


# Leading the transformation of consumer behaviour

By Mishal ALMana



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# Change Vs Transformation

A large, decorative number '5' is positioned on the right side of the slide. It is composed of a dense pattern of small, light-colored symbols, including ampersands, circles, and other abstract shapes, creating a textured, mosaic-like effect.



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# Globalization & Technology





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# Technology Vs Social Revolution

A large, light gray question mark is positioned on the right side of the slide. It is composed of a dense pattern of small, repeating symbols, including ampersands, circles, and other decorative elements, creating a textured, mosaic-like appearance.



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# Transition Vs Evolution





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# Social behavior Vs Consumer behavior

A decorative graphic on the right side of the slide, consisting of a large, light gray spiral shape. The spiral is composed of many small, repeating icons of a person with arms raised, creating a textured, wave-like effect.



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# Rational Vs Emotional








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# Business Behaviour Vs Consumer Behaviour

A large, light gray question mark is positioned on the right side of the slide. It is composed of a dense pattern of small, repeating symbols, including ampersands, circles, and other decorative elements, creating a textured, mosaic-like appearance.





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# Destination Vs Journey



# Changing Consumer Behaviour

## Encyclopaedia

A decorative graphic on the right side of the slide, consisting of a large, light grey spiral shape. The spiral is composed of many small, repeating symbols, including ampersands (&), circles, and other abstract shapes, creating a textured, dotted effect.

# Changing Consumer Behaviour

Britannica  
Encyclopaedia

1768

Encarta transformation  
of Encyclopaedia

1993

1980s

Consumer  
behaviour **Shift**  
to PC

1996

Britannica Sold  
Below Book  
Value



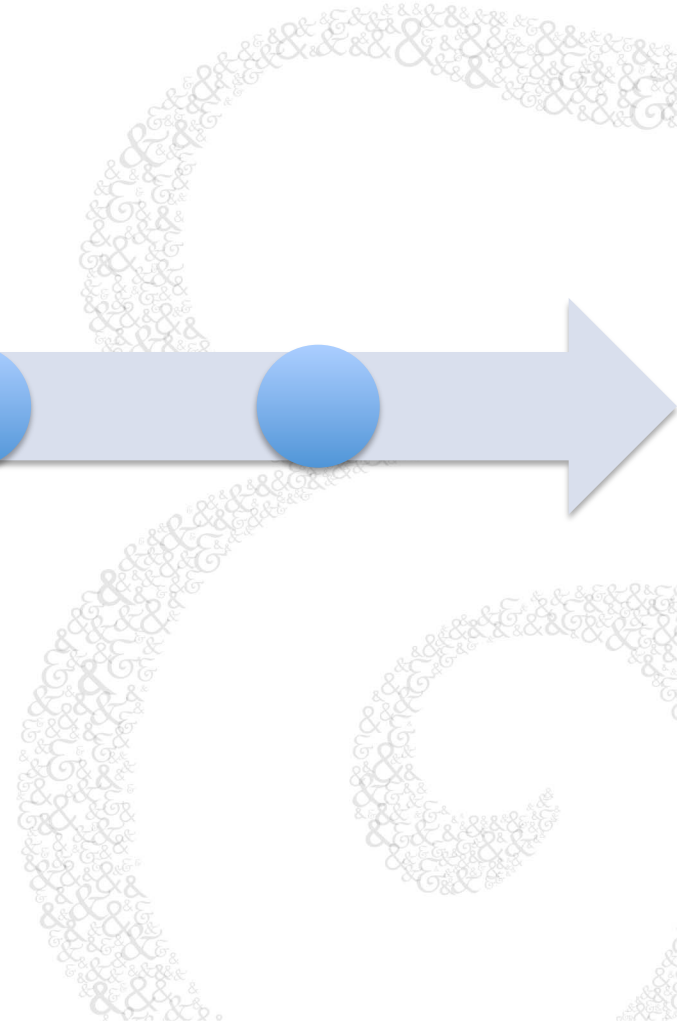


# Changing Consumer Behaviour

Behaviour  
**Shift** to  
Internet  
1990s

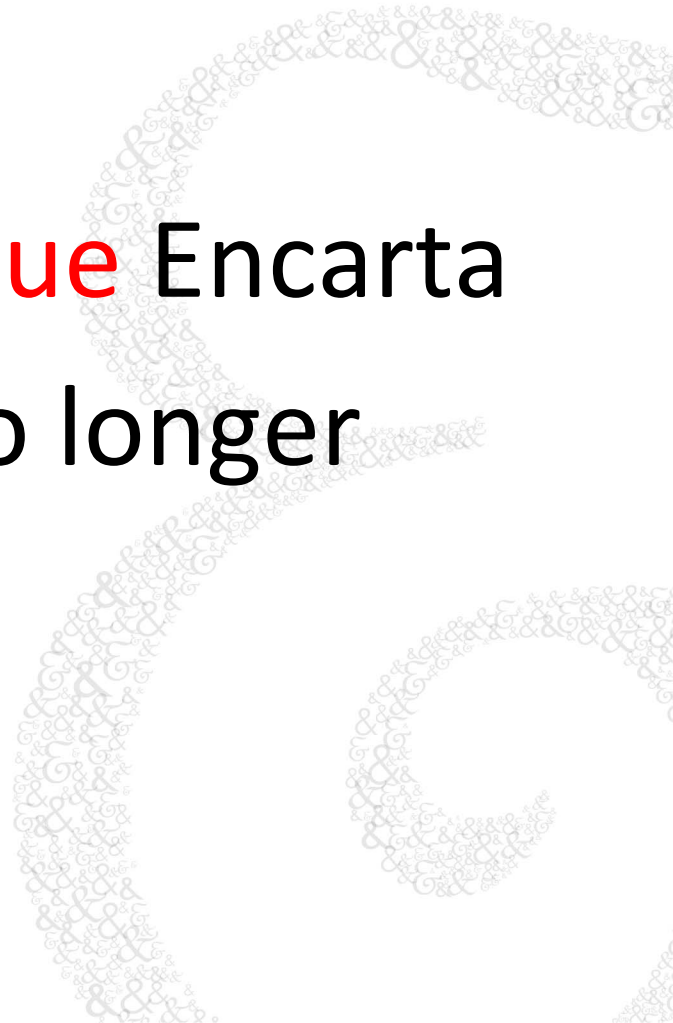
Behaviour  
**Shift** to  
Cyber  
Interaction  
2002

