Announcing the New Horizons Hub

The New Horizons Hub is a new Centre of Expertise within ING delivering thought leadership on the themes of consumer behaviour, digital innovation, sustainability and geo-politics. Its new head, Mark Cliffe, outlines the vision

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A new vision

We are faced with disruptive changes in the economy, society, technology, environment and politics. That's why we've created the New Horizons Hub. Central to its approach will be to combine the best external expertise with internal, creating, curating and communicating multi-disciplinary knowledge. In addition to driving the Research Hub of the Think Forward Initiative, the New Horizons Hub will deliver far-sighted analysis of the external environment, curate THINK Outside, and house a new Behavioural Impact Team.

The New Horizons Hub is inspired by the success of ING's Group Research team in mobilising external expertise, through the Think Forward Initiative and the ING International Surveys. It aims to build on this with a strategic and collaborative approach to draw in relevant outside expertise to complement ING's own capabilities.
Why now?

Business in general, and banking in particular, is on the cusp of some tectonic changes, which call for new, diverse thinking and methods. While products, transactions and payments are being commoditised, services, experiences and advice are increasingly prized. In a world of exponential changes, in which digital technology can enable platform businesses to grow virally, we need to go beyond short term, linear thinking. The New Horizons Hub seeks to rise to these challenges by cultivating deep insights to help our readers make smarter decisions.

We need to go beyond short term, linear thinking

Digital technology is transforming the world. But its success will depend on empowering people. This calls for a deeper understanding of how people behave and interact, both with each other and with technology. Their preferences and needs are also shaped by dramatic changes in society, the environment and politics.

How will politics and technology interact in the fight against climate change? How will digital disruption, sustainability and geopolitical tension reshape the banking system? How quickly will digital assets and currencies transform the business and social landscape? Which practical applications of technology can help people overcome costly behavioural biases? How can digital interactions with people be deepened to understand people’s needs and aspirations? Given the recent ‘techlash’, can companies develop the trust that people’s privacy and security will be protected? Will data regulation allow incumbents to fight back against Big Tech?
The Hub will seek answers to such crucial questions.

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