

# Blueprints for Futures

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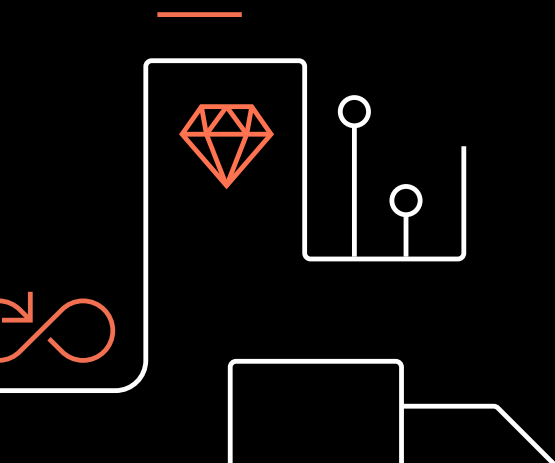
The future is rapidly approaching—or is already here, depending on who you ask. The cycle of change is spinning faster and faster. Despite the widespread awareness of these shifts, little attention is devoted to systematically exploring multiple futures and our place in them. By imagining the future, not in terms of today's targets and projections, but on tomorrow's own terms, we can actively shape it.

This booklet of 17 items helps you to do that.

Many of the phenomena might not be directly related to banking, but all these societal changes will eventually be felt globally, across all sectors and industries. These scenarios aren't intended as predictions, rather as starting points from which your own thought process might depart.

We encourage you to consider the phenomena in terms of their desirability. Can they, on their own or in combination, lead to desirable futures? Or, do they require us to imagine alternative possibilities?

Take our thoughts, measure them against yours, and consider how the very basics of industries and society might shift in the near future.





## Access vs Ownership

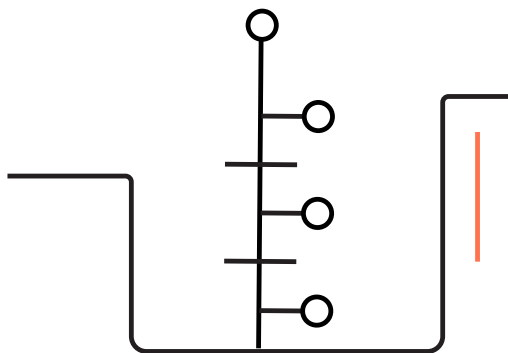
Access can equal ownership  
of goods and services.

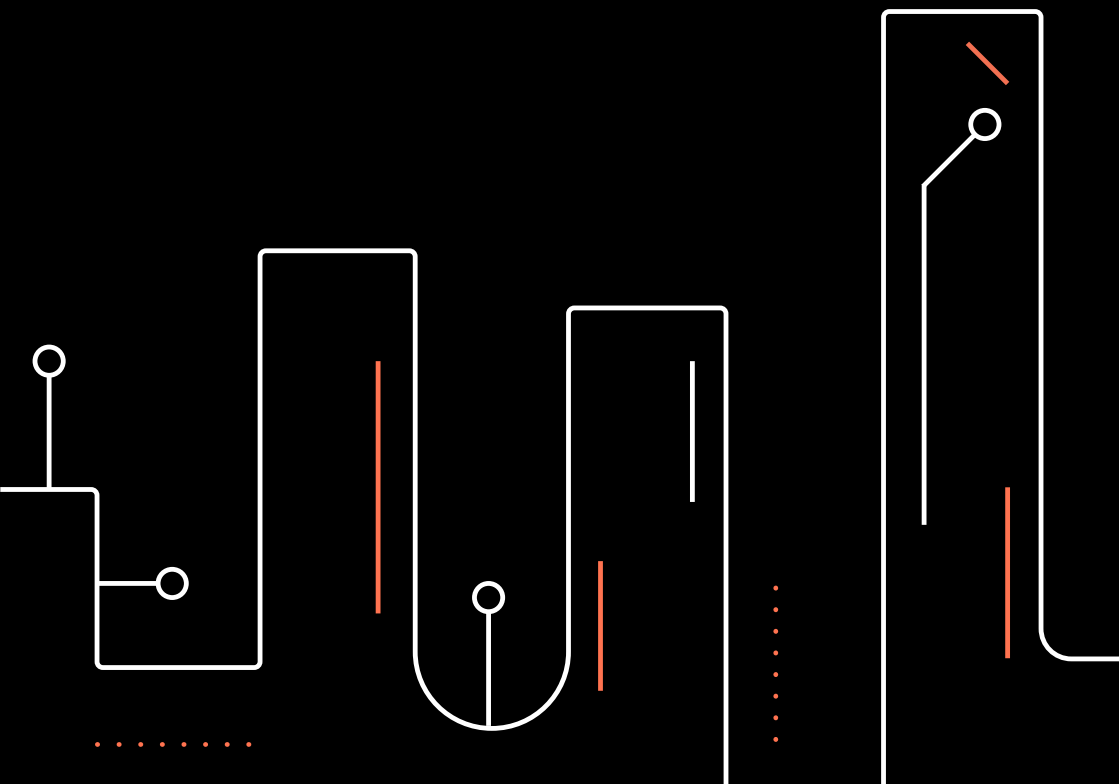
People increasingly value having access to goods and services, rather than exclusively owning them. The concept of ownership becomes blurred as people seek to experience rather than to possess. Economies can be built on access at least as much as on ownership of capital. Lifestyles of people and relationships among individuals and groups shift as a result. The way people understand exclusivity, luxury and social status is redefined.

