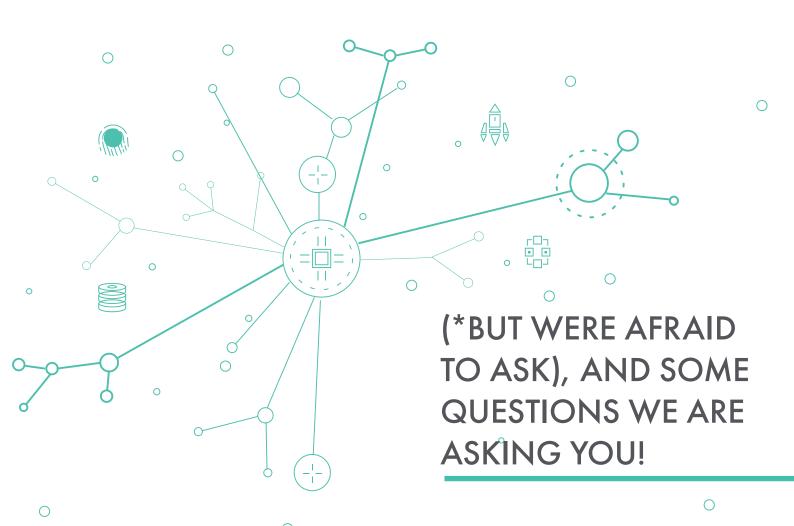
(ALMOST) EVERYTHING YOU ALWAYS WANTED TO KNOW ABOUT TECH DURING AND POST CORONA TIME*



I&F Grupa

THE POWER OF PEOPLE



Our reality has suffered significant changes. The epidemic of the novel coronavirus COVID-19 has grown into a full-blown pandemic, and literally, overnight the reality of our lives became very different. The way we work, the way we socialize, the way we spend our days, the way we love, the way how we communicate, the way we shop and the way we read have all changed. These changes were possible thanks to the technology which was already deeply embedded in our lives because humanity now lives in the middle of something called The Digital Revolution. Digital transformation "buzzword", which has been going on in the past couple of years, is nothing more than the application of the digital technologies in our everyday work, aimed at increasing the efficiency and quality and probably lower the price of the work process, but in reality much more than work.

Yesterday

(before COVID-19 outbreak), how we are searching the Internet



Web, which start operating 29 years ago, was mostly search on mobile devices.



Mobile talks are less and less through mobile calls, but rather through different applications (FaceTime, WhatsApp, Skype, Viber, etc.) SMS (and first was sent in 1992) are mostly replaced with apps as well.

Today

Today Zoom, MS Teams, HouseParty, Collaboration tools, VPN, WFH are our reality, and having that in mind, we have few tech points (for now) to talk about.

TRACKING AND PRIVACY

Use of various applications and Web services during this and future time, without considering what happens to the privacy of the data and their security on those services is something that emerges during pandemic time. In past, things like this led us to GDPR, but just a year and a half after it was adopted this law is under great moral and practical pressure.

A question arises about people today being ready to give up on data protection in order to secure a little more freedom or security for themselves. In China, local governments created the algorithms behind the ratings and rolled them out in Wuhan and hundreds of other cities on apps hosted by China's largest tech companies: Alibaba Group, Tencent Holdings, and Baidu Inc. To receive a rating, users must download an app embedded in one of the tech giants' ubiquitous payment, messaging, or search engine platforms. The apps

work differently by city and province, but they typically require users to register with basic information—name, national identity card number, phone number, and home address. Subsequent questions are more invasive, quizzing users on health status and travel history, and asking them to identify any close contacts diagnosed with the virus. The efficiency, however, comes with tradeoffs, as Fortune magazine reports. "The apps' opaque algorithms run on sensitive information, and users' freedom of movement is dictated by the tools' pocket-size traffic light. Even as China resumed travel to and from Wuhan and its surrounding Hubei province, residents unable to show a green badge were denied entry to shops, public parks, residential compounds, and commercial buildings. In some places, green codes were needed to ride the subway, buy a train ticket, or take a taxi"

In a couple of EU countries, there are pilot projects where citizens can volunteer to be tracked through their mobile operators,

their credit card transactions, and in return, they receive more freedom of movement.

At the same time The European Union said it will scrutinize Google and Apple Inc.'s proposed contact-tracing technology to ensure it meets the bloc's new standards governing the deployment of Covid-19 apps. Officials from member states and the FU's executive arm will "seek clarifications on the solution proposed by Google and Apple," the European Commission said earlier as it issued guidelines aimed at making the various virus-tracking apps interoperable. Alphabet Inc.'s Google and Apple mid-April, announced they would add technology to their platforms to alert users if they have come into contact with a person with the coronavirus. While the system is voluntary, it has the potential to monitor about a third of the world's population.

<u>Our</u> Question:

Are we reaching a point where we will be willing to give up a little or lot of privacy for a little or lot freedom of movement or personal safety?

