



REAL WORLD APPLICATIONS OF

Blockchain Technology

102 blockchain leaders share their insights into the use
of blockchain both now and into the future.

A ZAGE SPECIAL REPORT

www.zage.io

Foreword by Alex Cleanthous

**CO-FOUNDER OF
ZAGE MARKETING GROUP**



When the Internet first launched in the early 1990s, nobody could truly have envisaged the impact it would have on society, and the reach it would have globally.

Blockchain is now where the Internet was in the early 1990s – some people can see its potential, most people don't understand it, and the people who do are putting everything into being part of the next evolution of society.

When I co-founded Web Profits in 2006, our aim was (and continues to be) to help companies drive growth by leveraging the full power of the Internet. Our timing was right and we were lucky enough to ride the wave that was the Internet.

We launched Zage, the blockchain marketing arm of Web Profits, to ride the next wave. We believe that blockchain will have as much of an impact on society as the Internet, and we want to be a part of that journey.

We created this report to move the conversation away from the hype that defined the industry throughout 2017, to now focus on how blockchain is currently being used, where it will be heading in the future, and which projects are already making an impact.

Rather than telling you what we think, we wanted to get insights from industry leaders and share them with you. We interviewed leaders from cryptocurrencies, blockchain projects, crypto exchanges, hedge funds and investment funds, and we did our best to make it easy for you to read.

Blockchain is where the Internet was in the early 1990s

I invite you to get a coffee, find a nice quiet place, and take the time to go through this report to really understand the impact that blockchain will have on society as a whole.

We believe blockchain technology has outstanding potential – but don't take our word for it! Read the opinions of 100 leaders helping to shape the future today with practical applications in blockchain technology.

**Alex
Cleanthous**

CO-FOUNDER AT ZAGE
& CO-FOUNDER AT WEB PROFITS

ADAPTIVE MARKETING FOR AN EVOLVING MARKET

It's not 2017 anymore — the heyday of quick money grabs with just a white paper and a dream has passed and customers are looking for real results from practical applications of blockchain technology.

Zage is an adaptive full-service digital growth consultancy with a track record for delivering timely results. We work with blockchain technology and other innovative ventures in highly regulated industries to help them move quickly from strategy to execution, creating a strong, resonating presence in the marketplace.

Zage adapts and succeeds

Through initial fundraising to launch and beyond, Zage applies an arsenal of proven marketing strategies that create impact and yield a stronger relationship with a broader audience, within the blockchain community and to mainstream audiences beyond. We know how to reach specific targeted communities, build clients' brand awareness through PR and marketing, navigate the changing regulations for advertising, and how to turn initial contacts into brand supporters.

We believe that blockchain and other regulated and high-tech industries are both the frontier — fraught with unencountered obstacles — and the next great leap forward for human innovation. We proudly stand by the entrepreneurs who are making a difference by blazing new trails in innovation, bringing new ideas to light and making life easier for people all over the world. We have the vision, experience, and flexibility to help you propel your business forward.

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Like the industrial and technological revolutions preceding it, blockchain technology is first and foremost a story of outstanding individuals and their visions for the future.

A brief analysis of blockchain technology

In an effort to take a broad snapshot of the state of blockchain technology in Q2 2019, Zage has reached out to leaders in blockchain technology from all over the world. We have interviewed 102 leaders in blockchain technology; 61 of the 102 respondents are founders of blockchain projects, 26 respondents lead exchanges, 27 provide an alt coin, 55 are CEOs and other C-level executives, and all are leaders in their respective blockchain technology projects.

These responses touch on an array of industries including finance, logistics, healthcare, entertainment and video games, and use a variety of blockchain protocols in their underpinning technologies.

The voices contained in this report are a cross-section of the movers and shakers who are bringing projects to life in the blockchain space. The answers provided by these leaders are presented as they were received, with some edits for length and clarity.



Key Takeaways

01.

Powerful potential

The heart of blockchain innovation lies at the nexus of vision and practical application. It has brought together leaders with a diverse range of skills; entrepreneurs, traditional finance leaders, technical savants, and visionaries of a better, faster way to improve the lives of people all over the world.

One universal for those in the know about blockchain and its potential is a palpable sense of excitement, a drive to create new efficiencies and security, to reduce costs for consumers and to make it easier to conduct business that affects all parts of life.

Colin Pape, Founder at Presearch and ShopCity, said: It's a really exciting time in the blockchain and decentralization movements. A massive shift toward more open, transparent and equitable communities and services is coming, and it will be so much more empowering than the current centralized paradigm.

Of course, at the heart of all this innovation are the people that blockchain solutions can help. Whether a project is serving an emerging economy or addressing the needs of the underserved in all nations, Jillian Godsil, Co-Founder of Blockleaders.io, reminded us that the huge potential of the technology is to be measured by its ability to serve people, saying: It is heartwarming to see blockchain face some of the biggest issues facing humanity in a dignified and positive manner.

01.

**Powerful
potential**

Some respondents referenced the challenging market for blockchain projects seeking ICO/ITO funding over the last few years, including Han (Isaiah) Yoon, CEO at Lunar Digital Assets, who said: “I believe that the 2018 market has been good for the blockchain industry. It has weeded out many of those that were attempting to abuse this industry still in its infancy for a ‘get rich quick’ scheme.”

An investment in the future

But as Miguel Palencia, Chief Information Officer at Qtum Foundation, reminds us, the real disruptive power of blockchain solutions is still an unknown, and an investment in the future. Miguel said: “I think we’re currently in the early stages of blockchain’s lifetime which also means it’s when it’s most interesting, we get to see and be part of building the future.”

If there is an analog for the uncharted potential of Blockchain Technology, several respondents felt the internet boom of the late 1990s to early 2000s was the best comparison. “I think it’s important to remember to draw analogies with the early Internet. In the early days of the Internet people were asking the same questions they’re asking now in regards to blockchain. With the only difference - things are happening much faster now,” Jessica VerSteeg, CEO at Paragon Coin said.

02.