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Imagine your wealth doesn't depend on your purchasing power or ability to own the most expensive car. You can also drive the most expensive car as if it was your own without the burden of owning it.

**What if the way people  
understand exclusivity,  
luxury and social status  
were redefined?**







## Production Shift

Extended means of production  
can enable the consumer to be  
a producer.

Goods are produced through  
extended means and in a highly  
tailored manner in a global market.  
An exponentially increasing level  
of individualization blurs the line  
between consumer and producer.  
As people take more charge of the  
production and consumption of  
their goods, consumers are more  
in control of the production of the  
goods they consume.

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Imagine you could create the  
exact cereal you want to have for  
breakfast today.

**What if producing what you  
consume were the new norm?**



## Extended Society

Anything can be part of society.

As non-humans gain more rights and recognition, they are included as autonomous and independent members of society. This can include not just machines but also objects, living and non-living things, resources, and others. More diverse communities emerge as entities connect on levels far beyond the boundaries of today's networks. Society is extended to de-center the human and include all entities.

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Imagine you are in a public meeting about a new proposal for redesigning your local park. Trees, buildings, and bugs are legally represented and have the chance to voice their opinions.

**What if relationships had a  
different meaning?**



## Displayed Privacy

The boundaries of Public and Private blur.

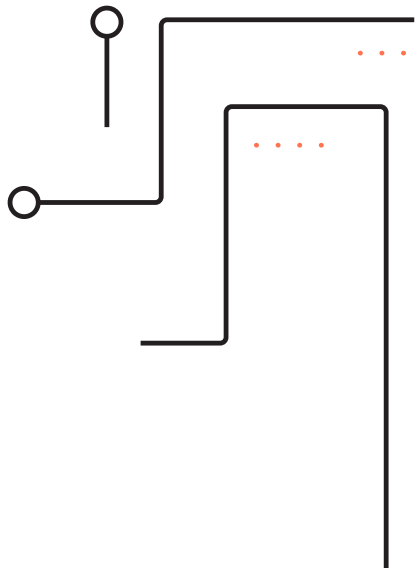
The private and public domains are no longer recognizably separate. The distinction blurs in the way it shapes everyday life activities in new formations of transparency.

Private becomes public and public becomes a reflection of the private as new types of private identities are formed in the new public realm. The blurring of the boundaries causes new types of behavior between individuals.

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Imagine if everyone could hear you singing in your car.

**What if public and private aspects of your life converged and were no longer separated?**









## Space Frontier

Humanity expands beyond Earth's low orbit.

The interplanetary, beyond and the in-between becomes a feasible means of life and mobility. The map of life in all its political, economic and social elements is constructed in the advent of new worlds and access to spaces.

New frontiers beyond the Earth become possible enabling new futures, be they inter-planetary, orbital or beyond.

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Imagine if your online order came from Mars.

**What if your everyday life  
was disseminated across  
many spaces?**



## Being Human

Nature is no longer the only driver  
of human development.

New capabilities are part of the human experience. These can be driven by natural or artificial processes. The distinctions of inorganic and organic blur, allowing for greater plasticity in our understanding of what it means to be human.

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Imagine if health was part of human nature. You could heal yourself from a disease and transmit the key to your recovery to others.

**What if there were new  
boundaries of what it means  
to be human?**



## Open Knowledge

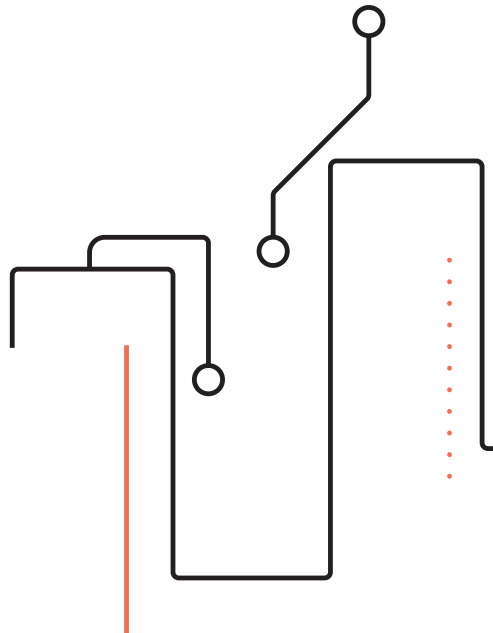
Knowledge is shared and widely accessible.