WAY WE SHOP

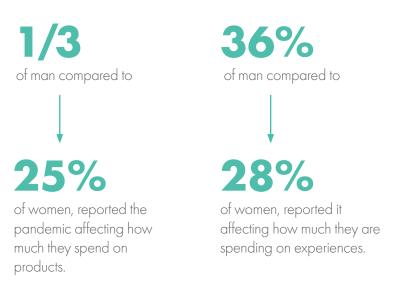
One thing is sure – the way how we shop is very different and will be different to way it used to be. Whoever goes with the future of shopping is in e-commerce will be as wrong as Ken Olson, president of Digital Equipment Corporation in 1977 clamming that "There is no reason for individual to have computer in his home". If no other reason, once outbreak calms down, people will like to mingle, touch (maybe with gloves), smell (maybe through mask) goods before buying. But that does not mean that layout of the stores will not change and that the way we shop will not suffer or advanced in something completely different.

As per bigcommerce article, on the other side, 24% of Boomers and 34% of Gen X said they were letting current events impact what items they purchase, compared to nearly half of Millennials. At the same time, survey data shows that women are more likely to be concerned about the effects of COVID-19, it also shows that men are more likely to have it impact their shopping behaviours.

But before we move to future, let's understand what's happening with shopping.

The response to Corona outbreak hasn't been same across generations, with consumers of different age groups responding differently to the crisis.

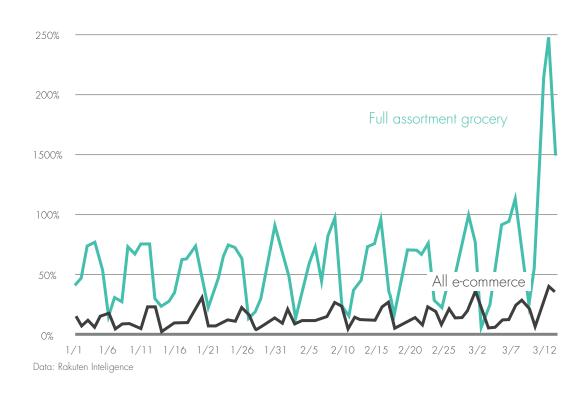
While people in general are concerned about the growing pandemic, the Millennials and Gen Zs are particularly altering their purchasing behaviours as one survey of U.S. and U.K. consumers published on bigcommerce found that 96% of them are concerned about the pandemic and its effects on the economy. This concern is leading them to change their behaviour more dramatically than including cutting back on spending, stocking up on items, and spending less on experiences.



Men were also found to be shopping online and avoiding in-store experiences more than women.

Categories change is also visible. Grocery ecommerce soared in the second week of March, after shoppers turned online to find the goods the following graph, with data from Rakuten Intelligence, shows a huge spike in grocery-related ecommerce. The rest of ecommerce seems like it might be up a little bit, but no drastic peaks.

Regarding the other goods outside the groceries, as per Common Thread Collective research on ecommerce shopping behavior, breaking down the data by vertical tells a bit more of the story.



Online transactions will increase and

the use of cash could be affected

Online shopping

We have already seen how transactions through the web have significantly increased during the crisis, Internet already registers a cumulative rise in the month of March of 48.1%, tripling its growth rate compared to the period before the crisis.

Nearly 40 percent of current online grocery shoppers made a first online grocery purchase in March.

After the crisis, online transactions are expected to continue to increase, especially for certain categories such as skin care, makeup or personal care, although physical commerce will continue to have relevance especially for the food category.

Also, as shoppers turn to online shopping, the use of coins and bills could be affected in the long term.

Biggest shifters to online shopping in US

BIGGEST SHIFTERS TO ONLINE





Consumers will be driven by

convenience and value for money

Proximity, Convenience & Value For Money

Spanish consumers adapted their buying habits and started shopping in the proximity establishments (together with the online channel).

Small grocery stores were the most benefited due to their closeness and the type of products (private label, and discount products, mostly). DIA Group augmented their market share in 6,6% because of this.

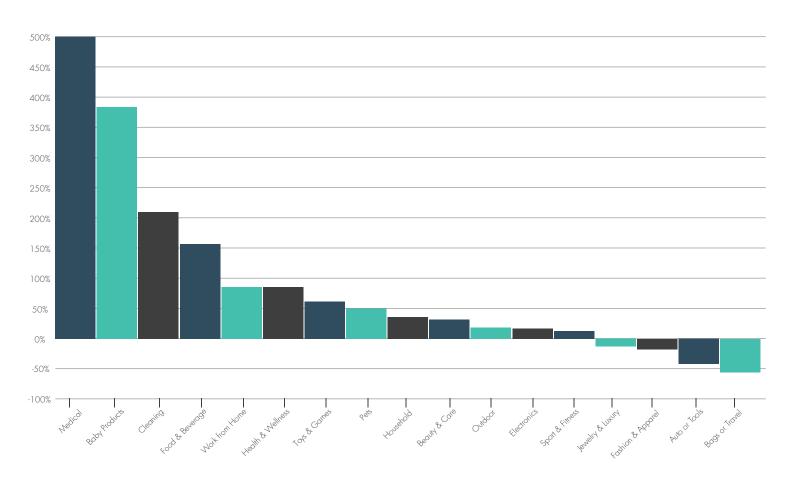
For a very important segment of the population, this crisis has brought serious economic consequences and they will look for products and formats that help them save money (familiar packs, promotions, coupons...). Price sensitivities will be relevant in the near term, when people start going back to their routines.