A seamless experience

When asked what would be the tipping point for mass adoption of blockchain, **41% of respondents felt that a seamless user experience was key**. Though there were differing opinions on whether mass adoption will be driven by the consumer or would come from enterprises, the sentiment is that “people will be using it in day-to-day life without knowing or noticing”, as Andreas Kalteis, CEO of Novem Gold said.

Some respondents felt that the language of the blockchain community is a barrier to adoption as it excludes and alienates the uninitiated. Samuel Russell, CMO/Co-Founder of WORBLI commented, “Businesses and products should move away from using ‘blockchain’ terminology, for starters.”

“I personally believe that the day when blockchain technology is used in day-to-day life is the day when people stopped talking about blockchain. Because it is just a backend technology that consumers don’t need to know about,” Allen Lee, Founder and Chief Architect at QLC Chain said.

Others called for an improved user experience, claiming DApps are too intimidating and technical for the average user, limiting the adoption as the ‘inside language’ limits understanding from reaching the masses. “At the moment it’s far too technical, but within a few years it will be as easy as using a mobile app,” David Siegel, Founder at 20|30 Group said.

Jeremy Kauffman, CEO and Founder of LBRY said, “to get more mass adoption, blockchain will need to continue to improve its user experience.”

02.

A seamless experience

Respondents frequently compared the need for a blockchain technology user experience to meet the standards of usability set by the web and mobile apps.

In summary, the sentiment is that blockchain technology needs to embrace the masses before it finds true mass adoption.

Blockchain needs to embrace the masses

The average user doesn't care about the nature of the underlying technology - they want faster, cheaper transactions and services. The technical jargon when talking about blockchain technology can be at best superfluous, and at worst can create an actual barrier to adoption as people tend to mistrust what they don't understand.

"There will definitely be a general increase in blockchain processes going on across value chains where end users will not even know there was a blockchain transaction along the way. It won't affect day-to-day life other than speeding up and reducing transaction fees," Abraham Cambridge, Founder and CEO at The Sun Exchange said.

03.

**Industries
impacted**

When asked where the biggest opportunities in blockchain technology lie and **what industries it will most impact in the next five years, 56% referred to the financial services industry** as the revolution already taking place, allowing more people access to financial services with added security and lower transaction fees due to the reduction of third parties.

Financial services industries

“Once traditional players put the building blocks in place in the next couple of years, as we are seeing now, people will begin to use blockchain for financial transactions, such as loans, investments and trading and payments processing,” Charles Poliacof, Executive Director at Fusion stated in his response.

Some respondents specified the role of DLT technology as well as blockchain technology to enable the transfer of funds as one of the most immediate values that the new technology can bring to a global audience.

“This highlights the sector where blockchain and DLT technology are most prominent today – money. Sending and receiving funds has never been faster, cheaper and more secure,” Mihael Radoslovic, Advisor to Verge Currency and CoinDAQ Terminal said.

03.

**Industries
impacted**

The transformation in the financial services ecosystem is less of a prognostication, of course, and more an acknowledgement of the trajectory that blockchain technology is taking.

Blockchain is a new option that challenges the financial services

Some tout it as a democratisation of access to financial services, but even for users who have no problem utilising traditional banking, payments, loans, and credit, blockchain is presenting a new option that challenges the monolithic players in financial services, offering instant payments without 'swipe fees' common with credit card use and without the overdraft fees, late fees, and other associated fees that represent a large portion of bank and credit companies' profits.

"When we think about the future of blockchain technology, traditional financial systems have massive potential for innovation through blockchain technology. With the ability to reduce cost, time and risk, blockchain will be able to revolutionise financial services once greater trust and understanding are established," George Coxon, Chief Operating Officer at Nano Foundation said.

04.

Developing economies

Though there is broad support for the financial revolution that is already underway in affluent nations through blockchain, 10% of respondents noted that it is developing economies, with weak local fiat currency and unavailable or unreliable banking, that may benefit most from the low-cost, easy-to-use, and secure solutions blockchain can provide.

The ‘unbanked’ and ‘under-banked’

“People living in developing nations are also in need of a monetary system which can be easily accessed for those who do not have a bank account, of which there are around three billion people worldwide.

The ability to transfer value across borders without the friction of third parties means that charitable donations and development work can be far more efficient than they are currently (eg. Helperbit),” Adam Jason, Business Development at Coinsilium said.

Some respondents have high hopes that blockchain technology will bring new access to the world’s unbanked and under-banked people. Though the unbanked are most heavily concentrated in parts of Asia and Africa, they are found throughout all parts of the world, including the U.S.

04.

Developing economies

“Almost half of the people on the planet do not have access to bank accounts... Like we saw with the leapfrogging over landlines directly to the adoption of mobile phones in Africa, blockchain, with its decentralized and borderless possibilities, has the opportunity to rapidly create financial infrastructure in places where it has been previously unavailable,” Johanna Maaghul, Chief Integrator at ODEM said.

The opportunity to rapidly create financial infrastructure

“I live in Cambodia and the general roadmap of the National Bank of Cambodia is to have the Khmer Riel on Hyperledger Iroha before the end of the year immediately banking the unbanked in the country, which is one of its goals.

This particular example is super interesting as almost overnight, depending on the rollout, the entire country of Cambodia and its citizens will be using distributed ledger technology. This may be the tipping point for South East Asia and a unique step for a growing country to test a full rollout for other countries to take note and observe,” Joshua J. Bouw, Cofounder of Blackcoin said.

Other industries

Respondents cited a wide range of industries beyond financial services, including any industry where customers need to rely on the security and availability of critical data. Healthcare, supply chain, and gaming industries were all highly mentioned, each garnering about 10% of responses.

01. Gaming

The enthusiasm for blockchain technology in gaming (whether licensed gambling and fantasy sports or video games) seems to draw from the fact that a stereotypical gamer already has the profile and behaviors that one thinks of with first adopter audiences.

Gamers are always looking for a way to expand the user experience and create more immersive interactions. They are eager to jump on board with new technology to get there, whether they are buying new games from developers or upgrading hardware on their gaming computers.

