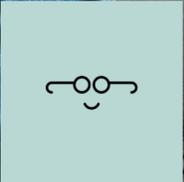




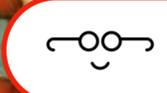
Herman Konings – BZB-FEDAFIN CONGRESS 2025 – 16.10.2024



THEATRE
OF
TALES.



Forward to Basics

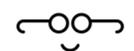
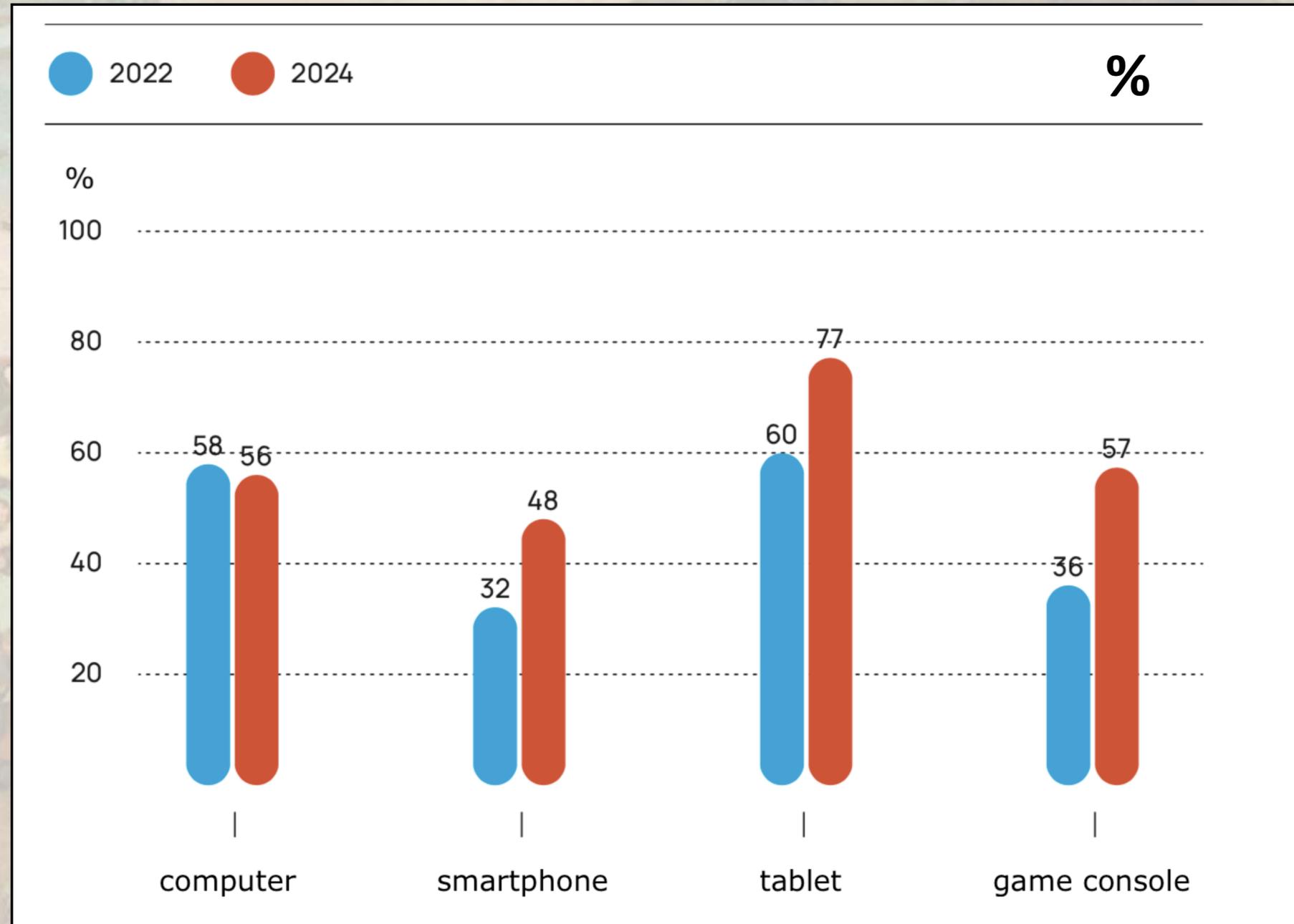


"Children's Games" - Peter Brueghel The Elder (1560)



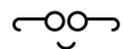
2019-2024 : minus 26%

Use of devices by children (7-12 yr) in Flanders.



“

A phone-based youth disrupts children's development in many ways. There are four fundamental disadvantages: chronic sleep deprivation, a social deficit, attention fragmentation (lack of a focus filter) and addiction.