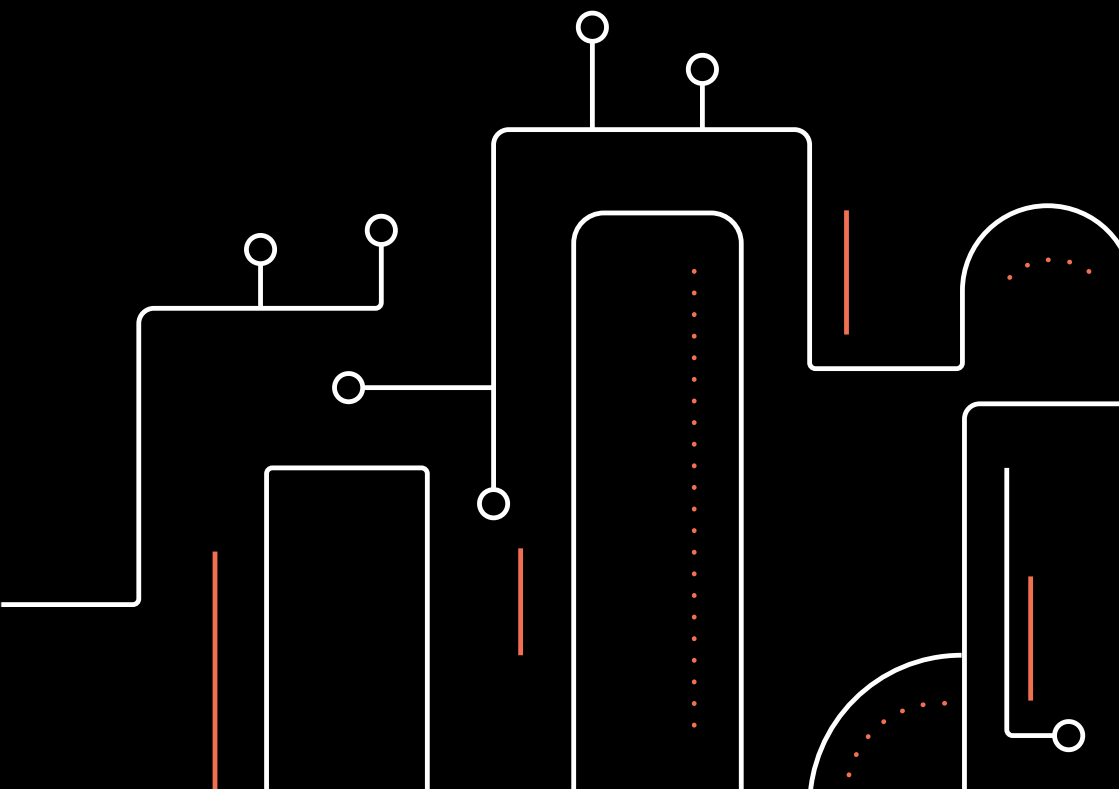
Knowledge becomes non-exclusive and accessible. It can be accessed without any barriers of production and consumption. Knowledge is ever-present and available in society as it becomes independent from the limits of ownership.

