25 Big Tech Predictions For 2016

BI INTELLIGENCE

25 Big Tech Predictions For 2016

By The BI Intelligence Research Team

Almost every industry has been disrupted by digital technologies over the past decade:

- Retailers have been shifting from brick-and-mortar stores to online outlets.
- Payment cards are moving from our wallets to our smartphones.
- Publishers have ditched paper and are now sending content in real time.
- Automakers have said the next five years will disrupt the industry more than the last 50 years have.
- Tech giants are replacing our PCs with mobile devices.

In 2016, we predict even more disruption will occur: Facebook will battle YouTube in mobile video, Indonesia will become one of the largest smartphone markets, the Blockchain will be recognized as more than a fad, Amazon will leave its shipping partners, and oil companies will embrace IoT technology as the price of oil continues to drop.

In this report, we provide 25 predictions across our five key verticals including Mobile, E-Commerce, Digital Media, Payments, and the Internet of Things.

Our Top 5 IoT Predictions

1.

Two-thirds of new cars shipped in the US will be connected to the internet.

In 2015, roughly 35%-40% of new cars shipped in the US were connected to the internet, far surpassing our 23% estimate from the beginning of the year. We expect this strong growth to continue through 2016, and estimate that two-thirds of new cars shipped in the US will be connected to the internet.

As we highlight in our Connected Car Report (download the report at http://read.bi/2016-predictions-connected-car-report), cars are being connected to the internet primarily to benefit automakers. For example, automakers are able to track data about how the car is being used and push over-the-air updates to the car. In addition to internal reasons, automakers have been motivated to connect their cars due to rising consumer demand for in-car technology. In fact, 37% of recent car buyers in China, the US, and Germany said they would be willing to switch to a different automaker if it was the only one offering access to data, media, and applications, up from 20% of recent car buyers who said the same a year ago.

2.

The US will finally get federal guidance surrounding self-driving cars, leading many states to enact legislation.

While self-driving car technology continues to improve, a lack of regulations has been one of the top barriers to self-driving cars hitting the roads in the US. A few weeks ago, California's Department of Motor Vehicles released a draft of proposed regulations that would make the state the first to give consumers the right to ride in self-driving cars on public roads. And in 2016, we expect the federal government to provide more guidance to states that are creating their own self-driving car regulations.

Late in 2015, US Secretary of Transportation Anthony Foxx ordered the National Highway Traffic Safety Administration to update its policy on self-driving cars to help bring the technology to the roads, with the hopes of making roads safer. We predicted in our [Self-Driving Car Report](http://read.bi/self-driving-car) (download the report at http://read.bi/self-driving-car) that consumers could purchase a user-operated self-driving car by 2019; federal guidance is key in making this happen in many markets.

3.

The growth of enterprise IoT initiatives will increase the demand for cyber insurance policies in 2016.

Traditionally, cybersecurity concerns have primarily revolved around the threat of having data stolen, such as credit card or healthcare information. The growth of the IoT has now added another threat layer in which physical devices can now be hacked, have their information stolen, and even be remotely controlled.

In 2015, we saw numerous hacks, like the Jeep hack, which showcased how vulnerable connected devices are. As a result, as IoT devices become more common, and as companies become more wary of their vulnerability to data being stolen by hackers, we expect a huge surge in demand for insurance policies that protect against cyber hacks. Currently, only a few insurance companies offer cyber insurance policies, primarily because it is difficult to assess cybersecurity risk. However, as cybersecurity threats continue to evolve and attacks grow more frequent, we expect that insurance companies will adapt to meet consumer demand.

4.

As oil prices continue to crash, oil companies will look to IoT solutions to maximize efficiency throughout the supply chain.

Oil prices have crashed over the past year due to an oversupply of oil and a drop in consumer demand. It's unlikely that the price of oil will bounce back in 2016. In fact, many analysts believe it will continue to drop, potentially down to the equivalent cost of producing a barrel of oil. As a result, oil companies will have to look for new ways to increase their profits and maximize their operational efficiency so they can produce oil less expensively.

