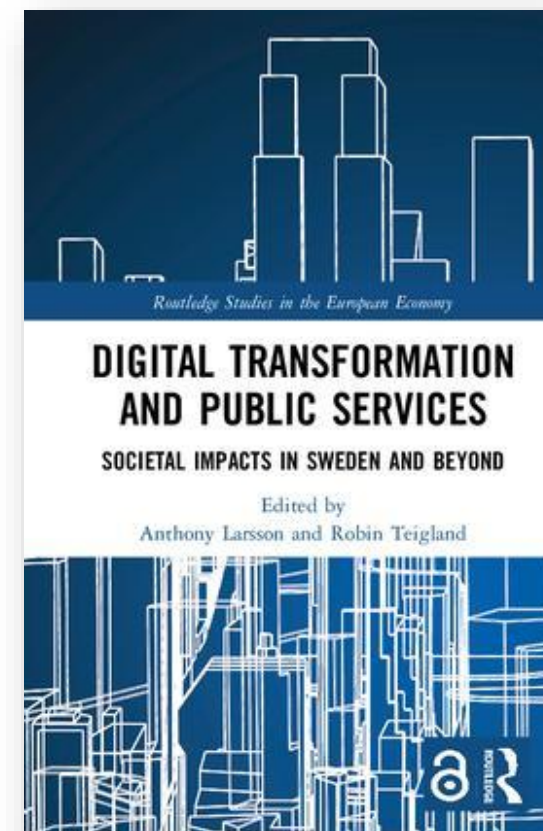
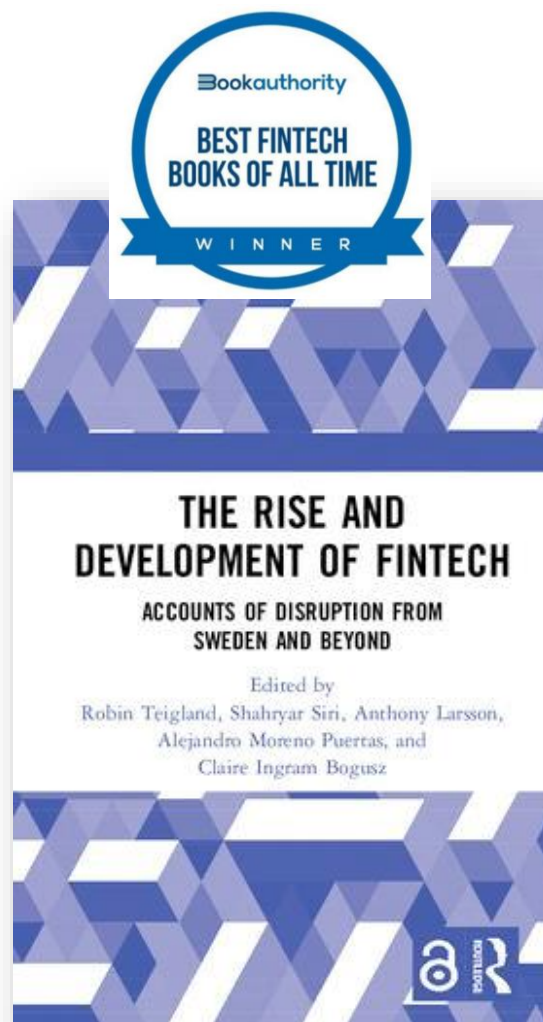
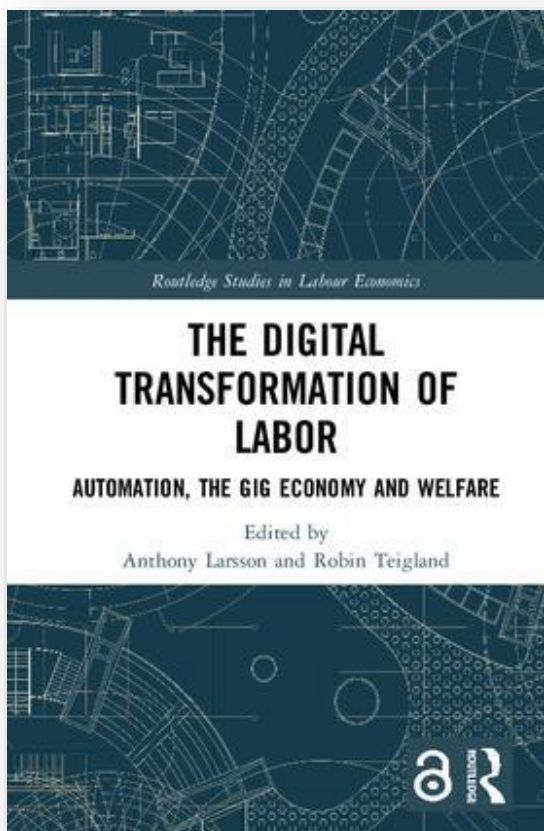