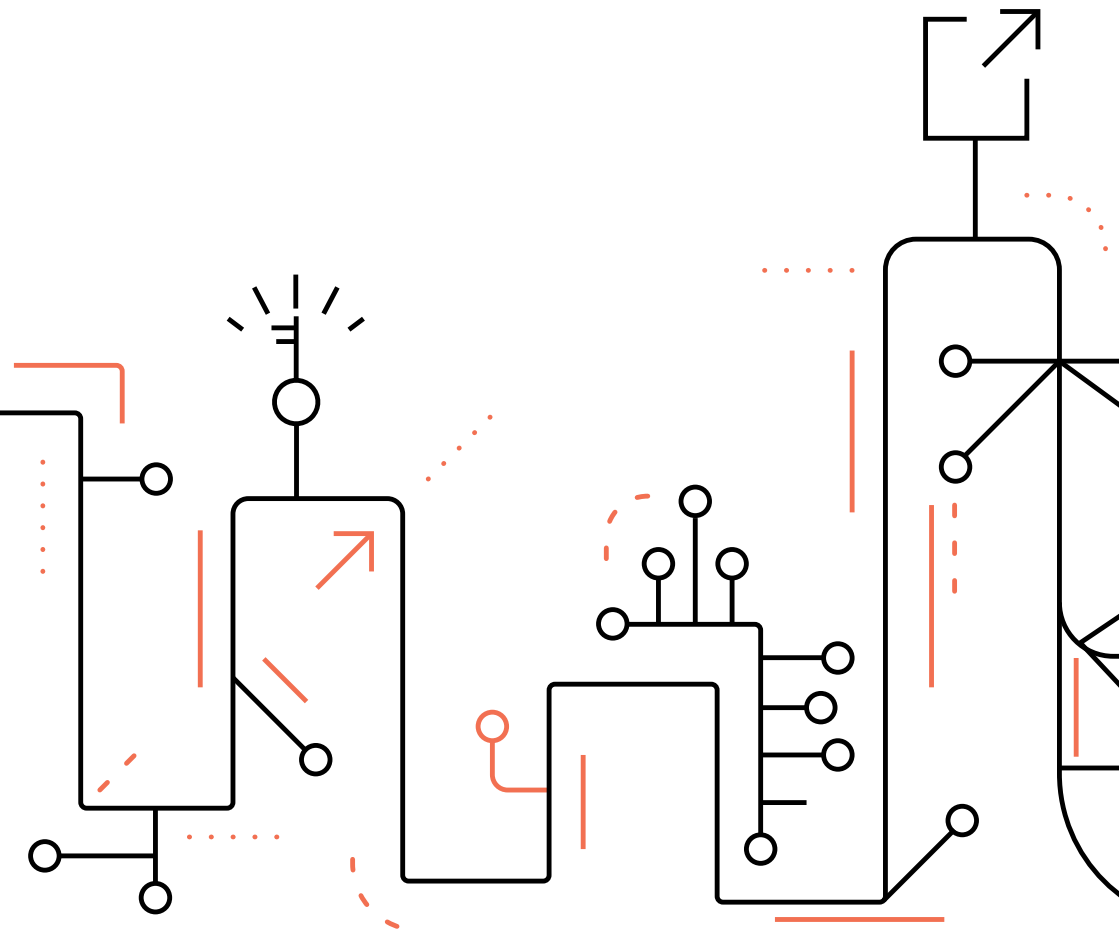
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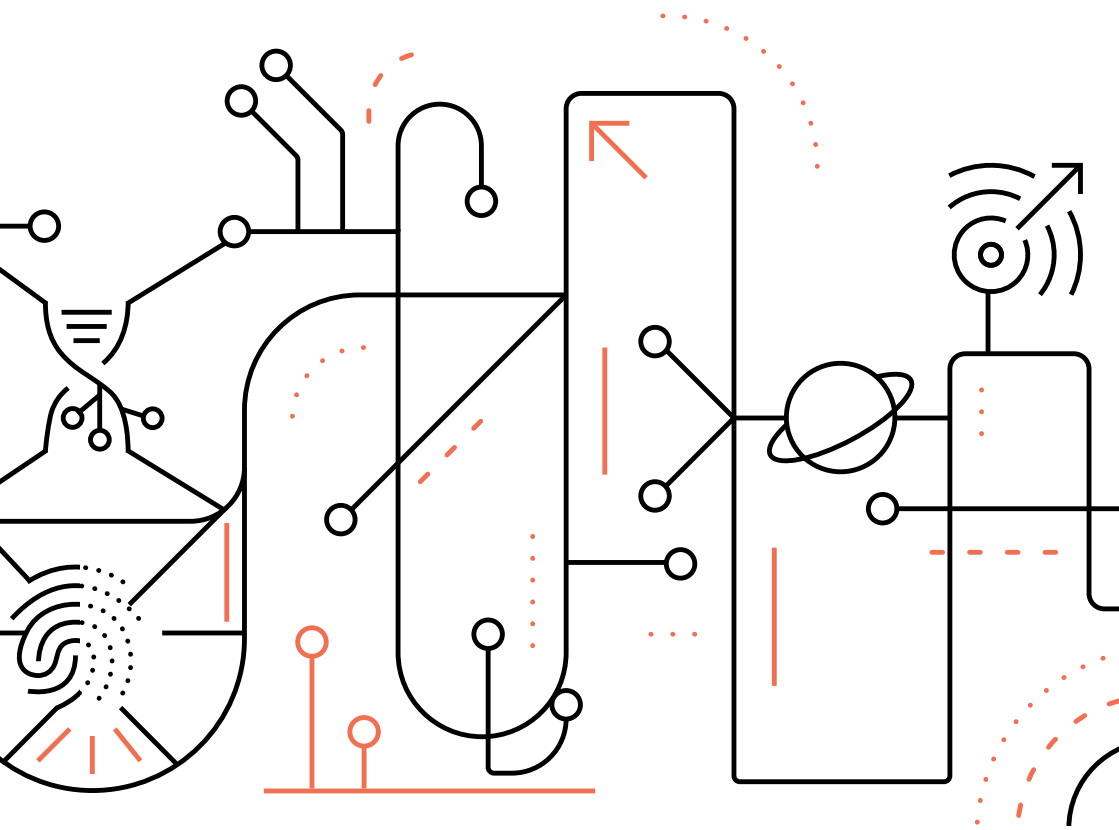
Imagine if you could access the knowledge of birds and fish and decide where best to go on holiday.

**What if knowledge was no longer owned?**











## Simultaneity

**Multiple realities can be experienced at the same time.**

Undivided attention can be devoted across multiple activities at the same time. This allows for the scaling of interaction that can seemingly coexist. Anyone can consciously interact in various facets of human experience simultaneously. Our perceptions, feelings or senses multiply and adapt to the reality we are experiencing.

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Imagine you could be fully present with 100% attention while you cook, solve a quantum physics problem and talk with your parents, without dividing your attention between the tasks. None of the activities suffer from you doing the others at the exact same time.

**What if your attention was undivided between coexistent tasks whilst being fully focused?**





## Ubiquitous Computing

Computing power is embedded  
in everything.

Computing resides in objects throughout environments. In an entirely decentralized system, all things can be individually autonomous and infinitely connected between each other. This allows for new ways of interacting with the environment which responds and adapts to our needs constantly.

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Imagine if the bowl where you cut your avocado would adjust its temperature and suggest the right amount of salt needed for your avocado to be fresh and perfectly seasoned.

