

# Thriving in Digital Economy

Prof. Marek Kowalkiewicz  
PwC Chair in Digital Economy  
Queensland University of Technology  
@marekkowal @chairdigeconomy



# ASHLEY MADISON®

Life is short. Have an affair.®

Get started by telling us your relationship status:

Please Select



**See Your Matches »**

Over **32,875,000** anonymous members!



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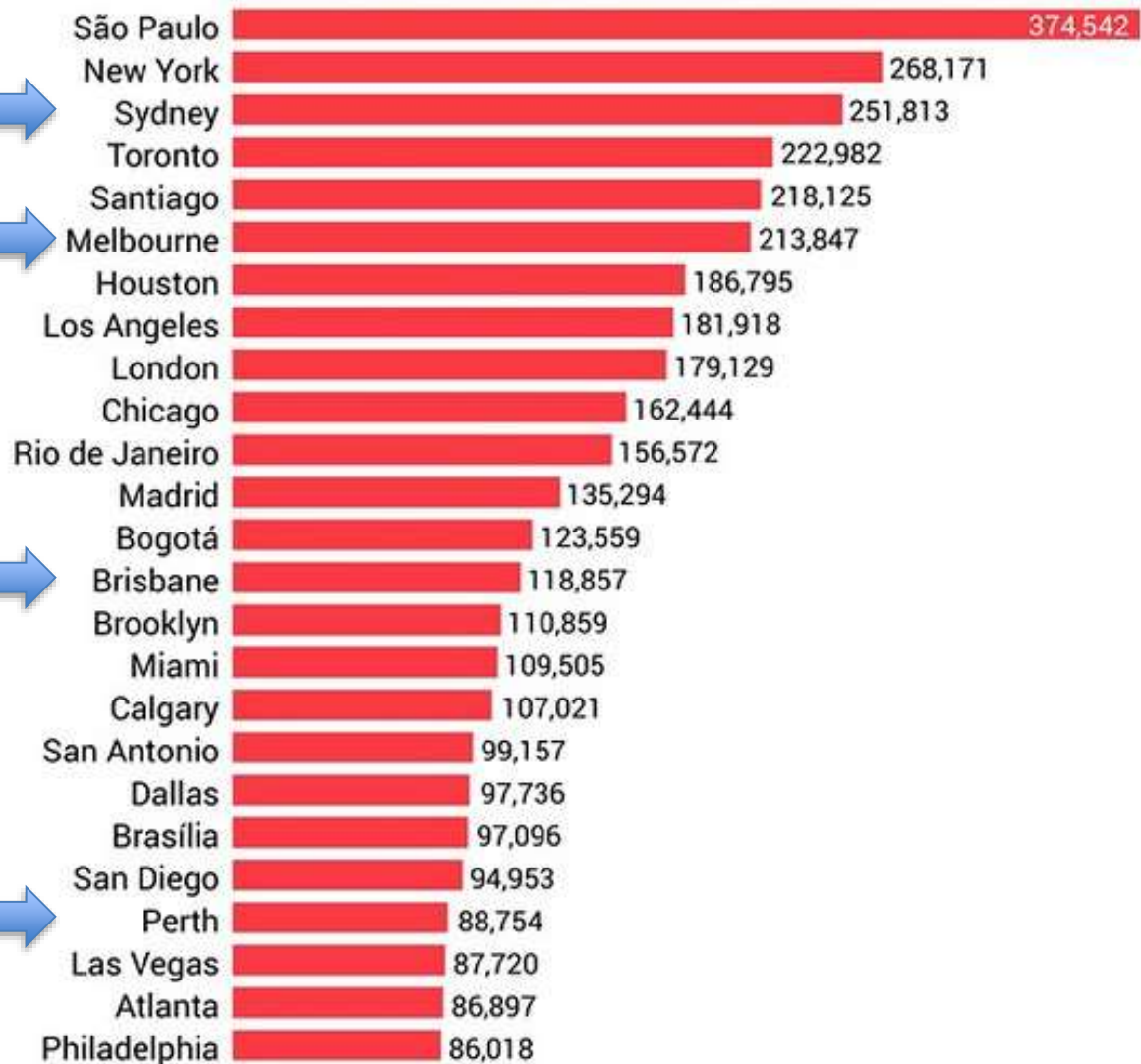


