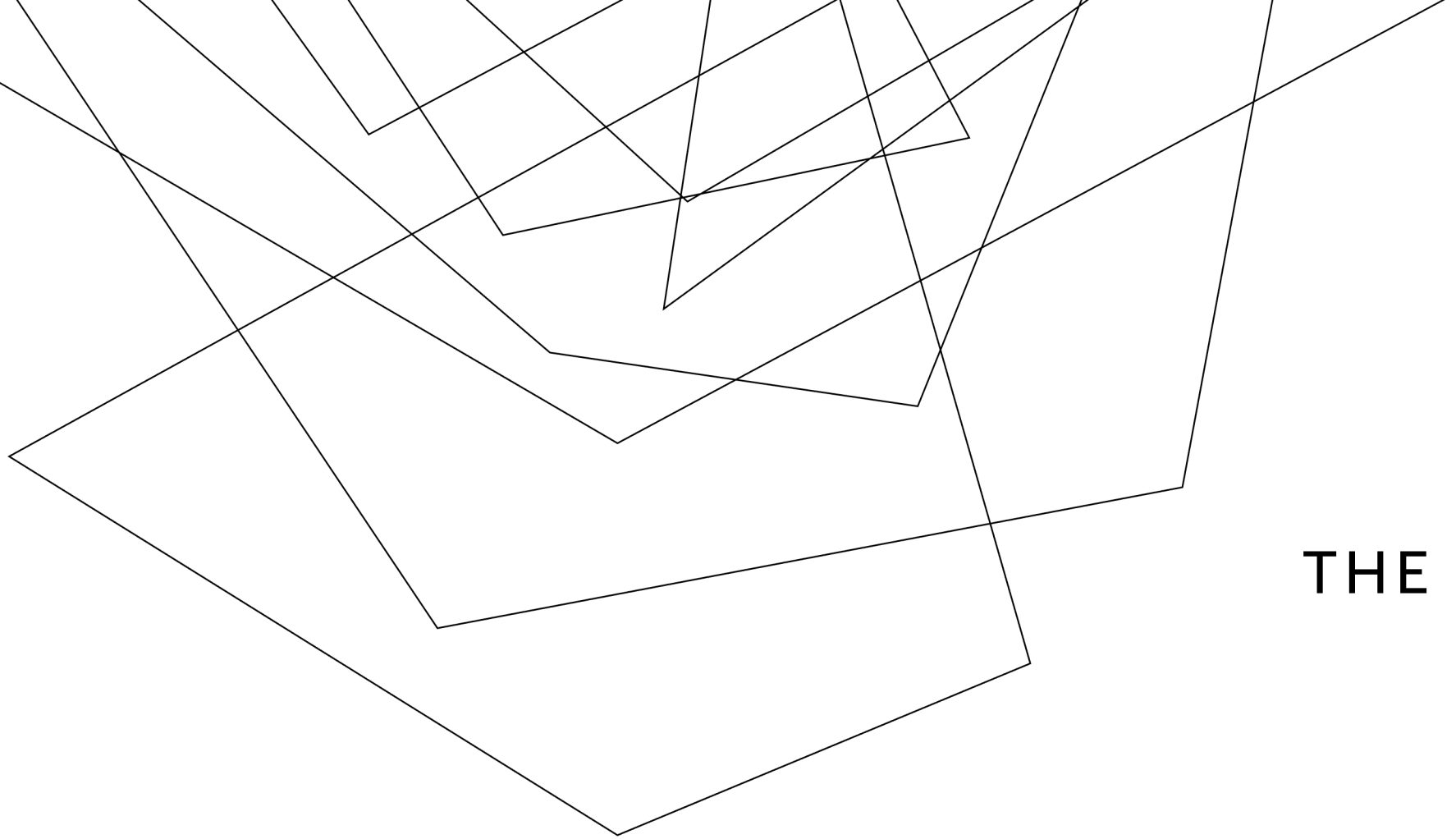


THINKING BEYOND TECHNOLOGY

TO BUILD THE NEXT 20 YEARS OF TRUST

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AGENDA

mind-stretch

#1 disruption

#2 fusion

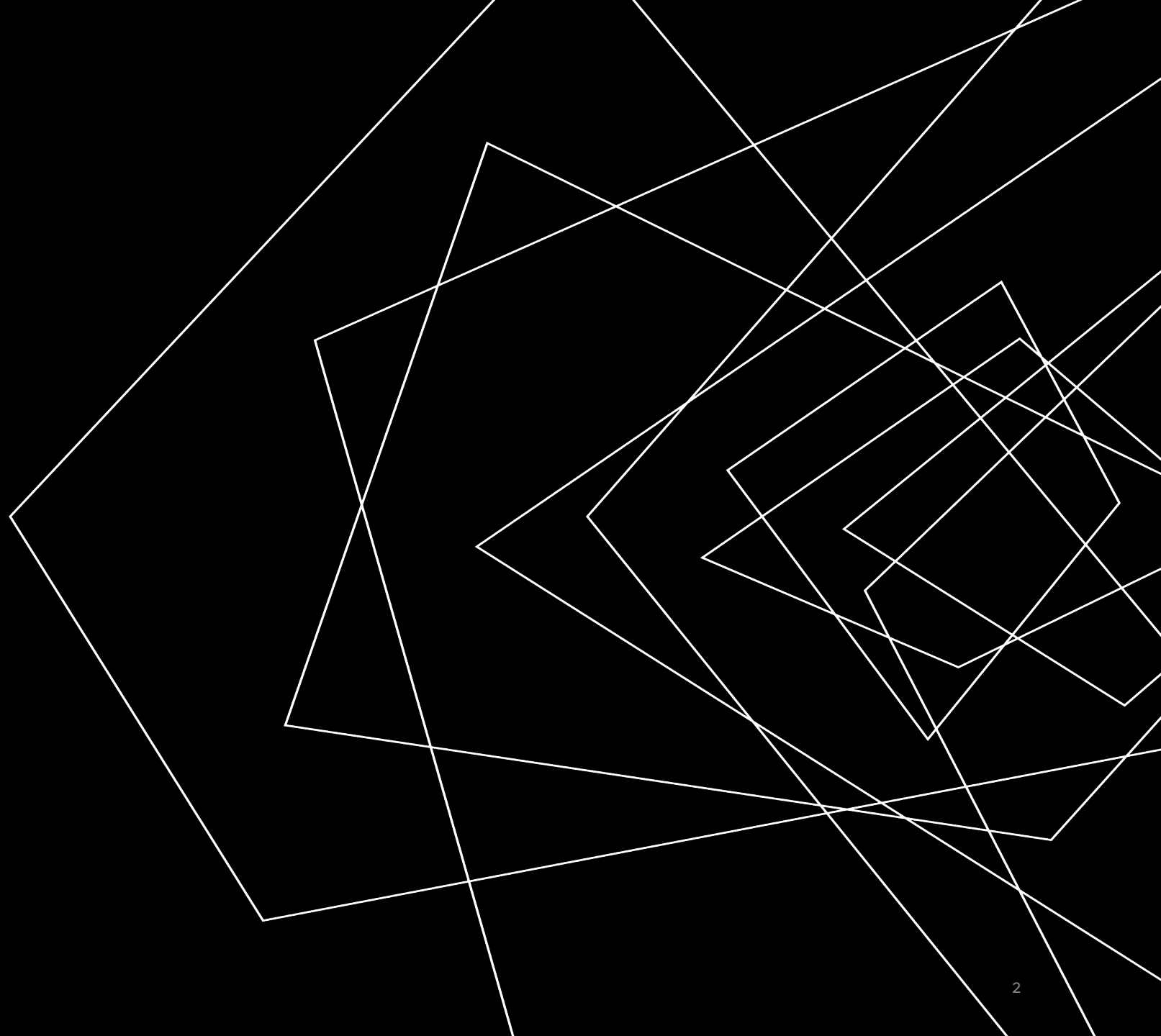
#3 design thinking

#4 trust

#5 cross-domain leadership

managing messy

takeaways