“I won’t be the first one to call out that gaming seems to be leading the way here. Technologically advanced consumers, masters of virtual currencies, and those who learn with experiments; that is the gamer,” Dylan Jones, Founder at Refereum said.

01.

Gaming

But gaming is also a natural fit because the self-contained worlds presented by video games often contain in-game currency (sometimes purchased with real-life, fiat currency) and unique assets, such as rare and legendary weapons, powers, or armor. Blockchain is perfectly suited to enabling transactions within games using cryptocurrency (instead of hypothetical in-game currencies) and the value of rare assets, whether rare cards or legendary magical swords, can be protected and tracked on blockchain, making those rare items even more valuable to players.

True ownership of digital assets

“For gaming specifically, blockchain opens up completely new and unique capabilities for true ownership of digital assets, custom game mods, provably scarce items, eternal worlds and immortal characters, and multi-game-spanning universes,” Matthew Campbell, CEO, and Cofounder of Loom Network said.

“Gaming is a natural because of the value that blockchain integration can drive. Games have always had digital currencies and assets. Exchange of these digital assets and value creation for these assets will organically enhance the experience,” Mary Spio, CEEK VR CEO, Boards: Oculus VR for Good, Amazon Launchpad, Scientific Reviewer DOD (CDMRP) US Department of State Speaker said.

02.

Healthcare

While enthusiasm for gaming on blockchain is driven by the obvious comparisons between in-game currency and cryptocurrency and the gamer and technology early adopters, healthcare is seen as a great opportunity on blockchain because it is a service to humanity. It's not the low-hanging fruit that gaming seems to be, but the return on investment is measured not only in profitability but in saved lives.

Blockchain, a service to humanity

"Let's... talk about human life. People die every day because the medication or treatment they receive is based on too little information, which is not the doctor's fault but it's just the state of that industry; information is hard to come by. If one of these projects, and there are a couple of promising ones, can solve that and receive wide adoption, that will save many, many lives. Sure, business is exciting, but saving lives is far more exciting," Andreas Kalteis, CEO of Novem Gold said.

Other heavy-hitting industries in terms of both revenue and the ability to affect our day-to-day lives that were mentioned include agriculture, retail, supply chain, energy, advertising, real estate, government, charitable organisations, and voting, but there is felt to be promise in blockchain technology for applications including email and social media as well.

02.

Healthcare

“Any system that is currently opaque and/or monopolised by a few big companies can benefit from blockchain. Advertising is a prime example, with ad brokers taking undefined cuts of advertisers ad spends as well as the enormous amount of ad fraud. Telecommunications companies could be disrupted in a huge way,” Jon Gillham, Co-Founder at AdBank said.

A great fit for high-risk industries

It was also noted that blockchain technology is a great fit for high-risk industries, including cannabis, gambling, and adult entertainment - which suffer from regulation and (in some cases) from financial services companies refusing to work with them.

“The first is payments and settlements for high-risk industries, e.g. gambling, marijuana, and adult entertainment. These industries find it difficult to interact with the traditional financial system, and often experience long settlement times over traditional networks. Stablecoins can provide a solution to drastically reduce the cost and time for settlements. Stablecoins also provide a cheaper, more efficient, and stable way to accept payments for customers of high-risk merchants, to avoid high credit card fees,” Kory Hoang, Co-Founder and CEO of Stably said.

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Editor's Picks

We invite you to read the words of these notable individuals and learn from their unique perspectives.

We hope you enjoy perusing each respondent's perspective and corner of the industry as much as we have.

A



Stelian Balta

FOUNDER OF HYPERCHAIN CAPITAL



BIO

Entrepreneur since he was 16, early pioneer of blockchain and crypto technologies, Stelian is founder of HyperChain Capital. One of the first in the world, HyperChain is a digital assets management company focused on Blockchain based projects and decentralized protocols.

Founder of **Hyperblocks.Pro**, among the first companies in the world fully focused on Proof of Stake protocols.

[linkedin](#)

COMPANY INFO

One of the first in the world, HyperChain is a digital assets management company focused on Blockchain based projects and decentralized protocols

LOCATION

Singapore

BUSINESS SECTOR

Digital assets management

www.hyperchain.capital

Do you have any examples of blockchain technology currently in use? If so, what are they?

Blockchain technology is useful in many cases. For example, some areas I find very interesting and where blockchain technology is being used right now are games and e-commerce. There are millions of items traded on the most active blockchain in e-commerce, called Wax.io. Also, there are many games running with thousands of users on the EOS blockchain.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

Among the blockchain technologies, I believe Cosmos.Network is impressive, because of their ecosystem of connected blockchains. Many projects are using their technology to build their systems (e.g., Binance DEX), and their team and community are world-class.

Stelian Balta

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Technology changes so fast, the pace of innovation is great in this ecosystem. There are many industries which will be affected by the blockchain technology. I think the games industry and e-commerce could be important industries where blockchain technology can have a real impact in the next 5 years.



George Coxon

CHIEF OPERATING OFFICER AT
NANO FOUNDATION



BIO

George Coxon is Chief Operating Officer at Nano Foundation. Her studies in Evolutionary Anthropology and background in the financial world have enhanced her fascination in social behaviours and what makes people tick, a foundation for understanding consumer lifestyles and brand-use. These in addition to singular working experiences have enabled George to develop a transferable skill set while immersing herself in unknown environments and handling multiple projects. George combines positivity, energy, and pragmatism with a little bit of mischief.

[linkedin](#)

COMPANY INFO

Nano is a decentralized, sustainable, and secure next-generation digital currency focused on addressing the inefficiencies present in existing currencies.

<https://nano.org/en>

LOCATION

London, UK

BUSINESS SECTOR

Digital currency

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Adoption of blockchain technology is undeniably still in an embryonic stage, and the vast majority of examples of real-world use are a relatively low level when considering the massive future potential. It is nonetheless an exciting time, seeing projects popping up daily, each finding unique applications for the technology.