Source: Kantar / McKinsey/

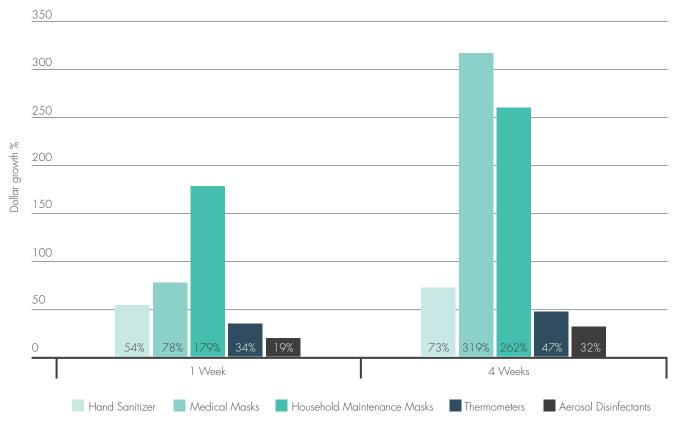
Ecommerce Consummer Sales (COVID-19) +28.48%

Aggregated via ShipBob, ShipHero, Attentive, Stackline, CTC, Klaviyo & Adobe



According to data from Nielsen, items like hygienic and medical mask sales are up by more than 300%.

Sales of health-related CPG items are on the rise amid COVID-19 concerns



Source: Nielsen

In addition to long-term quarantine type items, for groceries in general, sales are up. However, there are some behavioural changes around the way people are buying groceries.

For example, in an effort to avoid crowds at supermarkets, many people are choosing BOPIS (buy-online-pick-up-in-store) or delivery options. Downloads of apps like Instacart and Shipt in the USA that allow people to hire personal shoppers to prepare and, in some cases, deliver their grocery orders have increased by between

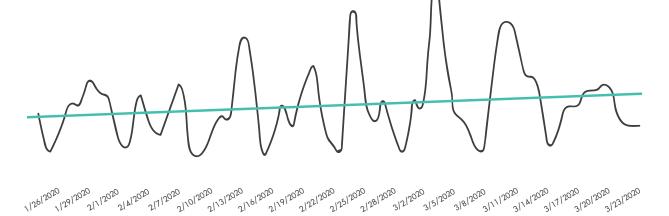
124% (for Shipt)

and

218% (for Instacart)

Daily Unit Volume - Food & Beverage





Transaction Date

A new shopping culture is emerging, as a result of lockdowns and shopper concerns. As we enter this new normal. for however long it is, the important thing is to remain calm and strategic in all your eCommerce activities. Shopping revenue is shifting to eCommerce faster than previously. Brands that understand this and manage consumer flow, and rapidly shift spend based upon inventory, will be able to weather this time better than brands that are slower to adapt, or shutting funding altogether. One point of view can be that in a world full of change, there is one certainty: Amazon will emerge stronger. Just as investors turn to gold in times of crisis, consumers will turn to products and services they can rely on. And Amazon fills that role for consumers across the globe. As its predominantly offline competitors struggle, Amazon's traffic will likely grow substantially.

On the other hand, Amazon on announced it will now offer its cashierless store technology, called "Just Walk Out," to other retailers. The technology uses a combination of cameras, sensors, computer vision techniques and deep learning to allow customers to shop, then leave the store without waiting in line to pay. This is the same technology that today powers the Amazon Go cashierless convenience stores and Amazon's newly launched Amazon Go Grocery store in Seattle.

Reuters first reported beginning of March, the news just ahead of Amazon's official announcement, adding also that Amazon says it has signed "several" deals with initial customers interested in using Just Walk Out in their own stores. Amazon did not say who those customers are, however.

Amazon has also now launched a website detailing how Just Walk Out works, and answering several questions about this new business line.

Polaris (www.polaris-see.com) is predicting that online transactions will increase and the use of cache will be decreased. Nearly 40% of current online grocery shoppers have made their first purchase in life in March. On the other hand, 33% of Chinese consumers have switched brands based on convenience. For even more insights on shopper behaviour during and post the crises, we strongly advice to visit Polaris web site.

Pandemic and post-pandemic shopping will most probably look different than shopping before.



How do you think shopping 2.0 will look?