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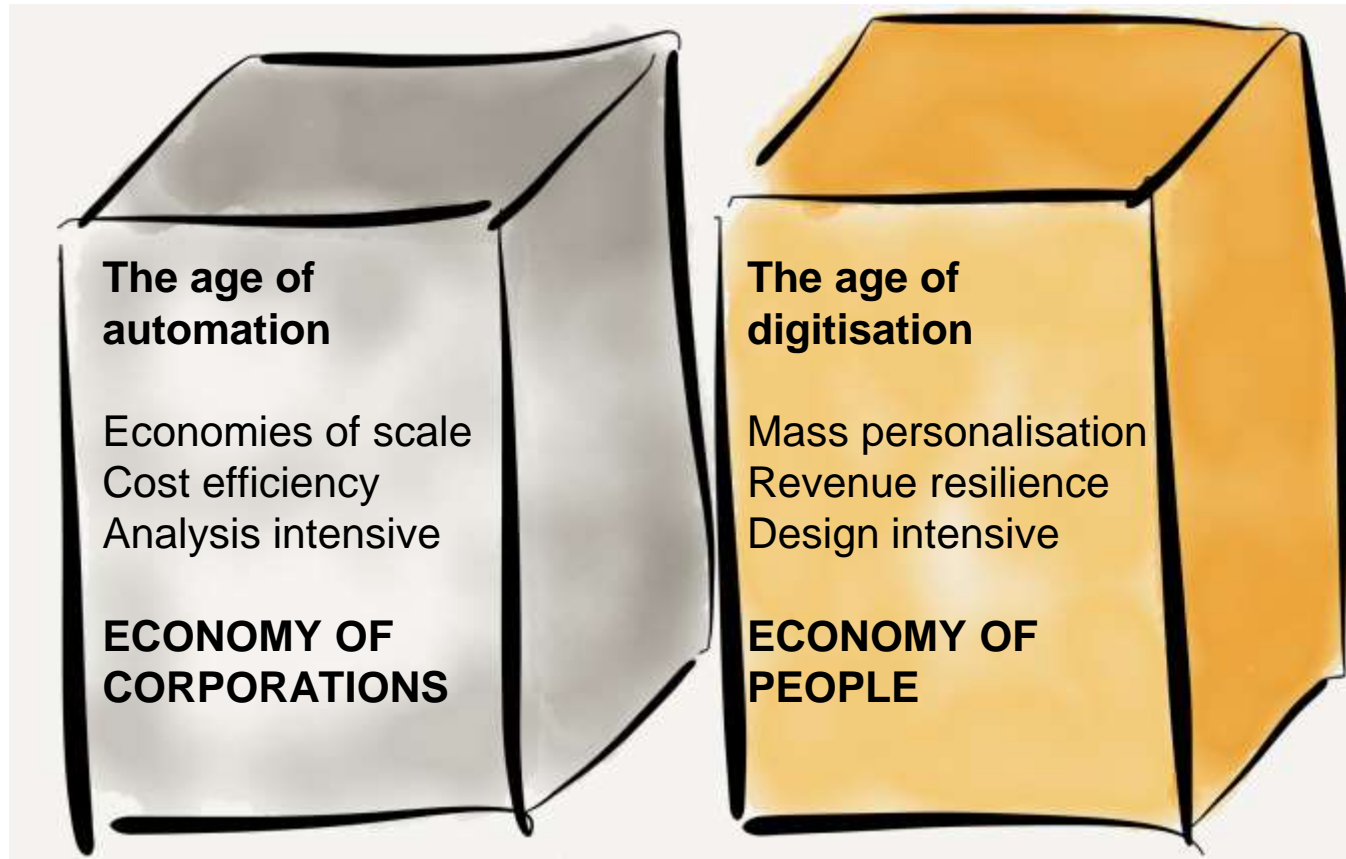