700 mio

600 mio

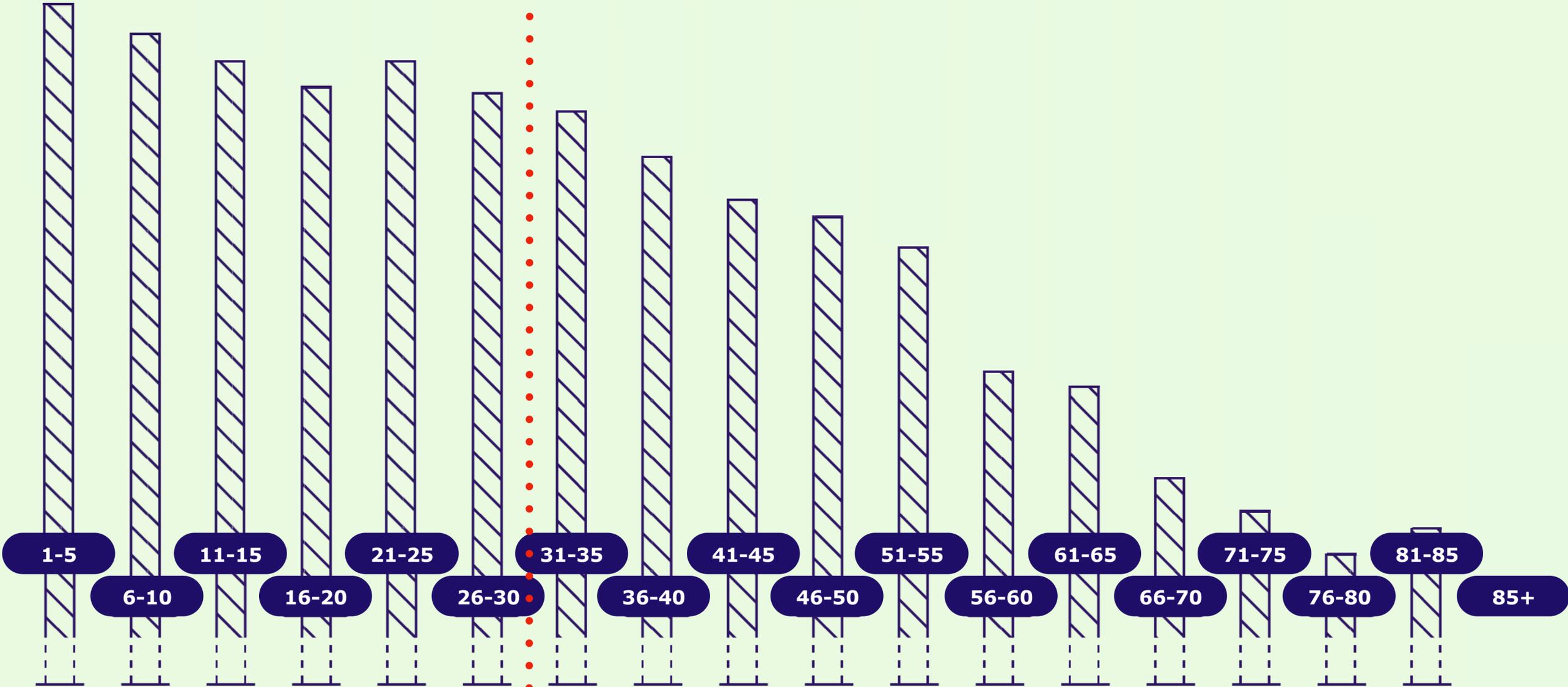
500 mio

400 mio

300 mio

200 mio

100 mio



800 K

700 K

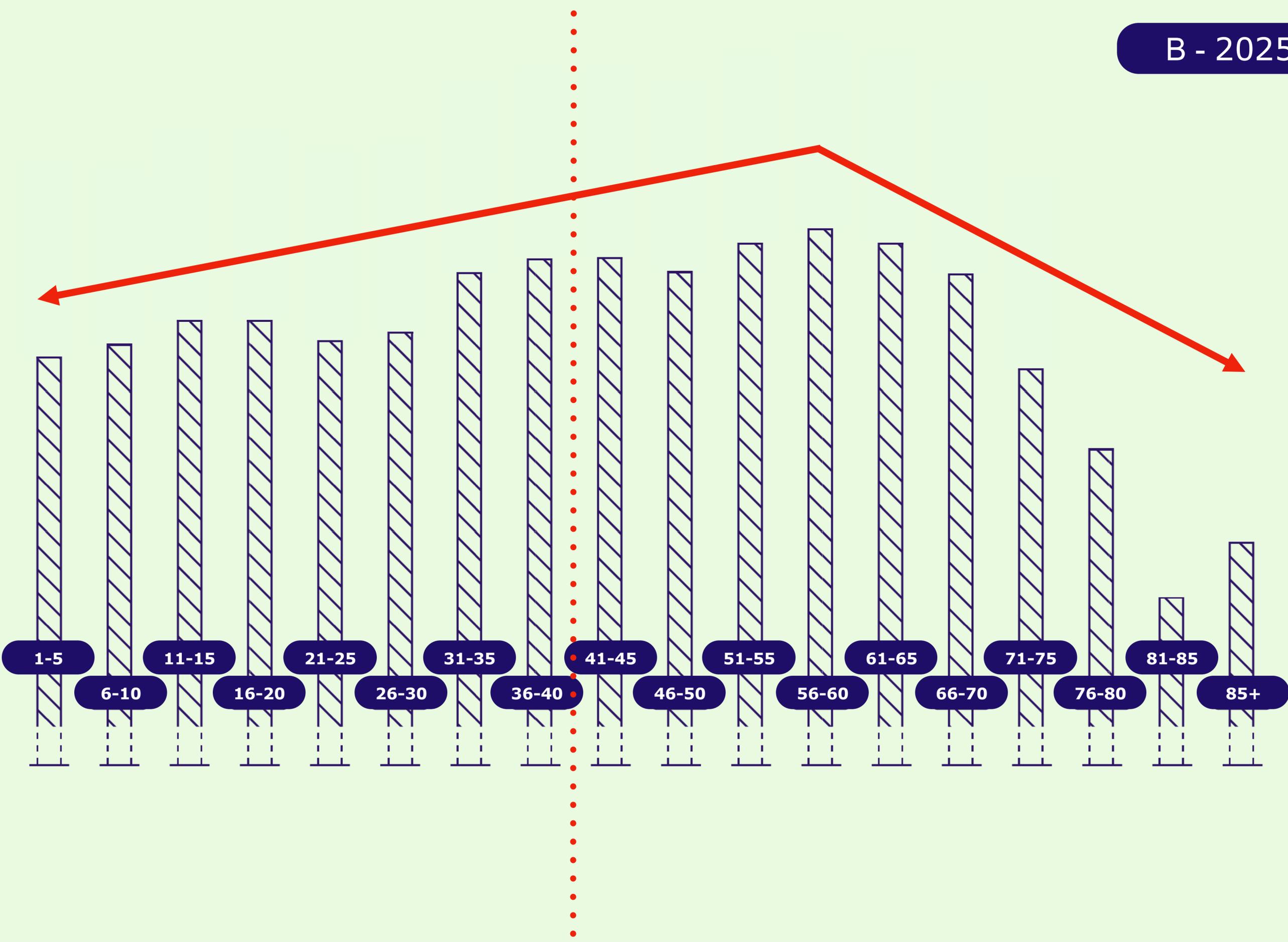
600 K

500 K

400 K

300 K

200 K



800 K

700 K

600 K

500 K

400 K

300 K

200 K

Gen α

Gen Z