NEW MONEY (NOT OLD NOTES), AND THE FUTURE OF DOCUMENTS

Social distancing as phenomena have open one completely different chapter.

One part of the equation is physical distancing of the people who can choose not to interact in space less than two meters, but other part is interaction between people who simply can't choose to separate. First responders, for example, but moving forward anybody who will need to check your documents. And today, our documents are id cards/passports with or without RFid or other contact chip inside but whatever is the form, for inspection, at least that document need to touch some sensor surface or need to go from hand to hand. And from hand to hand does not go well with story of separation.

So, what could be the possible solution?

10 years ago, first bitcoin transaction went to the history, and with that transaction technology of contactless visual transaction started to evolve. Cryptocurrencies transactions can be finished by simple scanning of QR codes and further entering some data on your device. For QR scanning there is no need for close contact.

In Jordan, for example, permits for moving around during the curfew or move at all with car are issued using 3 old technologies web, SMS and QR



codes. After applying through e -government portal, once approved person is informed via SMS, and can get link

for downloading the permit in mobile browser. In mobile browser person can see in real time if the permit is valid, but main part of that page is QR code which one need to present to police officer who can scan it by scanner. Beauty of the process is that you can present your ID through closed car window, with zero risk for infection to be passed. This is maybe the future of the all documents.

Yesterday, many of us while traveling where using mobile boarding tickets but for that process we need to put phone on the surface of the reader. That will most probably change.

Facial recognition, which is going mainstream during the past couple of years with new iPhones and Android phones, is as well one of the possible technologies which will be used in the future instead of traditional documents.

Technologies like MasterCard PayPass and their move to mobile phones and maybe increasing the near field readers to bigger distance could be the future solution of contactless payments.

Whatever future brings, one is almost sure – whatever we do, we will need to find way to touch without touching, and contactless will need to stand to its name – contact less!

OUR QUESTION:

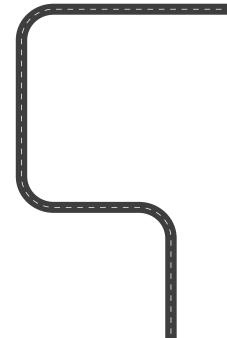
What form will have new money and documents?

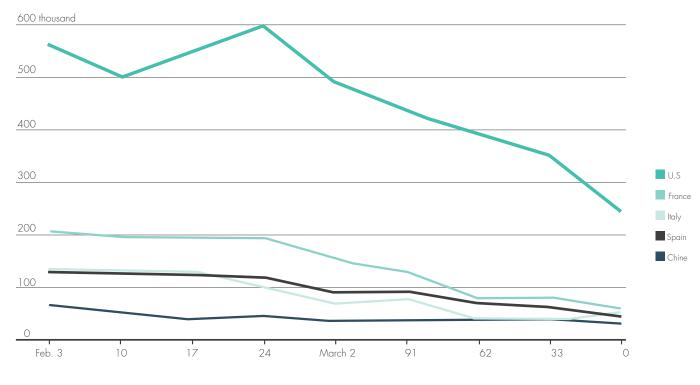
ECONOMY OF SHARING VS. ECONOMY OF CARING

The economy of sharing, which was up until yesterday a frequently mandatory element of talks about the future, comes under question today. There was almost no conference with the panel about future, in which at least one moderator or speaker was not giving famous example about future of the transportation. Up until yesterday, the main storytelling was about electric cars of the future which will drive us to work. After you disembark from the vehicle, you can choose that car drives away somewhere where parking is for free, or even better your car as part

of some car-share service will drive to "earn" the money. That will happen in a way, that car will go and answer to the request from other people / passengers and drive them around like Uber. At the end of the working day of happy vehicle owner, car will pick them up and drive them home. But wait! Would you mind if in between your two rides some 10 strangers drove around in your car and maybe leave COVID-19 virus laying somewhere in it?

Or co-working spaces. Or Airbnb





Source: AirDNA

As per The Wall Street Journal, Airbnb was the hottest stock-market debut of the year. A valuation of more than \$50 billion. Riches for hundreds of employees holding options expiring at year-end. And vindication for cofounder and Chief Executive Brian Chesky's decision not to go public earlier. The coronavirus pandemic has made all those scenarios next to impossible. At the same time, people

who were earning money through this platform, are losing big, and trying to find a way how to convert to long term rentals in time when nobody is renting.

It is a great unknown whether the economy of sharing will survive and in what form, or will it evolve into an economy of isolation (which indirectly today means caring) and what that will exactly mean.



What can be next big thing in economy of isolation?

AUGMENTED REALITY INSTEAD OF THE REALITY

One thing is certain: AR is no longer just about the technology; it's about defining how we want to live in the real world which have change with this not so new technology, and how we will design experiences that are meaningful and can enrich humanity. There are three things AR does very well: visualization, explanation and storytelling. In the current reality of COVID-19, all three are more than useful for brands, cultural institutions, entertainment, interactions, schools and workplaces.