We believe many of them will utilize IoT devices and analytics systems throughout the oil supply chain (upstream, midstream, and downstream) to improve their profits. In fact, a study from Cisco, which we highlight in our Oil and Gas Report (download this report at http://read.bi/oil-gas-report), found that an oil company with $50 billion in annual revenue could add about $1 billion in profit if it was able to fully optimize the IoT solutions available to it. Overall, we expect a huge boom in demand for IoT ecosystems in the oil and gas industry in 2016.

5.

The insurance industry will embrace healthcare and connected home IoT devices as a way to price insurance policies.

As we highlighted in our Insurance and the IoT Report (download this report at http://read.bi/2016-predictions-insurance-and-iot), insurance companies are utilizing IoT devices to minimize risk and appropriately price insurance policies. In 2015, the primary use case of IoT devices in insurance was to track insured car owners' driving habits in order to price policies based on how well they drive.

In 2016, we expect many insurance companies to expand the use of IoT devices past auto insurance and into home and health insurance. A recent survey from Accenture found that between 2014 and 2015, there has been a significant increase in the percentage of companies that have launched, are in the process of launching, or have a strategy in place to use connected home/building devices and health and fitness monitors — indicating that all segments of the insurance industry are quickly embracing the IoT.

Insurance and the IoT Report from BI Intelligence

In this report, we examine the impact of the IoT on the insurance industry. From free fitness trackers to track individuals' exercise habits to drones to assess damages in unsafe post-disaster conditions, we analyze current US insurance markets — including the auto, health, life, and property insurance markets — and look at ways insurers are integrating IoT devices.

Get it now at:
http://read.bi/2016-predictions-insurance-and-iot

Our Top 5 Digital Media Predictions

1.

The mobile video wars will heat up, with winners and losers starting to emerge in distinct content categories.

Thanks to autoplay and suggested videos, as well as a growing mobile audience, Facebook will likely become the go-to place for short-form videos in 2016. We expect brands and media companies to accelerate the number of videos they publish directly to Facebook, and Facebook to eventually surpass YouTube in terms of video uploads and views. Snapchat will continue to pen exclusive partnerships with major media companies and large brands through its Discover and Live Stories feature. Its video-viewing audience will grow significantly, and the company may go public in 2016. YouTube will remain a huge video player but rely heavily on its YouTube stars to drive video views and paid subscribers to its YouTube Red service.

2.

Standards for online video views and tracking will become a major point of contention.

In 2015 video became mobile-first, with 50% of global mobile traffic coming from mobile video, according to Ericsson. But mobile video viewing lacks standards, and this will become a major point of contention in 2016. We expect platforms like Facebook, YouTube, and, to a lesser extent, Snapchat and Twitter, to have to address that they each use different metrics to count video views. Facebook, for example, counts views, while YouTube counts view time. Marketers and publishers will start to demand some sort of standard to determine what constitutes a view.

Subscription-based streaming services will also have to provide more information about viewing habits, as viewers continue to migrate to online viewing. Currently, services like Netflix and Amazon Prime Video do not have to divulge the number of views programs receive, making it hard for networks to fairly pen licensing agreements.

3.

Native advertising will see an uptick in ad spend as publishers and advertisers alike focus on the user experience.

The rising fear over ad blocking — particularly over mobile ad blockers — will lead advertisers and publishers alike to focus on improving the user experience. Since native advertising, which includes native social, native video, and sponsored content, by nature does not detract from the user experience, we believe that a migration to native could help redefine users' perception of digital advertising, and, in turn, diminish the need for ad blockers.