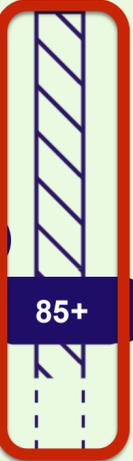
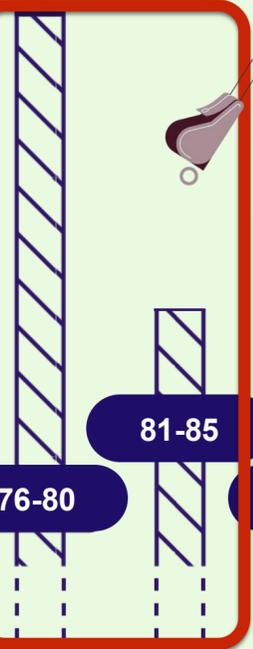
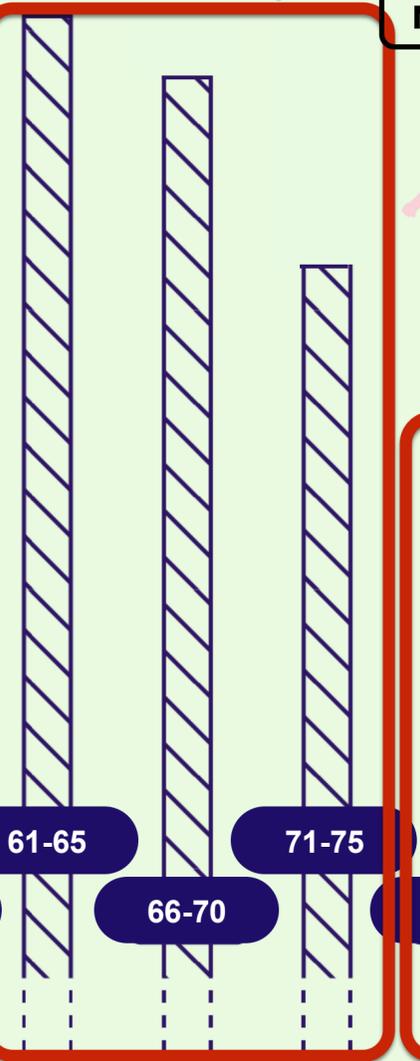
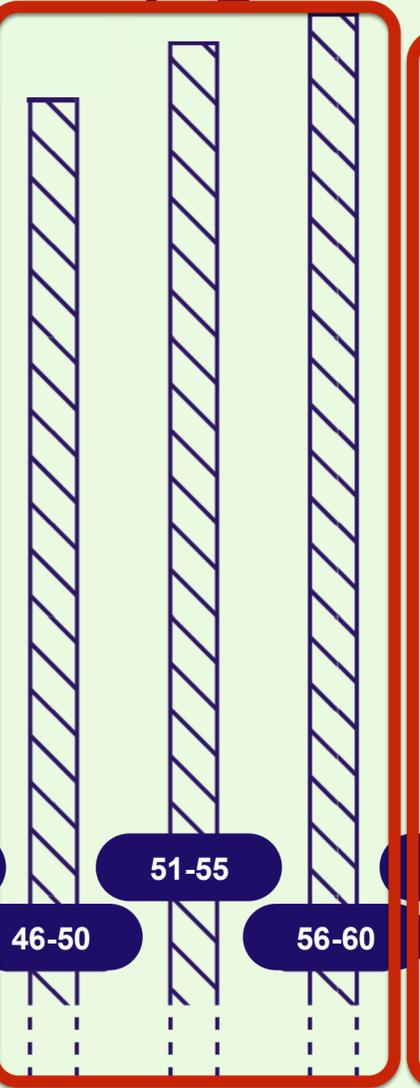
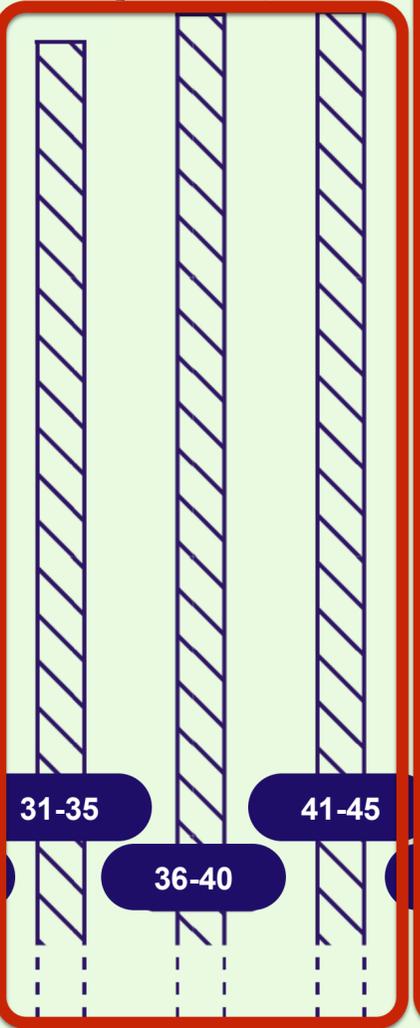
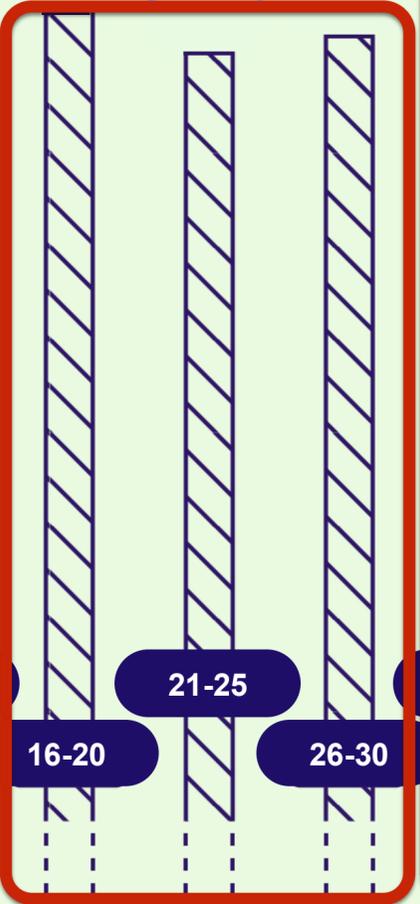
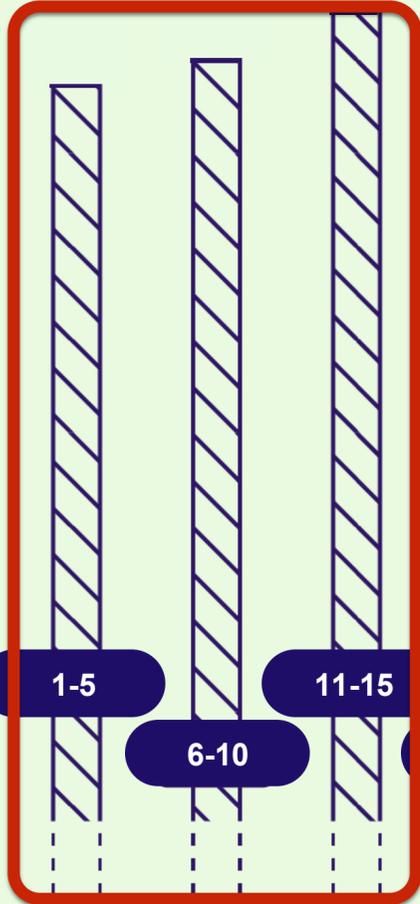
Gen Y