# The Future of Payments?



Professor Robin Teigland  
Chalmers University of Technology  
[www.slideshare.net/eteigland](http://www.slideshare.net/eteigland)



Free download on  
**Routledge or Amazon**

The world now stands on the **culsp of a technological revolution** in artificial intelligence and robotics that may prove as **transformative** for economic growth and human potential as were electrification, mass production, and electronic telecommunications in their eras.



GRACE CALBREY IDEH,

MINO. 4692



















# DIGITAL Workforce.ai

⚡ by Amelia

## The World's First Marketplace for Digital Employees™

Start building your future workforce today through DigitalWorkforce.ai, the one-stop online marketplace where users can browse, interview and onboard Digital Employees™ powered by Amelia®, the industry-leading cognitive AI solution.

[Interview Amelia](#)

[IT Service Desk  
Engineer](#)

[New Account Manager](#)

[HR Coordinator](#)







OUTSITE

Locations ▾ Membership ▾ Life at O



# Work anywhere. Live differently.

Coliving spaces in the places you want to be, designed for location independent lifestyles.

[View Locations](#)





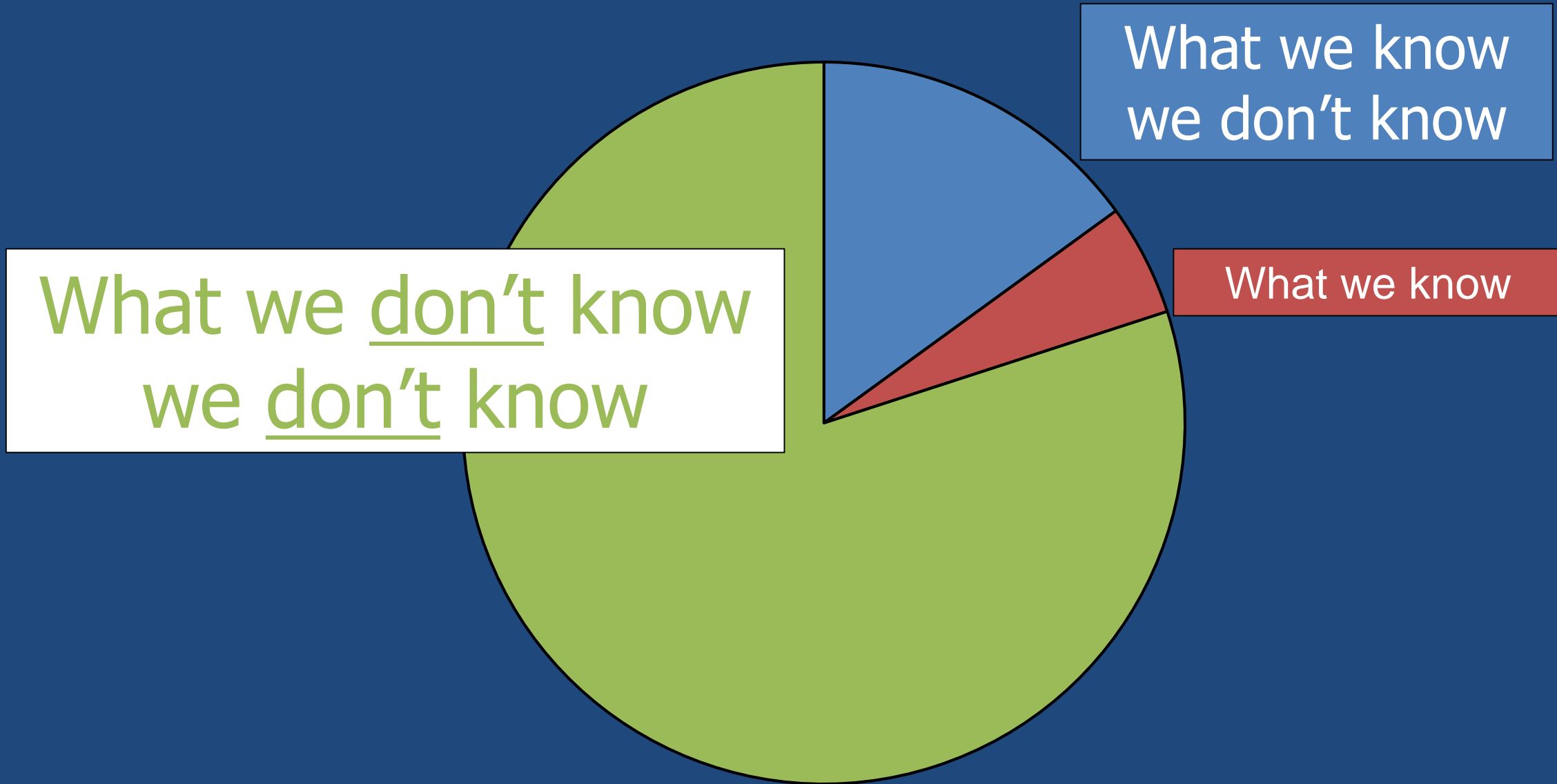
# Self-sustaining communities?