**What if your environment  
could support you in your  
decision making?**



## Mobility Unbound

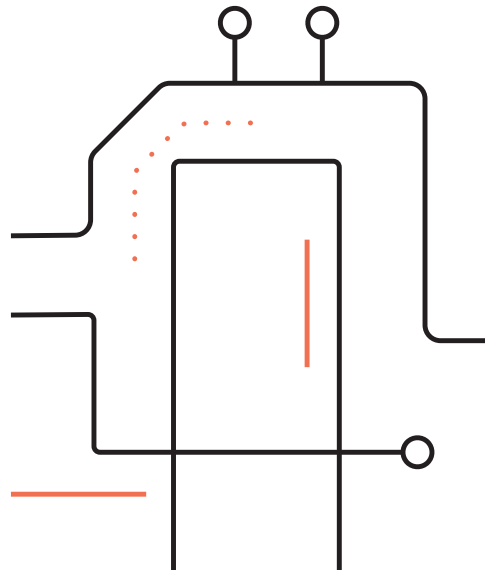
Activities and participation  
can occur in any location.

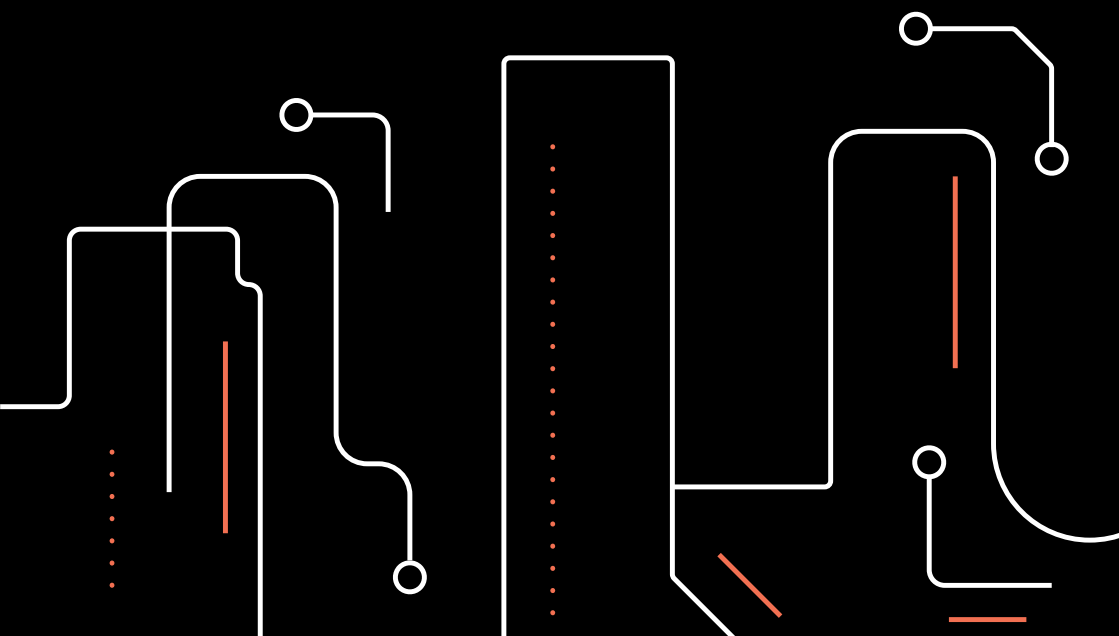
Perceived distance is altered as new forms of mobility change our idea of travel. Physical participation in activities is not limited by our relation to things and their geographical location. Mobility is decoupled from the ability to move in a traditional sense as it becomes unbound.

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Imagine if visiting a friend abroad was like going out from your front door.

**What if no place were  
out of reach?**







## Unlocked Choice

All goods and services can become highly befitted to the consumer.

Consumers have a direct and active influence over their goods or services. This allows everything that we may ever need or want to be tailored, with precision to our unique sets of preferences. Rather than consumers conforming to industry standards, industry gains the potential to conform to each individual consumer and without compromise on either side.

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Imagine if your favorite sandwich presented itself as soon as you craved it.

**What if you didn't have  
to compromise?**



## Reality Multiplied

Realities of different kinds  
participate actively in shaping  
the world.

As humans' ability to experience a multitude of realities expands, it comes with a recognition that each one is no more 'real' than another. Realities of any kind can interact and influence one another. They exist together and all have the ability to participate actively in forming worlds which they occupy.

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Imagine if you could have the perspective of a fly, carpet and atom to shape the reality of your bedroom?

