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**Internet Of Things.** The Internet of Things (IOT) is mainly about operating your home appliances from remote locations, yes? No. Far from it. IOT will be as disruptive to business and consumers as the arrival of the Internet. It will dramatically change the way we live and work beyond all recognition, and those not gearing up for this seismic shift will be left behind. The smartest companies are already embracing this new paradigm, and much can be learned from their example.

**Artificial Intelligence.** Most of us experience what we think of artificial intelligence (AI) by interacting with our mobile digital assistants. However, the recent advances in AI are nothing short of staggering. From Google's computer beating the world's greatest player of Go to computing neural networks being taught to not only recognise and analyse images but also fathom their context, artificial intelligence is far more advanced than you can imagine. We will reach human-level AI in just a couple of decades, but the huge leaps in this field happening right now will dramatically change not only how we live and work, but how we interact with every level of technology. The race for businesses to incorporate AI and reap the inherent benefits has begun.

**Wearables & Health Technology.** The wearables market has gone from non-existent to a multi-billion dollar business in just a few years. Now we must look at what comes after the plethora of smart watches and fitness bands to see how this technology will change our daily lives. Businesses are using this tech to monitor staff and supply chains. One of the next big shifts in this sector is the implications for the health industry and monitoring of patients remotely, as well as the advances leading to devices being fitted inside the human body. These devices will be able to predict medical emergencies before they even occur. Wearables will become something not strapped to our wrists, and not just part of the fabric of our clothing, but eventually integrated into our very biological makeup.

**Innovation & The Future Of The Car Industry.** The roads in 15 years' time will be unrecognisable. Cars will be driving themselves, the inside cabins will not have steering wheels and the AI chauffeuring you will be a better driver than the human occupant could ever be. What's more, vehicles will not only talk to each other but to the cities they are driving in, becoming part of an automotive/urban digital organism. Vehicles will not only recognise you and your family, but will monitor your health and well being on a long-term basis. Ownership of individual vehicles will likely become a thing of the past as we advance towards the shared economy.