## NUMBER OF ASHLEY MADISON ACCOUNTS PER CITY









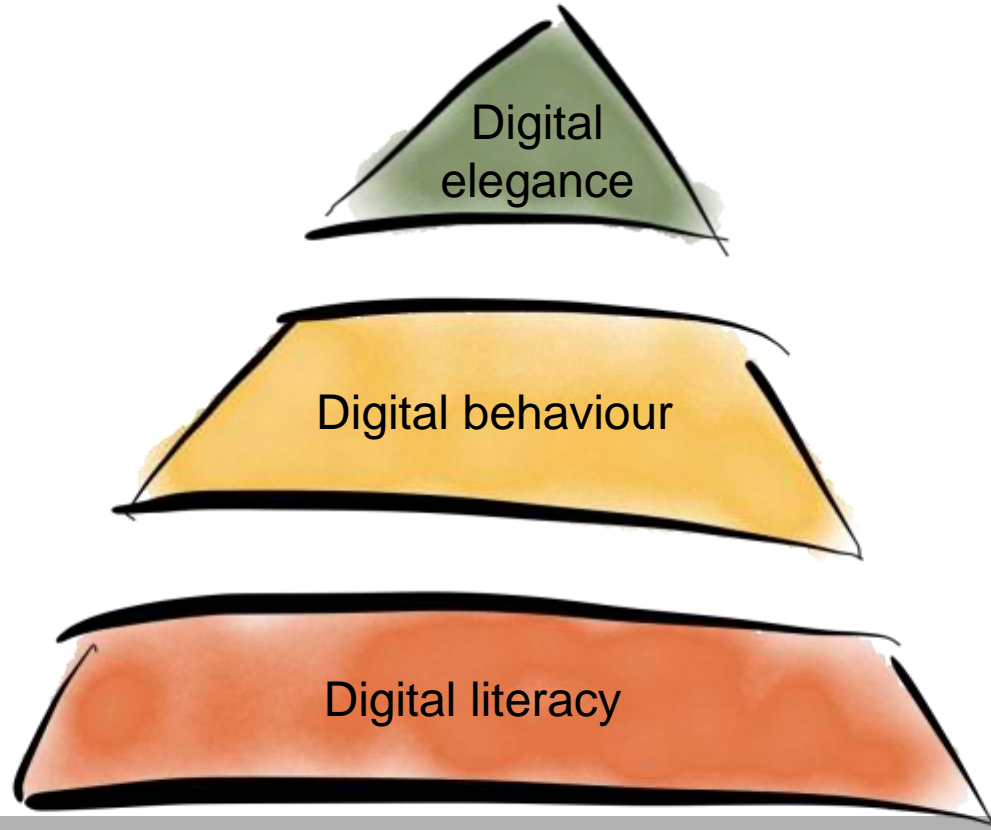


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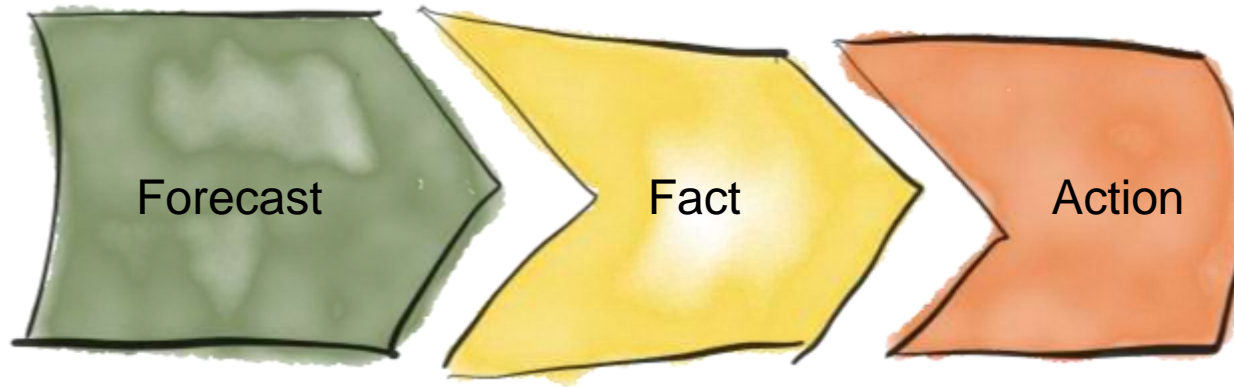
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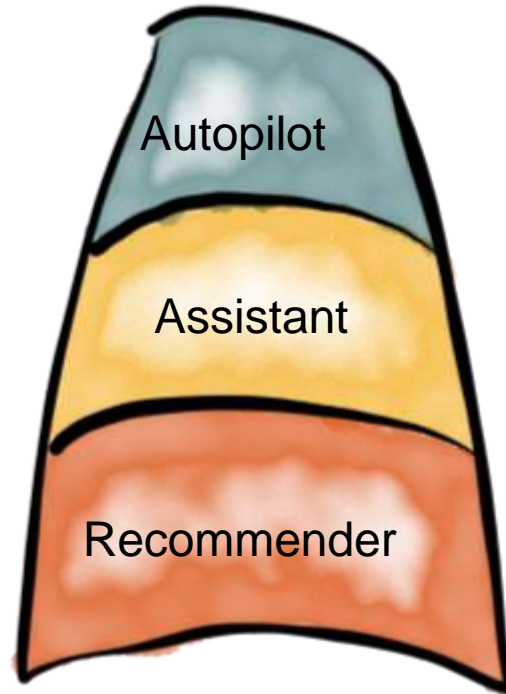


