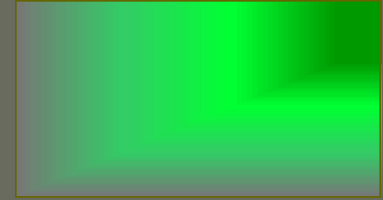
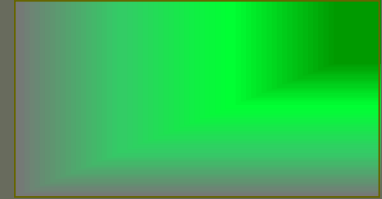


# *Direct* Economy



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# **Direct** Economy

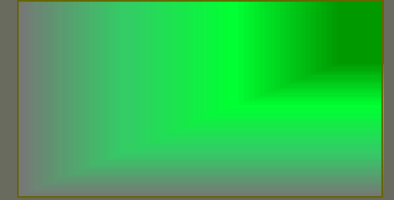


**It's about**

***“Interactivity transfer  
to the Customer and  
“Know How”  
transfer to the  
Customer”***

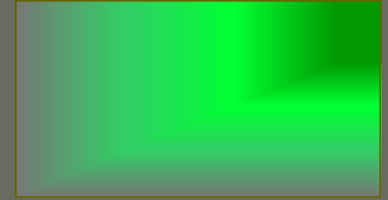
***“It's a  
background  
revolution which  
implicates  
revisiting the way  
the economy is  
understood”***

# **Direct** Economy



- **The consumer value chain** : The consumer starts getting involved in the value chain.
- **Disappearance of intermediaries** : The consumer tries to by-pass the intermediaries.
- **New business model** : Business Models are changing dramatically as the consumer is more and more involved.
- **Price setting** : follows new trends like the bidding auction or free participation...

# Levels of Interactivity



**Passive consumption** The consumer is getting products or services with no real interaction and no real choice. He has to take whatever is available.

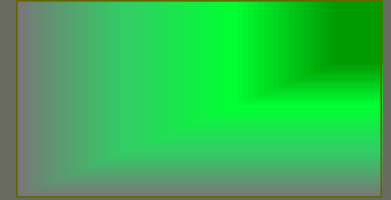
**Self Service** The consumer is given the ability to choose between various products or services.

**Do It Yourself** The consumer starts getting involved in the value chain.

**Co-Design** The consumer starts adding value by customizing the product and therefore defining his needs himself (as opposed to buying a product defined by the product management team).

**Co-Creation** The consumer is involved in the design of the product or service itself.

# Levels of knowledge



- **Raw Data** Data, typically from measurements, or attributes (small, big, expensive, etc...).
- **Information** Data that I can make sense of. Data within a referential or data that can be tied to a process, so that I establish a first level of knowledge. If I can measure, and if I can compare, I will be able to develop a better sense of understanding.
- **Classification, categorization** When I can better define the context, place the information into categories.
- **Process/Time** When you start introducing the concept of time, and evolution over time.
- **Logic, Model** When you understand enough of a thing that you can capture this understanding into a logical model. From this comes automation.

# Direct Economy

## BANK INDUSTRY MATRIX (case study)

KNOWLEDGE  
TRANSFER

MODELISATION  
ALGORITHM

TIME PROCESS

CLASSIFICATION  
CATEGORY

INFO

DATA



RECEIVE

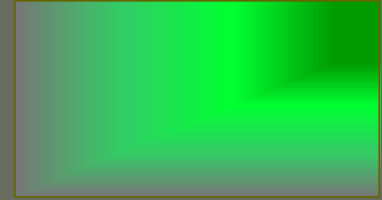
SELF-SERVICE

DO IT YOURSELF

CO-DESIGN

CO-CREATION

# *Conclusion*



Direct *Economy* is about transferring activities & Knowledge to the customer

Direct *Economy* is about building communities

Direct *Economy* is about customer empowerment

*But after all*

Direct *Economy* is about the rise of new business models