Gen X

Babyboomers

Master Boomers

Bouwers



Gen Z



800 K

700 K

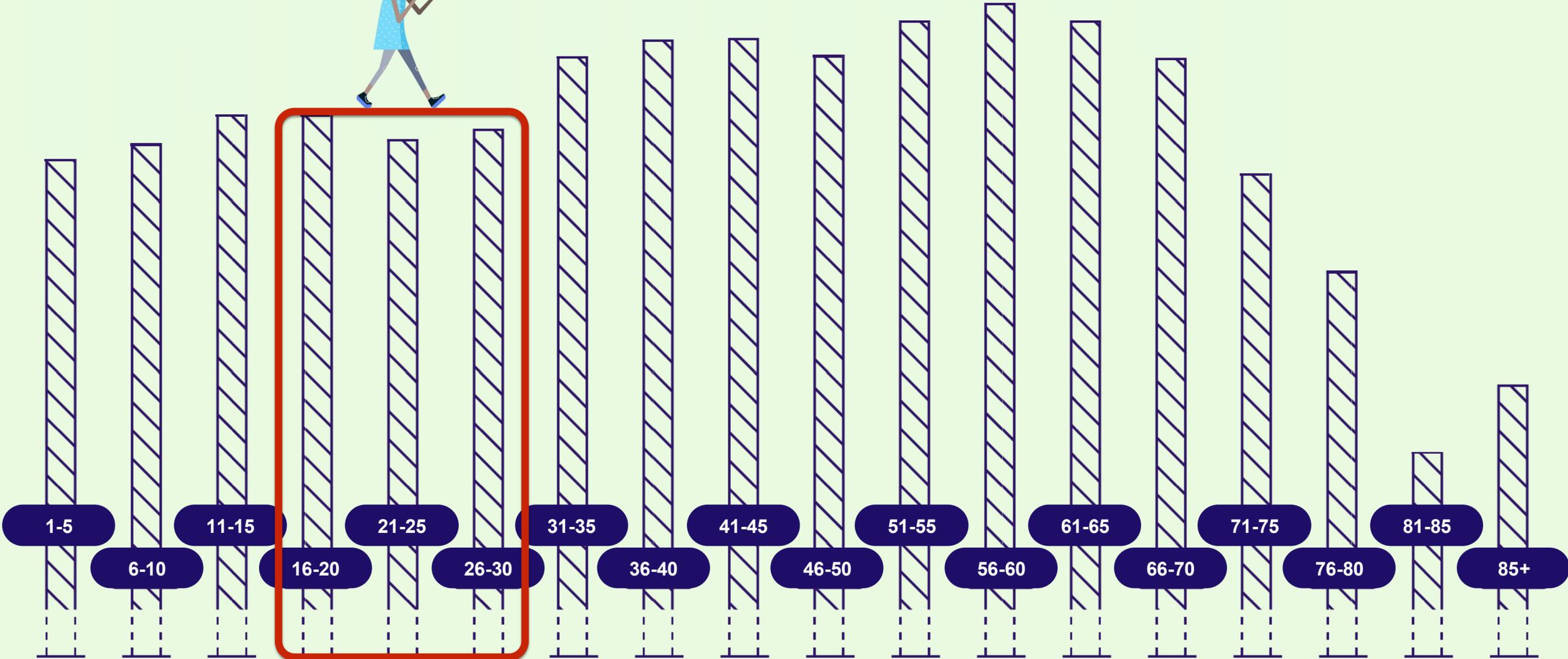
600 K

500 K

400 K

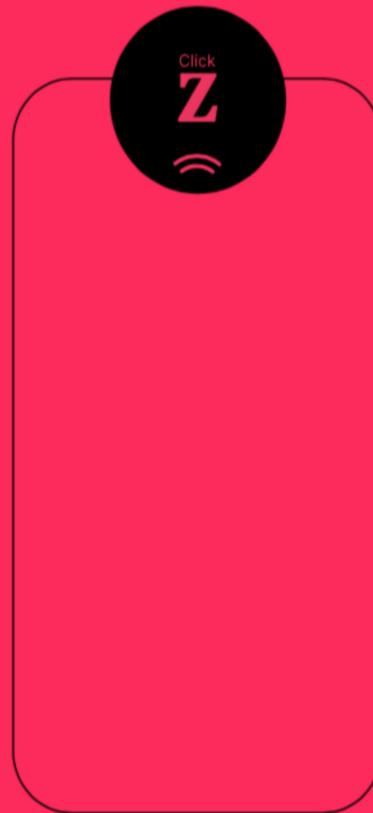
300 K

200 K



A-Gen-Z Report

What Business Needs To Know About The Generation Changing Everything



OliverWyman
Forum

TNM

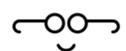
- most ethnically diverse
- most inclusive
- most highly educated
- most digital literate
- most global
- most thaasophobic
- most insecure

HUMAN FLOURISHING



Global Flourishing Study – Wave I

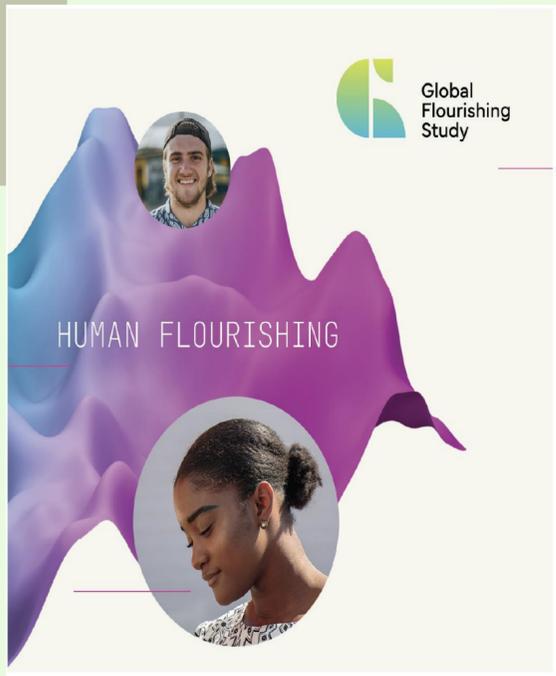
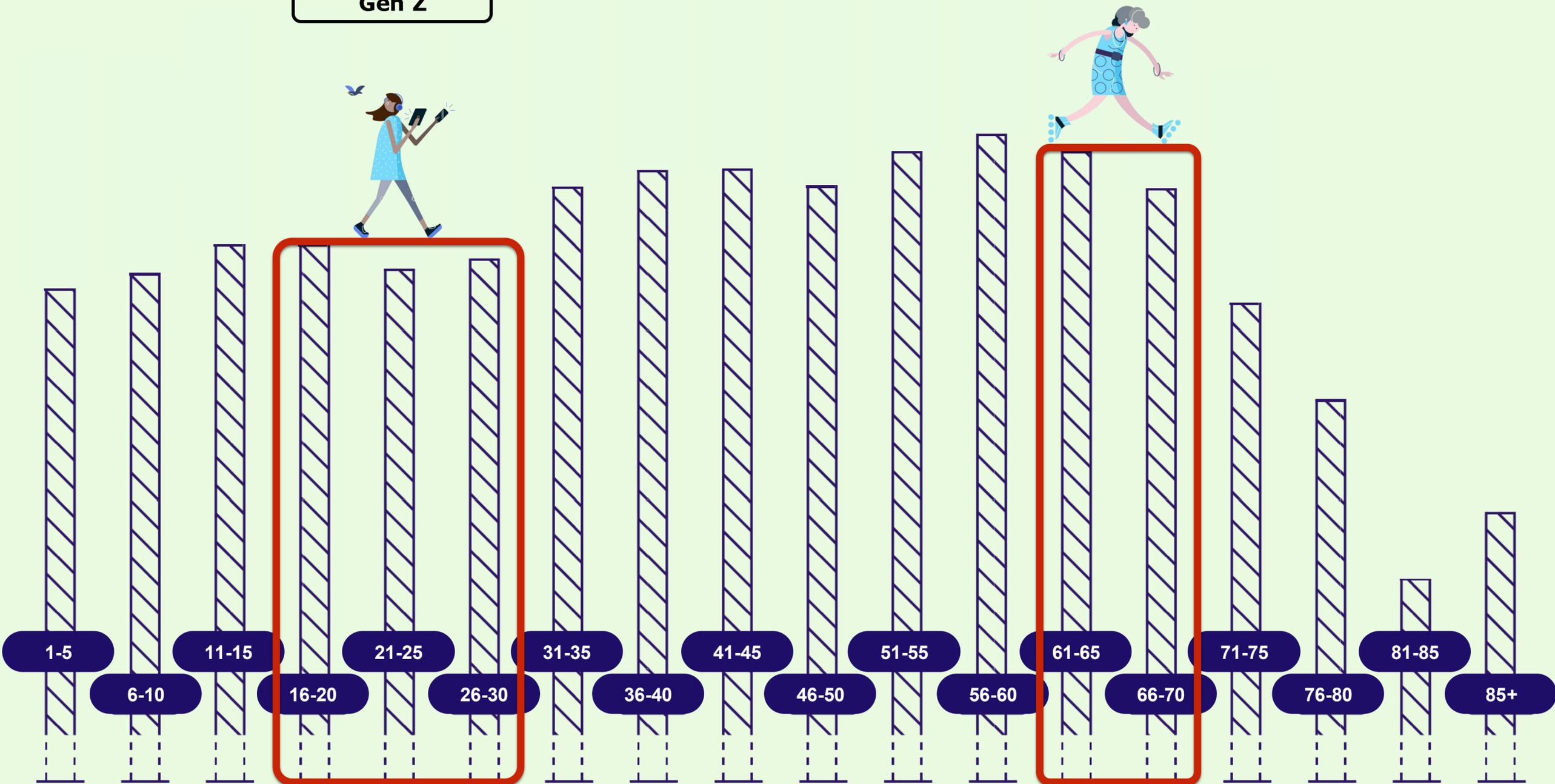
The Global Flourishing Study is a longitudinal project gathering nationally representative, multidimensional well-being data from more than 200,000 people in 22 countries. This Collection features the first wave of results, showcasing the value of tracking a rich set of indicators of human flourishing.



Global Flourishing Study (2025) – Harvard, Gallup et al.