2001  
Wikipedia  
Lunched



# Encyclopaedia

Microsoft tried to **Rescue** Encarta  
By 2008 they can no longer  
**compete**



# Encyclopaedia

By that time **Wikipedia** received  
the largest online views

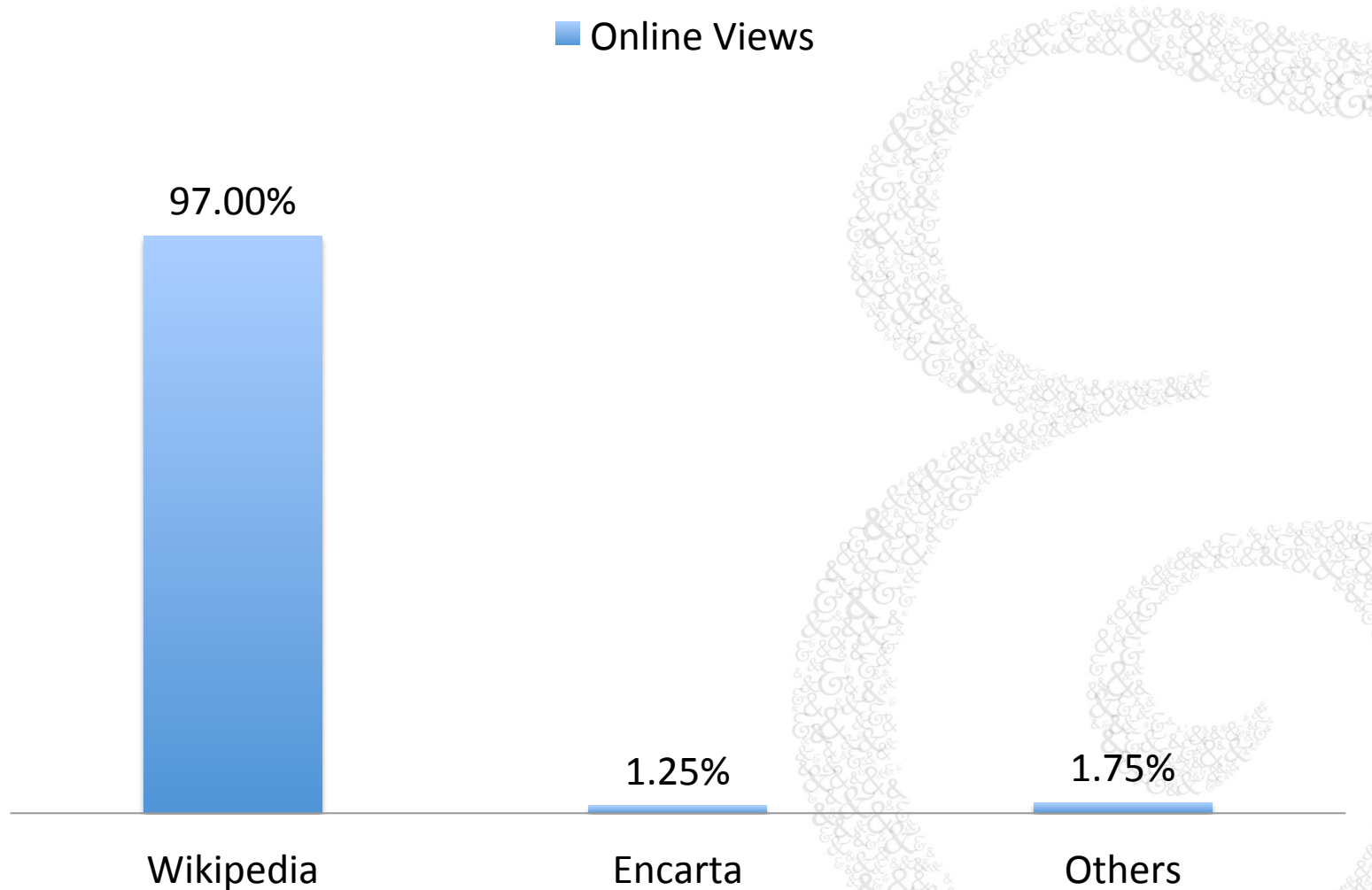
The second was Encarta



# Encyclopaedia

## Online Views 2008

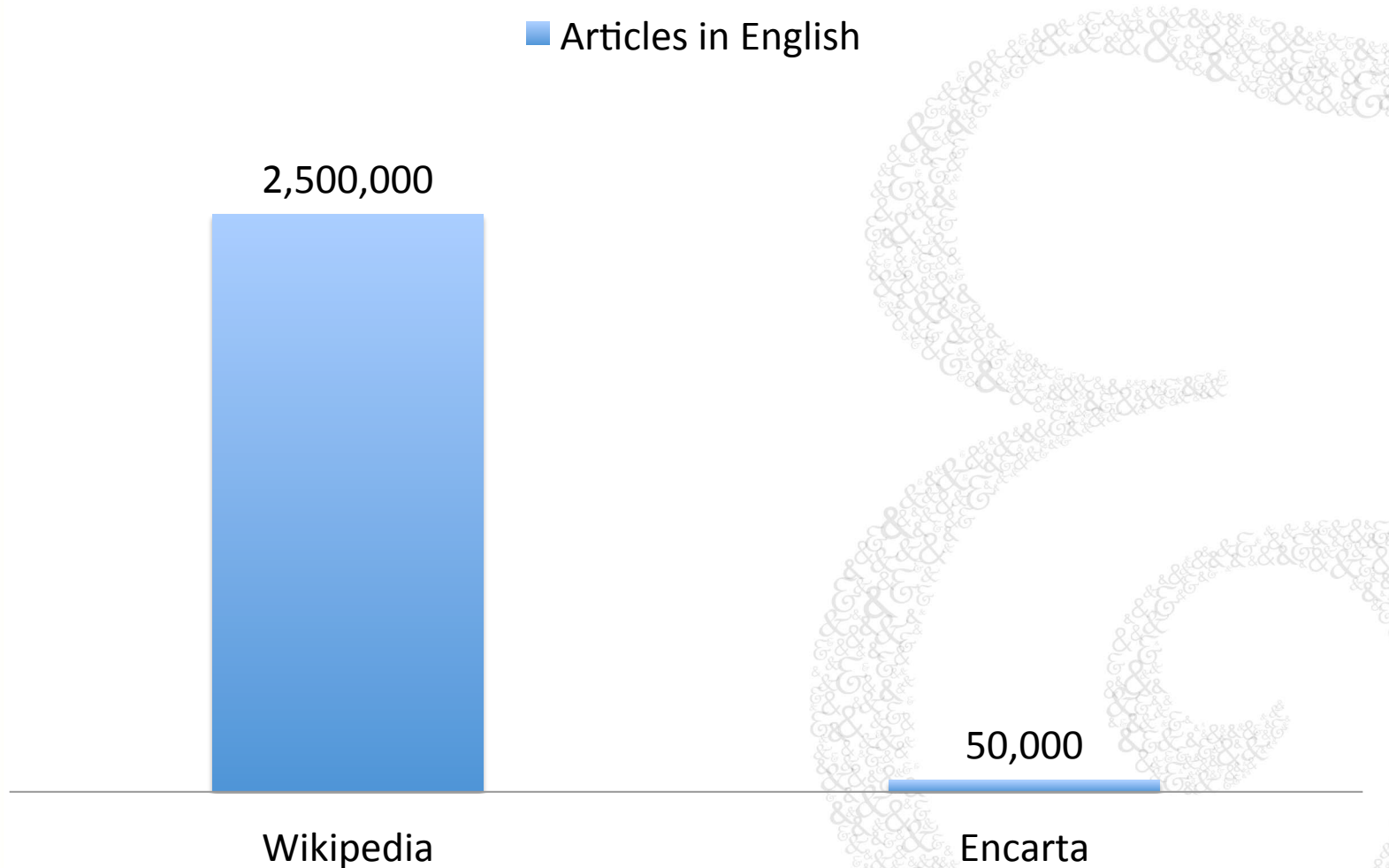
■ Online Views



# Encyclopaedia

## Articles in English 2008

■ Articles in English



# Encyclopaedia

In 2009 Microsoft **stopped** Encarta  
and **refunded** all subscribers





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# Wikipedia

**40,000,000**  
Articles





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# Wikipedia

# 287 Languages

A decorative graphic on the right side of the slide, consisting of a large, light gray spiral shape. The spiral is composed of many small, repeating symbols, including ampersands (&), at-signs (@), and other characters, creating a textured, organic appearance.



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# Encyclopaedia

1,900

Britannica





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# MENA

## Free

## Vs

## Convenient





# Changing Consumer Behaviour

Consumer  
behaviour  
**Shift** to  
Internet  
1990s

Consumer  
Behaviour  