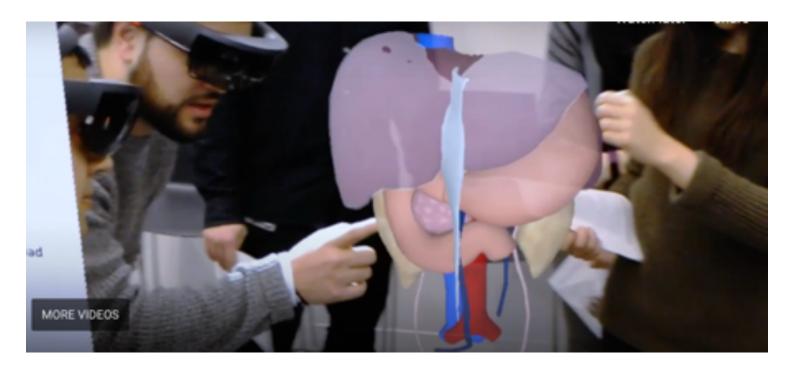


Brainlab and Magic Leap partnership

Image: Magic Leap

AR can help to bring the outside world in: from a virtual safari with 3D animals in your living room using Google's AR search on your smartphone to collaborating with avatars of remote colleagues as though you were in the same room by using Spatial.

With classrooms closed around the world, educators are moving to online learning models. All 185 first-year medical students at Case Western Reserve University (CWRU) are using HoloLens and HoloAnatomy, an award-winning AR app by CWRU and Cleveland Clinic, to learn from their own homes. HoloAnatomy helps students learn about the human body in ways not otherwise possible. With access to the minutest details of the human anatomy in 3D, students' learning is not limited by the availability of cadavers.



In a new partnership between Magic Leap, the University of Southern California's Institute for Creative Technologies and The Dan Marino Foundation, collaborators have developed a tool using mixed reality that helps young adults with ASD overcome an important obstacle they may face entering into the workforce -- in-person job interviews. The Virtual Interactive Training Agent (VITA), now in mixed reality on Magic Leap One, is a virtual simulation job interview practice system that builds competence and reduces anxiety.

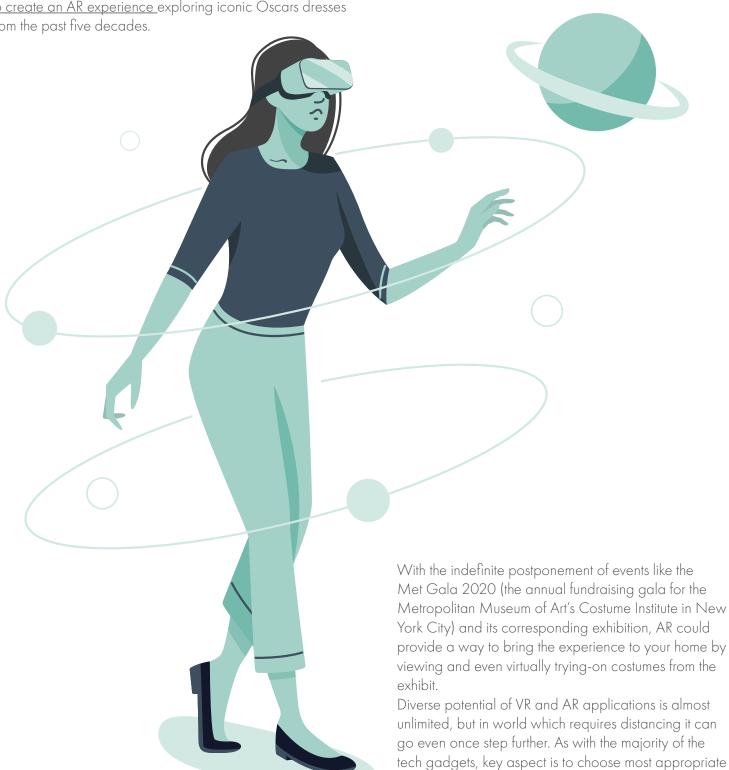
"The partnership with Magic Leap and The Dan Marino Foundation gave us the opportunity to push the limits of spatial computing technology for a really important pro-social purpose," said Albert "Skip" Rizzo, director of Medical VR for USC's Institute for Creative Technologies.

Regarding the explanation part,
Microsoft's Dynamics 365 Remote
Assist on HoloLens and mobile devices
enables cross-distance collaboration
by sharing a live view with experts for
assistance. Experts can directly annotate
what you are looking at to guide you
through a process. Previously used in
the workplace for field service repairs
and training, remote assist scenarios
can be extended to emergencies in
remote locations where an expert, such
as a medical professional, may not be
readily available.