Babyboomers

Gen Z

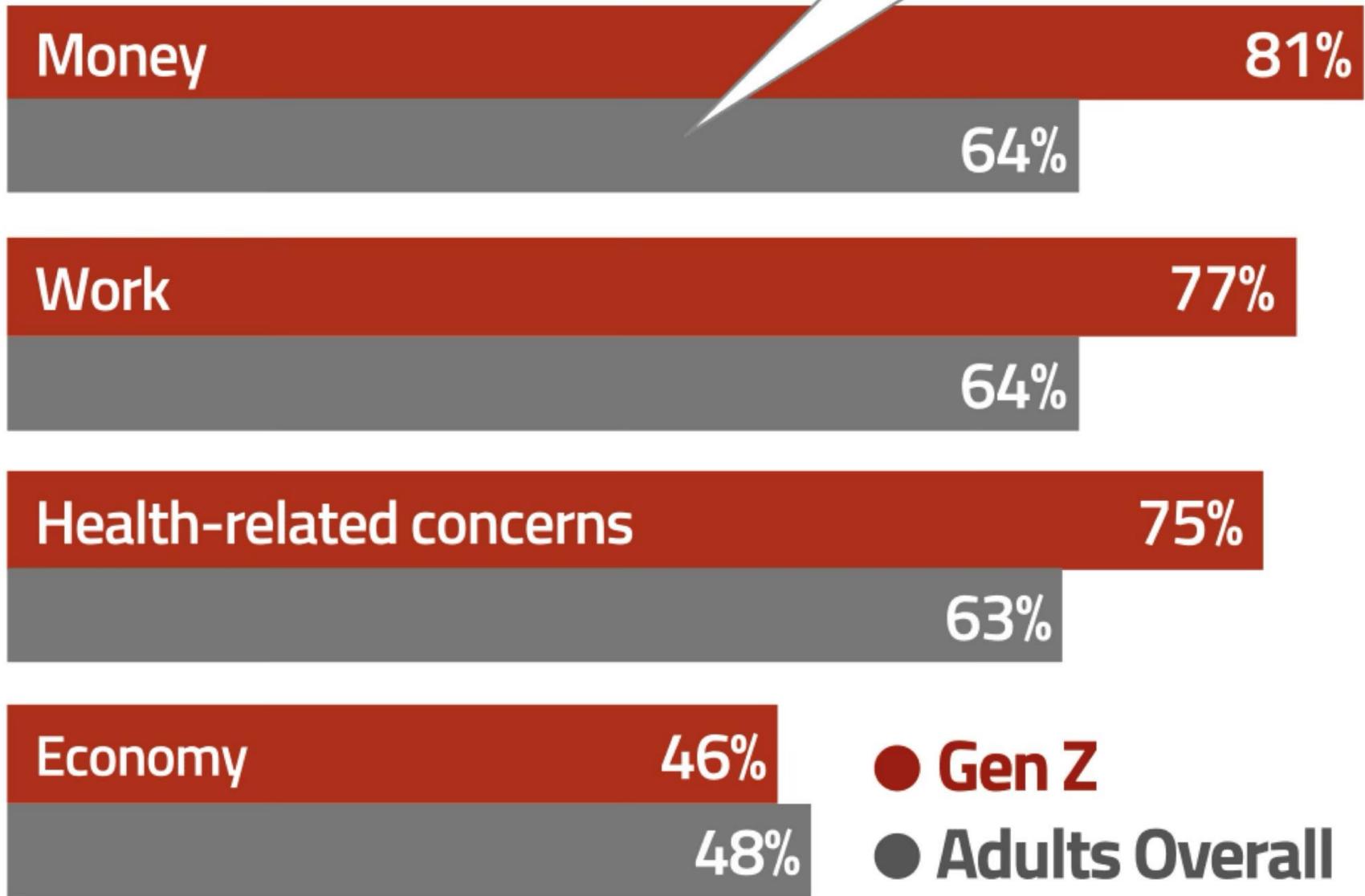


FM

6,75

7,25

What causes the most anxiety for consumers



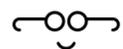


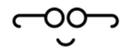
financial wellness

“

Gen Z has approximately 1.000 fewer hours of personal contact per year than people of their age did 20 years ago ...

... and three times more Zoomers than Boomers regularly feel lonely.

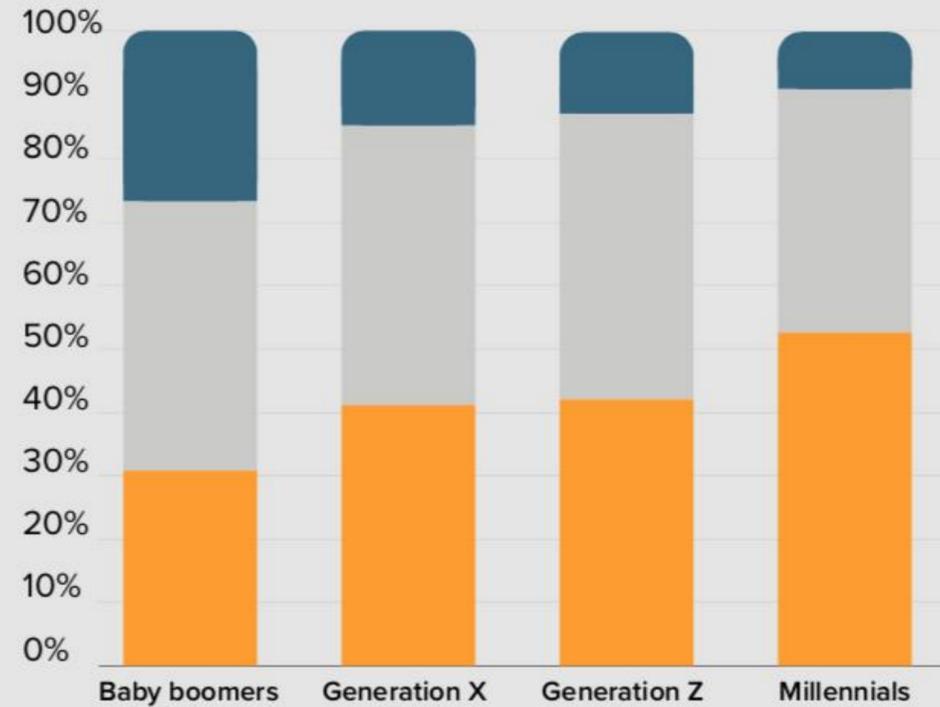




Perceptions of emerging technologies

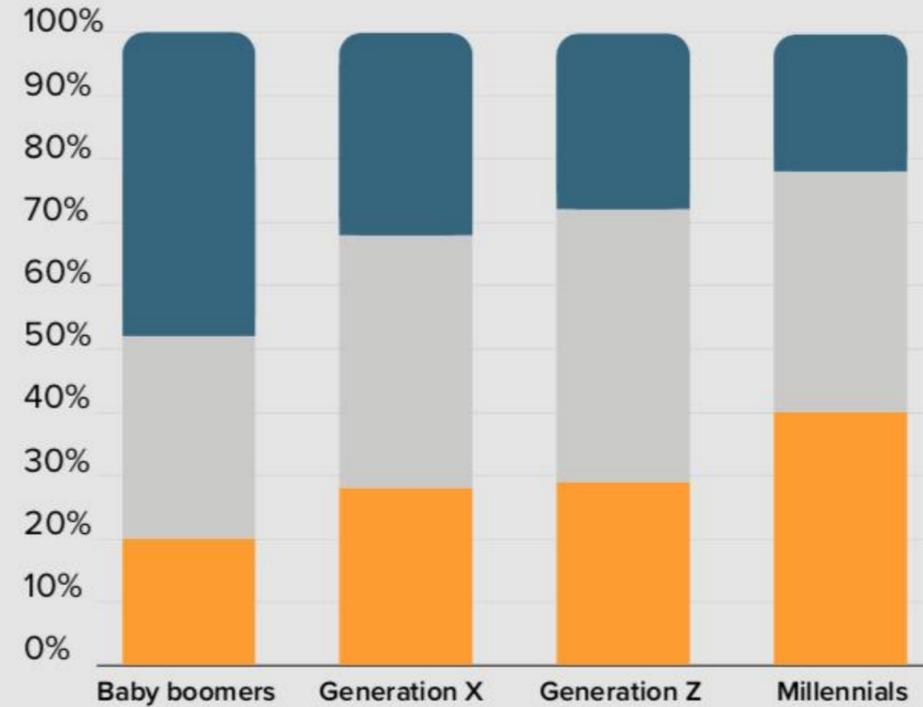
% of consumers who selected their comfort level with the following technologies