# The future?

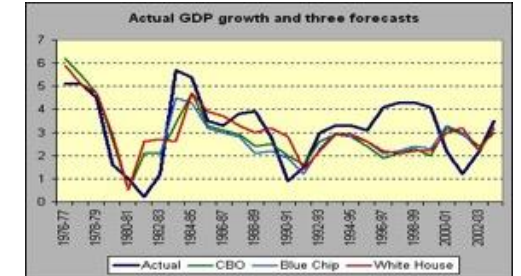




# Looking into the future?

- **Forecast**

- How we **think** the future will be



- **Vision**

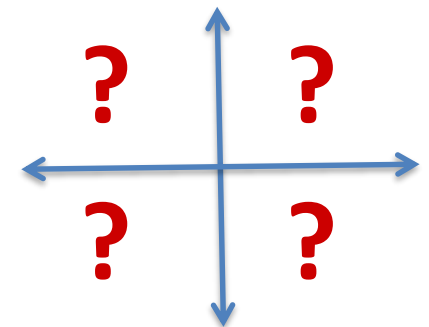
- How we **want** the future to be



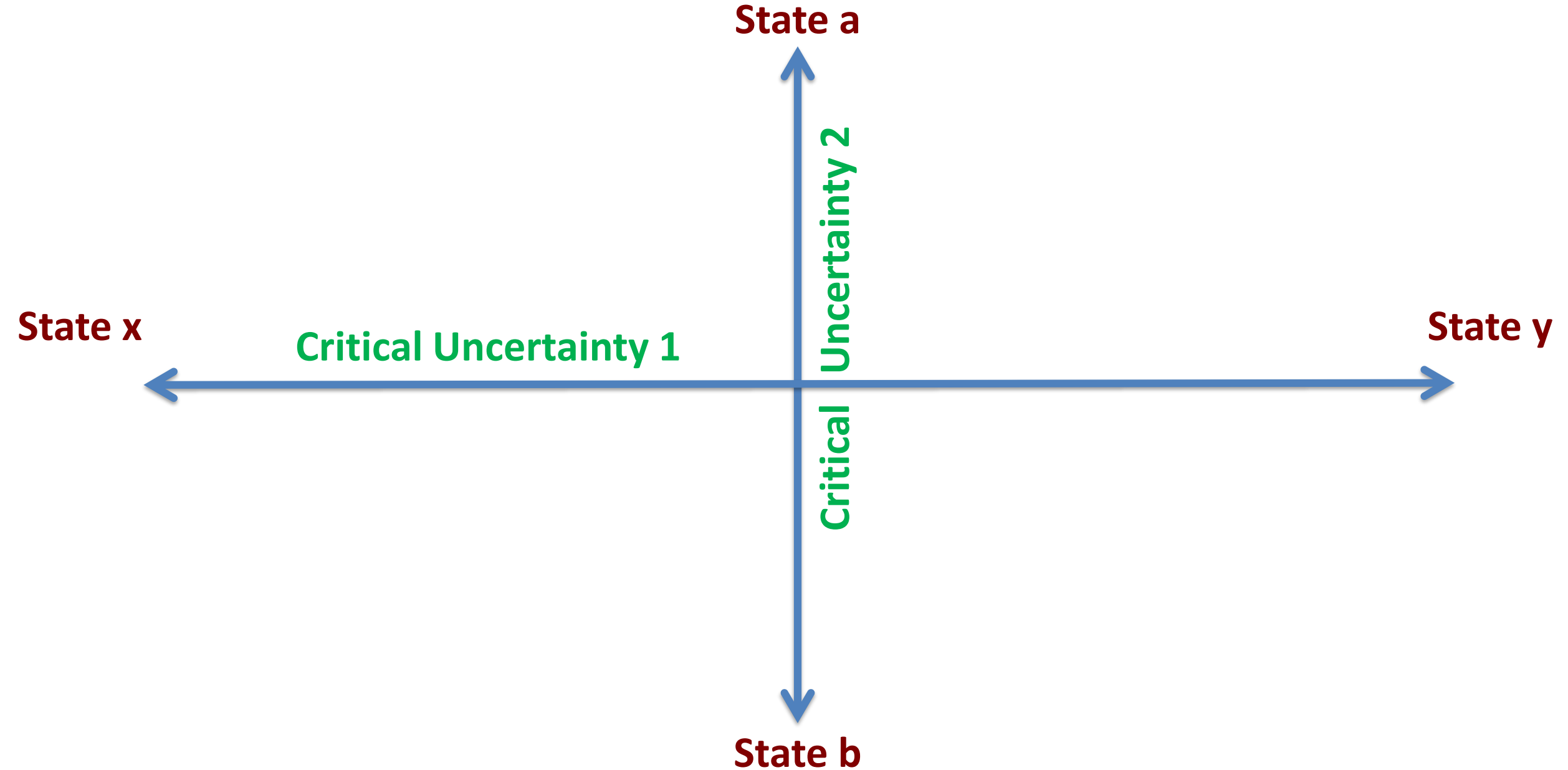
- **Scenarios**

- What the future **can** be

- “**Alternative memories**” from the future

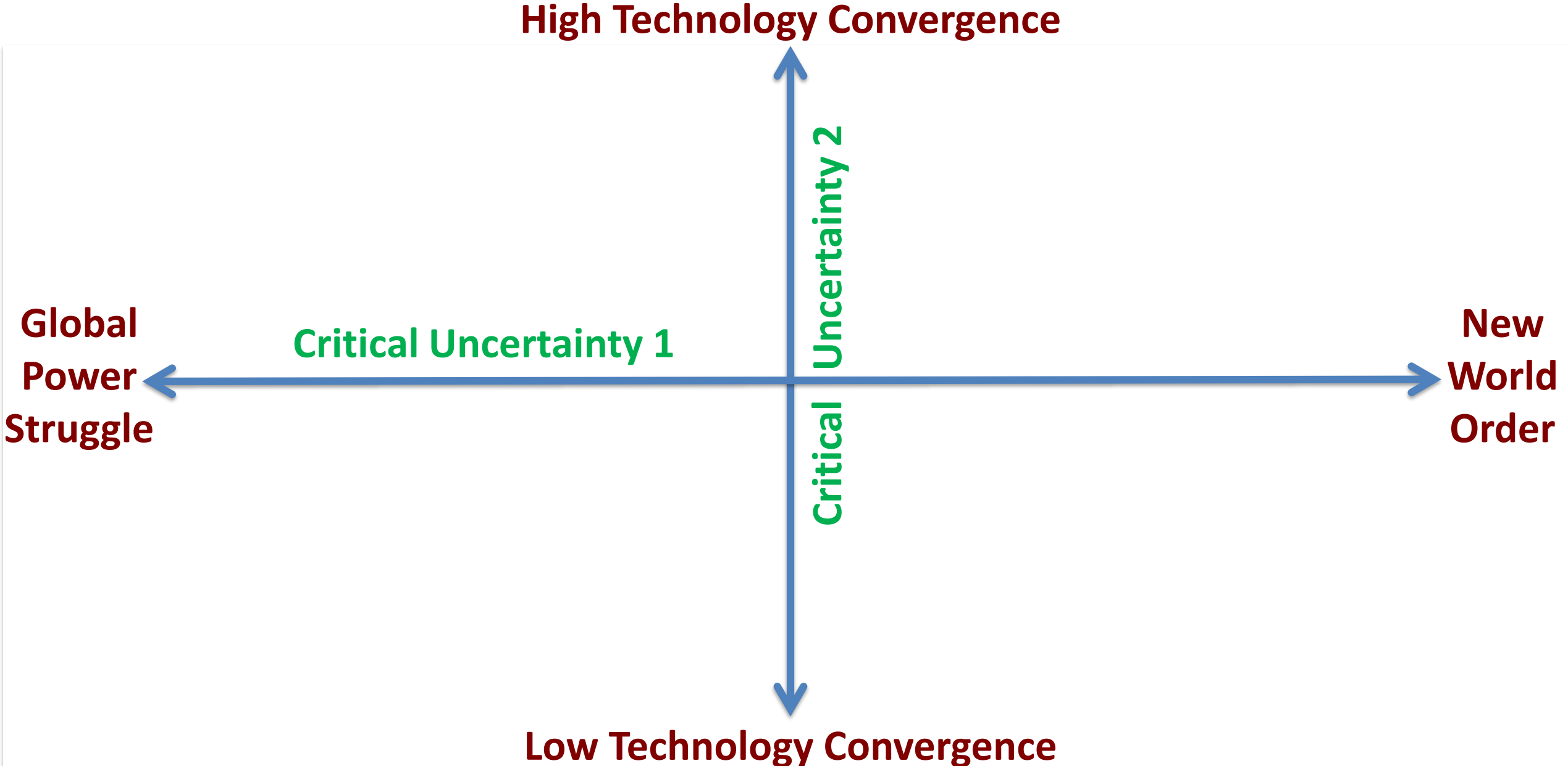


# A scenario matrix for 2030





# Scenarios – Payments in 2030?



# Scenarios – Payments in 2030?

High Technology Convergence

**Scenario 3**

**Circular Communities &  
Time Banks**

**Scenario 4**

**Global Internet  
of Value**

**Global  
Power  
Struggle**

**New  
World  
Order**

**Scenario 2**

**Great Recession &  
Local Barter**

**Scenario 1**

**Big Tech &  
China Rule**

Low Technology Convergence

Konjunkturrådets  
rapport 2021:  
*Digitalisering  
och konkurrens*

*Sten Nyberg  
Richard Friberg  
Björn Lundqvist  
Robin Teigland*



## OPINION

# "Stärk Sveriges konkurrenskraft i den digitala ekonomin"

2021-02-25 16:00

7 kommentarer





