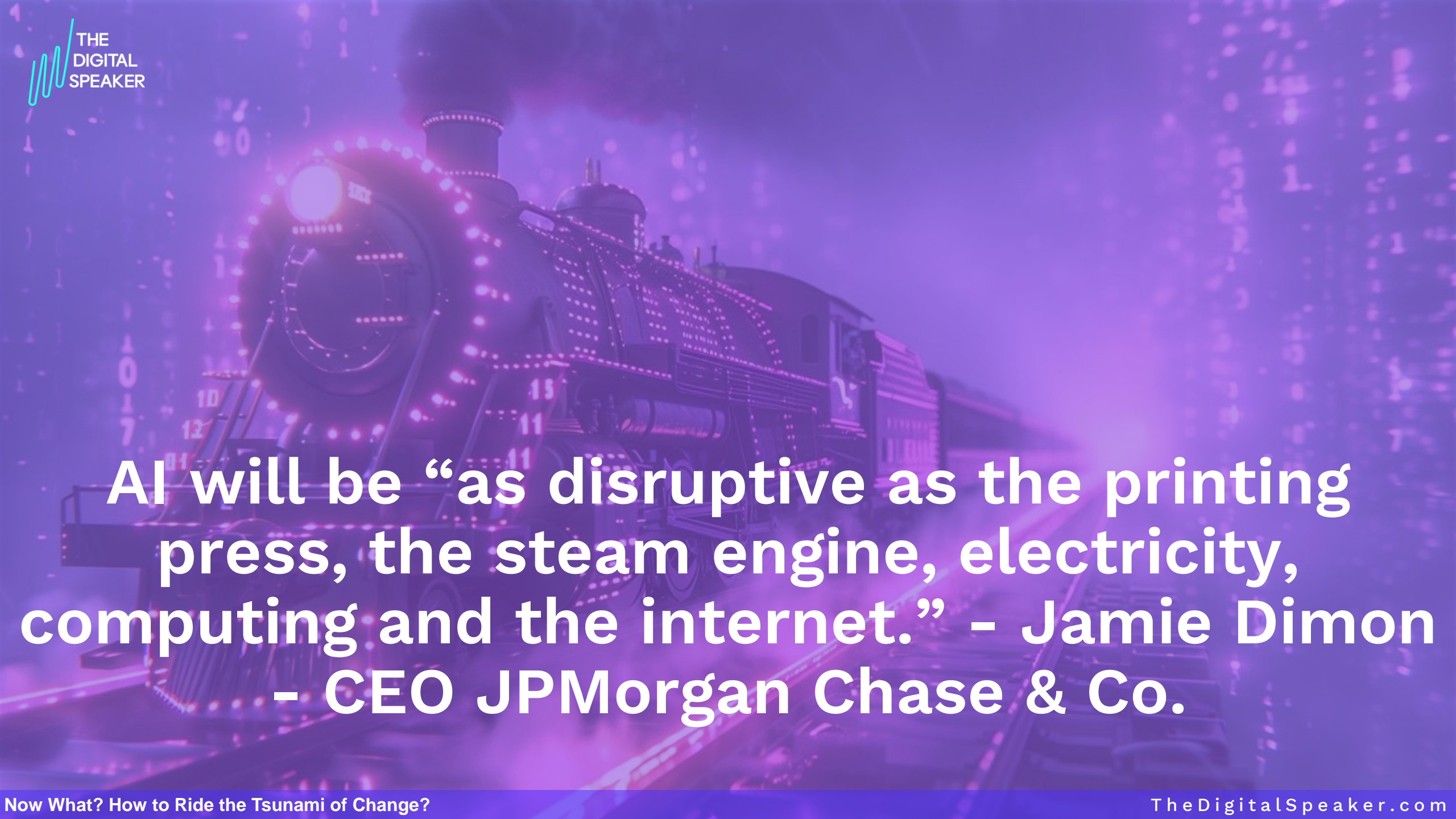
Einstein



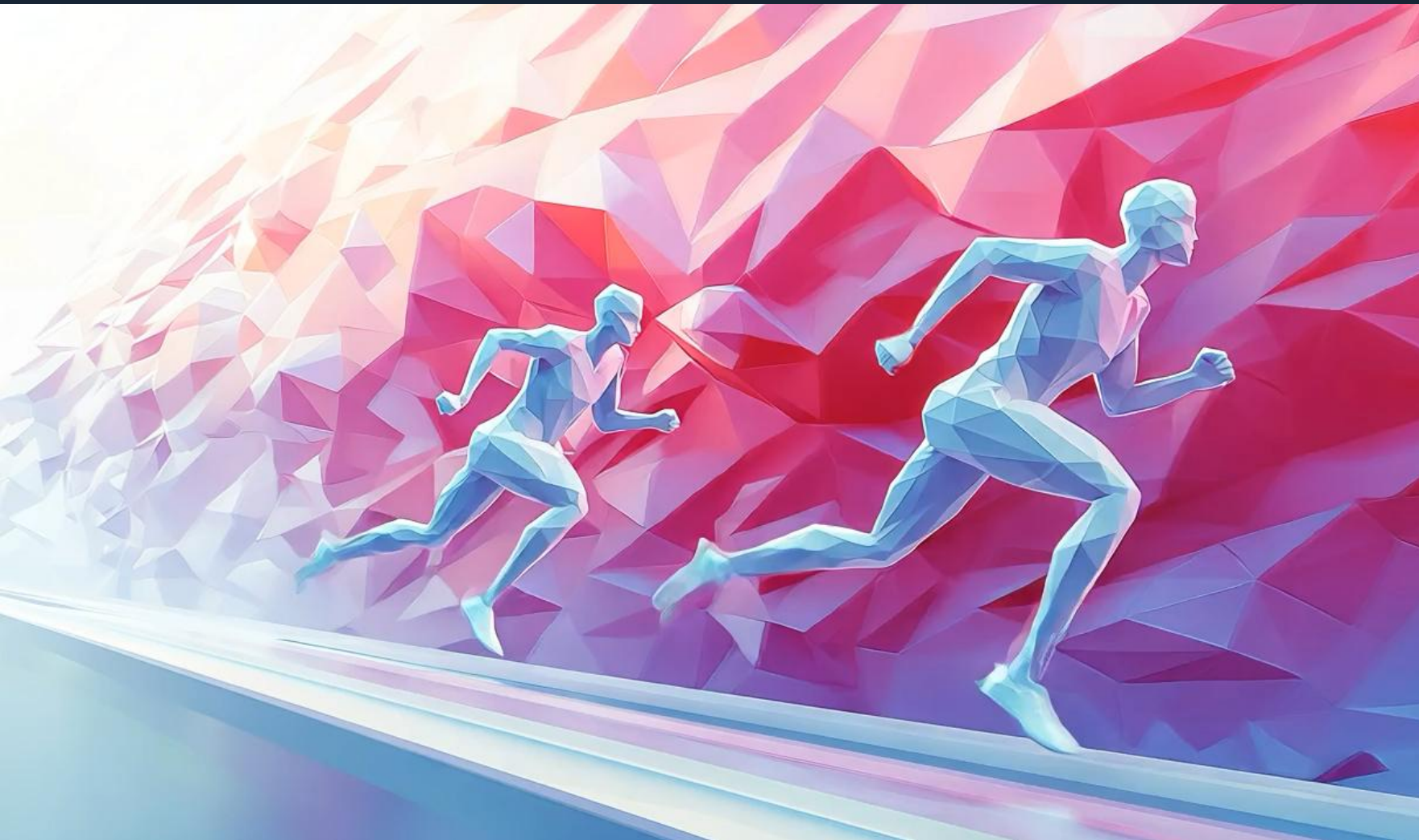


**Ad~\$300 billion globally in the Middle East**





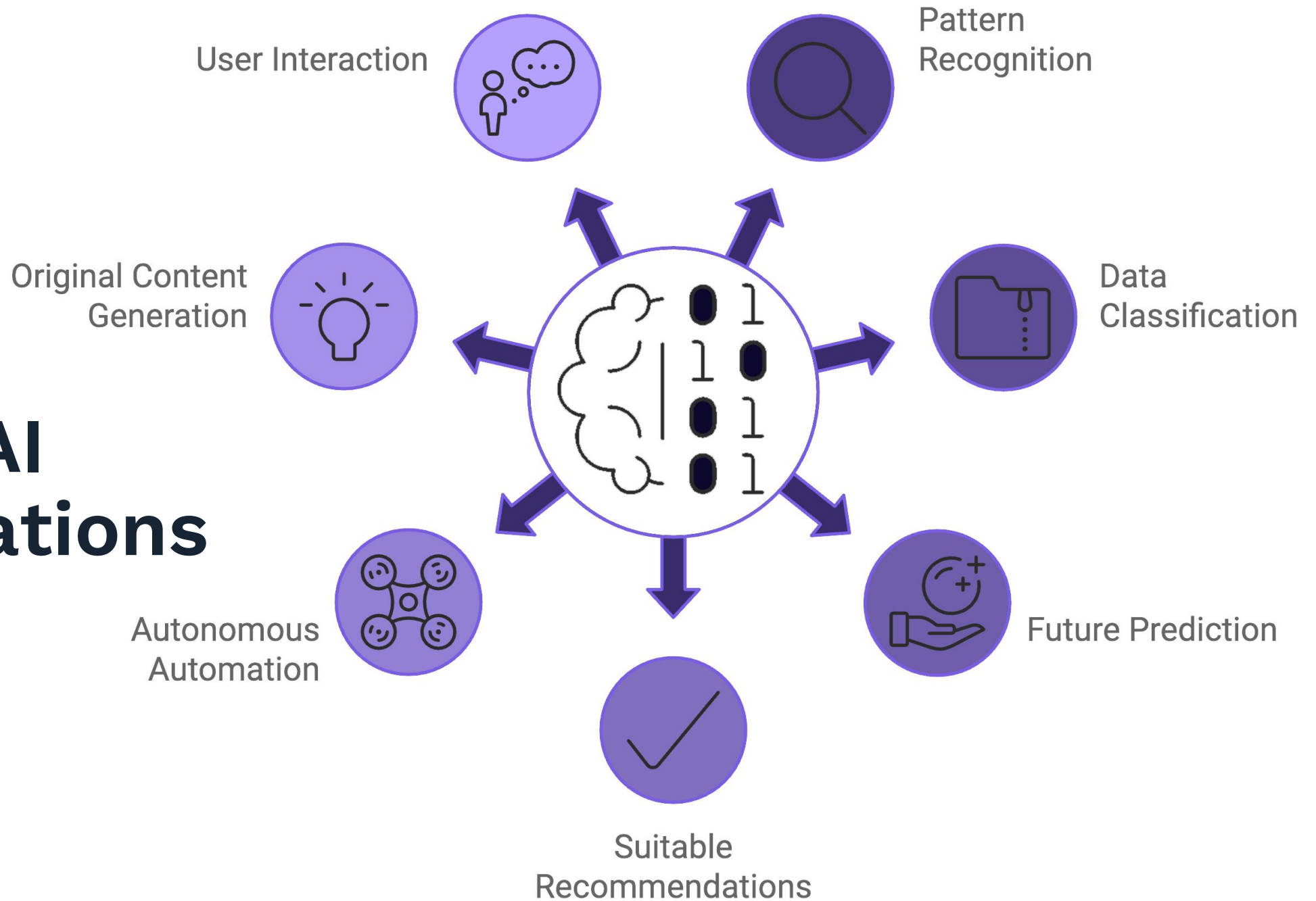
**AI will be “as disruptive as the printing press, the steam engine, electricity, computing and the internet.” – Jamie Dimon  
– CEO JPMorgan Chase & Co.**



**We are in an  
arms race to  
build the  
next  
generation  
AI**



# 7 AI Applications



# Nubank is an AI first bank, ensuring a unique experience



Nubank, Alex de Angelis, AI do Brasil, more users to  
Nubank's "Money Platform" is a private  
and transfer wherever via text and/or os  
banker in every customer's pocket  
images, fee-free, using the Nubank App.