Extremely or very comfortable Not at all comfortable



Voice assistants providing personalised product information and suggested products

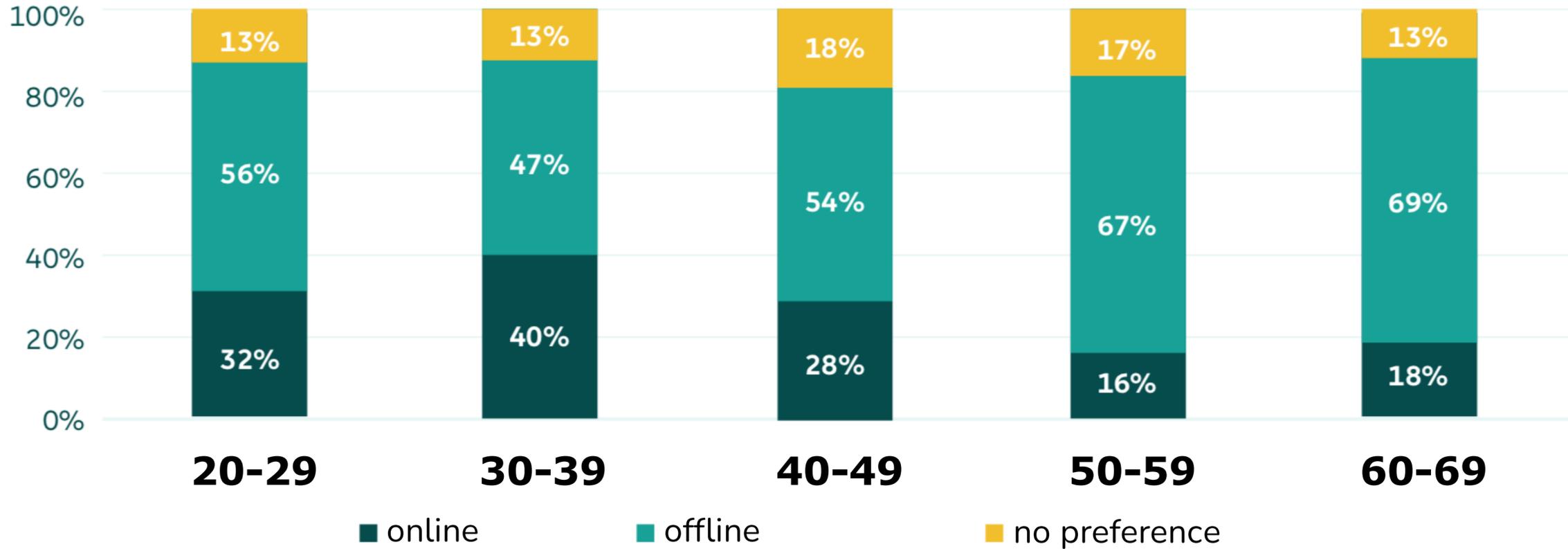
Extremely or very comfortable Not at all comfortable



Riding in an automobile without a human driver

Source: Euromonitor International, Voice of the Consumer: Digital Consumer Survey, fielded March to April 2024 (n=20,056); note: survey respondents are internet-connected consumers in 20 countries.

preference shopping channel



Figuur 4

Bron: Q&A Retail 2024

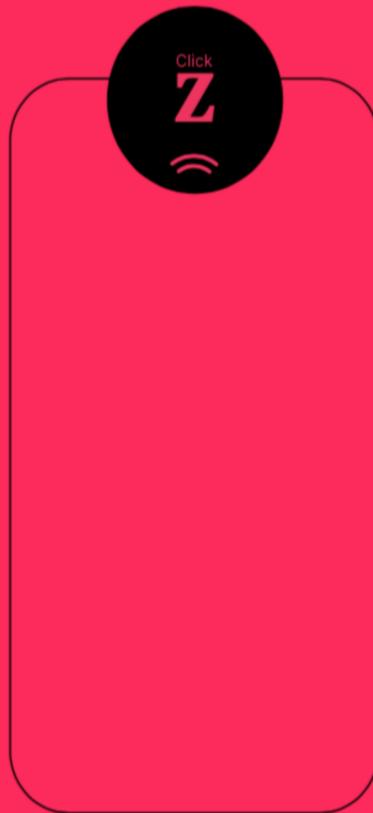




social rewilding

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Forum

TNM

- most ethnically diverse
- most inclusive
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- most insecure
- most authentic



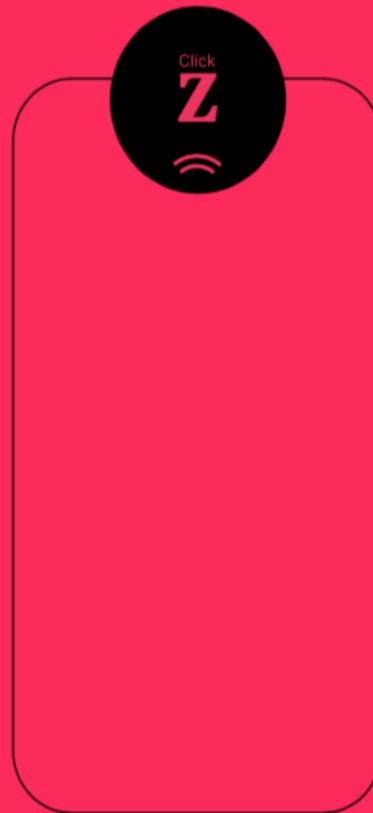
SIMON HEAD 
@simonhead

Patrick Pimblett, ladies and gentlemen. What a performance. What a finish. What an ovation. [#UFCLondon](#)

[#UFCLondon](#)

A-Gen-Z Report

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Forum

TNM

- most ethnically diverse
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- most insecure
- most authentic

Gen 'MOST'

percentage of jobs highly sensitive to AI

and **50%**
“to some extent”

20%

and **26%**
in Belgium



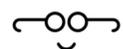
OECD (2023)

AI has better 'bedside manner' than some doctors, study finds

ChatGPT rated higher in quality and empathy of written advice, raising possibility of medical assistance role



📷 A panel of healthcare professionals preferred ChatGPT's responses to medical questions over those of a doctor 79% of the time. Photograph: Ariel Skelley/Getty Images



The Guardian (28/04/23)

