

‘You better start swimming’ or
you’ll sink like a stone’

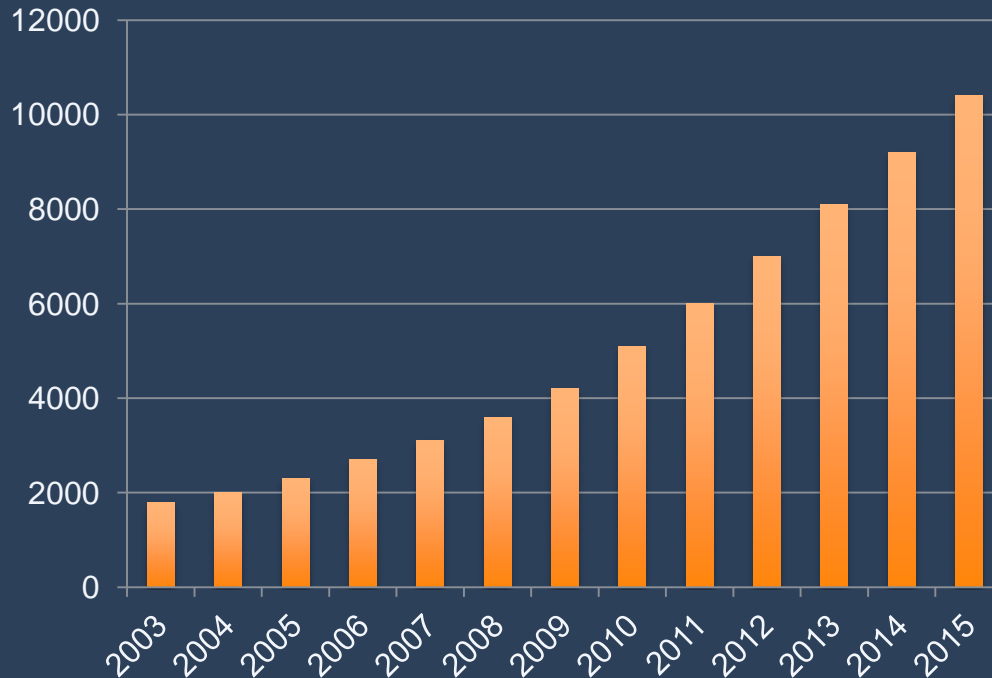
Carmen Ene

| CEO, 3 Step IT |

- We're faced with inevitable change
Some of these changes favour financing
- We're faced with inevitable challenges
Technology can make our processes faster or more efficient
- Do more or do it better?

An inevitable change

Environmental concern is growing exponentially



Is this is a threat,
a responsibility,
or an opportunity?

There's a trend towards access and use
and away from ownership

3 STEP IT 



The worlds biggest room rental company owns no rooms

“Access is so superior to ownership in many ways that
it is driving frontiers of the economy”

Kevin Kelly

Access is superior to ownership
There's a role for financing, just in a different place

3 STEP IT 



Leasing drives market growth
Enabling business sales



Ownership displaced by car clubs...
With leasing funding the car club investment



UBER

The world's biggest taxi firm
owns no cars...
Now it's a major US car
financier offering access to
cars for UBER drivers

Access is superior to ownership ~ a tech example



Server **ownership switches to** server **use**

Access to IT fuels cloud service provider growth

Financing funds their capacity

“Access is so superior to ownership in many ways that it is driving frontiers of the economy”

Kevin Kelly

- We're faced with inevitable change
Some of these changes favour financing
- We're faced with inevitable challenges
Technology can make our processes faster or more efficient
- Do more or do it better?

Inevitable challenges

From AI to IA

- Intelligent Assistants will help target new clients or judge risk, or...

Blockchain

- can help manage contracts, revolutionise accounting...

Blockchain + Internet of Things

- will manage & monitor asset inventories

These technologies, and others, fuel the Fintech revolution

Fintech cannot be ignored

How are you currently engaging with FinTech?



PwC Global FinTech survey 2016

- We're faced with inevitable change
Some of these changes favour financing
- We're faced with inevitable challenges
Technology can make our processes faster or more efficient
- Do more or do it better?

Do more? Or do it better?

- “20% of companies are fearless in the face of disruption.
- They: collaborate to grow; invest in platforms and operate with openness”



**Do not face
disruption alone**



**Make yourself
indispensable**



**Embrace operational
flexibility**

Collaboration is the new competitive advantage

Do more and do it better?

- “20% of companies are fearless in the face of disruption.
- They: collaborate to grow; invest in platforms and operate with openness”



Do not face
disruption alone



Make yourself
indispensable



Embrace operational
flexibility

‘Then you better start swimming’ or you’ll sink like a stone.’

3 STEP IT 

Thank you!