**Shift** to  
Cyber  
Interaction

Consumer  
behaviour  
**Shift** to  
Mobile

2001

Wikipedia  
Lunched

2009

Encarta  
Stopped



# Changing Consumer Behaviour

The only constant is **Change**

A decorative graphic on the right side of the slide, consisting of a large, light gray spiral shape. The spiral is composed of many small, repeating icons of a person with a speech bubble, arranged in a circular pattern that winds inward.

# Kodak “portable” Camera



George Eastman 1880

The **Google** of its days

# Kodak “portable” Camera

**Kodak**  
**Moments**

They were in the  
business of **Story**  
**Telling**

# Changing Consumer Behaviour

George  
Eastman  
**Portable**  
Camera  
1880

First Digital  
Camera,  
Steven  
Sasson

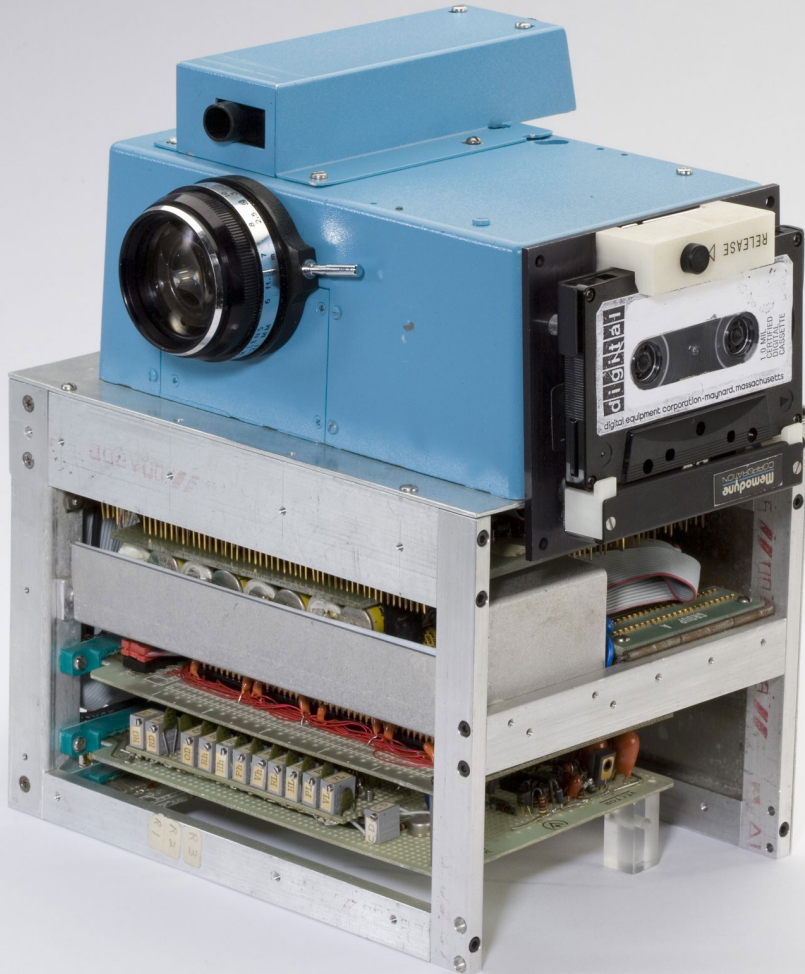
1975

1975  
90% films  
85% Cameras

1990s  
Consumer  
**Shift** to  
digital  
Cameras



# Kodak “portable” Camera

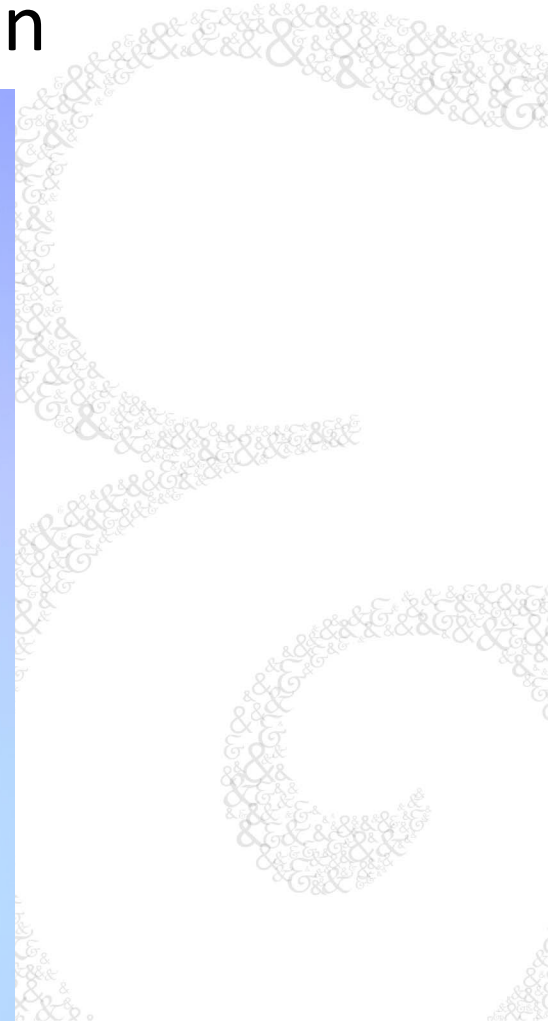


First “portable” Digital  
Camera  
1975



# Kodak “portable” Camera

Steven Sasson





# Changing Consumer Behaviour

digital  
technology  
would  
cannibalize its  
film business  
1990s

2012

Kodak Bankrupt  
Printing Co  
Mrkt 30 Million

1996  
4<sup>th</sup> Brand  
145K Emp.  
Rev \$16 **Bil**  
Mrkt Cap \$31  
**Bil**