DemoUI - WinUI Desktop

SoftVoice エモーションキャンセリング

Build version 2.0.4

EmotionCanceling Voice Conversion Engine

東京大学 x ソフトバンク 共同開発
AI音声変換エンジン

怒り抑制機能

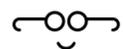
OFF ON

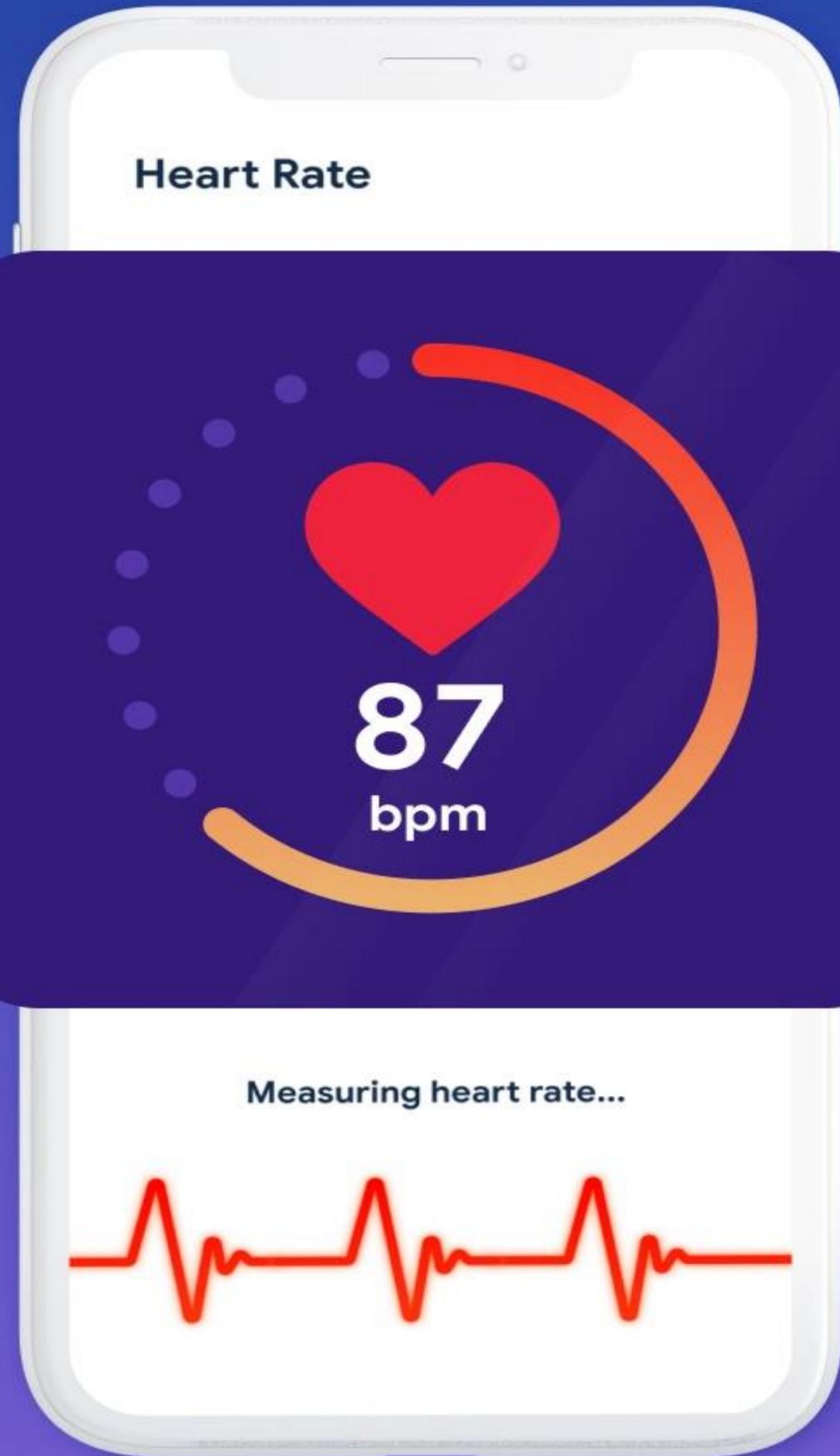
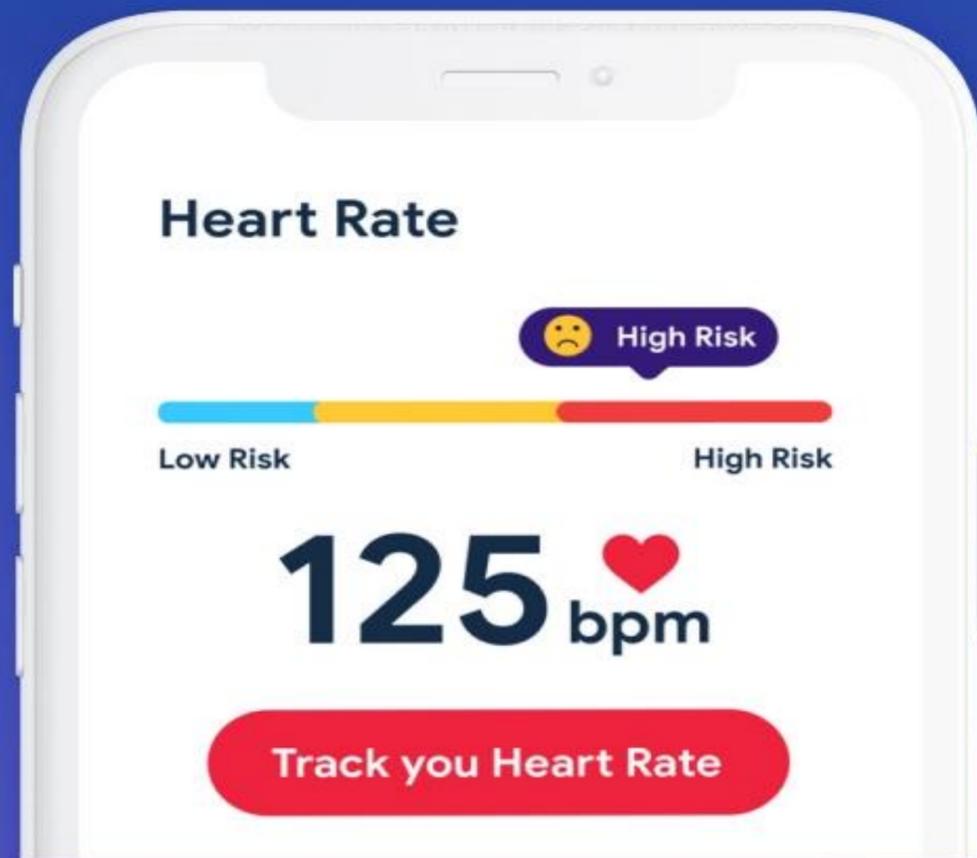
変換パターン