Nano, for example, has an extremely dedicated and passionate community that has created a range of excellent tools to allow users to start using cryptocurrency on the most popular platforms in the world.

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

There are many driving forces across a diverse range of potential applications of blockchain technology, so it is difficult to identify a specific ‘tipping point’. But when thinking in broad terms, education and awareness are at the leading edge of the push for wider adoption of blockchain technology.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

The blockchain space is a very dynamic and unpredictable industry in its current state, and — as we begin to see things stabilize — we will see the realization of some exciting opportunities. When we think about the future of blockchain technology, traditional financial systems have massive potential for innovation through blockchain technology. With the ability to reduce cost, time and risk, blockchain will be able to revolutionize financial services once greater trust and understanding are established.

However, the most likely source of growth in the medium term will be in areas of the world in which there is a pressing need for more open and accessible economies. Cryptocurrency can provide people with the basis to build more stable local economies and take ownership of their wealth, and this is something that will be fertilized by a solid education. The first big waves of adoption will not be people that have been convinced to use blockchain technology, but by people that need it — I think this is a crucially overlooked point.



Tim Draper

FOUNDER AT DRAPER ASSOCIATES,
DFJ, AND DRAPER UNIVERSITY



BIO

Timothy Cook Draper (born June 11, 1958) is an American venture capital investor, and in 1985, the founder of the firm that would become Draper Fisher Jurvetson (DFJ). He also founded Draper Associates and Draper University.

[linkedin](#)

COMPANY INFO

Draper Associates, founded in 1985, is a seed-stage venture capital firm that encourages entrepreneurs to drive their businesses to greatness, to transform industries with new technologies and to build platform for extraordinary growth, jobs, and wealth creation.

www.draperuniversity.com

LOCATION

San Mateo, CA

BUSINESS SECTOR

Financial, health, legal, etc.

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Of course. Bitcoin uses blockchain technology. People can use Bitcoin for a multitude of cases: buying retail without having to pay 2 1/2% to 4% to the banks, having money that is not tied to political whims, storing money that they can use if they suddenly become refugees, making accurate micropayments, keeping perfect books without accounting costs, etc.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

People are already using blockchain in everyday life. The blockchain is just a perfect ledger. It keeps perfect information on Bitcoin use, and it keeps perfect information on any other form of data too. It is being used to secure data for everything from medical records to certification of education.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

It is called Bitcoin. It has opened the door for a whole new system of open decentralized, frictionless global currency, which has opened the door to a more continuous world – one that operates on a virtual level and doesn't need the tribalism,

Tim Draper

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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A

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

or the fiefdoms of the past. It lifts humanity to a new anthropological level, where borders become meaningless, and governments compete to provide services to people.

I think the biggest opportunities provided for Bitcoin and all the associated technologies with Bitcoin (blockchain, smart contracts, lightning network, open node), when combined with all the advancements in AI and all the data capture we have experienced, has the capacity to transform all the biggest industries in the world, the trillion dollar industries. Those include banking, commerce, finance, and they include insurance, real estate, health care, and even government!



Chris Hart

COO AT CIVIC TECHNOLOGIES



BIO

Chris is a collaborative leader and business partner with nearly 20 years of senior finance and IT experience, most recently as the CFO at Guidebook, Inc. and Nextag, Inc. He holds a BA in English and Philosophy from Emory University and an MBA in Finance from the University of San Francisco, where he graduated summa cum laude.

[linkedin](#)

COMPANY INFO

Civic allows people to control the use of their identity information. We use cutting edge identity verification technology to secure and protect personal information transfer.

<https://www.civic.com/>

LOCATION

San Francisco, CA

BUSINESS SECTOR

Blockchain technology,
Blockchain identity
verification, and
Blockchain identity

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

As an emerging technology, the blockchain industry inherently faces an uphill battle. With a history that is tied to Silk Road and countless cryptocurrencies that are struggling with adoption and volatility, blockchain technology faces challenges of interoperability, scaling, perception and, most importantly, a lack of use cases and user interface that enables people to use and benefit from the technology.

The industry will hit a tipping point when people have the opportunity to use blockchain-powered technology on a daily basis and understand the non-technical benefits of the technology. Without the ability to access and use technology directly, it is difficult for people to conceptualize how they might use blockchain on a daily basis and understand how blockchain can improve their day-to-day life.

The Internet is a great example. Before people used email on a daily basis, it was a relatively foreign and limited concept, reserved for people with access and technical knowledge.

Chris Hart

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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Now, billions of people use email and inherently understand the benefits of electronic communication. For blockchain, people need a simple use case that makes the benefits of blockchain technology clear and straightforward, like email.

Civic believes that simple use case is identity. Blockchain-powered technology makes it possible to transform how we prove and verify identity, making it more private and secure.



Yudi Levi

CTO AT BANCOR



BIO

Yudi Levi has been a technology entrepreneur for over 15 years. He is the creator of the Bancor Protocol and is currently the Co-Founder and CTO of LocalCoin, the developer of software promoting the Bancor Protocol. Before LocalCoin, he was the Co-Founder and CTO of Mytopia, Particle Code, and AppCoin.

[linkedin](#)

COMPANY INFO

Bancor Protocol is a standard for the creation of Smart Tokens, cryptocurrencies with built-in convertibility directly through their smart contracts. Bancor utilizes an innovative token "Connector" method to enable formulaic price calculation and continuous liquidity for all compliant tokens, without needing to match two parties in an exchange. Smart Tokens™ interconnect to form token liquidity networks, allowing user-generated cryptocurrencies to thrive. For more information, please visit the website and read the Bancor Protocol Whitepaper.

<https://www.bancor.network/>

LOCATION

Switzerland

BUSINESS SECTOR

Smart Tokens

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

In order for blockchain technology to hit mainstream adoption, the industry must think well beyond "investors" or "holders". The biggest brands on the Internet such as Facebook, Youtube and Reddit have billions of users not because they are attractive investments, but because of the services and products they offer to users.