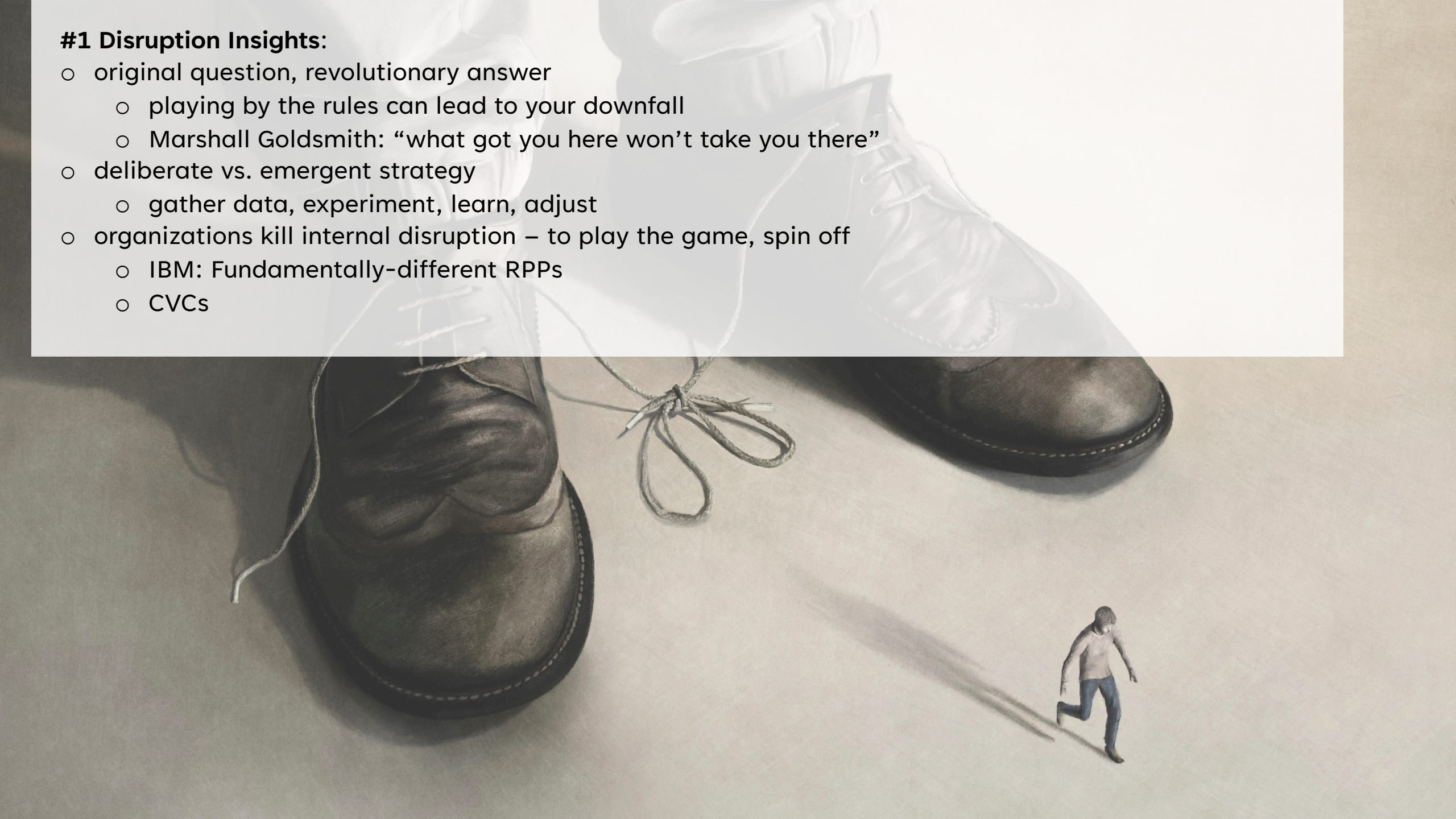


20-yr anniversary of PCI, so looking

- **backward** - insights/lessons from the past relevant today
- **forward** - envision the future & what do we do, now?

I'm sharing **different perspectives –**
5 disciplines to stretch your thinking





#1 Disruption Insights:

- original question, revolutionary answer
  - playing by the rules can lead to your downfall
  - Marshall Goldsmith: “what got you here won’t take you there”
- deliberate vs. emergent strategy
  - gather data, experiment, learn, adjust
- organizations kill internal disruption – to play the game, spin off
  - IBM: Fundamentally-different RPPs
  - CVCs

Are you ready

to think and operate

like a disruptor?