**What if you could interact with  
imagined possibilities?**



## Sensoric Environment

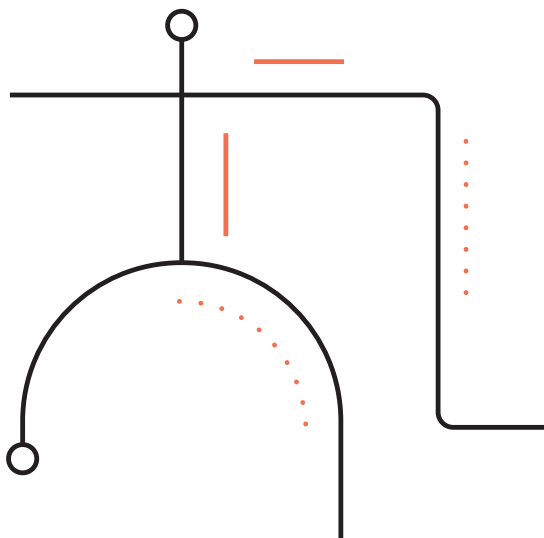
Everything is interwoven and interconnected in a sensoric environment.

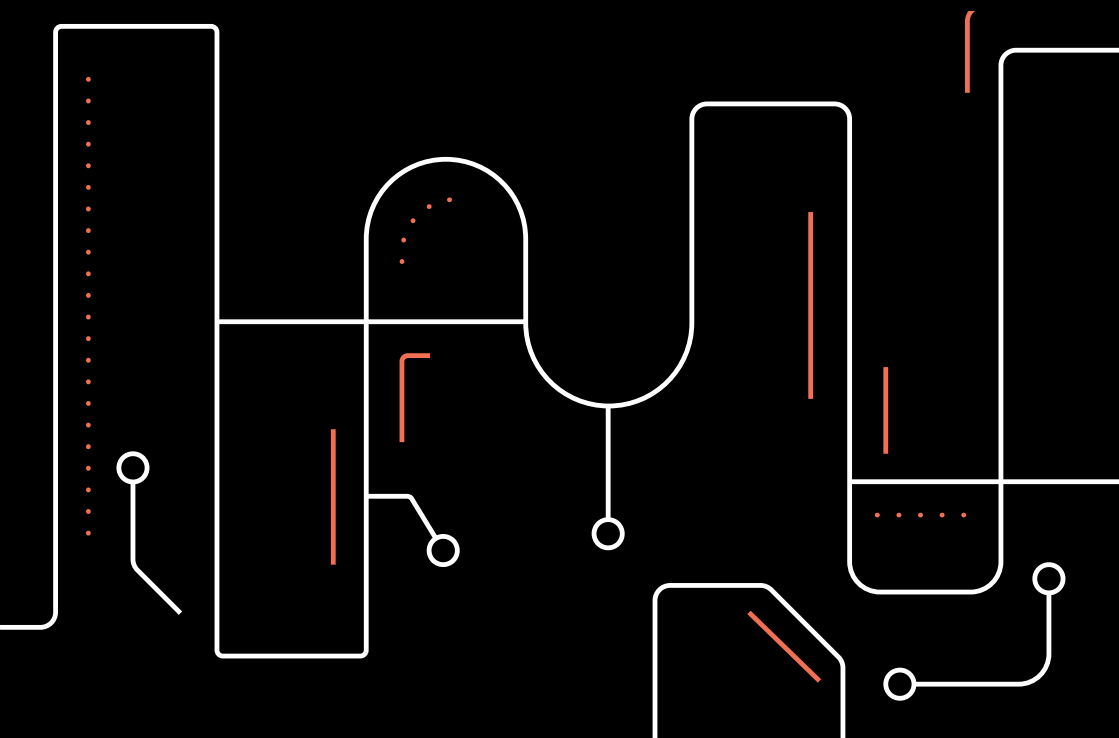
Anyone, whether they be human, machine, animal or something of a different nature can be imagined as a thread. Every single thread is woven together to form an interconnected fabric where every entity is able to sense another, allowing for total interactivity and communication.

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Imagine if you could have empathy with the trees and birds in a new building development.

What if we didn't need language  
when everything senses?







## Capital Evolved

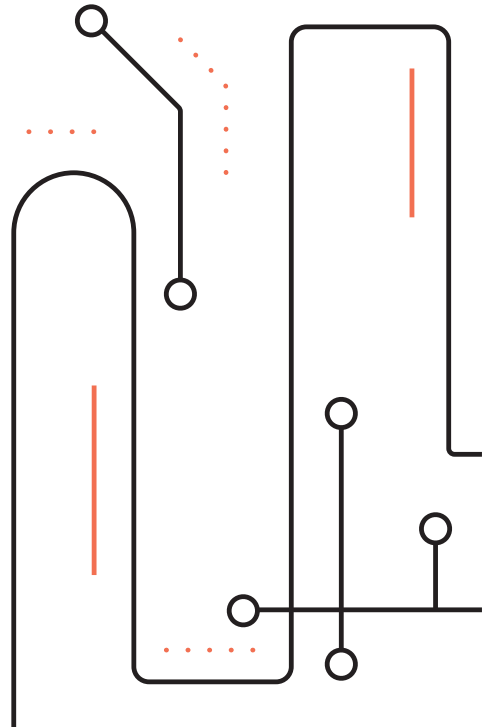
Different kinds of capital comprise access to goods and services.

Access to goods and services can be dependent on and expand to include external factors beyond current forms of capital. These novel forms of capital can become part of an individual's purchasing power and affect one's ability to participate in such economies.