# Proactive Organisation

*We are faster than you!*

Open for business

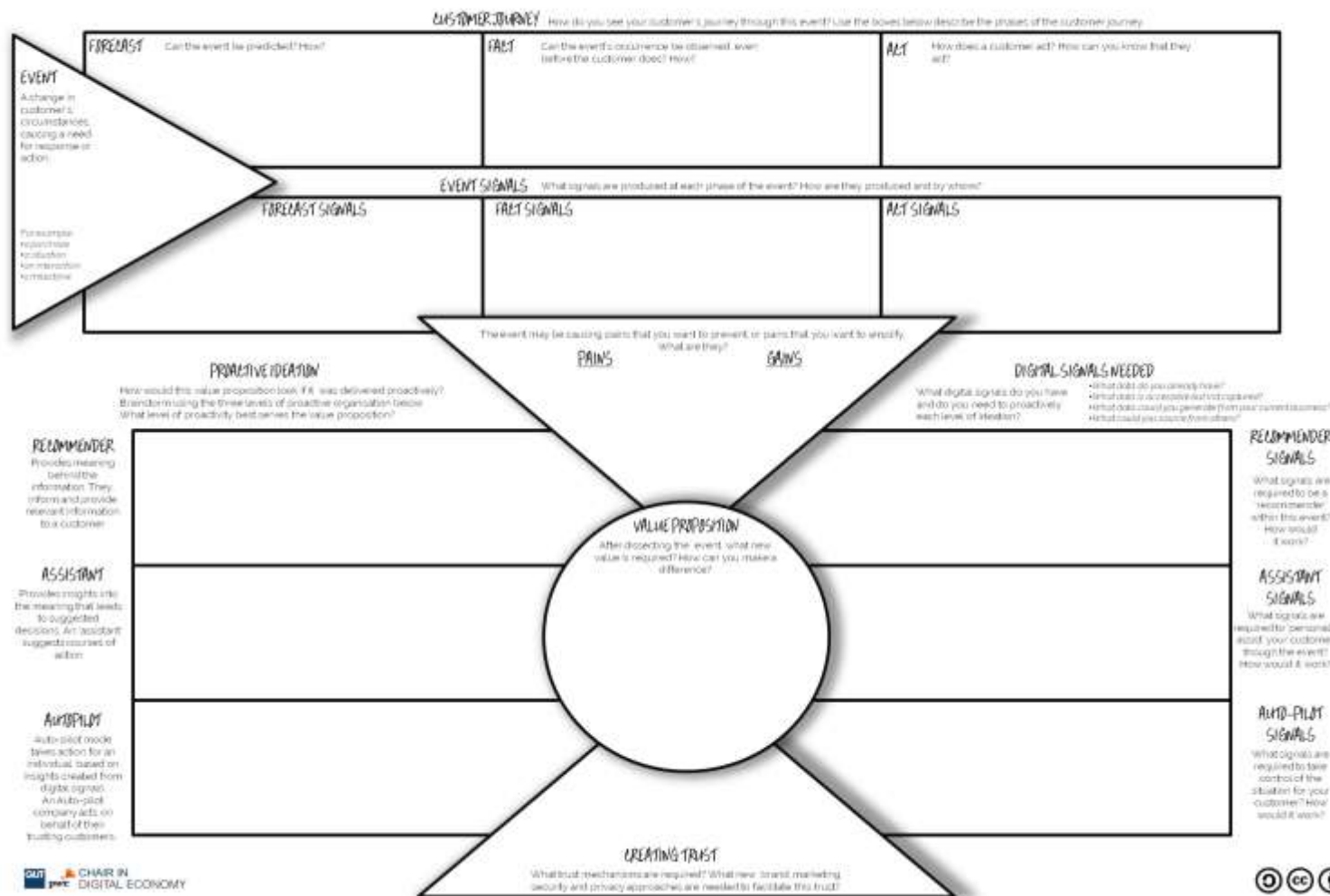


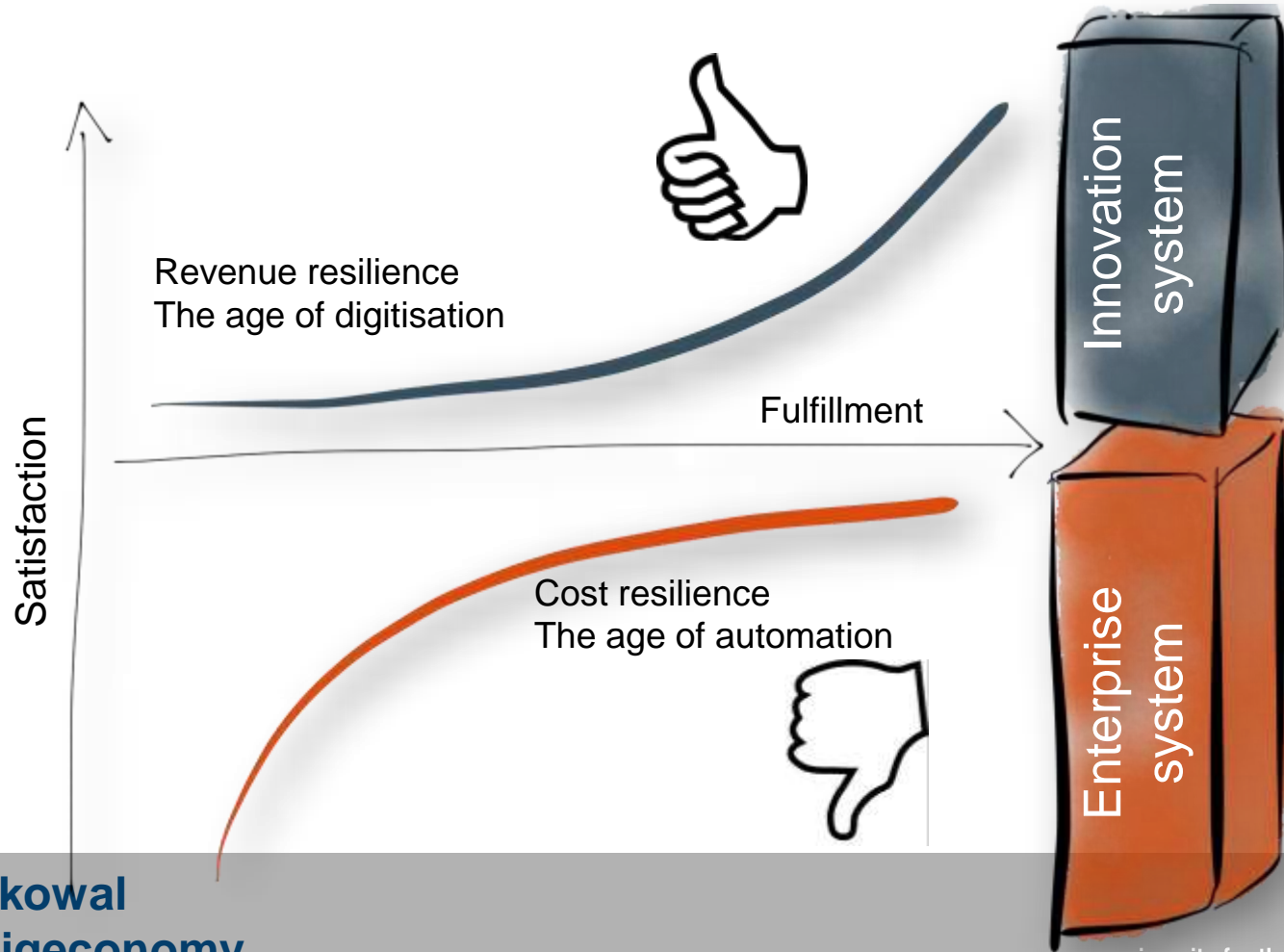




# PROACTIVE SERVICE CANVAS

by: \_\_\_\_\_ for: \_\_\_\_\_ when: \_\_\_\_\_



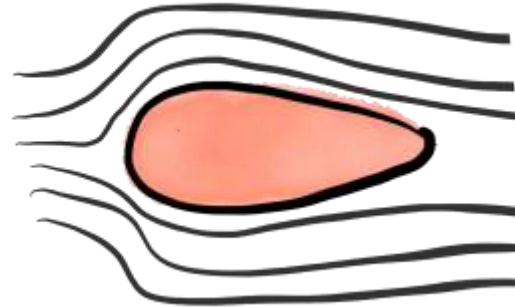




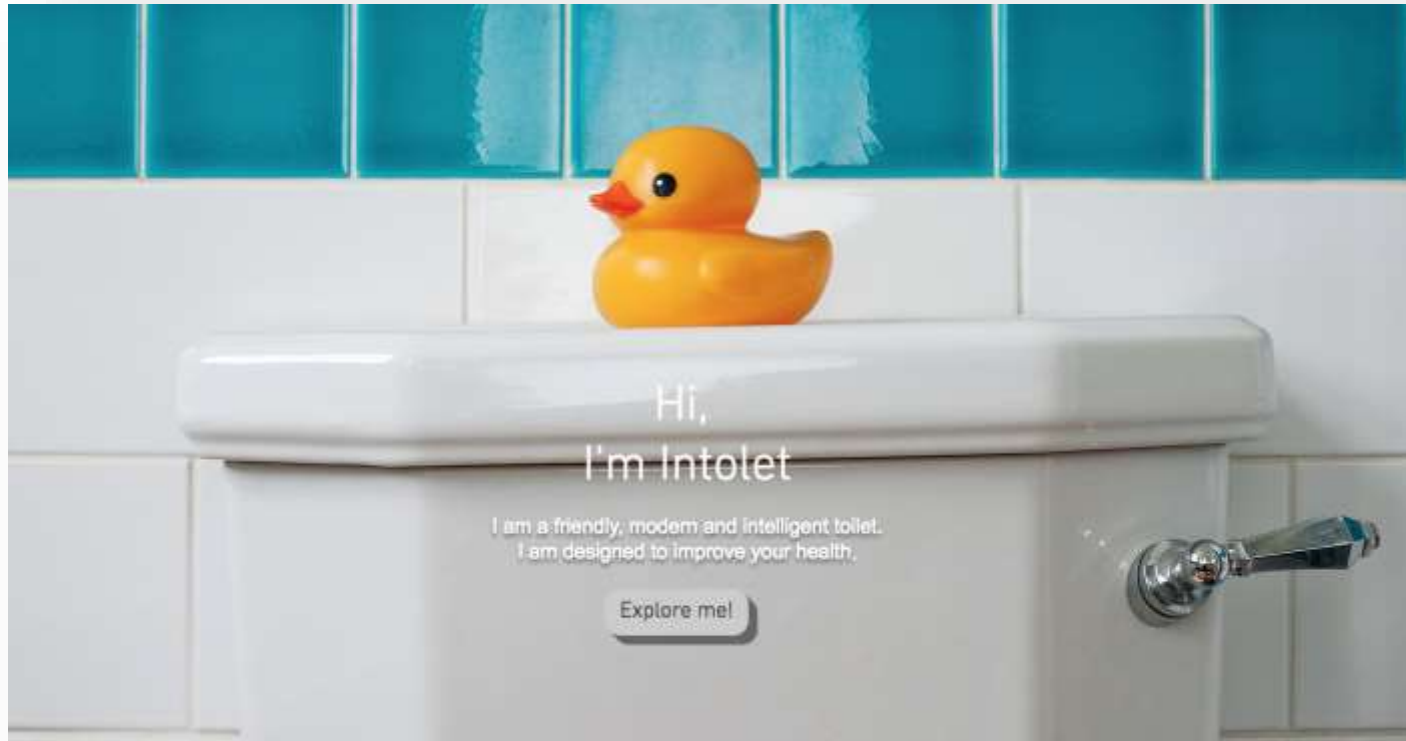
Oppositional  
thinking



Derive



Enhance





**QUT Media** @QUTmedia · Nov 4

Congrats to team #QUT's Smart Toilet Company: 2016  
#Globalbusinesschallenge winners [ow.ly/JPGGe305Q2zq](https://ow.ly/JPGGe305Q2zq)  
@QUTBusiness @QUTMBA #ausbiz



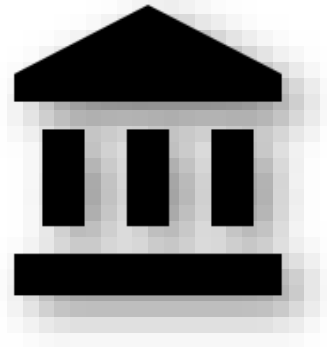
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5