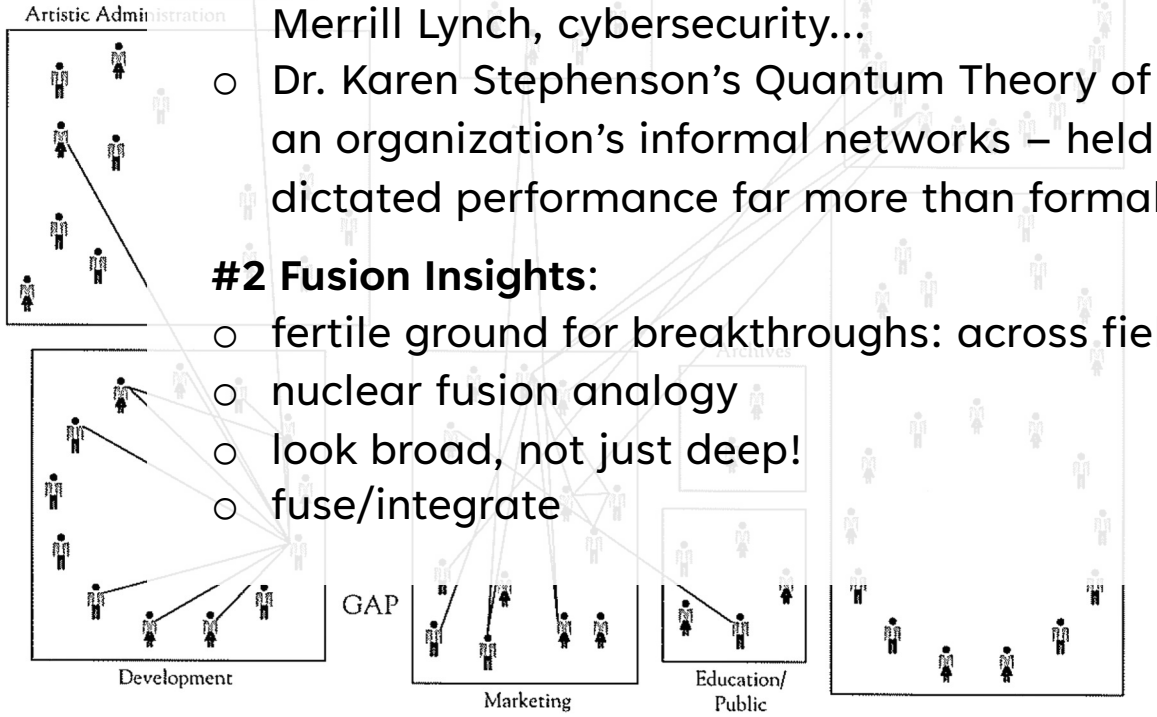


Outcomes:

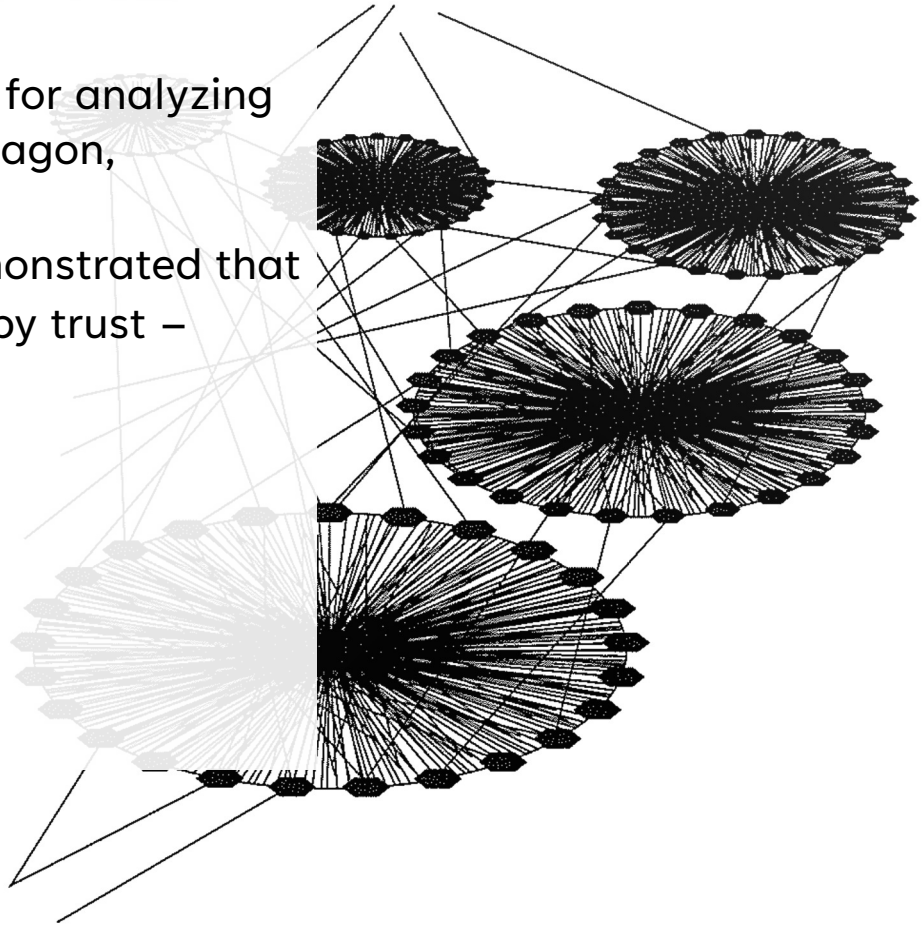
- one of the 100 Most Innovative Firms in the World (*CIO Magazine*)
- pioneered a new field – social network analysis
- new mathematical techniques, modeling, & methods for analyzing social (& other types of) networks – used at The Pentagon, Merrill Lynch, cybersecurity…
- Dr. Karen Stephenson's Quantum Theory of Trust demonstrated that an organization's informal networks – held together by trust – dictated performance far more than formal hierarchy

#2 Fusion Insights:

- fertile ground for breakthroughs: across fields
- nuclear fusion analogy
- look broad, not just deep!
- fuse/integrate



LA Philharmonic



The Pentagon

Source: Karen Stephenson, "Trafficking in Trust: The Art and Science of Human Knowledge Networks," in *Enlightened Power: How Women are Transforming the Practice of Leadership*, edited by Lin Coughlin, Ellen Wingard, and Keith Hollihan, 242 - 265. San Francisco: Jossey-Bass, 2005.

What other industries/fields/analogies deserve your thought?

Immunology
Evolutionary Biology
Aviation
Nuclear Power
Sports Science (Gait & Dynamic Signature Verification), Etc.
...