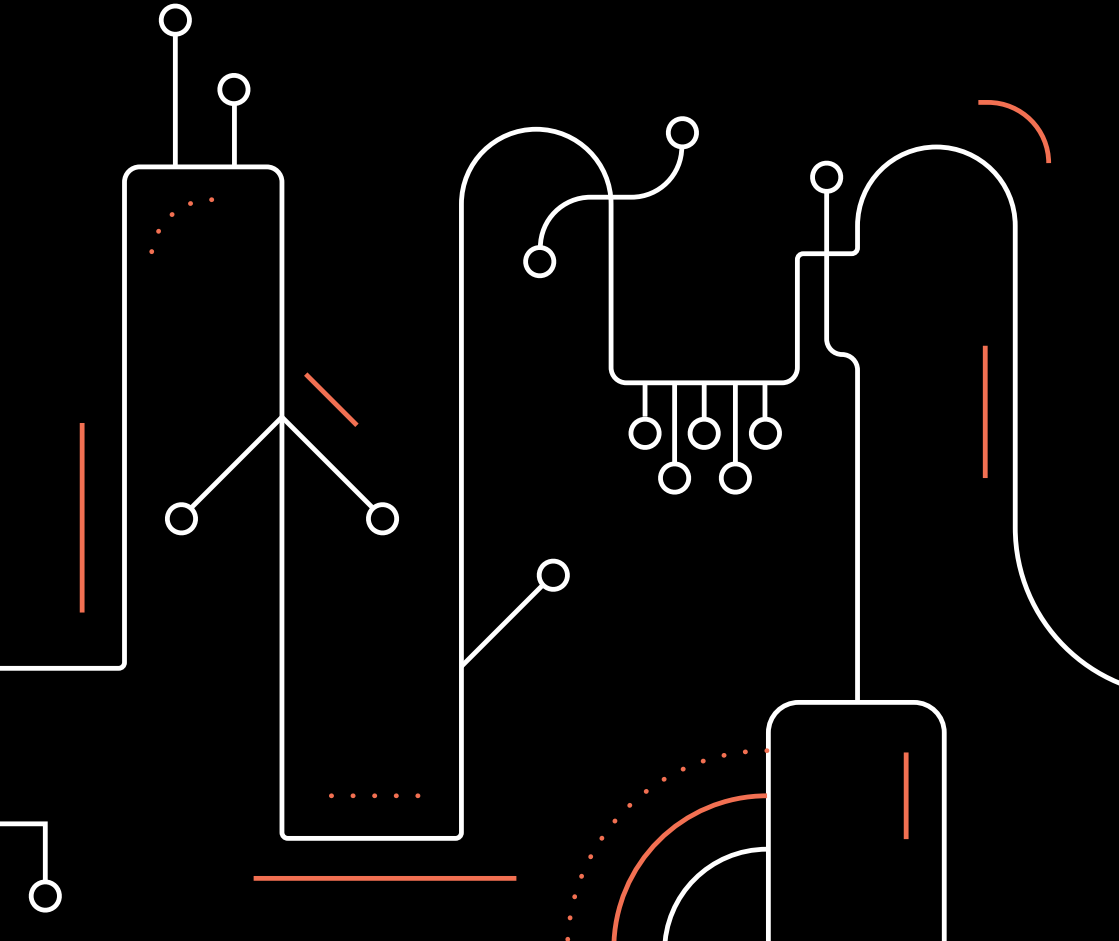
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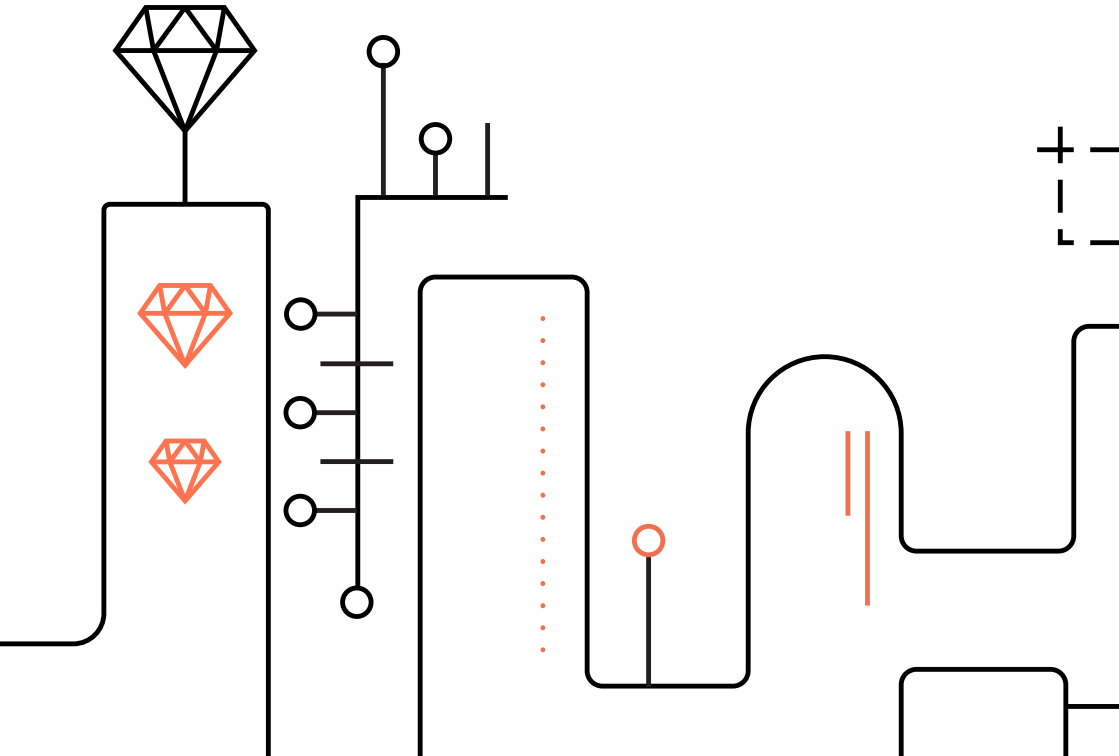
Imagine your delicious carrot cake recipe contributes to your upgrade to first class.

