

ACT 2013 Key Trends Report - Hard Trends

1. **Social Culture**
2. **Connected Society**
3. **Mobile and Mobility**
4. **Demographic/Diversity Transformation**
5. **Growing Availability of Big Data and Actionable BI**
6. **Changing Nature of Insurance Risk**
7. **Information Security**

Burrus – 25 Game-Changing Hard Trends – Disruption & Opportunity

1. **Big Data Gets Bigger as the Use of High Speed Data Analytics Expands**
2. **Cloud Computing Rapidly Expands with Advanced Cloud Services**
3. **Virtualization of Hardware and Software Will Increasingly Redefine IT**
4. **On-demand Services Rapidly Become the Norm**
5. **Wearables and Applications Go Mainstream**
6. **Consumerization of IT Rapidly Expands**
7. **Gamification, Socialization, and Personalization of Training and Education**
8. **Online Learning Is Redefined and Rapidly Gains Momentum**
9. **As Use of eBooks, eNewspapers, eMagazines and Interactive eTextbooks Rapidly Grows, Paper Versions Increasingly Function to Attract New Readers**
10. **Social Search and Analytics, Along with Social Business Applications, Will Grow Rapidly**
11. **Smartphone Growth Drives a Major Shift in Global Computing**
12. **Mobile Apps for Business Processes Grow Rapidly**
13. **3D Displays for Smartphones and Tablets Start to Appear**
14. **Augmented Reality (AR) Apps and Devices Starts to Grow**
15. **Smart Virtual Electronic Assistants Get Better and More Personal**
16. **Multiple Biometrics Used for Security**
17. **Mobile Banking and Smartphone Payments Takes Off**
18. **Visual Communications for Business Increase**
19. **Enhanced Location Awareness Embraced by Large Retail**
20. **Personalized Streaming Entertainment Increasingly Challenges Cable**
21. **3D Printing (Additive Manufacturing) of Finished Goods Takes Another Step Forward**
22. **Machine-to-Machine (M2M) and the Internet of Things (IoT) Expand Rapidly**
23. **Advanced Automation and Intelligent Robotics Find Wider Use**
24. **Drones Go Beyond Fire, Police, Search and Rescue**
25. **Energy Storage and Micro Grids Increase in Application and Use**