Microsoft's Project Tokyo helps visually impaired people to "see" using AR and Al and the HoloLens. The device can detect the location of people in the user's environment, and recognize faces, relaying the information to the wearer via audio. Perhaps a future feature could be added to help with physical distancing safety by providing an alert to the wearer when individuals are in proximity of fewer than two metres.

AR makes new modes of storytelling and creative expression possible with experiences unfolding in both our homes and public spaces. Introducing new and alternate perspectives, it changes the way we tell, share and even remember stories.

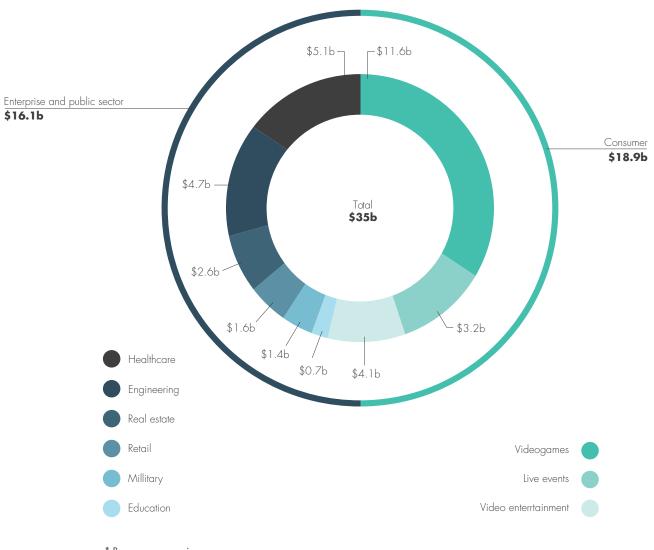
In February 2020, <u>The Los Angeles Times partnered with Yahoo News, media company RYOT and artist Micah 404 to create an AR experience</u> exploring iconic Oscars dresses from the past five decades.



and creative way for the usage.

The Diverse Potential of VR & AR Applications

Predicted market size of VR/AR softwere for different use cses in 2025*



* Base case scenario Source: Goldman Sachs Global Investment Research

How VR and AR will be used in 20205 Image: Statistica



What's next for the AR?

/you can share your thoughts by email wecann@ifmccann.com/

APPS

In what will likely come as no surprise, people are spending a lot more time using apps amid the COVID-19 lockdowns around the world.

According to the latest report from App Annie, daily time spent in apps on Android devices increased 20% year-over-year in Q1 2020, while consumer spending in both iOS and Android apps was also up 15% and 5% respectively, setting a new record for in-app spending for a single quarter at \$23.4 billion worldwide.

Avg. Weekly Time Spent in Gaming

& Non-Gaming Apps Worldwide

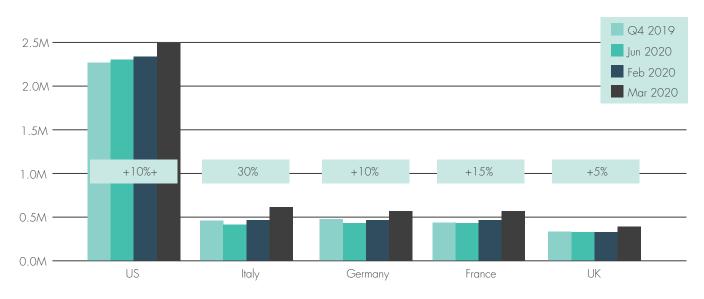


Note: Android phones, March based on March 1-21.2020.
All estimates from App Annie Intelligence.

As per App Annie: "Time spent in apps in Italy grew 30% in March from Q4 2019, while France, Germany, and the US have all had 15%, 10% and 10% growth respectively. With governments across the world implementing more stringent measures, we expect to see time spent further increase globally."

Avg. Weekly Hours Spent in

& Non-Gaming Apps \bigcirc 419 vs. \bigcirc 120



LEVEL UP.

Note: Android phones, March based on March 1-21.2020.
All estimates from App Annie Intelligence.

All social apps have reported increased usage and engagement - and again, given that we're all locked in our homes, and looking for a means to stay connected with the outside world, that comes as little surprise. But it's interesting to note the specifics of such, and the increases in in-app spending as a result of the various quarantining measures across the world.

If you're looking to connect with audiences, the data would suggest that social apps are where you should be looking, and that the opportunities right now are significant for those in a position to push campaigns.

In terms of app-specific performance, TikTok continues to hold its spot at the top of the downloads chart.

