

Blockchain & Tech Trends

AI & Robotics

- the simulation of human intelligence in machines that are programmed to think like humans and mimic their actions
- able to rationalise and take actions that have the best chance of achieving a specific goal
- adding EQ to technology's IQ at scale to extract insights from data

ICOs

- a cryptocurrency's first issue to the public often accompanied by a white paper
- level of investor uptake determines its value but remain completely unregulated
- similar to an IPO, but coins issued can also have utility for a software service or product

IoT

- name for the aggregate collection of network-enabled devices used to connect and exchange data with each other over the Internet
- devices self-report in real-time, improving efficiency and bringing important information to the surface more quickly than a system depending on human intervention
- organisations are able to monetise own information assets

NFTs

- unique cryptographic tokens that exist on a blockchain and cannot be replicated
- NFTs can represent real-world items like artwork and real estate
- "Tokenizing" NFTs makes buying, selling, and trading them more efficient while reducing the probability of fraud

CBDCs

- digital tokens, similar to cryptocurrency, issued by a central bank and pegged to the value of the country's fiat currency
- promote financial inclusion and simplify the implementation of monetary and fiscal policy
- decrease the maintenance a complex financial system requires, reduce cross-border and money-transfer transaction costs