Unified Payments Interface (UPI)

- **empathize**
- **define** - reframed the Security Problem - HMW
- **ideate** - w consumers, fintechs, banks, and government. **Virtual Payment Address (VPA)**
- **prototype** - early, lo-fi
- **test & iterate** - watch users, ask, localized pilots in select cities

Outcome: Rapid scale, billions of transactions monthly

#3 Design Thinking Insights:

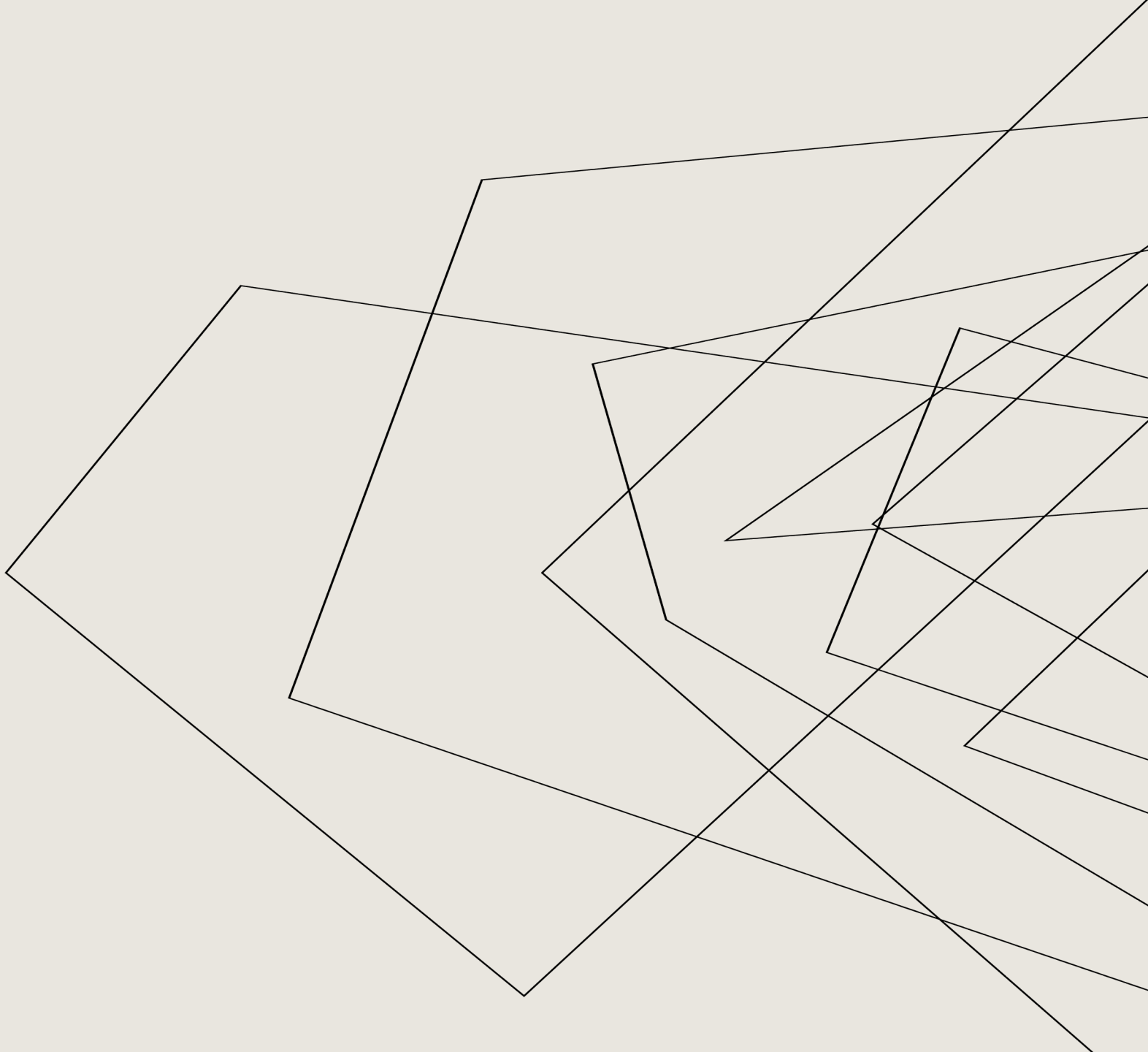
- start with desirability, not feasibility or viability
- when you **design with intimacy—seeing the world through users' eyes** — u **build the emotional connection necessary for trust**
- bonus insight: **data science + DT** - use quant data for "what's wrong" & qual for "why?"



Are you designing tech-first systems

then wondering

why users aren’t comfortable?