Today Kodak  
Market Cap @  
\$32 **Million**

# Changing Consumer Behaviour

Its not about the industry or product its about the **Market & Consumers**

Its about asking the right questions

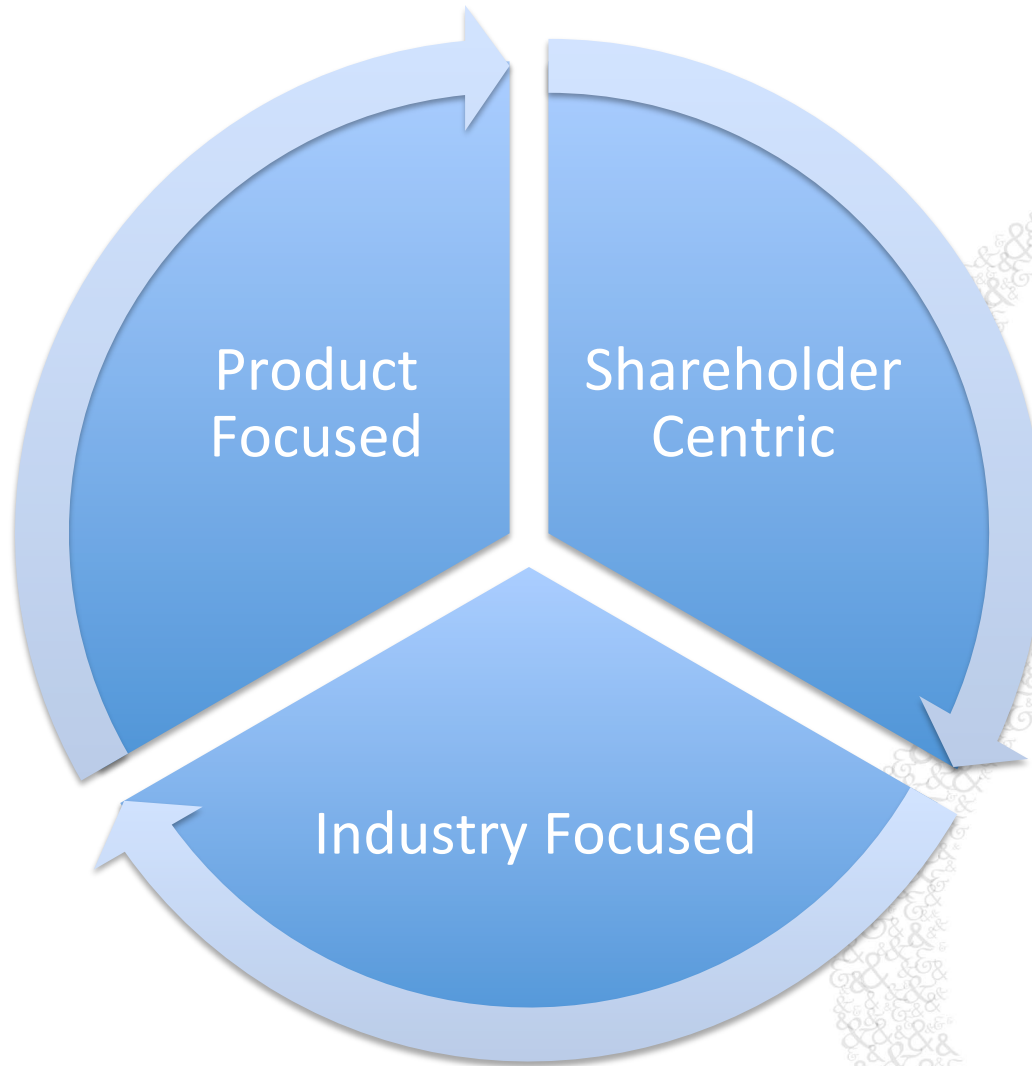
Kodak saw them selves in the film business instead of the story telling business

# Changing Consumer Behaviour

**Why** did the largest  
companies Fail?

A decorative graphic on the right side of the slide, consisting of a large, light gray spiral shape. The spiral is composed of many small, repeating icons that resemble a stylized 'G' or a similar symbol, creating a textured, dotted effect.

# Changing Consumer Behaviour



# Changing Consumer Behaviour

Consumer Behaviour Keeps  
**Changing**

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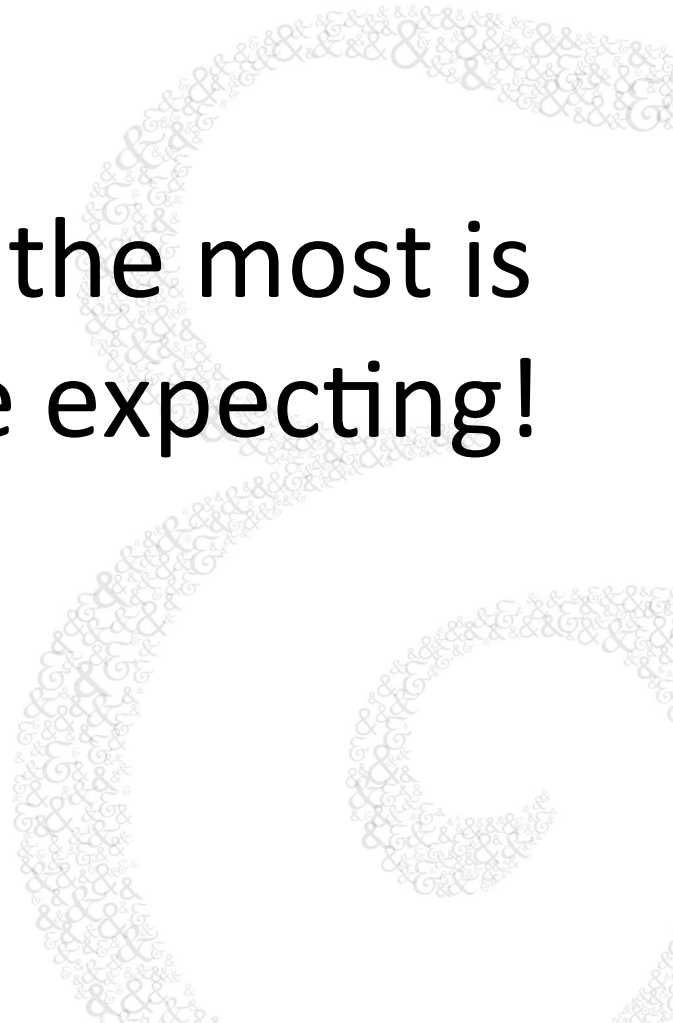
# Changing Consumer Behaviour

**Consumer** Focused

A decorative graphic on the right side of the slide, consisting of a large, stylized number '5' formed by a dense collection of small, light-colored icons. The icons include various symbols such as people, gears, and abstract shapes, suggesting a focus on consumer behavior and data analysis.