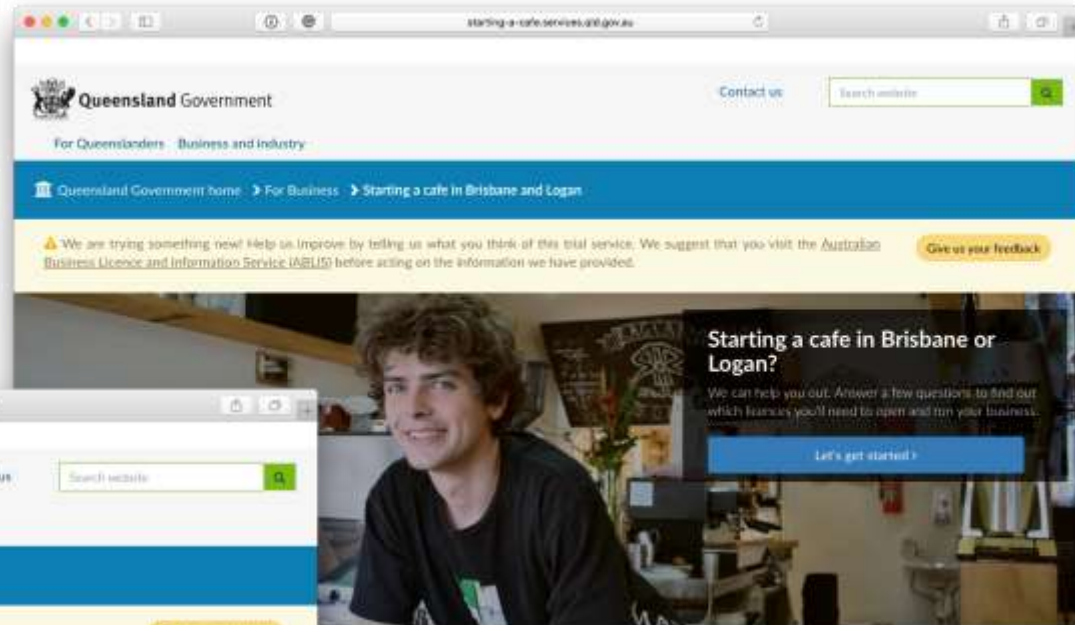


|              | FOCUS                                | CONCEPT   | VALUE   |
|--------------|--------------------------------------|---|---|
| DIGITAL LIFE | YOUTH WITHOUT HOMES                  | Proactive discovery and delivery of relevant and eligible youth homelessness services.  | "I don't have to spend hours going through homeless services and their criteria. I am saving my phone credit. I am not limited to opening hours and I may not have to spend the night sleeping rough."                                      |
|              | STARTING CAFE                        | A virtual assistant using a chat interface to proactively deliver relevant, timely information surrounding timeframe, steps to take and costs for starting and running a cafe in a language that is tailored to today's population.           | "I know exactly what I needed in getting a food license, how much it would cost, how long it might take and what steps I need to do. I am confident that I know everything to complete this process."                                       |
|              | SUPPORTING FAMILIES AT RISK          | Ensuring that families receive assistance sooner, and communities are empowered to work with and assist families in their communities.  | "If I can differentiate what an at-risk family looks like within my local context and am provided with easy to consume guidance, I am much more likely to support a child or a parent who was that in respectful and caring."               |
|              | INTERNAL TACIT KNOWLEDGE SHARING     | A cultural and organizational internal communication strategy for Digital ICT network that focuses on leveraging positive deviance and tacit knowledge from employees to effectively share, learn and build internal innovation capabilities. | "I can be more effective at work, delivering prototypes and final products with speed. I don't have to argue my personal belief, rather I can speak of the points and values that the project is looking to resolve."                       |
| DIGITAL GOV  | TAILORING GOVERNMENT FOR EACH PERSON | A personalized dashboard providing tailored content from all government departments. The underpinning use of a digital identity streamlining service application processes and acts as a proxy for businesses and other individuals.          | "If government provides what I need, when I need it, in a way that I don't like, then I am not as worried about trusting them with my information. I can begin to trust the government. I can trust every other aspect of my digital life." |
|              | ATTRACTIVE BUSINESS ECOSYSTEM        | Cluster based approaches building on existing strengths to develop differentiated leadership amongst a geographical cluster of related businesses that generate positive externalities.   | "We build on existing capacity and establish an ecosystem conducive to innovation. We establish a compelling theme for QUT as a place to live and work. Just Market QUT incubators in a targeted and segmented manner."                     |
|              | MEASURING WELLBEING                  | A holistic assessment of Queensland's well-being, which combines a number of existing frameworks and innovative solutions for cost efficiency and proactive performance measurement.  | "I can quickly and transparently assess QUT's societal well-being, as well being able to track current government policies on outcomes and outputs, whilst being able to provide feedback in a way that informs the future well-being."     |
| DIGITAL LIFE | SUPPORTING INNOVATION                | A proactive system of filters allowing applicants to be directed towards the grants and opportunities they are eligible for, with significant savings in terms of time and resources.   | "If I spend less time interacting with innovation grants, I can spend more time being a proactive member of society. I can engage in my time, not in single time. I may not get annoyed with experience that I am used to."                 |

EXPLORATION

EXECUTION







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## One-Stop Shop

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## Online services progress

Over the past year we have made it easier for Queenslanders to know what services are available and how to access them.

By the end of 2015 customers will be able to:

- access more than 250 new and/or improved services online
- provide proof of identity once and log in online to apply for licences and other services
- create their own personalised online 'my account' for targeted reminders and account information
- visit the new customer centres and take part in shaping the statewide plan
- experience consistent service standards
- see that their feedback is improving services.

## More information

The Queensland Government is delivering many other improvements to make services simpler, clearer and quicker for Queenslanders.



Featured



Imagining the next generation of government services

Developing personalised services to citizens based on their individual circumstances and needs.