In the future, everyday users won't really think of crypto as an investment. They'll think of it as a product or a service, without really caring about the investment potential or the underlying technologies of blockchains and smart contracts that power these products and services.



Sunny Lu

CEO AT VECHAIN



BIO

Sunny Lu is a pioneer and entrepreneur in Blockchain. Passion is the fuel, and learning is the engine. Lu believer who keeps always curiosity and passion about new things especially like the disruptive Blockchain, believes which will make the world different again, and proceeds by day to day operations. Lu is a Leader with more than 15 years management experiences and a solid technical background in computers, networks, and global communication projects deployment and collaboration.

[linkedin](#)

COMPANY INFO

The VeChain project started in June 2015, focusing on building a trust-free and distributed business ecosystem to enable transparent information flow, efficient collaboration, and high-speed value transfer. Specializing in blockchain and IoT technologies, VeChain has become one of the few blockchain platforms with real world business applications adopted by reputable enterprises across multiple sectors worldwide.

<http://www.vechain.org/>

LOCATION

Shanghai, China

BUSINESS SECTOR

Computer Software

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I believe that, eventually, people will use blockchain technology even without noticing it. We can look back on the history of similar technology trends to watch and learn what is happening with new ones like blockchain.

I believe that massive adoptions of blockchain technology will impact and bring value to the daily life of people, and the technology will find the right place to land (applications) to help businesses and create sustainable value for the long run. This progress must be driven by enterprises or professional teams.

Sunny Lu

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

... The future of Blockchain technology will have to be about massive adoptions, creating business values, and be enterprise/professionals driven. And I would say that the non-financial industries are more likely to realize the massive adoption of real use cases rather than the financial industry, because of the regulations and compliance requirements.



Miguel Palencia

CHIEF INFORMATION OFFICER AT
QTUM FOUNDATION



BIO

Miguel Palencia is a systems engineer with 5 years experience in blockchain technology and 16 years experience in server administration, Linux development. His blockchain experience has allowed him to take part in conferences and meetings all over the world with medium and large companies. Miguel has developed block explorers and mining pools among many proof of concepts blockchain platforms and tools.

[linkedin](#)

COMPANY INFO

Qtum is a hybrid blockchain application platform. Its core technology combines a fork of bitcoin core, an Account Abstraction Layer allowing for multiple virtual machines, including the Ethereum Virtual Machine (EVM), and a Proof-of-stake Consensus protocol, aimed at tackling industry use cases. The Qtum Foundation, headquartered in Singapore, is the decision-making body that drives the project's development.

<https://qtum.org/en>

LOCATION

Singapore

BUSINESS SECTOR

Computer Networking

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I think that blockchain will become part of people's daily lives; it does need to have those apps that will make this happen. If you look back in the early days of the Internet era, most people didn't really have a clear idea on what to do on the Internet (most companies were search engines/email services). When better tools became available, devs were able to build more complex and powerful online services, and then we had Myspace, Youtube, Facebook, Twitter, banking solutions, etc. This changed everyone's lives, and the Internet became that thing we can't live without, along with smartphones.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Given how versatile blockchain is, there are many use cases that we know of and many others that we don't know of yet. It's difficult to predict an exact successful use case, but I truly believe gaming will be one of those.

Miguel Palencia

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

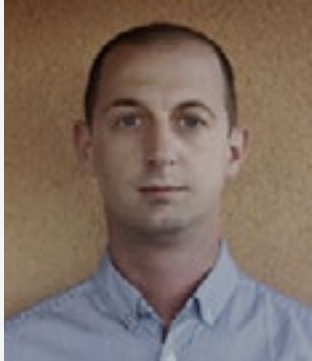
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Anything else you'd like to
say ...

Blockchain will follow the path of previous successful technologies; that is, a lot of people have heard about blockchain but very few see a use for it. We've seen this many times before with equally disruptive technology (radio, TV, Internet, cell phones and smartphones). I think we're currently in the early stages of blockchain's lifetime, which also means it's when it's most interesting – we get to see and be part of building the future.



Mihael Radoslovic



ADVISOR TO VERGE CURRENCY
AND COINDAQ TERMINAL

BIO

Mihael Radoslovic is a Blockchain and DLT Advocate, Cryptocurrency Advisor, Traveler, and Advisor - Internal and External Communications at Verge Currency. Formerly he was Advisor - Business Development at CoinDAQ Terminal and First Engineer at Jan De Nul Group.

[linkedin](#)

COMPANY INFO

Verge is a cryptocurrency designed for people and for everyday use. It improves upon the original Bitcoin blockchain and aims to fulfill its initial purpose of providing individuals and businesses with a fast, efficient and decentralized way of making direct transactions while maintaining your privacy.

<https://vergecurrency.com/>

LOCATION

Rijeka, Croatia

BUSINESS SECTOR

Cryptocurrency, Blockchain, privacy, security, tor, i2p, mining, Privacycoin, and crypto

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

While blockchain technology is still relatively new, and being used far less than its potential allows, it has already shown practical advantages in sectors such as healthcare, logistics, real estate, social media networks, charities, voting, entertainment, and more.

The potential solutions that blockchain and DLT technology can offer to solve real-world issues are nearly endless. Widely known companies like IBM, Toyota, Facebook, Nestle, Samsung, and many others are already using or currently researching the technology and its benefits.

That being said, the majority of people still know very little about it and the word 'blockchain' often brings only one use-case to mind – cryptocurrencies.

This highlights the sector where blockchain and DLT technology are most prominent today – money. Sending and receiving funds has never been faster, cheaper and more secure.

Mihael Radoslovic

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

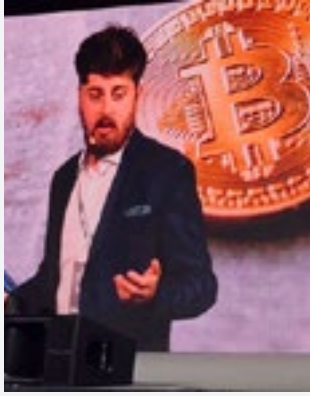
People can now have full control over their own wallets and the need for institutions to process a transaction has been eliminated.