# Changing Consumer Behaviour

What **Consumers** need the most is  
the **experience** they are expecting!





# Changing Consumer Behaviour

**Insurance** industry

Vs

**Consumer** Transformation

# Changing Consumer Behaviour

**It's not rocket science because you  
are dealing with Humans**

A decorative graphic on the right side of the slide, consisting of a large, light gray spiral shape. The spiral is composed of many small, repeating icons of a person's head and shoulders, arranged in a circular pattern that tapers as it moves towards the center.

# Changing Consumer Behaviour

These are evolving humans  
**empowered** with revolutionary  
technologies.



# Changing Consumer Behaviour

The question is not can we Survive,  
but can we **lead** the changing  
consumer behaviour?

# Insurance Industry

Lack of Customer focus



Negative short-sighted sales strategies



Disconnect with customers



Challenges in After Sales services



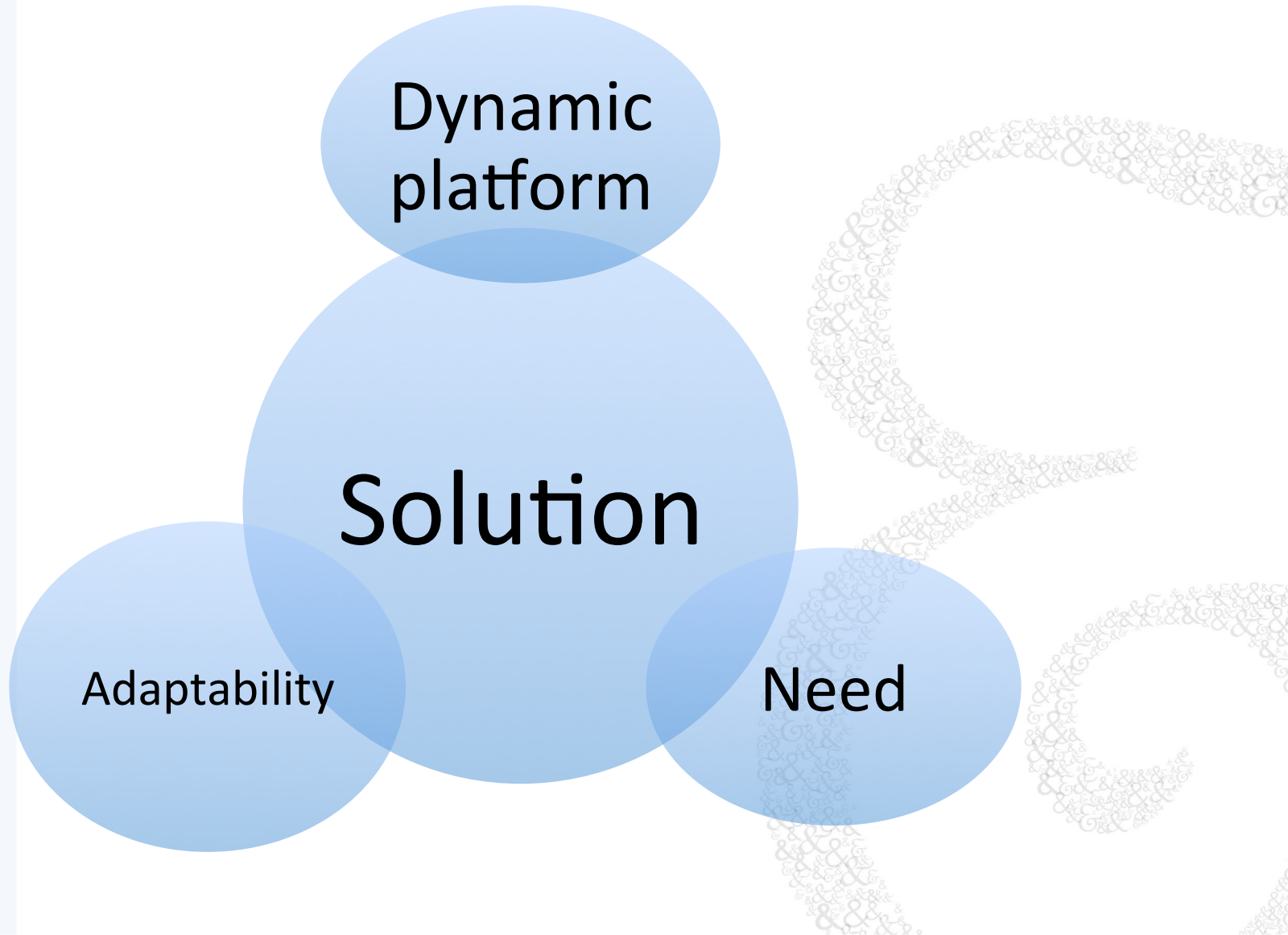
Shareholder and Cost Focused

# Leading Consumer Behaviour

How can we **Lead** the Changing  
Consumer Behaviour?

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# Changing Consumer Behaviour