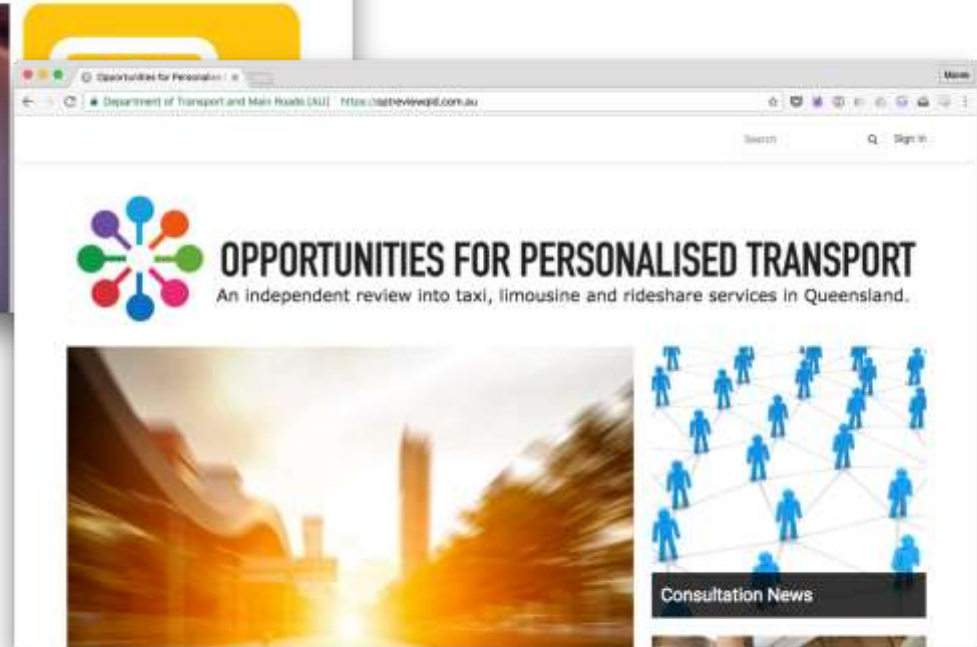
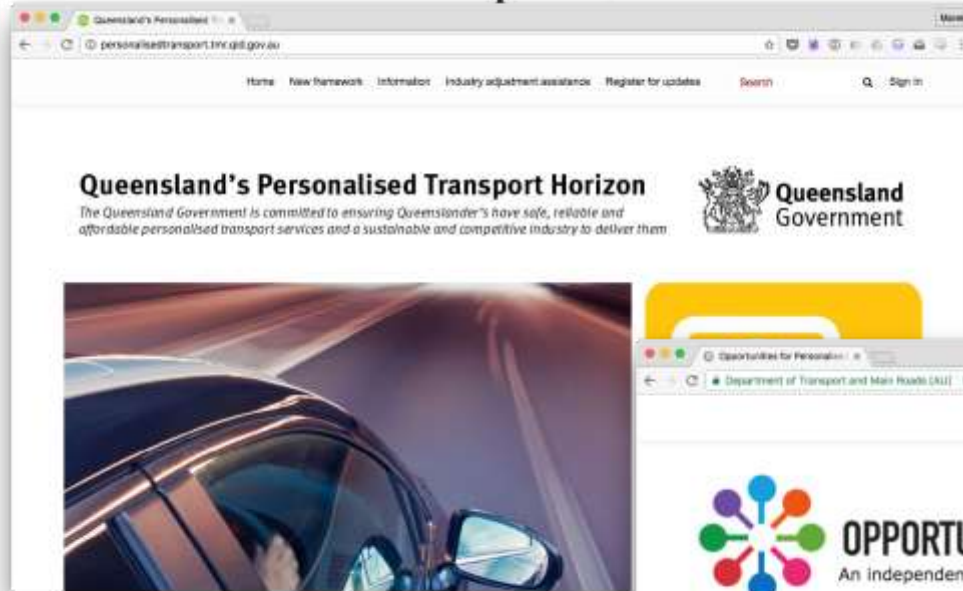
[More...](#)



## Imagining the next generation of government services

Developing personalised and proactive services to citizens based on their individual circumstances and needs.





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customers

Digital  
attention

Digital  
signals

Digital  
capital

organisation

Digital  
access

Digitised  
assets

New digital  
products

Digital  
community

# Digital Attention



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# Digital Signals



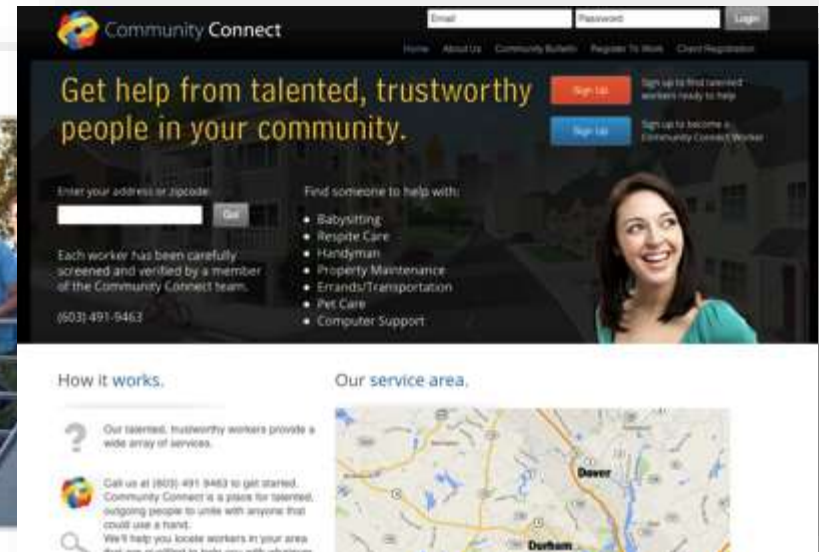
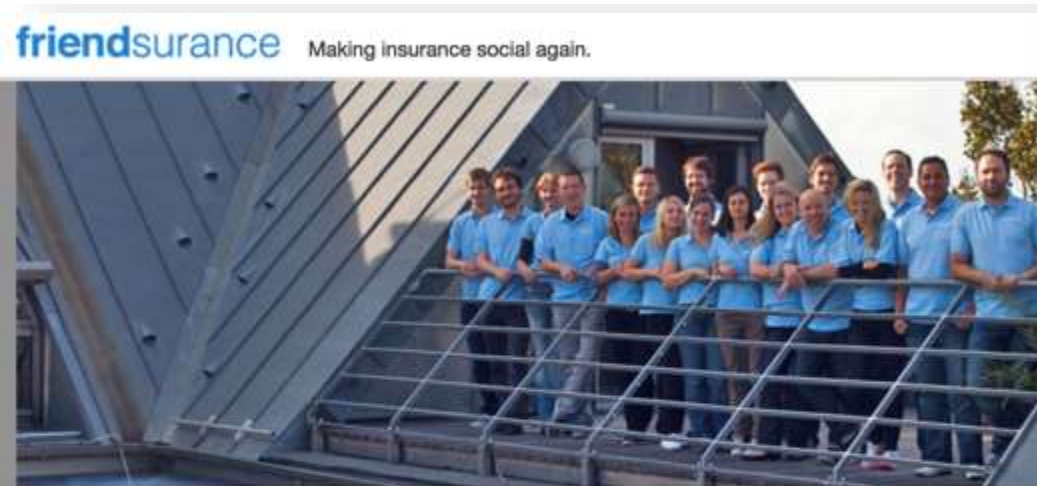