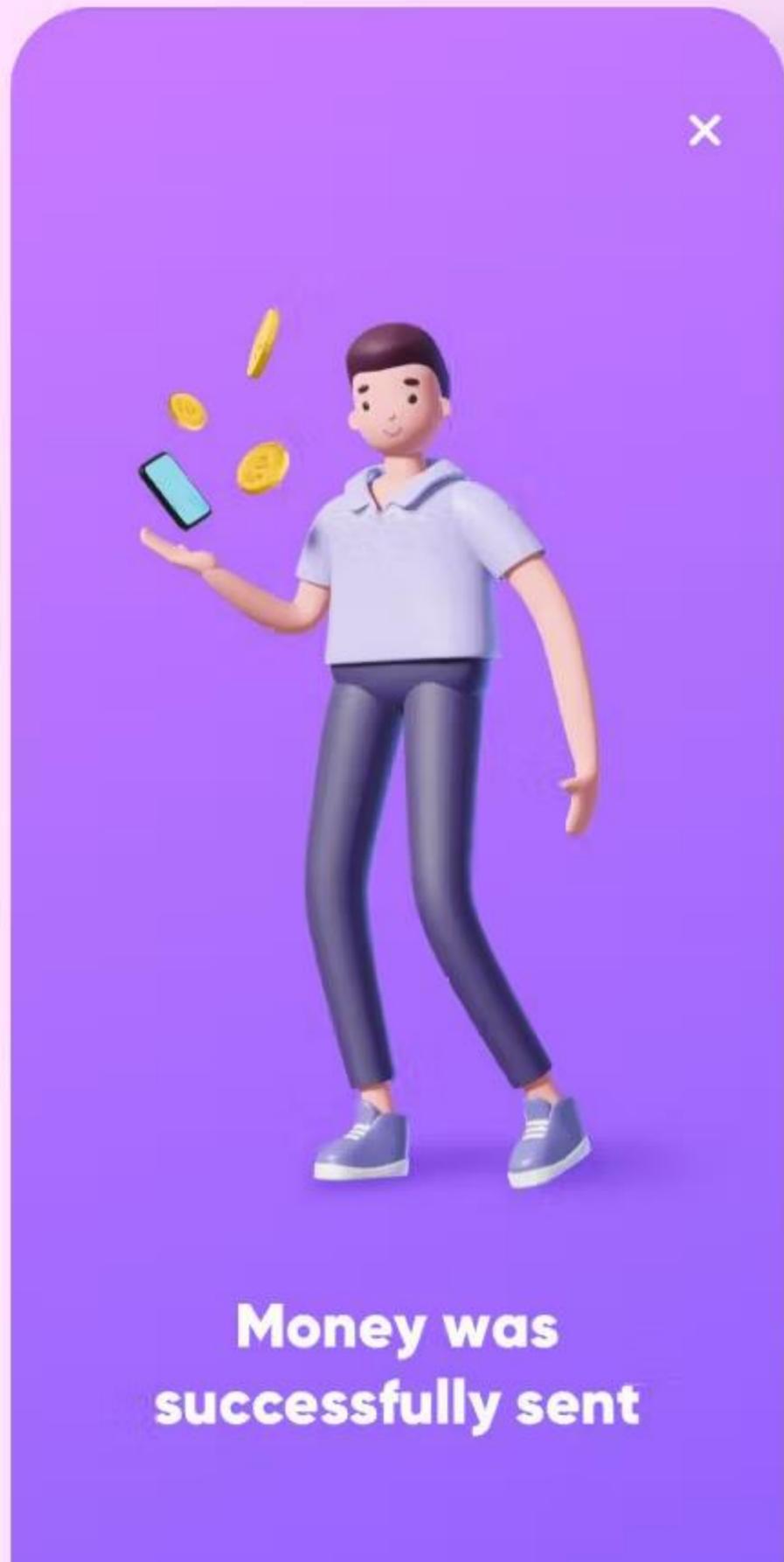
< 1 2 3 4 5 >

女性
40代

男性
40代







My cards

3482 8384 8283 4833

Last transactions

	Olivia Jones Sep 14, 4:10 AM	-\$890.00
	Liam Smith Sep 8, 8:14 AM	+\$2,678
	Michel Korner Sep 1, 6:45 PM	+\$75.65

Overview

Total balance
\$12,326

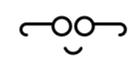
Incomes Expenses

+15%

Health Utilities Enterta



M 4 L 4 M



Little Sun Lamp – Olafur Eliason (2017)



resonance

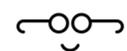
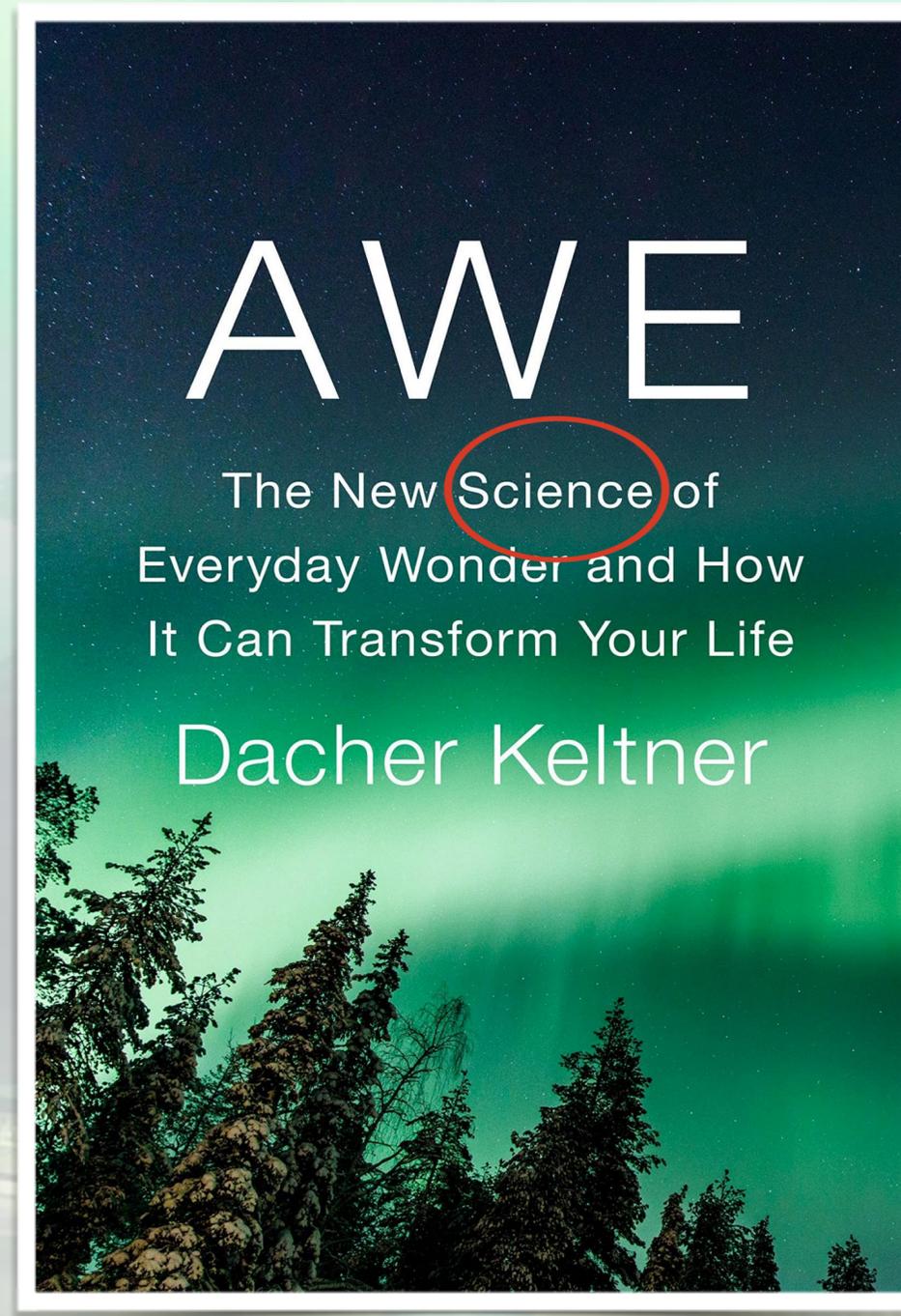


resonance

“

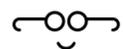
Resonance is the ability and willingness to fully perceive ourselves and our environment.





A landscape photograph featuring a vibrant green aurora borealis in the sky above a range of mountains. In the foreground, a circular building with a glass facade is situated on a calm lake, reflecting the light. The scene is framed by dark silhouettes of trees on the left and right sides.

the divine without a god



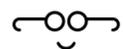
'AWE' - prof. Dacher Keltner (University of California, 2023)

“

What follows is the disappearance of the “ego” and the feeling of merging into something much greater.

‘Awe’ increases immunity, empathy, creativity and productivity.

9 wonders stimulate awe: moral beauty, nature, collective excitement, visual art/design, music, spirituality, humour, big ideas and epiphanies.





“

... but what a view!



herman@nxt.be |