Success by publishers that have branded content studies (departments that focus on creating native ads), including The New York Times and The Wall Street Journal, signal that more of these branded content studios will emerge at other traditional publishers and help increase the spread of native advertising. Likewise, at the end of 2015, Google began allowing publishers to buy and sell native ads programmatically through its DoubleClick ad-servicing platform. Since DoubleClick is responsible for an enormous chunk of the digital ad ecosystem, by simplifying the way that advertisers and publishers can buy and sell native ads on a large scale, we expect that more marketers will pump ad budgets into native.

4.

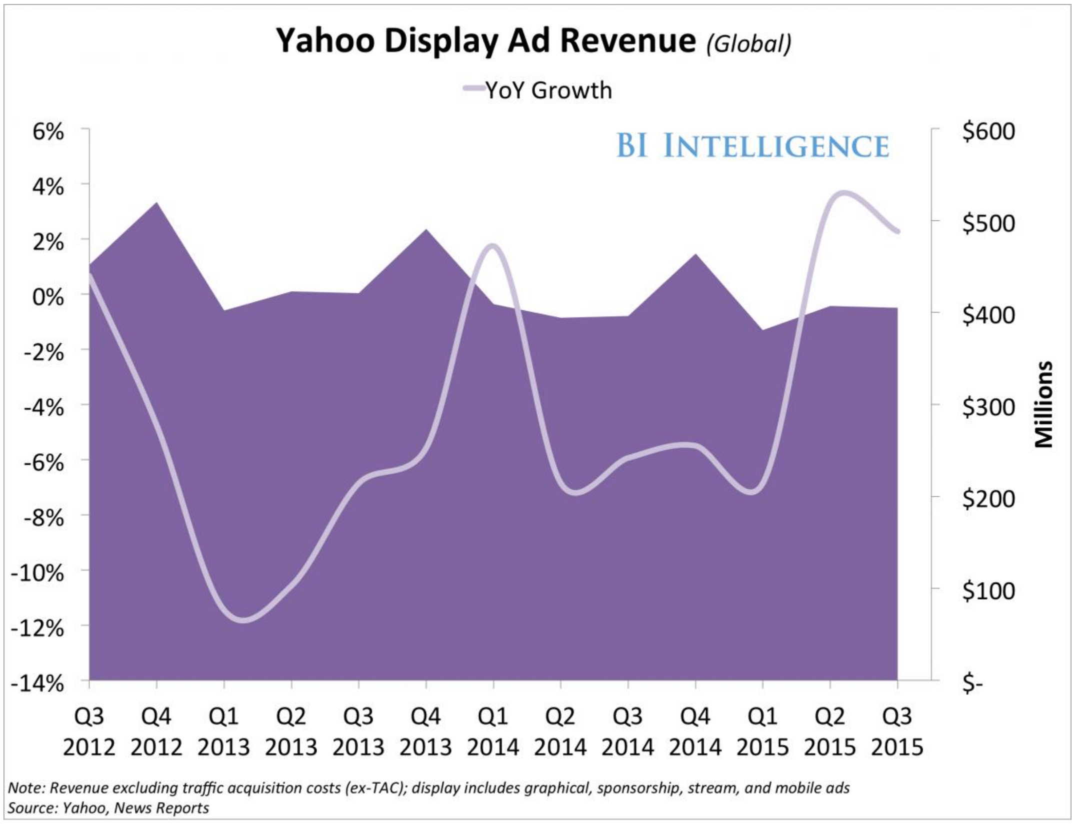
Cable companies will continue to embrace streaming, but cost for consumers will rise.

Pay-TV companies will continue to roll out stand-alone streaming services as an increasing number of consumers cut the cord in favor of online and mobile viewing. However, large cable companies rely on cable subscribers for a greater share of their revenue. Thus, to make up for declining revenue from the loss of cable subscribers, we expect that cable companies will not only hike up the price of broadband cable, but also tier their streaming services to offer some premium content at a higher price point — much like Hulu's service. Consumers could ultimately start paying more to watch content online in 2016.

5.