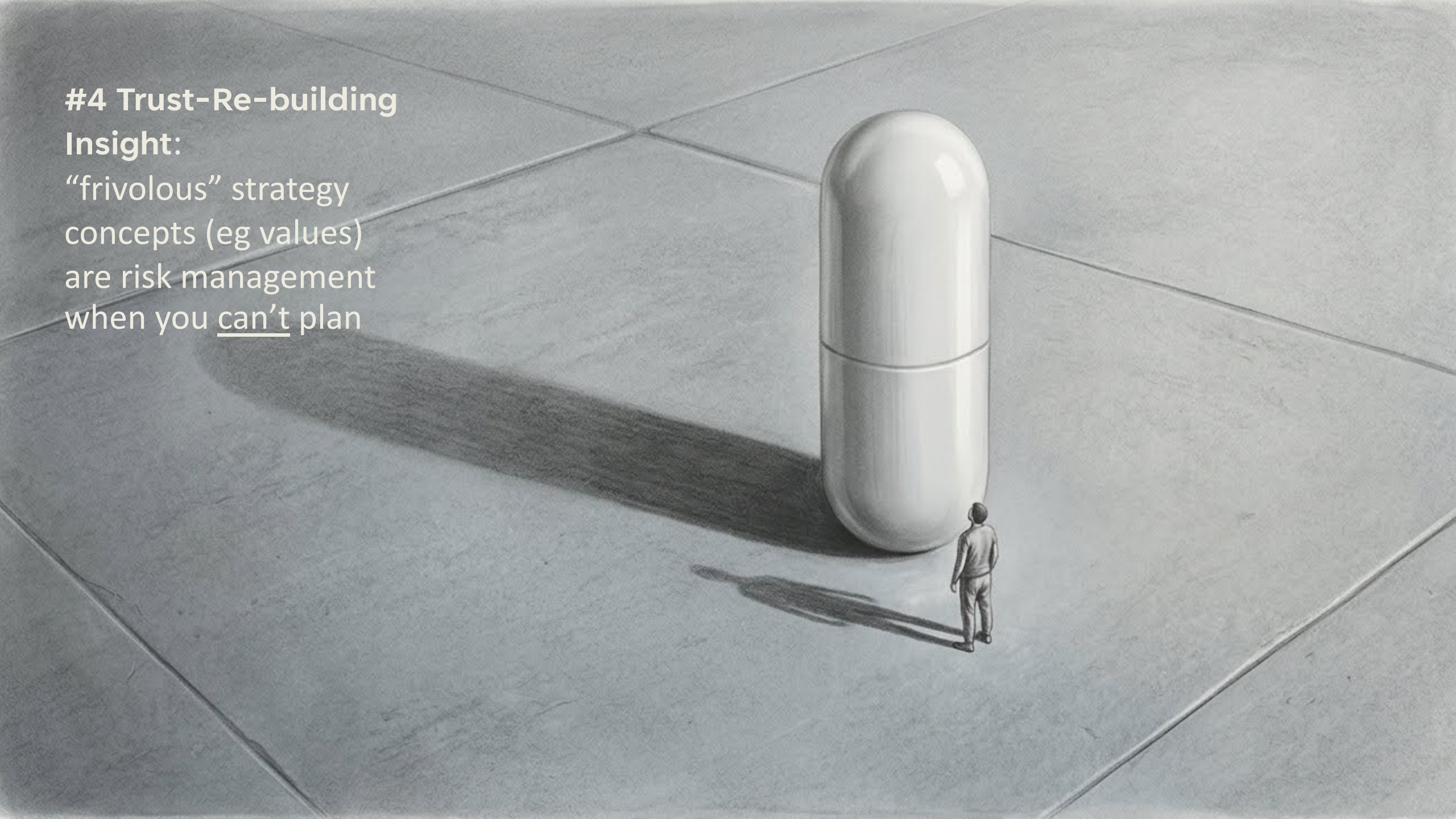
#4: Trust – Build AND Rebuild
(so, 2 stories)

Reframe: HMW verify someone the same way a loved one does?
Insight: smartphone already has relationship
Solution: passkeys (FIDO2 architecture)

#4 Trust-Building Insight:
you can build tech trust the way humans (and sheep!) do, beginning with relationship & recognition