# Absorptive capacity



# Välkommen att lära dig grunderna i artificiell intelligens!

Över 420 000 personer har gått kursen världen  
över. Nu finns den på svenska!

Välj språk  Svenska ↓

[Gå kursen →](#)



# CS50

VERIFIED

HarvardX  
CS50's Introduction to  
Artificial Intelligence with

Current  
Self-Paced



VERIFIED

IBM  
AI for Everyone: Master the  
Basics

Current  
Self-Paced



VERIFIED

HarvardX  
Data Science: Machine  
Learning

Current  
Self-Paced



VERIFIED

PennX  
Robotics: Locomotion  
Engineering

Current  
Self-Paced



VERIFIED

PennX  
Robotics: Dynamics and  
Control

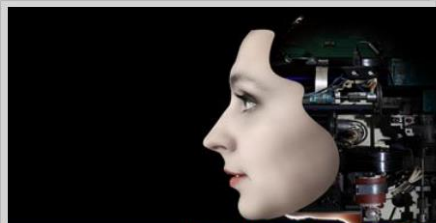
Current  
Self-Paced



PROFESSIONAL CERTIFICATE PROGRAM

IBM  
Deep Learning  
This hands-on program will  
prepare and equip you with the

Current



MICROMASTERS® PROGRAM

ColumbiaX  
Artificial Intelligence  
Earn a MicroMasters® program  
credential in Artificial Intelligence

Current



VERIFIED

UCSanDiegoX  
Dynamic Programming:  
Applications In Machine

Current  
Self-Paced







On George Floyd, Empathy, and the Road Ahead



Engineering a Less Artificial Intelligence with Andreas Tolias



Rethinking Model Size: Train Large, Then Compress with Joseph Gonzalez

The Physics of Data with Alpha Lee



Is Linguistics Missing from NLP Research? w/ Emily M. Bender



Disrupting DeepFakes: Adversarial Attacks Against Conditional Image Translation Networks with Nataniel



Understanding the COVID-19 Data Quality Problem with Sherri Rose



The Whys and Hows of Managing Machine Learning Artifacts with Lukas Biewald

The diagram features a large white double-headed arrow pointing left and right, centered on a dark blue background. Inside the arrow, the word "Exploitation" is written in white bold text on the left side, and the word "Exploration" is written in white bold text on the right side. A thick yellow circle is drawn around the "Exploration" text, overlapping the right side of the arrow.

**Exploitation**

**Exploration**

# The Future of Payments?



Professor Robin Teigland  
Chalmers University of Technology  
[www.slideshare.net/eteigland](http://www.slideshare.net/eteigland)