# Digital Capital





# Digital Community



## The future of insurance

Friendsurance takes a completely new approach towards insurance: for the first time, we have implemented the concept of a online peer-to-peer insurance, which combines social networks with well established insurance companies. Customers can connect to form individual insurance-networks, thereby lowering their annual insurance premiums by up to 50%. Friendsurance was founded in 2010 in Berlin and currently operates the website [www.friendsurance.de](http://www.friendsurance.de) for the German market.

### Visit Friendsurance



# Digital Access



Forget everything  
you thought  
you knew about  
legal services.



@mar  
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# Digitising (Idle) Assets





# New Digital Products and Services



## Patents

### Digital asset insurance

US 7974861 B1

#### ABSTRACT

Digital assets may be insured against loss. The digital assets may comprise commercial products and/or user-generated data. An insurance product may provide either for monetary reimbursement or replacement (e.g., repurchase) of the digital assets and/or for backup services to backup insured digital assets so that the insured digital assets may be retrieved if the original user copies are lost.





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# Takeaways

**Digital Intelligence** is key for individuals to thrive. New ways of thinking are needed.

Successful organisations of XXI century are designing their services around **life events** of their customers. They also try to be **proactive**. Governments can be proactive too!  
[Opportunity]

The **seven traits of the digital mind** provide inspirations for how to protect old or create new revenue streams.





@ma  
@ch



1. PwC Chair in Digital Economy Launch - April 2015
2. Digital Identity 3.0 - August 2015
3. Disruptive Innovation - November 2015
4. The Proactive Organisation - March 2016
5. High Growth Firms – August 2016
6. Hiding in Plain Sight: Trends that will shape 2017 – November 2016
7. Retail 5.0 – March 2017



## DIGITAL WEEK PODCAST

**PwC Chair Digital Economy**  
Digital Week | The Proactive Organisation | 30 March 2016

2:46

| Episode Title  | Duration |
|--|----------|
| PwC Chair Digital Economy - Digital Week   The Proactive Organisation   30 March 2016                            | 2:46     |
| PwC Chair Digital Economy - Digital Week   Opportunity   12 February 2016  | 3:88     |
| PwC Chair Digital Economy - Digital Week   Environmental Sensing   10 December 2015                              | 9:42     |
| PwC Chair Digital Economy - Digital Dialogue   Professor Karl Kautz   3 December 2015                            | 2:53     |
| PwC Chair Digital Economy - Digital Dialogue   Smart Cities - People, Place and Technologies   23 November 2015  | 3:38     |
| PwC Chair Digital Economy - Digital Week   Digital Community   17 November 2015                                  | 2:44     |
| PwC Chair Digital Economy - Digital Dialogue   Neuroplasticity with Professor Selena Bartlett   13 November 2015 | 2:53     |
| PwC Chair Digital Economy - Digital Week   Disruptive Innovation   9 November 2015                               | 3:73     |
| PwC Chair Digital Economy - Digital Dialogue   Professor Antonio Liotta   29 October 2015                        | 3:38     |
| PwC Chair Digital Economy - Digital Dialogue   Hackerspace Brisbane   28 October 2015                            | 3:31     |
| PwC Chair Digital Economy - Digital Intelligence   Digital Week   14 October 2015                                | 3:56     |

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|   |                              |                                   |                                |                            |                                 |  |                               |
|---|------------------------------|-----------------------------------|--------------------------------|----------------------------|---------------------------------|--|-------------------------------|
| Why?  | My Car – The Digital Mailbox | Are you a data Fashionista?       | Sharing Economy Regulation     | Smart City Gamification    | Is Data Changing My Behaviour?  | Do Digital Natives think differently?          | The Digital Divide            |
| Using Digital to Drive Game Changing Value Creation | Education 3.0                | Disrupting the electricity sector | Clive Whincup – CIO Woolworths | Digital public goods       | Silicon Valley meets Bris-Vegas | Rethinking Regulation in the Sharing Economy   | Tracey Gosling Australia Post |
| Digital Identity 3.0                                | The Innovation Nation        | Digital Intelligence              | Hackerspace Brisbane           | Professor Antonio Liotta   | Disruptive Innovation           | Neuroplasticity with Professor Selena Bartlett | Digital Community             |
| Smart Cities – People, Place and Technologies       | Professor Karl Kautz         | Environmental Sensing             | Opportunity                    | The Proactive organisation | Accelerating Ideas              | Blockchain                                     | The Secret Code               |
| [Disrupting Professional Services]                  | Proactive Government         | Hiding in Plain Sight             | Fake News                      | Digital Bill of Rights     | Retail 5.0                      | [...]  |                               |



## Contact

**Prof Marek Kowalkiewicz** PwC Chair in Digital Economy | QUT

[marek.kowalkiewicz@qut.edu.au](mailto:marek.kowalkiewicz@qut.edu.au)

M 0499 542 613

@ChairDigEconomy  
@marekkowal  
chairdigitaleconomy.com.au