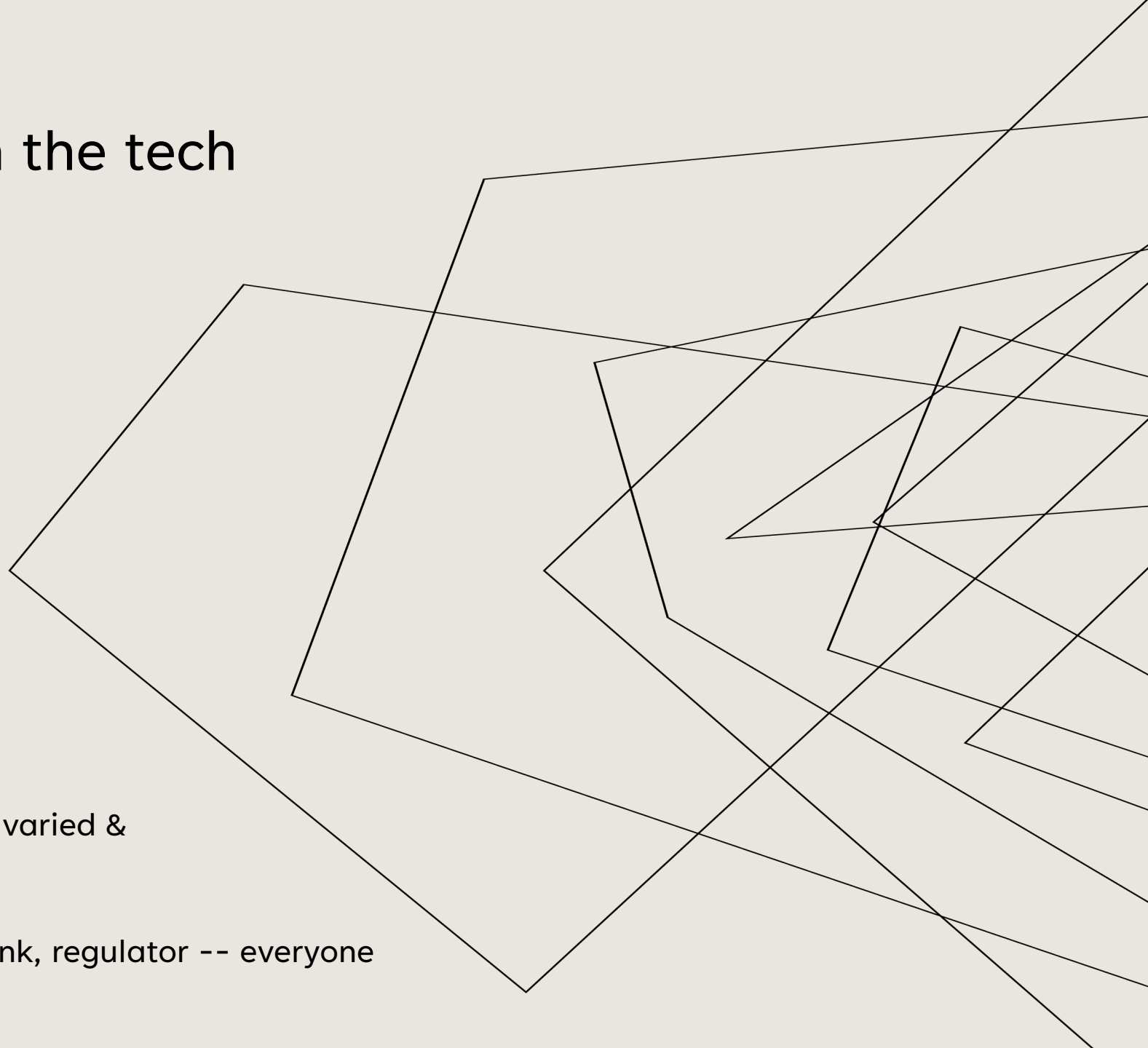


#4 Trust-Re-building Insight:
“frivolous” strategy concepts (eg values) are risk management when you can’t plan



Are you so focused on the tech you're not working on **human** trust?

From whom will you learn about trust?



Hint: your ecosystem stakeholders are varied &

you need to understand them all!

Hawker center, consumer, network, bank, regulator -- everyone

- cultural anthropology & finTech
  - **P2P CNY packets** inside WeChat transformed payments into a warm, emotional social interaction
  - partnered w CCTV Spring Festival Gala: shake your smartphone 2win random digital red packets. **200 million users linked their bank accounts to WeChat Pay in a weekend**
- video games & finance UX
  - “shake“: physical haptic rumble & gun reloading sound
  - shared game of luck, driving massive viral loops
- philosophy & business: “choose kindness” – user 1st