# Changing Consumer Behaviour

## Developing Countries

Vs

## Technology





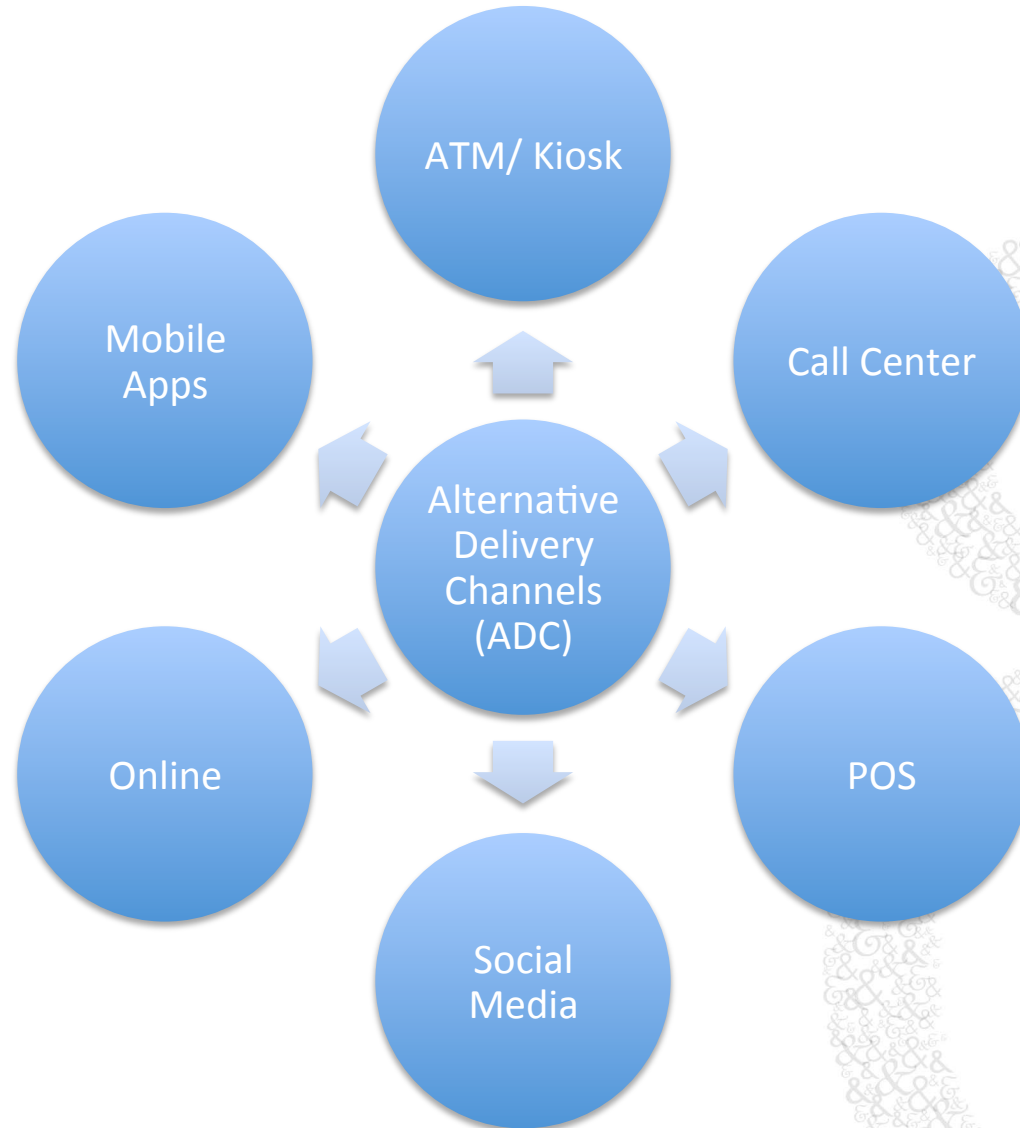
# Changing Consumer Behaviour

**Insurance** industry

Vs

**Alternative** Channels

# Leading Consumer Behaviour





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# MENA

## ADC

Vs

# Arab Spring



# Leading Consumer Behaviour

**ADC is in all Retail Industries**



# Leading Consumer Behaviour

**Are Insurance companies missing  
the boat?**

A decorative graphic on the right side of the slide, consisting of a large, stylized letter 'S' or 'C' shape. This shape is formed by a dense collection of small, light-colored icons, including symbols like '@', '&', and various geometric shapes, creating a textured, mosaic-like effect.