Education, awareness, and very user-friendly mobile applications are what can get people to use cryptocurrencies in their everyday lives. Many are afraid to deal with the current complex process of purchasing cryptocurrencies through an exchange where often a first SEPA transfer is needed, followed by a Bitcoin purchase, then exchanging Bitcoin for a desired altcoin, and finally sending the altcoin to a personal wallet. It is far too complicated of a process for most people to start using it.

Implementation of blockchain technology into globally-known companies and the media coverage that will come with it can certainly help with the awareness aspect, however until the above-mentioned issues have been resolved, mass adoption and day-to-day usage of cryptocurrencies is not going to happen.

Anything else you'd like to say ...

Blockchain and DLT technology have opened the door to new opportunities for many people around the globe. Not many understand the benefits of such technology and it's on us who do grasp it, to educate people around us – together.



Franklyn Richards



FOUNDING DIRECTOR OF THE
LITECOIN FOUNDATION AND CEO
OF LITECOIN HAUS

BIO

Franklyn began working with Cryptocurrencies and Blockchains in 2013. In 2016, he became a founding director of the Litecoin Foundation. In 2018, he took over operations for Litecoin.com and now dedicates himself to advancing the space. Franklyn has created numerous educational resources, provided private consulting and spoken at numerous crypto-related events around the world on the technology, products, future, and its wider implications and uses for individuals, investors, and business.

[linkedin](#)

COMPANY INFO

Litecoin (LTC) is a cryptocurrency built on the premise of quick confirmation times and low transaction fees. These features, combined with the increasing desire to have greater control over one's finances, are quickly propelling Litecoin towards becoming the new global payments standard for consumers and businesses worldwide.

<https://litecoin-foundation.org/>

LOCATION

Singapore

BUSINESS SECTOR

Computer Software

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Yes, as a security layer. The main use is value transfer, the rest typically lack a long-term incentive model, etc. The key difference between a blockchain and a database is that trust is spread. If you don't have a way to ensure that happens then it's pointless. I always advise my clients: You can utilise a blockchain but do not use or make your own.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

When meaningful institutions implement the networks so their customers can benefit; when it hits that tipping point we won't notice as it will be invisible. People simply don't care enough to get involved unless they are going to become rich or make money – it's an uncomfortable truth for some.

Fanklyn Richards

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

Bitcoin / Litecoin, they have clear long term workable/scaleable goals and they don't do blockchain for blockchain's sake. All these blockchains are programmable, they can all do the same stuff as one another, so we need to ask why don't they. My answer is they do, but in a sustainable method that ensures long-term success.

Anything else you'd like to say ...

Utilize existing blockchains, do not make your own. Databases are not evil, and for most situations are better. Centralization is not necessarily a bad thing. And, think Bitcoin, not blockchain.



Gunther Sonnenfeld

FOUNDER OF NOVENA CAPITAL



BIO

Gunther is a seasoned technologist, global strategist and environmentalist. He is a former partner at K5 Ventures, and has served in senior innovation roles at multinationals such as Omnicom Group. He has had a direct hand in the development of over 50 ventures, and is the recipient of a Forrester Groundswell Award for pioneering analytics work with Adobe. Gunther helped launch the world's first Bitcoin POS (point of sale) platform, Coin of Sale, in 14 international markets. He has architected leading-edge blockchain systems, as well as developed solutions for renewable energy and regenerative agricultural initiatives through a unique framework he created called Smart Ecologies. Gunther has also helped structure several ICOs/STOs/TGEs, including Presscoin, which raised nearly \$25M in the world's largest independent media crowdsale to date. His upcoming book, *Emerging Frontiers*, details how emerging technologies and socio-ecological design are creating a new paradigm of prosperity.

[linkedin](#)

COMPANY INFO

Novena Capital is an investment advisory firm that focuses on alternative asset development. We use whole systems approaches to designing, implementing and capitalizing economic solutions with the highest possible social + environmental impact. We also build our own technologies, and have a resource development platform (Next Block Group) through which we forge critical partnerships.

LOCATION

Newport Beach,
California

BUSINESS SECTOR

alternative assets
digital assets
socioeconomic +
environmental strategies
cryptoeconomic analysis
cryptocurrency & deep
tech development
blockchain, DLT & DHT
solutions
active advisory
enterprise consulting
private-public initiatives

<https://www.novenacap.com/>

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

There are many, between payment innovations, back-end cloud solutions, surveillance alternatives, agricultural and energy solutions, and enterprise solutions.

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

There's a supply chain solution called **Morpheus Networks**, which uses a custom blockchain platform to optimize inventory management for mid-cap to large multinational companies, drastically cutting down on logistics costs, among many other things.

There's a regenerative agricultural solution called **Regen Network**, which provides critical ecological data to suppliers and distributors so that resources can be managed properly, reducing carbon footprints as well as providing carbon sequestration alternatives.

LO3 Energy has a platform for developing self-sustaining microgrid systems in local and regional markets.

Promether provides a privacy solution for individuals and companies on a private chain so they can properly manage their own data.

Our position and interest as an advisory/investment group is to identify blockchain/DLT/DHT platforms that actually create the most positive social and environmental impact as possible. These are just a few examples of companies doing that.

As technologists, we've been involved with encryption technologies for over 15 years, mostly on the enterprise side. When we started getting involved in this latest crypto craze, around 2011, we co-developed a platform called **Coin of Sale**, which was the first Bitcoin point of sale platform. We learned three critical things from that effort:

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01. Money is a behavior more than anything else; it is difficult to move people away from the use of cash or coins, as well as shift away from the long-standing belief that cash (fiat) has intrinsic value.
02. Digital adoption is always tough, if not impossible, without a superior user experience design. Great UXD is woefully absent from many blockchain platforms, and you can say the same about many web platforms in general.
03. Privacy matters to early adopters and they are willing to make concessions around certain personal information (Pii) provided that they trust 'the network'. Our cohorts were less concerned with 'trustless' transactions, and more concerned with building trust, both on- and offline. You know, the human component of this.