# Two Important Applications

1. LLMs → 2024
2. AI Agents → 2025

# Computers now speak our language



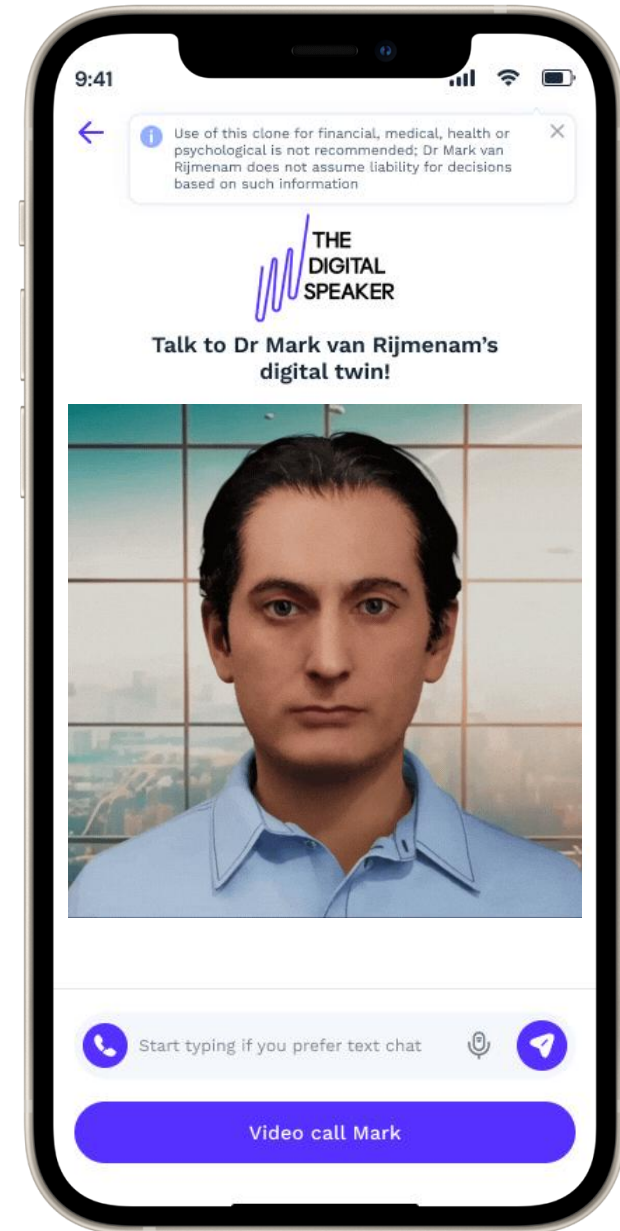
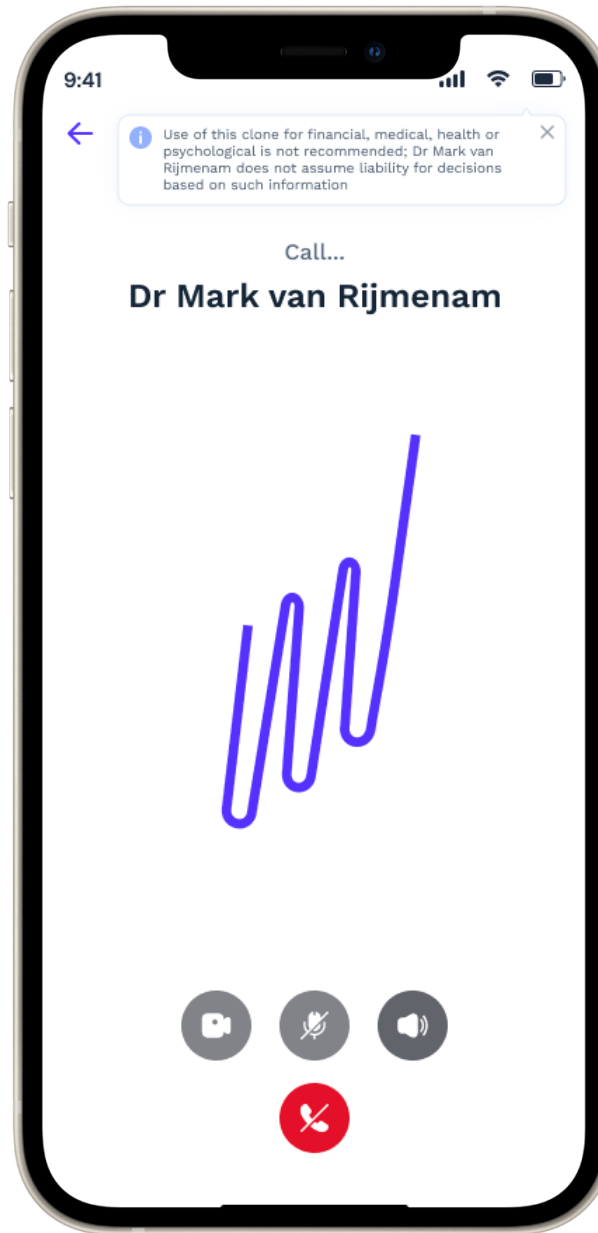
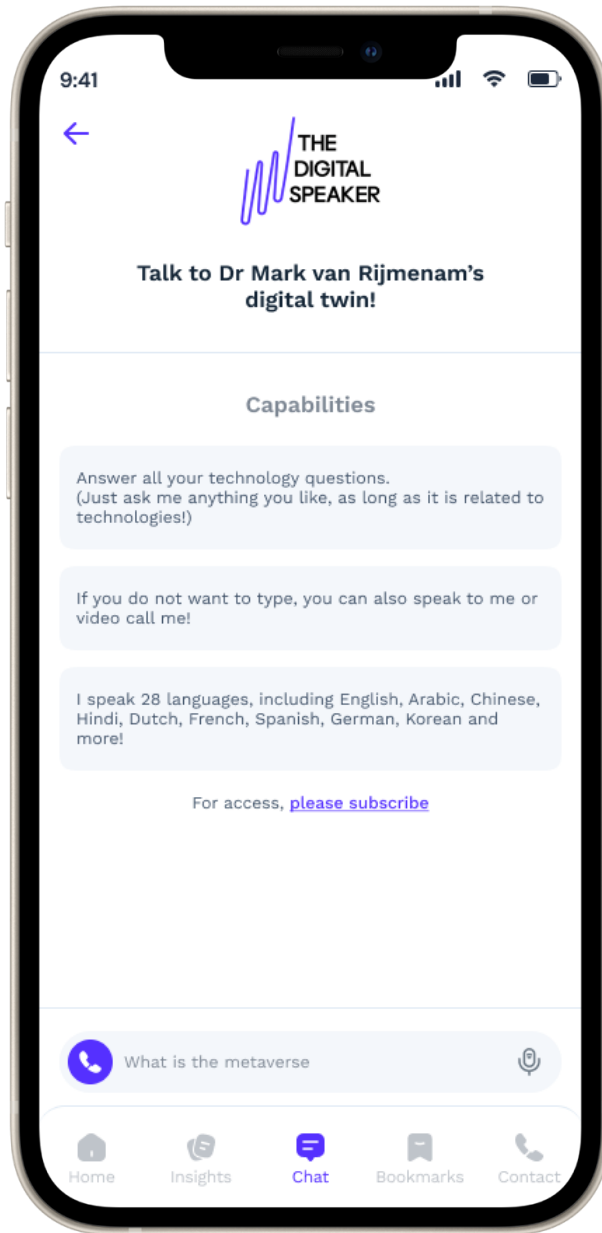