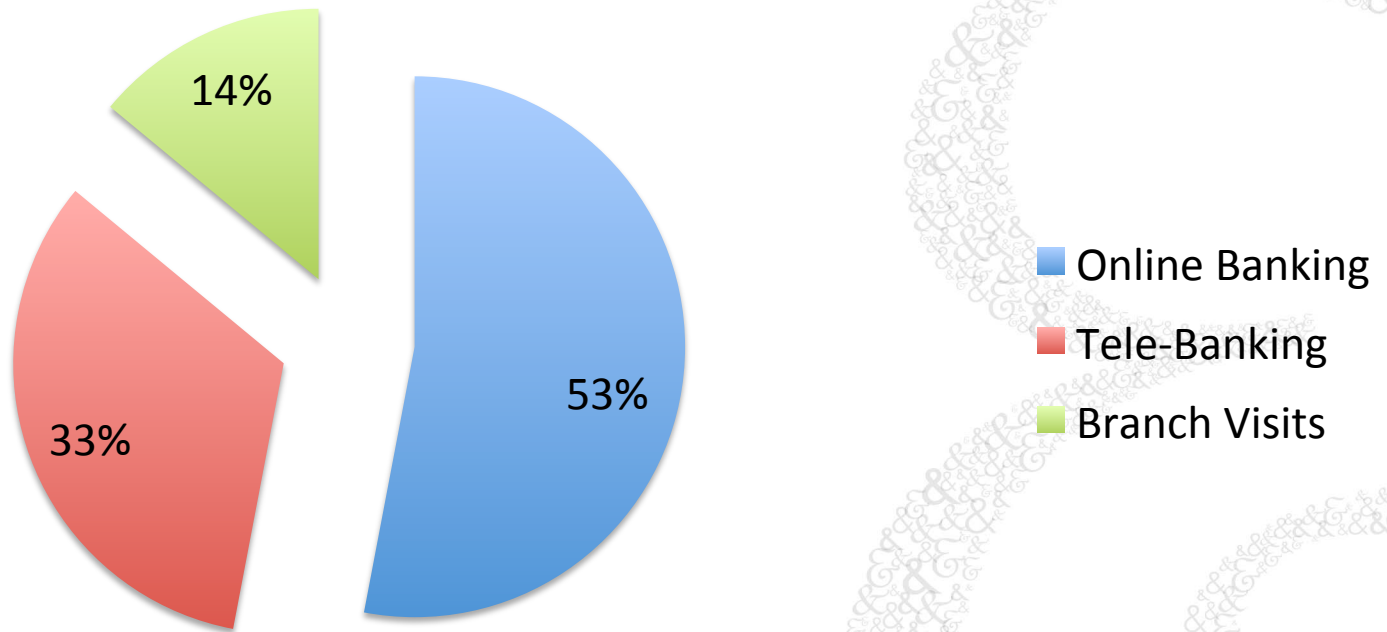
# Leading Consumer Behaviour

**ATM**



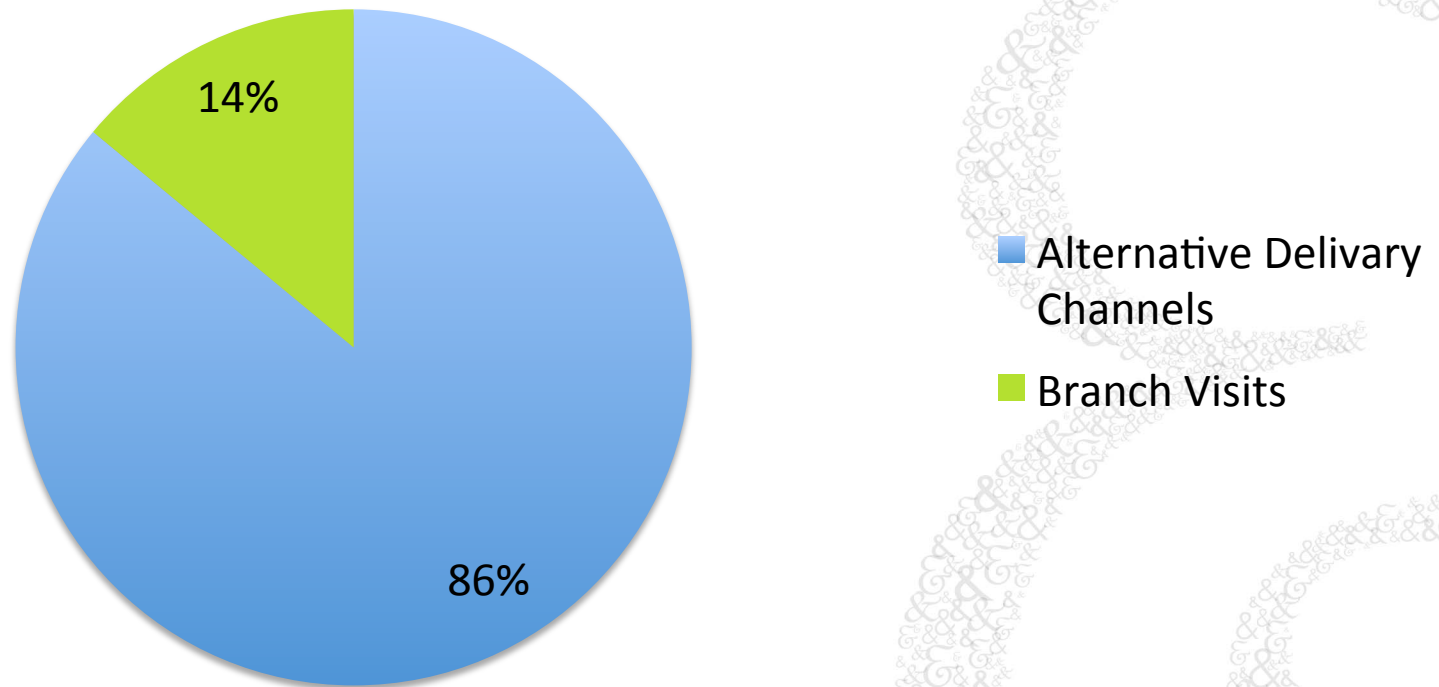
# Leading Consumer Behaviour

## Consumer Channels

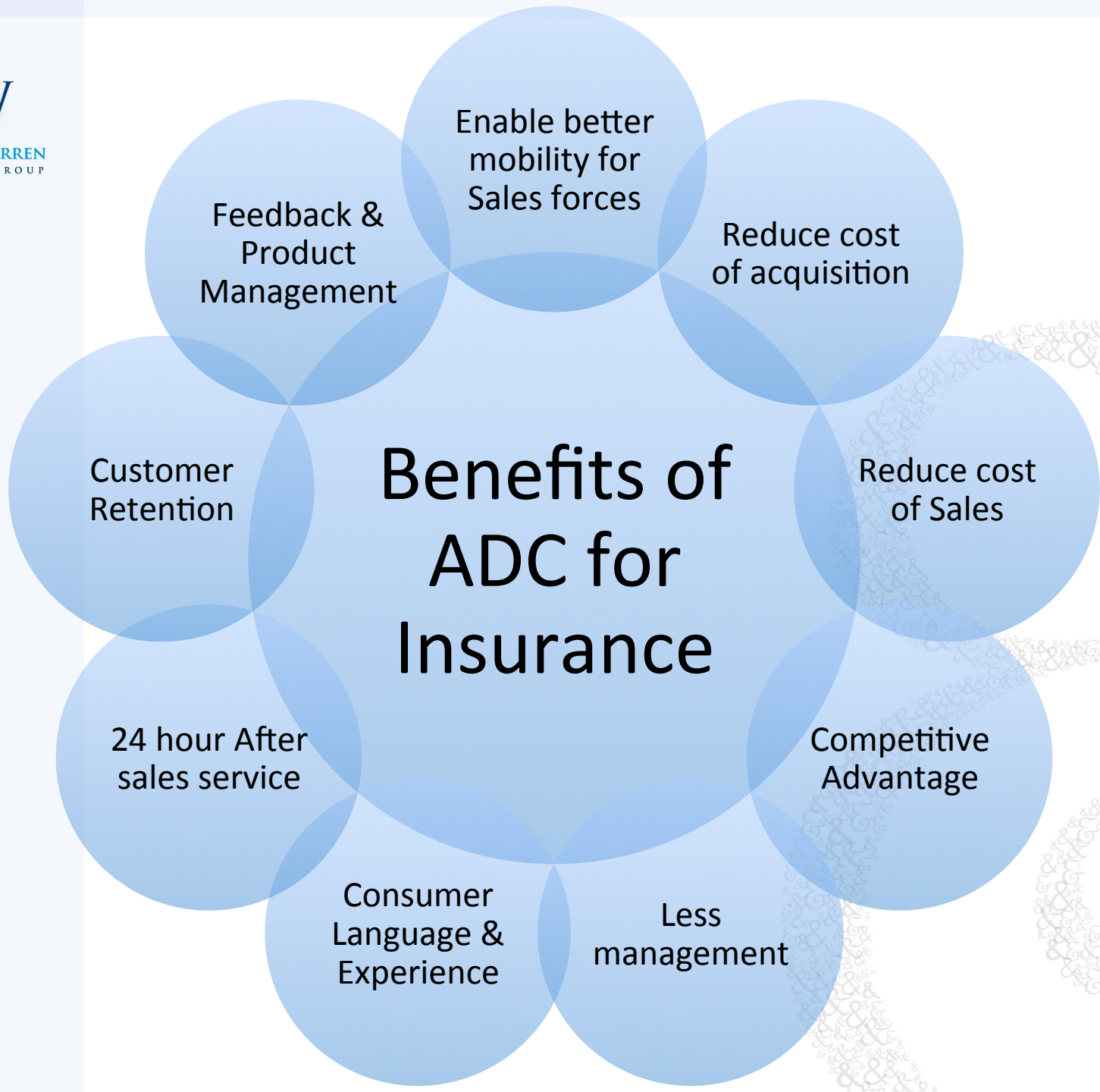


# Leading Consumer Behaviour

## Consumer Channels







Enable better mobility for Sales forces

Reduce cost of acquisition

Feedback & Product Management

Reduce cost of Sales

# Benefits of ADC for Insurance

Customer Retention

Competitive Advantage

24 hour After sales service

Less management

Consumer Language & Experience

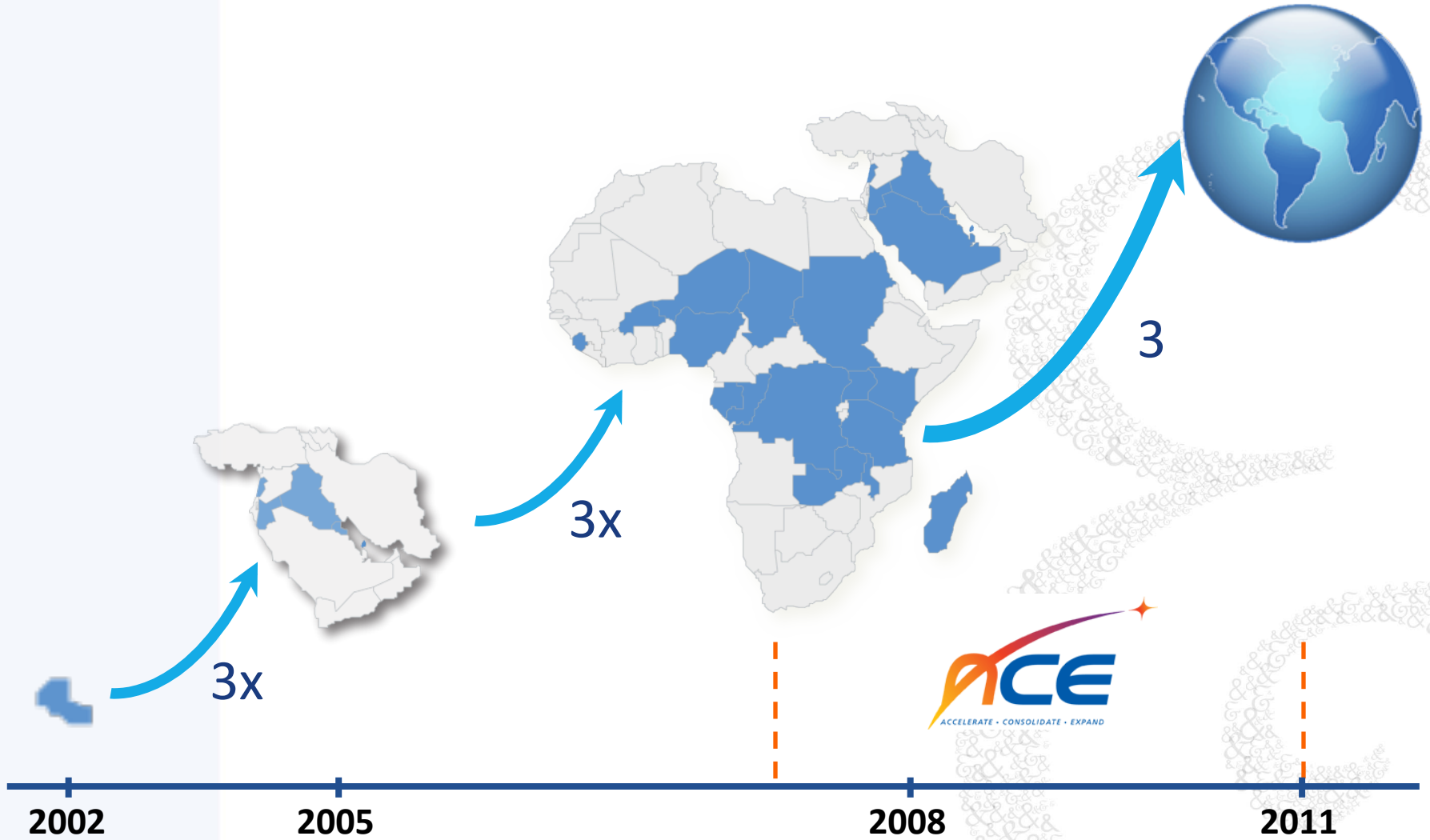
# Leading Consumer Behaviour

## The **future** of ADC in the Insurance Industry

A decorative graphic on the right side of the slide, consisting of a large, light gray spiral shape. The spiral is composed of many small, repeating icons of a person's head and shoulders, arranged in a circular pattern that tapers as it moves outwards.



3 x 3 x 3



# Leading Consumer Behaviour

**Innovation**  
**Vs**  
***ACE* Strategy**

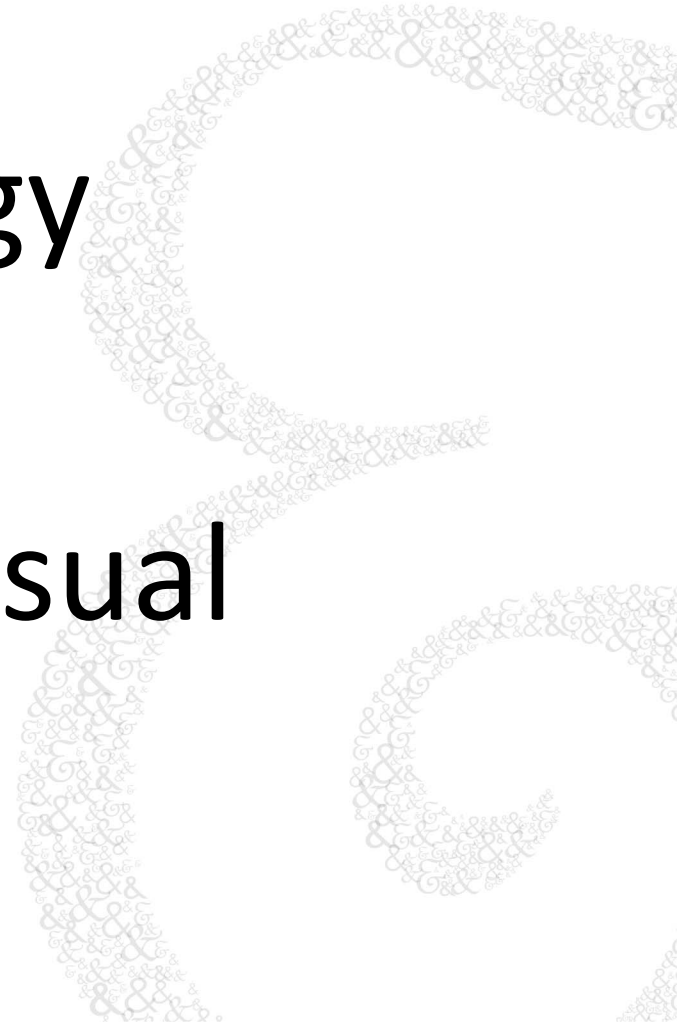
A decorative graphic on the right side of the slide, consisting of a large, light gray spiral shape. The spiral is composed of many small, repeating icons that resemble a stylized 'S' or a series of connected loops, creating a textured, organic feel.

# Leading Consumer Behaviour

*ACE* Strategy


Vs

Business Unusual




# Leading Consumer Behaviour

## Freedom of Mindset Vs Consumer Revolution





A dense crowd of people is shown from a slightly elevated perspective. Many individuals are holding up their cameras and smartphones, capturing photos or videos. The crowd is diverse in age and appearance. In the foreground, a woman with dark hair, wearing a bright pink jacket over a white t-shirt, is smiling broadly and looking towards the camera. Other people around her are also smiling and holding up their devices. The overall atmosphere appears to be one of excitement and anticipation. The text "London June 27" is overlaid in the top right corner, and the CNN logo is in the bottom right corner.

London  
June 27

CNN



# Innovation

Initiatives

&

*ACE* Strategy



# Innovation

## Mobile Revolution

Vs

## Consumer Revolution





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# Innovation

## Mobile Banking

Vs

## Leading Consumer Behaviour





# Innovation

Developing Countries are at  
an advantage with  
Innovation and Technology





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Thank You