So, in short, it's going to take real utility value – things people really need and can use in their everyday lives – along with superior user experience design, for us to hit that tipping point. Many of the platforms we come across in the space don't provide that currently. But the ones which succeed will do just that.

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

As a civilization, we are at a critical juncture in our relatively short history on this planet. We have existential threats such as financial collapse, environmental destruction and social divides that need to be addressed swiftly, along with clarity and precision.

So, we see the biggest opportunities residing in how blockchain and related technologies can facilitate better use of data, better management of natural resources, better ways to provide governance, and better ways to provide real-world utility beyond just being able to transact. We need alternative infrastructure and, thankfully, lots of capital is starting to flow towards these types of investments. As an example, you can provide a payment solution for unbanked people in Namibia, but if those same people don't have resources at their disposal and a viable infrastructure to support it, what difference does it make if they have mobile phones with cryptocurrency applications? This kind of scenario is what we all have to look at earnestly, and take seriously.

Literally, every industry on the planet is putting blockchain technologies and related technologies to use or has plans to. The companies we work with span healthcare, insurance, finance, agriculture, energy, textiles, and government. The bar is relatively low, and the stakes are quite high.

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Responses

We invite you to read the words of these notable individuals and learn from their unique perspectives.

We hope you enjoy perusing each respondent's perspective and corner of the industry as much as we have.

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Dr. Abdullah Albeyatti

CEO AND CO-FOUNDER OF
MEDICALCHAIN



BIO

Dr. Albeyatti is CEO and Co-Founder of Medicalchain, is a company that uses blockchain technology to store health records securely. By digitizing health records, Medicalchain aims to empower patients and create a more comprehensive healthcare experience. Dr Albeyatti graduated from Imperial College London as a doctor in 2011. He has always had a passion for innovation and problem solving and has developed solutions to inefficiencies he found whilst working in the UK National Health Service.

[linkedin](#)

COMPANY INFO

Medicalchain uses blockchain technology to create a user-focused electronic health record whilst maintaining a single true version of the user's data. Medicalchain enables the user to give healthcare professional access to their personal health data. Medicalchain then records interactions with this data in an auditable, transparent and secure way on Medicalchain's distributed ledger. Lastly, Medicalchain is a platform for others to use to build applications that complement and improve the user experience. Users will be able to leverage their medical data to power a plethora of applications and services.

www.medicalchain.com

LOCATION

London

BUSINESS SECTOR

Hospital & Health
Care

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Estonian government uses blockchain for most of their departments such as health and tax. Walmart uses blockchain to demonstrate and secure their supply chain of Pork products.

Medicalchain's first application, MyClinic.com was based on blockchain Hyperledger.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

It needs to not be spoken about really. It's the equivalent of Uber saying we use the internet to connect you to your driver. "Users are not interested in how things work, just that they do." Organisations need only to tell users that we are now doing things more securely than ever before and can remove several steps from a process normally occupied by someone to verify something (as the blockchain now does this automatically, in a trustless fashion).

Dr. Abdullah Albeyatti

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

I think anything which requires transparency would be the next logical area to adopt blockchain. Voting rights and elections would be an ideal beginning and then moving onto finances on a national, local and individual level would increase adoption and demonstrate how funds were being spent and allocated appropriately in our societies.

Anything else you'd like to say ...

I think the above cannot happen if decision makers don't get on board, and as long as there is hype and there is poisoning by scammers pretending to be genuine projects or worthless cryptocurrencies this won't happen.

"Cryptocurrency dropping was actually a good thing in the long run as those who were not committed were cleared away and many scammers were put off from trying to raise funds. The remaining projects now have a clear objective to deliver on their company's promise."



Henrik Andersson

CIO AT APOLLO CAPITAL



BIO

Henrik Andersson is CIO at Apollo Capital. Henrik has over 17 years' experience in global financial markets, with almost a decade on Wall Street. Henrik has extensive experience across three continents as a quantitative analyst, senior research analyst and in institutional equity sales. Apollo Capital is a forward-leaning investment platform that is focused on investing and profiting from the cryptocurrency industry. Apollo Capital understands that the value of cryptocurrency platforms lies in the protocols they use, and as such the Apollo Capital platform is focused on investing in crypto assets and not companies.

[linkedin](#)

COMPANY INFO

We believe crypto assets are still in their infancy: an emerging asset class.

It all started with Satoshi Nakamoto bringing financial freedom and permission-less exchange of value to the world in the form of Bitcoin. That innovation is now fuelling a whole new ecosystem of crypto assets. We will actively manage a diversified portfolio of these new assets.

LOCATION

Melbourne, Australia

BUSINESS SECTOR

Crypto currency

<https://www.apollocap.io/>

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

The most widely used blockchain technology today is Bitcoin. Bitcoin has become a potential digital gold where anyone can store part of their wealth in something that is unseizable and that is deflationary. With technologies like the Lightning network, transactions can become even more cheap and faster.

Other promising examples include an Open Financial System being built on Ethereum – those projects have been launched in the past 6-9 months, and so they are still very early in their development. A controversial example and use case is ICOs which last year amassed around \$10bn – democratising finance and making the world's capital more interconnected.

Henrik Andersson

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

We are still excited about the potential of Bitcoin, but it is important to recognize it is still early days. Other projects we are excited about are MakerDAO, which is building a decentralized credit market built with smart contracts.

Binance, the largest crypto exchange in the world, is looking to disrupt themselves by launching a decentralized exchange where users don't have to give up custody of their crypto assets in order to participate.

One last example of an exciting project is Grin, which uses a new type of blockchain technology to make transactions more private while keeping the data stored on the blockchain relatively small.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

We believe blockchain technology and crypto assets are fundamentally inseparable. Crypto assets are an ingredient in a new type of software where trust is achieved through cryptographic proofs.