Yahoo will sell its core business, likely to a telecommunications company.

Yahoo boasted lackluster performance in 2015, and we expect this downward trend to continue as the company looks to spin off its core business — digital properties, ad tech stack, and Yahoo Japan — in early 2016. While Yahoo insists that its core business is currently not for sale, we anticipate that it will be when the right buyer comes along. While Google and Facebook could be drawn into the fray based on Yahoo's fantasy sports, mail, and finance digital properties, the best match for Yahoo would be a large telecom company that could use Yahoo's digital presence and ad tech platform as a means of monetizing its own user data — think Verizon's acquisition of AOL. In fact, Verizon's chief executive said the company would explore a purchase of Yahoo if it became available. The future of Yahoo's chief executive, Marissa Mayer, remains up in the air.



Our Top 5 Mobile Predictions

1.

A major wireless carrier and pay-tv company will merge in 2016.

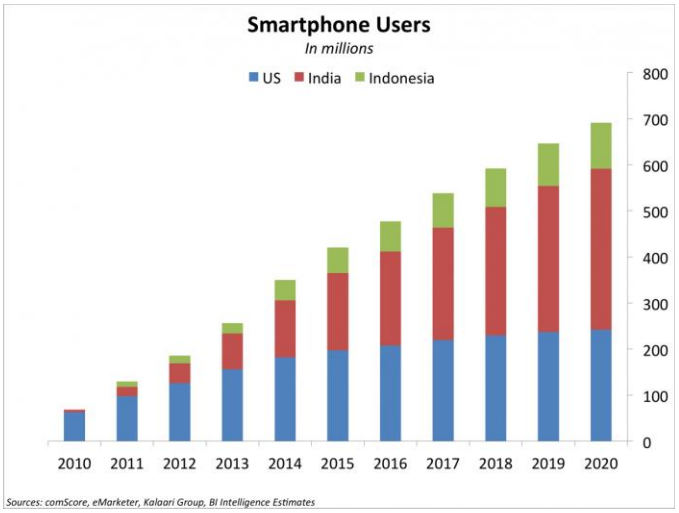
What does either side have to gain from a merger? Cable companies have extensive Wi-Fi networks that could add capacity to wireless networks or provide better coverage indoors. That means faster wireless networks that can carry heavier data loads in more places at a lower cost. AT&T and Verizon have already diversified; both companies offer wireless services as well as broadband.

Meanwhile, the cable industry is under pressure from over-the-top (OTT) device operators and streaming video on demand (SVOD) services, including Apple TV, Roku, Netflix, Amazon Prime, and Hulu, to name a few. Industry incumbents are looking for additional revenue streams to compensate for falling pay-tv subscriptions. Moreover, merging with a carrier to deliver television signals wirelessly makes sense — Comcast and Time Warner Cable are already doing this over Verizon's network.

T-Mobile and Sprint — the wireless industry's No. 3 and No. 4 carriers, respectively — are prime acquisition targets. Sprint continues to hemorrhage cash, and T-Mobile is looking to acquire new spectrum. A merger with a cable company could help both fulfill their most pressing needs. Dish was reportedly in talks to merge with T-Mobile in 2015. Sprint might link up with Comcast, which was previously looking to buy Time Warner Cable.

2.

Indonesia will join India as the next big smartphone market to watch out for.



If India was the smartphone growth story of 2015, Indonesia will be the market to watch in 2016. While it pales in comparison to the smartphone markets in India and China, Indonesia has one of the fastest-growing user bases in the world: Nearly 60 million of the country's citizens will have smartphones in 2016. Here's why Indonesia is so important:

- At 250 million people, Indonesia is approaching the population of the US.
- The country's per capita income is rising fast, which will undoubtedly help its citizens — about half of whom are under 30 — purchase the latest mobile device.
- Beyond favorable demographics, Indonesia benefits from a government that plans to attract and invest around $4.5 billion in the telematics sector by 2017.
- Samsung is setting up a $20 million facility in West Java. Oppo and Haier are finishing construction of their own manufacturing plants in the country.
- Indonesia's smartphone users are expected to grow at a compound annual growth rate (CAGR) of 11.2% between 2016 and 2020, to reach ~100 million and become the fourth-largest global market.