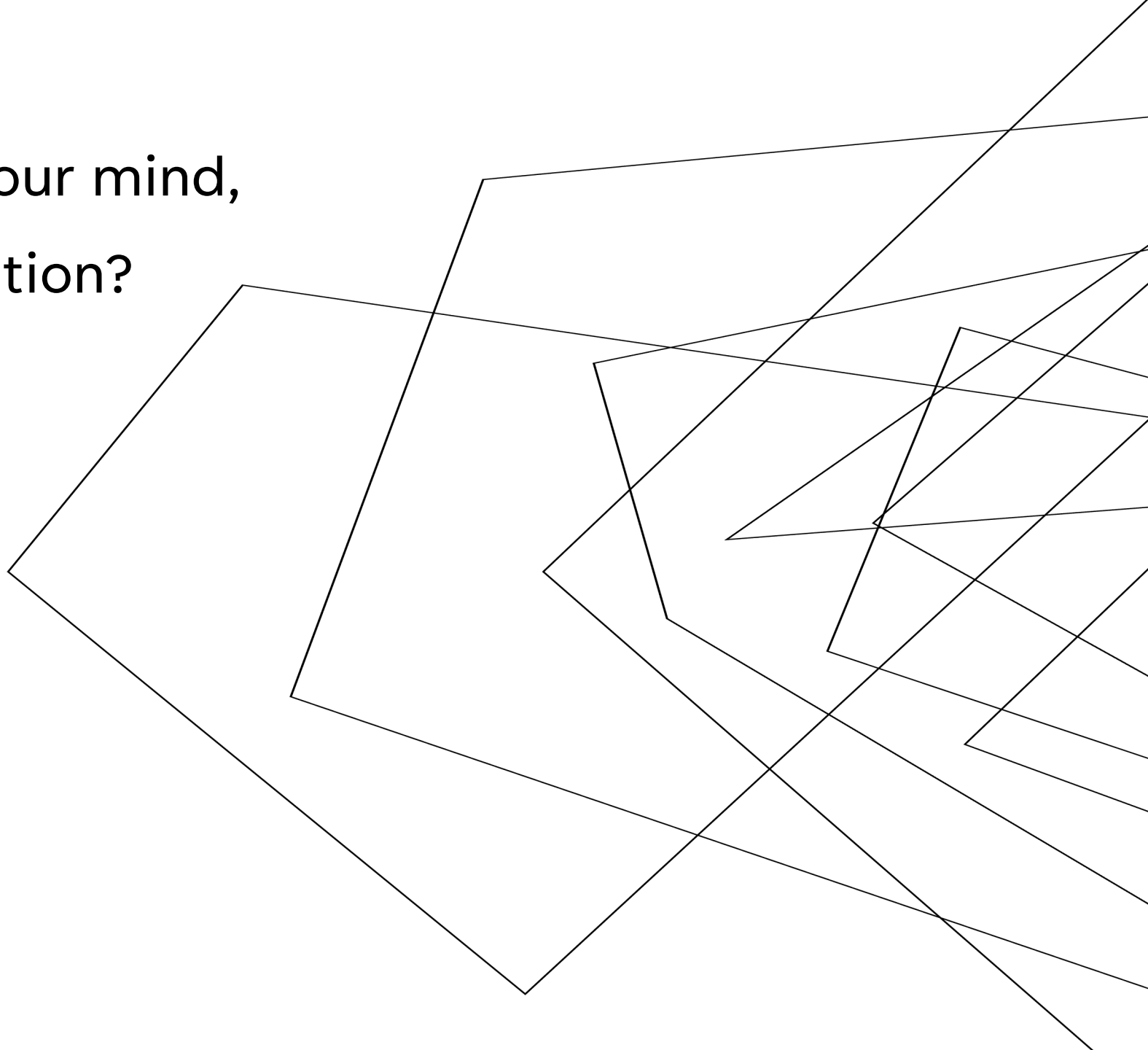
Outcome: **over a billion daily logins**

#5: Cross-Domain Leadership Insights:
- **Asia is today’s innovation leader**
- **we need leaders who**:
  - have **mental diversity**, not just org’s with diversity
  - **tap on diverse, eclectic networks inside & outside**
  - can **lead across organizations -- lead ecosystem**
  - can **co-create/collaborate**



Have you diversified your mind,
network, and organization?

Can you lead
across boundaries &
co-create/collaborate
with EVERYONE
in your ecosystem?



Managing Messy

bottom line: it's **not just tech – the organization & people around it make the difference**

AI poses dangers AND opportunities 4innovation

Start with governance (better ROI & speed!), responsible AI, then extend into agentic AI issues

human issues going forward

- FoW Human+AI work/synergy – **humans think differently** from AI & **bring something different** to the table – learn 2 **co-create** w AI AND humans/organizations
- FutureSkills framework
- Don't forget **skill-building** if u don't hire at junior level (**obelisk** organizations) – simulations & **industry-ed experiential partnerships**
- **blended workforce - human & digital people on the org chart**
- devise **new ways to keep human attention** in sensemaking review (borrow from gaming?)

Takeaways

HMW stretch, strengthen, & **integrate** our thinking, from these 5 disciplines?

disruption - deliver like a corporate, but innovate like a startup/disruptor

fusion – reach faaaaaar 4new ideas & integrate them

human-centered design – learn deeply from humans (empathy & prototyping)

trust – *build* it on relational intimacy; *repair* it with values & integrity

cross-domain leadership

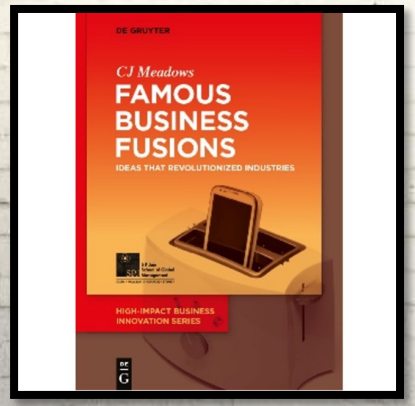
- diversify your mind, network, and organization
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fusion



famous fusions



CJ LinkedIn



CJ2
Digital Twin



SPJ
Exec Ed +

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