Top Apps Worldwide

Q1 2020 (vs. Q4 2019)

DOWNLOADS			CONSUMER SPEND			MONTHLY ACTIVE USERS			
1	TikTok	Tik Tok	-		Tinder	-	f	Facebook	+1
2	\bigcirc	WhatsApp Messanger	+1		YauTube+	3	\bigcirc	WhatsApp Messanger	+1
3	f	Facebok	-]	N	Netflix	-		Facebook Messenger	-
4	0	Instagram	+1	QIY	IQIYI	-	%	WeChat	-
5		Facebook Messenger	-]		Tencent Video	-3	0	Tencent Video	-
6		Likee	-	TikTok	Tik Tok	+2	J TikTok	Tik Tok	-
7	2	Snapchat	+1	Disnep	Disney +	+++	支	Alipay	-
8		SHAREit	-]	1	Google One	+1	85	Kwai	+6
9	N	Netflix	+1		Pandora Music	-3		Pinduoduo	+2
10		Spotify	-]	LINE マンガ	LINE Manga	-	淘宝网	Taobao	-2

LEVEL UP.

Note: Downloads and consumer spend based on combined iOS App Store and Google Play as of March 28th. MAU based on iPhone and Android phone combined, last full month of data (Feb 2020). All estimates from App Annie Intelligence.

Likee also continues to maintain its position in the top 10 - which is interesting considering the app is focused on making a larger push into western markets in 2020.

Note, too, that TikTok has gained some ground in terms of in-app spending. Much of that, of course, comes from China, where Douyin, the local version of the app, generates significant revenue from eCommerce integrations, which are currently not part of the app outside of the Chinese market. In February, Douyin spending accounted for 91% of TikTok's total revenue, which indicates the significance of Chinese users in this stat.

App Annie additionally notes that video chat apps Zoom and Houseparty have also gained significant traction amid the COVID-19 lockdowns. The data shows that Zoom is now the topranked business app on iOS in 141 markets, while Houseparty's downloads grew 735x over the last week of March.

The increased focus on video connection tools has already lead to launch of various upgraded video features from Facebook and Instagram, and it'll be interesting to see if such tools are able to capitalize on the increased attention, and become more significant considerations in the app and social space beyond the COVID-19 restrictions.

Again, the numbers highlight significant opportunity to connect with audiences right now - with fewer advertisers in the market, and more people spending more time in apps, it could provide a great opportunity to boost brand awareness, and reach people looking for information and products online. Not all businesses are in a position to do this, of course, and you need to maintain awareness of the broader global concerns in your outreach efforts. But it may be worth considering - and it could help to lessen the financial impacts of the coronavirus pandemic.

You can check out App Annie's full report here.



What type of the Apps will be evolving even more?

E-LEARNING

Large-scale, national efforts to utilize technology in support of remote learning, distance education and online learning during the COVID-19 pandemic are emerging and evolving quickly. What was unthinkable until "yesterday", like distance learning in public schools with support of public television in some countries, happened over the night. Talking with one student in secondary school based on British curriculum, he told me that it's harder to follow lectures now since teachers are not aware of classroom feedback, but at the same time he feels like it's at the end of the day the same. One teacher in Serbia declared that it was very heavy to go in front of camera without eyes looking at her and give the lecture, but after couple of virtual classes she find out that it was more challenging for her to think about more interesting examples in order to keep attention of students in their rooms.





So, something which was in pipeline to happen in couple of next years, happened over the night thanks to COVID-19. Technologies mostly used to make this possible in majority of counties was Google Classroom.

But learning, or better phrased self-improvement during the pandemic, is one of the choices people make time passes faster, and at the same time to acquire knowledges they didn't have time to obtain during the "old normal" times.

In response to the pandemic and isolation measures put in place in most countries, course providers are offering learning content for free or at a heavily discounted price. Class Central is one of the websites who keeps track of these offers. They are updating the list as new ones appear. And if you don't find what you need here, have a look at <u>Class Central's catalog</u> of over 15,000 online courses.

As coronavirus spread, universities started launching free online courses about the pandemic. You can find the <u>full course list here</u> and a selection of courses below.

Harvard:	Mechanical Ventilation for COVID-19
Stanford	CS472 Data science and AI for COVID-19
Imperial	Science Matters: Let's Talk About COVID-19
Johns Hopkins	Fighting COVID-19 with Epidemiology
Toronto	Mind Control: Managing Your Mental Health During COVID-19

And for example Coursera, have added more than

80 free certificate online courses

which normally cost about \$50 each - Free Certificate Online Courses. Among them are certificate courses from universities such as **Duke, Caltech**, and **Georgia Tech**.

And if you want more, YouTube can be great place to self-improve – you can learn how to cook, how to fix something, how to do almost anything, or how to become Master of Photography. Or as universal playground going Google will to the magic



What did you learn during pandemic time?

COMMUNICATION

COVID-19 changed how we communicate, and how often we do that, what are we doing while we communicate. And we don't believe we should talk about that at all. Instead we are offering you letter which was written by famous SF writer Arthur C. Clarke, who was predicting free universal communication in his books.

Don't Commute, Communicate! It was Arthur C. Clarke, the author of "2001: Space Odyssey", talking back in 1964 about the way people would communicate in the future. That's a slogan Arthur C. Clarke coined back in the late 60's, when his interest turned to our fossil fuel addiction, and ways to cut down on our cravings.