Meanwhile, India's smartphone user base is expected to match the US' this year. We estimate India will have ~204 million smartphone users in 2016, or 4 million less than the US. If it continues on its current growth path, we project India will surpass the US smartphone market in size in 2017.

3.

Xiaomi will begin selling phones in the US.

Xiaomi is known for making high-quality devices at a fraction of the price of most premium phones, like the iPhone. It's grown to become the fifth-largest OEM in the world as of Q3 2015, but has yet to expand its presence to the US. Nevertheless, we believe 2016 will be the year Xiaomi establishes a footprint in the West.

Making the leap to the US won't be easy. Xiaomi needs to spend on marketing, customer support, workforce-related expenses, as well as potential lawsuits from Apple over design similarities. But the company's ability to churn out high-quality products at affordable prices is a big advantage; the Redmi Note, a flagship phone with competitive features, retails at around $154.

The signs are clear that Xiaomi is busy preparing for a US launch. The company hired Hugo Barra, a former Google exec from Silicon Valley, to lead its international expansion. It also had a massively successful sell-out launch of some (200,000 units) of its accessories in the US and Europe in May 2015. There's a market for lower-priced, high-quality smartphones in the US, and Xiaomi is primed to take it in 2016.

4.

Disappearing carrier contracts in the US will accelerate the smartphone upgrade cycle.

After a volatile 2015 for the mobile carrier industry that ushered in the decline of smartphone contracts, US carriers will officially lose gatekeeper status in 2016 as these contracts all but evaporate. This transition will unfold as more consumers purchase devices directly from manufacturers and carriers offer more contract-buyout promotional offers or phase out of their current contracts. In turn, the overall smartphone upgrade cycle in the US market, which has historically lingered at around two to three years, will hasten. Here's what will drive the change:

- Competition among carriers will kill the mobile service contract. T-Mobile sparked a price war between the major carriers by eliminating service contracts beginning in 2013 and offering a wide range of promotions to encourage users to switch to its service. Slowly but surely, the other carriers have followed suite, replacing contracts with installment plans and data packages. We expect this trend to continue through 2016 as carriers battle for subscribers.
- Device installment plans borne of the death of smartphone contracts will help accelerate the upgrade cycle. Carriers used to subsidize the cost of a new phone in exchange for a two-year service contract. This ensured users upgraded their phones every other year. But two-year contracts are rapidly being replaced by a number of new programs, including Apple's iPhone Upgrade Program, that allow consumers to "purchase" a smartphone by financing it at a monthly cost. Some of these programs incentivize users to upgrade the device after one year so they can always have the most recent device.

5.

Enterprise apps will hit a new high.

Mobile adoption in the enterprise was big in 2015. "Bring your own device" (BYOD) uptake increased, as did the prevalence of enterprise-provided mobile devices, helping to spur demand for business apps. In turn, numerous players in the mobile space, including Apple, IBM, Google, and Facebook, have invested in new enterprise-driven solutions. Apple and IBM had officially launched 100 iOS enterprise apps as of December 2015, spanning 14 industries and 65 professions.

In 2016, we'll see a number of partnerships between companies like Apple and IBM aimed at enabling mobile devices to have a more useful application in new industries, like they did for transportation industries in 2015. A heightened need for such enterprise apps will result in Apple's and IBM's enterprise app solution seeing growth of over 100% in terms of volume, and will catalyze similar growth from other enterprise app providers and internal solutions.

Companies that have become BYOD by necessity will seek solutions to ensure security alongside mobile access for employees. Expect to see some M&A within the enterprise app or mobile security industries akin to the BlackBerry/Good Technology merger earlier this year.