# JPMorgan launched LLM Suite for 50K employees – an AI research analyst



# Meet McKinsey's Lilli







# AI agents solve complex problems





# AI agents will replace all software



# Agentic Commerce – AI meets crypto





# AI's unstoppable momentum





**To innovate in today's world  
requires a different mindset**



# By 2030: Two types of companies

# Now What?





# Enter the WAVE Forward



# WATCH for signals to understand the world and become more resilient





**Why? Because we entered 2<sup>nd</sup> half of  
the chessboard**





AI automating 50 tasks  
is such a signal that  
the world is changing





**DBS to cut 4,000 roles over the next three years as AI takes on more work**



# To Watch means to collect Data – the new oil





# Every organisation is a data organisation



A futuristic city skyline at night, with silhouettes of skyscrapers against a dark blue and purple sky. The scene is overlaid with numerous vertical and horizontal lines of glowing pink and purple dots, creating a digital data network effect. A bright light source on the left creates a lens flare effect.

# Every industry is a data network





# Qatar National Bank: AI research Bank of America: AI-powered hub to identify ESG-compliant research platform - Glass investment opportunities





**But you must achieve  
a strong data foundation**





**ADAPT and be flexible,  
with long-term purpose**





Fargo: 245 million interactions – no  
customer data exposed to any LLM



# Jordan Ahli Bank launches AhliGPT – Middle East's first AI integration in customer service

# With AI we need to think long-term





Klarna Stop operating \$50 billion per year

# The rise of dark factories

Credit Xiaomi





AI will destroy >1 billion jobs

# Unitree G1

## Bionic · Agile Upgrade



Develop and apply AI solutions to  
BBVA AI Factory, the world's best  
to solve complex challenges in  
financial innovation lab

# VERIFY to build trust in a deepfake Era







**Real-time  
deepfakes;  
beyond what  
we know  
today**

Credit: Bob de Jong - Dutch filmmaker



**Good luck trying  
to tell fiction  
from reality in  
the next 3-5  
years**



# What is real, how do you define real?







**Polarization, manipulation, misinformation  
will thrive in the age of AI**



**2025: \$10 trillion in security breaches**





Proof ID or age without showing  
Lloyds Bank and HSBC in Bahrain are exploring  
physical identity documents or share an  
to fight identity fraud chain for KYC processes  
excessive amount of personal data.



# Digital Doppelgängers: A \$25 Million Mistake




# Ferrari and WPP just escaped deepfake scams

Now What? How to Ride the Tsunami of Change?

TheDigitalSpeaker.com



A wireframe illustration of a person riding a motorcycle, rendered in a glowing blue and purple mesh style. The rider is in a dynamic, forward-leaning pose, and the motorcycle is also depicted with a wireframe structure. The background is a dark blue space filled with numerous small, glowing purple and blue dots, creating a starry or digital effect.

**Verify the origin and accuracy of motor insurance claims, eliminating opportunities for fraudsters to alter or duplicate information and blockchain to streamline claims**





**EMPOWER** all stakeholders  
to drive innovation



Be knowledgeable about  
how the world is changing





# We need to become digitally aware



**Culture: Empower employees to learn,  
adapt, and challenge you**



# ALEC Holdings educates subcontractors and peers on robotics and emerging tech




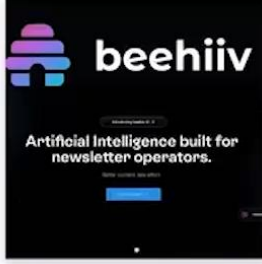

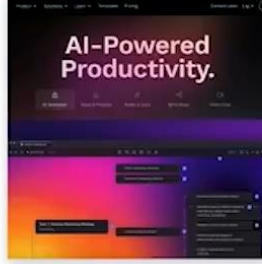


# Focus on skills that matter



**Strategic Foresight**



					
OpusClip	ContentShake	StealthGPT	Beehiiv	Guidejar	Taskade
Social Media	Marketing	AI Detection	Marketing	Productivity	Productivity
#video #shorts #virality	#content writing #SEO #c...	#ContentHumanizer #AID...	#Newsletters #emailMarke...	#userOnboarding	#task manager
Transform your videos into engaging shorts with OpusClip's AI-powered tools. Its unique technology identifies key segments, provides viral potential scores, allows keyword-based clipping, and enhances content with emojis and keywords.	An SEO-focused, reliable AI content writing assistant backed by SEMrush. Get content ideas, optimize copy with AI, and publish directly to WordPress. Become an expert on any topic without reading all the books.	Generate undetectable, unique AI-written content with tools for rephrasing, essays, and more, ensuring originality and avoiding AI detection.	Beehiiv is a rapidly growing newsletter platform with powerful AI features like AI writing assistants and image tools, translator tools, and advanced newsletter personalization. Create content automation workflows and optimize for different audiences.	Create interactive demos and step-by-step guides effortlessly with Guidejar's AI-powered platform. Perfect for enhancing user onboarding, product marketing, and sales enablement.	Multiple tools in one. A productivity powerhouse that unifies task management and workflow creation into a sleek tool, offering dynamic workspace formats, intelligent note-taking, and a diligent AI assistant for your professional life.
Paid	Freemium	Paid	Freemium	Freemium	Paid
Details	Details	Details	Details	Details	Details