The letter was written for occasion of celebrating 150 years of telecommunication in Sri Lanka

"Don't Commute, Communicate!"

- Sir Arthur C. Clarke in 2007 -

"MAKING THE CONNECTION"

- SLT AND 150 YEARS OF TELECOMMUNICATIONS IN SRI LANKA I send my greetings and good wishes to Sri Lanka Telecom.

I have personally witnessed how telecommunications have advanced tremendously during the half century that I have lived in Ceylon/Sri Lanka. Sri Lanka Telecom has played a key role in that process.

In the coming years, improved telecommunications will revolutionize the lives and lifestyles of Sri Lankans. The tele-density (number of phones per person) is set to increase further as wired and wireless options proliferate. We will at last be able to practice the slogan I first coined in the 1960s: don't commute – communicate!

There is much unfinished business. We need to make information and communications technologies (ICTs) accessible, available and affordable to all sections of society. Just because some of us are now wired to the world of knowledge and are often struggling to cope with a deluge of information, we should not forget that there are many more people on the other side of the Digital Divide.

Of course, improved telecommunications on its own will not create better communications in a society. The biggest challenge for us in the coming decades is to achieve better understanding and harmony among the different ethnic, religious and cultural groups and sub-groups, all of who call Sri Lanka home.

Sir Arthur C. Clarke Colombo, Sri Lanka (2007)



What's next?

IT - ENTERPRISE SOLUTIONS VS. START-UPS / REMOTE WORLD

This pandemic opens and will continue to open a lot of questions about the further direction of the digital transformation. Some believe that no matter what happens during this period, the companies need to continue and invest in further digital transformation in order to be ready for all the challenges that will come after the pandemic ends, but also for those which might happen if a new wave of infection comes. during this fall or winter. Consultants advise that the level of investments has to be maintained so that companies wouldn't lose the position they had before the pandemic, compared to their competitors. And that surely is the right way of thinking.

Of course, we can discuss which direction the investments or maintenance should go, whether we should be considering on-premises equipment or a serious and complete migration to cloud services, but what shouldn't be forgotten is security.

In the times which are now behind us, quite a number of various services started working within different start-up companies and has almost virally (the word virally now has a completely different "weight" than it had before) became popular. Let's take Zoom, the software for video conferences, as an example. In past month, it has shown that it doesn't take much care of the

security and privacy of its users. Zoom creators (though they are fixing it) decided to offer easy and fast meeting creation compromising the security.

The often mistake of the IT department of the company is that they can opted for a popular funky solution pushed by hip employees which doesn't apply all the rules of enterprise security and it could cost them a lot in the future.

An earlier practice which has luckily been forgotten, which was thinking hackers are not criminals but "children" at play, and viewing copyright infringement on the Internet with almost a kind of sympathy, has today grown into an almost gullible use of various applications and Web services, without considering what happens to the privacy of the data and their security on those services.



<u>Our</u> Question:

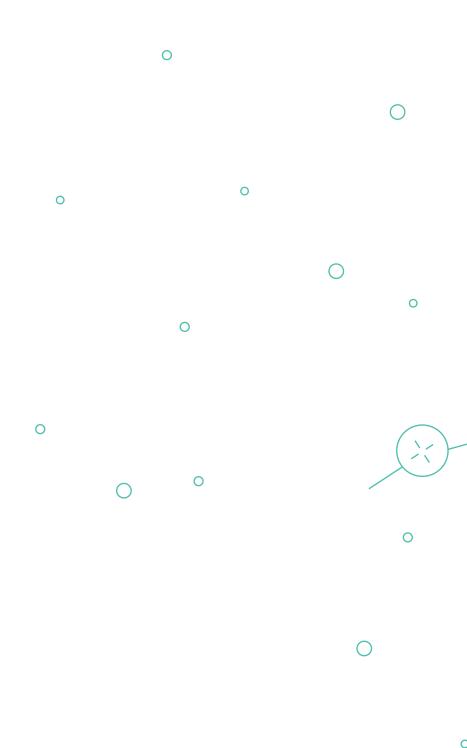
What do you prefer – big enterprise solution or start-up funky software

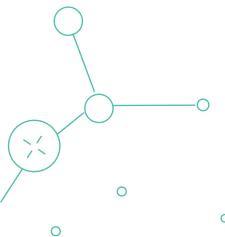
/you can share your thoughts by email wecann@ifmccann.com/

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INSTEAD OF A CONCIUSION

World 2.0 which is starting to show its face will be for sure different to world 1.0, or anything we imagine. Purpose of this article was to combine several different sources and play the role of conversation starter, or open subjects for the new articles. So, if you want to share your opinion, you are more than welcomed. At the end, or beginning one is sure, we will need to learn how to get closer without being close and how to have more of human touch, without touching!





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Contact: wecann@ifmccann.com

THANK YOU

I&F Grupa

THE POWER OF PEOPLE