Our Top 5 Fintech Predictions

1.

Blockchain technology will become more than a fad as global banks commit to a unified blockchain solution for inter-bank transactions.

Blockchain technology — the same technology that underlies bitcoin — has the potential to eliminate the need for trusted intermediaries in financial transactions, thereby reducing the costs associated with those transactions. Although banks have different perceptions of how disruptive blockchain technology will be, most seem to agree on its underlying potential to spur cost savings.

In 2016, we believe banks will rally around a unified solution for implementing a global blockchain for managing inter-bank transactions. This will likely manifest itself in a multi-year timeline, with clear steps for gradual implementation. Thirty global banks have already joined blockchain startup R3CEV to work on developing an open source, globally distributed ledger, setting the stage for this timeline.

2.

Apple, Google, and Samsung will build out commerce experiences around their payments products.

In 2015, we saw the future of mobile payments take shape with the release of Android Pay and Samsung Pay, both of which closely resemble the user experience of Apple Pay. But mobile transactions are just the beginning.

In 2016, we'll see these companies focus on building out commerce experiences around their payment products, which will include an increased emphasis on loyalty, store cards, and coupons. Part of this experience will likely include an in-store component that utilizes beacons to push offers to customer's phones. These ecosystems will become a key driver of mobile payments adoption. Offers and rewards are the top incentives that would get North American adults to start using mobile payments, according to Accenture.

3.

Business management apps housed on mobile point-of-sale devices will become a necessity for small businesses.

The mobile point-of-sale (mPOS) is following a similar trajectory to the development of the smartphone. Now that droves — over 40% according to some surveys — of small businesses have adopted mPOS devices, such as those offered by Clover and ShopKeep, we'll see an increased focus on emerging app marketplaces.

At the heart of this trend is business data. Apps that can generate actionable insights using this data will gain widespread adoption. For the businesses that use these apps it will mean increased foot traffic and transaction size in the front office as well as increased operational efficiency in the back office. For the developers and acquirers who partner to create these marketplaces, it will mean a significant new revenue stream and reduced churn.

4.

Mobile ordering apps will become an important transaction channel for quick-service restaurants.

Quick-service restaurants (QSRs) are introducing digital ordering platforms to increase average ticket sizes, order frequency, loyalty, and ultimately sales. For example, Taco Bell's average order values are 20% higher in its mobile order-ahead app than in its stores.

Starbucks recently launched its own mobile order-ahead feature, which is used heavily, according to the company. Other QSRs are seeking a similar boost, and now 80% of the top 20 QSR brands in the QSR 50 offer or are testing some type of mobile ordering capability. In order to maximize the benefits of mobile ordering, restaurants will likely incentivize customer usage through loyalty programs and rewards. These campaigns, combined with the heightened presence of mobile ordering, will drive up customer adoption.

5.

Traditional financial institutions will respond to the threat of fintech startups by partnering with them.

Legacy banks face the greatest disruptive threat from nonbanks that provide similar services, according to a recent BI Intelligence study. There are a number of options for responding to this threat including building similar products in-house, acquiring their competitors, or forming partnerships.

We think banks will adopt a strategy of partnering with smaller fintech firms in order to leverage their services and bring them to a wider audience. That's because it's often easier than building these services in-house. Fintech startups can often focus all their efforts on building great user experiences while banks must overcome the friction of innovating within a legacy system. Nevertheless, many of these startups still have a lot to prove before they become acquisition targets. Partnerships give banks an opportunity to try before they buy. We've already seen this strategy adopted in the alternative lending industry. Major banks like ING and JPMorgan Chase have partnered with digital-based alternative lenders like Kabbage and OnDeck in order to better fund small businesses, for example.

Our Top 5 E-Commerce Predictions

1.

Amazon will pull business away from its shipping partners.