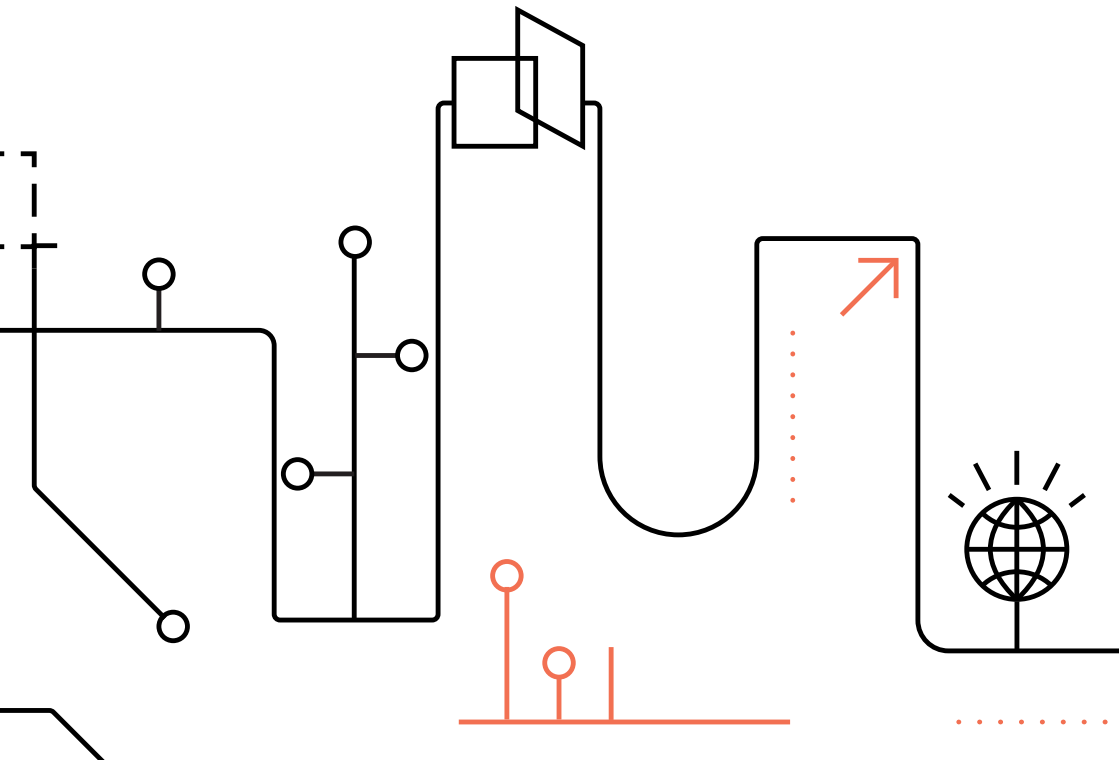
**What if money alone couldn't buy  
you everything anymore?**













## Eternal Entities

Artificial beings outlive you.

With the evolution and becoming autonomous of non-human entities, a new generation emerges. Old knowledge is not forgotten, nor is it replaced by new knowledge. The past and the future are one. In that sense, the interactions between generations of life directly affect one another.

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Imagine if a Victorian and a Bauhaus architect discuss how to best build your holiday house.

**What if our past would always  
live in our present?**



## Life

### Constellations

The arrangement of life paths is flexible and new stages emerge.

Life paths become flexible and non-linear. The traditional stages of life change in their meaning and new ones emerge. People are able to truly choose and tailor their life paths. The linear elements of life, which now follow the sequential stages from childhood to old age are instead replaced by a flexible composition. New life stages also emerge as a result of this flexibility.

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Imagine if you could choose to live your adolescence when you retire.

**What if you could choose  
to live a certain life stage  
at any given time?**



## Human Understood

External entities have an understanding of humans beyond our capacity.

Knowledge of human behavior becomes externalized as a resource. This resource allows for deeper and more accurate assessment of the human state. As a result, individuals and societies understand themselves better. This facilitates more transparent collaborations and relationships.

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Imagine if you could always make the right decisions for yourself.

**What if there were no more misunderstandings?**