# Give employees access to latest tools

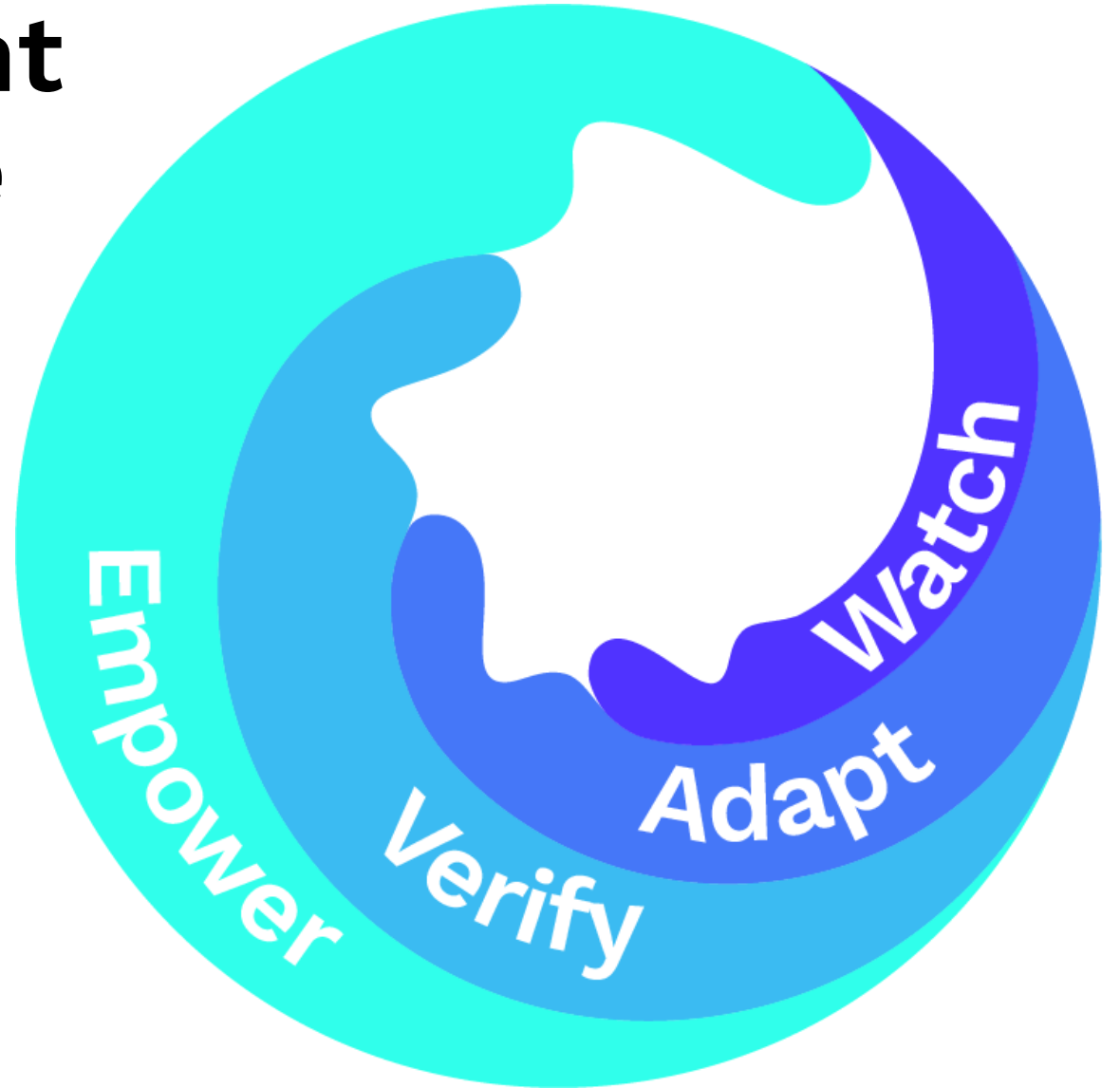


# Banco do Brasil empowered employees to become innovative and forward-thinking future leaders with a MIT Bootcamp



# A continuous movement to create unstoppable momentum

**WATCH** for signals  
**ADAPT** with purpose  
**VERIFY** your data  
**EMPOWER** to educate





**The future is here, it is just not evenly  
distributed**





# We are all Architects of Tomorrow



# The world of tomorrow requires a Gestalt Shift





# Three takeaways

## Educate

Learn the future and become skilled in the future of business

## Experiment

Play with the various new tools to see how it can help you.

## Execute

Build and integrate the best tools in your business tomorrow.

# When the world wobbles, ride the **WAVE!**





# Thank you

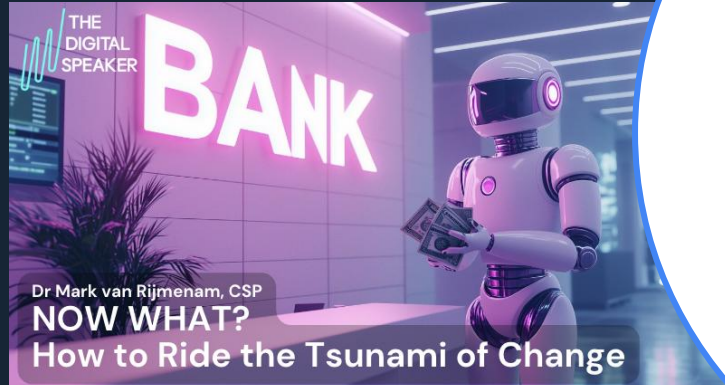
## Let's Ride the Wave with Confidence



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THE DIGITAL SPEAKER

## BANK

Dr Mark van Rijmenam, CSP  
**NOW WHAT?**  
How to Ride the Tsunami of Change

In my role as a **strategic futurist** and innovation keynote speaker, it is exciting to see the rapid advancements of today's era. The future is exciting but it demands resilience. Technological advancement is happening at speeds many of us only dreamed about while watching shows like The Jetsons. AI, blockchain, robotics, and data-driven tools are converging, fueling the notion that we are entering a "Digital Renaissance." As like all industries, the banking industry is racing to harness the power of artificial intelligence and related innovations.

RAYA INFORMATION TECHNOLOGY

This convergence presents tremendous opportunities but also risks that require us to be resilient, vigilant, and forward-thinking. At the outset of my talk at Raya IT's annual TechForward summit in Sharm el Sheikh, I discussed how **my journey as a cyclist** mirrors the larger story of agility and foresight. Much like a cyclist scans the road ahead and adapts instantaneously, organizations and individuals need to anticipate changes in the technological landscape, adjusting strategies in real-time. Failure to adapt or staying complacent is no longer an option.

**When the world wobbles, ride the WAVE!**

The pace of technology has soared beyond traditional boundaries—what we might call "**Hyper Moore's Law**." In banking, where mitigating risks are paramount, resilience and agility are not buzzwords but operational necessities.

AI has existed for decades, but the current explosion of large language models (LLMs) and AI agents signals a shift into a new era. This "Intelligence Age" is characterized by pervasive systems that can interpret natural language, make decisions on our behalf, and even autonomously negotiate transactions in digital economies. Experts estimate that generative AI alone could add up to **\$20 trillion** to the global economy by 2030, a figure on par with disruptive inventions of the past such as electricity or the steam engine.

The race to develop ever-more sophisticated LLMs shows no signs of slowing. Major players like OpenAI, Google, Deepseek, and various startups are competing to release next-generation AI models. These models go well beyond question-answer capabilities; they can design products, carry out complex multi-step tasks, and provide continuous, context-aware support across entire organizations. As adoption accelerates, individuals and businesses will increasingly rely on AI for critical decisions, fueling the need for robust governance, data integrity, and ethical guardrails.

"AI will be "as disruptive as the printing press, the steam engine, electricity, computing and the internet." – Jamie Dimon – CEO JPMorgan Chase & Co.

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Download a  
summary of my talk



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