Amazon made significant progress building out its transportation and logistics arm this year, and we expect that to continue into 2016. To support the backend of fulfillment, the retailer recently acquired its own fleet of tractor-trailers and is also rumored to be renting an entire cargo airport facility in Wilmington, Ohio. Meanwhile, to support the front end, or last mile of fulfillment, Amazon has started making household deliveries in its own Amazon-branded trucks. The company is also engineering its own unmanned aerial vehicles, commonly known as drones, with the intention of delivering packages.

All of these developments indicate that Amazon does not want to rely on third-party shippers like FedEx and UPS. As the country's largest online retailer, Amazon is a valuable customer to shippers, but expect that to change in 2016 as it begins handling a greater share of its own packages.

2.

Facebook will become a key enabler of commerce.

Sales derived from social platforms currently account for a niche area of commerce, but we expect Facebook to play a much larger role in retail in the coming year. In 2015, Facebook made a big push toward achieving that goal by allowing more brands and retailers to use its platform for selling merchandise.

For example, online shoppers can now request to have shipping updates sent to them via Messenger. Consumers can also use the app to speak to a brand representative. Additionally, Facebook integrated transportation services with Messenger, allowing users to reserve a car service, such as Uber. We believe Facebook will build on these efforts in the coming year.

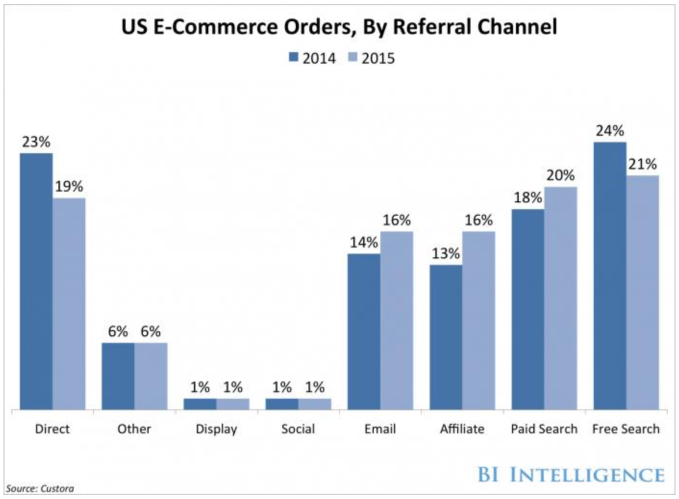
3.

Beacons will finally go mainstream.

The usage of shopping apps on tablets and smartphones increased 174% in 2014 — more than any other app category, according to app analytics company Flurry. As a result, mobile shopping apps have served as a proxy for proximity-based marketing systems such as beacons. Beacons are small, wireless devices that allow brands and retailers to push mobile coupons and promotions to shoppers' smartphones based on their physical locations. Merchant adoption of these devices shows just how useful the devices are proving themselves to be.

4.

The resurgence of affiliate marketing.



Affiliate marketing — a performance-based tactic by which advertisers reward partners (affiliates) for each visitor or customer they refer — is one of the fastest-growing sources of revenue for online retailers. We expect that growth to accelerate in 2016. Two factors are driving this growth: mainstream media publishers looking for supplementary revenue sources and influencer marketing. The latter is a form of earned media, which continues to expand on social media.

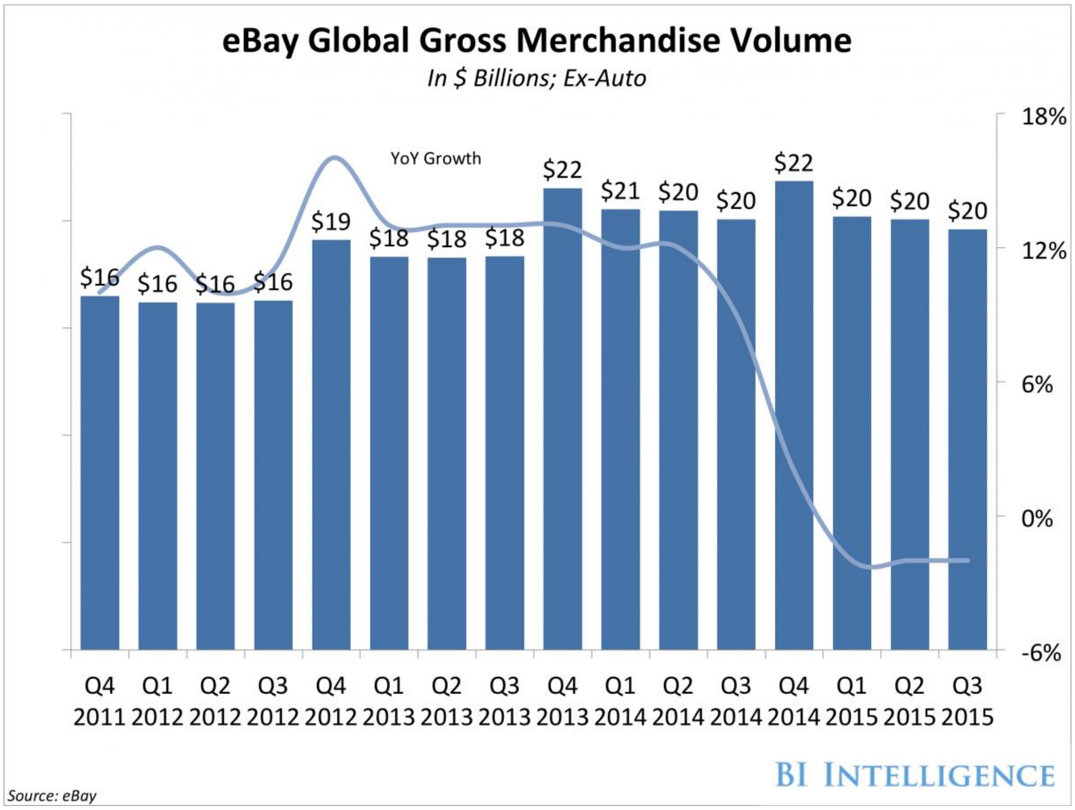
Underlying both of these trends is the shift to mobile for everything from media consumption to commerce. Smartphones and tablets now account for nearly 60% of time spent shopping online in the US, according to comScore.

5.

Alibaba will try to acquire or take a large stake in a US e-commerce company.

Last year we predicted that Alibaba would try to buy its way into the US e-commerce market — that did not happen. However, we believe that Alibaba is still eyeing a strategic move into the US. The Chinese retailer has just one e-commerce property in the US, 11Main.com, but it doesn't offer the scale Alibaba needs for a real foothold in the US market.

Alibaba already has an expansive cross-border shipping and payments infrastructure in place, all it needs now is a US customer base. We believe that eBay or Etsy would be its top targets. eBay needs to reset its strategy to rekindle growth, especially after its split from PayPal this year. Moreover, Alibaba's business model is similar to Etsy's and eBay's in that both offer marketplaces where people and businesses sell goods peer-to-peer. Neither e-commerce company owns those goods directly.



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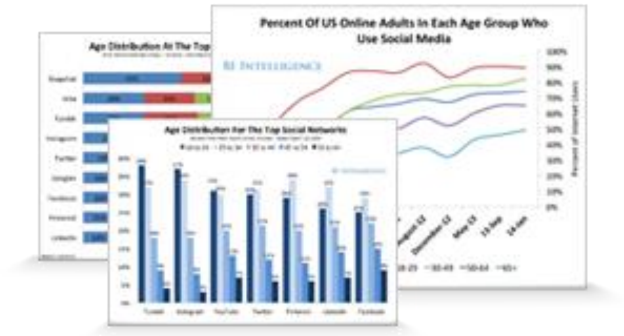

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