Blockchain technology will be able to replace some of today's trusted third parties. We see the biggest potential in the areas of money – both as a store of value and as a currency. With Smart Contracts, we can build an Open Financial System that is accessible to anyone in the world with a smartphone and an Internet connection.

Finally over the longer horizon, we might see more assets being tokenized using this technology, which could bring liquidity and global movement to a wide range of real-world assets.

Henrik Andersson

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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Anything else you'd like to
say...

Blockchain technology is not very clearly defined and often misunderstood. We believe it will become obvious in the coming years that the real use case lies in applications where the need for decentralization is paramount.

(Disclosure: Apollo Capital is invested in Bitcoin, Ethereum, MakerDAO, Binance Coin and Grin).



Pavel Bains

CEO OF BLUZELLE, PARTNER AT
M2SIX VENTURES



BIO

Pavel is an entrepreneur, futurist, designer, and investor in exponential technologies. He is the CEO of Bluzelle Networks, which builds blockchain and distributed ledger solutions for the finance industry. Pavel also provides advisory, M&A, and capital raising services for companies in digital media and technology. Pavel is an investor in fintech startup Bench and virtual reality startup VR Chat. In addition, Pavel often speaks on panels and conferences about where digital media, finance, and technology are heading. Pavel also is a contributing writer to Fast Company, Venture Beat, Forbes, and The Huffington Post. Pavel is a former NCAA Academic-Athlete Honour Student, having competed on the UCLA Track & Field team. Pavel also is the Level Chartered Financial Analyst and graduate of Simon Fraser University.

[linkedin](#)

COMPANY INFO

Bluzelle is a smart, in-memory data store technology. It can be used as a cache or database. Bluzelle is highly available, durable and globally distributed. No operational overhead or configuration necessary. Bluzelle is suited for gaming and media.

Bluzelle combines decentralized technologies with edge computing so businesses never suffer from data breaches, network failures and performance issues.

LOCATION

Singapore

BUSINESS SECTOR

Data storage

<https://bluzelle.com/>

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

The UI/UX for buying, holding, and sending cryptocurrencies needs to improve a lot so everyone can do it as easily as they send email.

Another way is for blockchain to be used “behind the scenes” like in Internet infrastructure where people don’t know blockchain is being used.

Pavel Bains

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

Hard for me to say right now as there are many and everyone is trying to get customers. But overall I find anything related to finance for consumers to be very exciting.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Two key areas: finance for consumers and internet infrastructure. Internet infrastructure includes decentralized CDN's, mesh networks, data store, file storage. These areas will allow for a more secure and efficient internet.



Maksim Balashevich

FOUNDER AND CEO OF SANTIMENT

·santiment·

BIO

Veteran product creator and entrepreneur with more than 15 years experience leading international teams, and more than 10 years in financial markets analysis. A distinguished sentiment analyst and crowd psychology expert, he's a regular media commentator who has been featured in Forbes and other financial publications. He also draws on his unique background in a yogic way of life to foster a human-focused, balanced approach to building communities and decentralized platforms. He believes it is especially important in crypto to promote new trust and transparency on every level, to create a better society for all people.

[linkedin](#)

COMPANY INFO

Santiment is a one-stop source for advanced cryptocurrency data sets, real-time signals and high-value market insights. We specialize in providing clean and reliable on-chain, social media and development (github) data for over 1000 crypto assets, as well as developing custom metrics, signals and analysis atop our data streams. The Santiment platform gives users a 360° overview of the crypto market and its biggest driving forces. Sets of custom metrics, real-time signals and market insights are built on terabytes of on-chain, social and developmental data for 1000+ of the biggest crypto projects. A growing suite of crypto tools is available on app.santiment.net.

<https://santiment.net/>

LOCATION

Switzerland

BUSINESS SECTOR

Internet platform for crypto currency

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Many cryptos (blockchains) are used for the P2P transfers. Some are faster, some have privacy, some have “programmable” features. It’s working, and working pretty nicely.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Just time. The same as with the Internet – it will happen eventually/gradually so that suddenly everyone is using it. And using it for more and more activity. The only difference will be that in crypto it will be used for the “value creation” and “value transfer”. Whereas the Internet it was only about information transmission.

Maksim Balashevich

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

I am personally interested in the “decentralized data intelligence” use case.

Imagine Bloomberg where:

- The content (data feed) can be created basically by anyone
- But the “high quality” is set in stone by the network rules (using some special token economy – a topic for a dedicated separate talk)
- The creators always own everything they make
- They get paid P2P based on the fairest market value

This can be basically applied to all “human-generated content” platforms. This is exactly what we at Santiment are trying to build at the moment.

For example, Facebook will eventually be replaced by a more fair, transparent, and decentralized crypto-enabled version.

All currently existing social networks will be replaced with the newer versions where all generated content belongs to (and is controlled by) those who created it.

I find it personally pretty amazing.



Ben Bervoets

EXTERNAL ADVISOR TO FREE COIN



BIO

Ben Bervoets is an IT generalist with more than 35 years of experience in different IT domains. He started as developer on IBM mainframes (Cobol/CICS/DLI), AS400/S36 (RPG), having worked on the first PC's (at that point still without harddisk), Oracle DBA, Unix administrator, retail automation, business analyst, system support manager, software asset manager, testing manager, and project leader.

[linkedin](#)

COMPANY INFO

Orange is one of the world's leading telecommunications operators with sales of 41 billion euros in 2018 and 151,000 employees worldwide at 31 December 2018, including 92,000 employees in France. The Group has a total customer base of 264 million customers worldwide at 31 December 2018, including 204 million mobile customers and 20 million fixed broadband customers.

<https://www.orange.com/en/home>

LOCATION

Paris

BUSINESS SECTOR

Telecommunications

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

We need to be able to absorb mass adoption without price explosion. In December 2017 we were close to the start of mass adoption, but it drove the prices so high that crypto coins lost their credibility. So we need a coin like the FREE coin with sufficient supply to absorb mass adoption without price explosion.

We need to have smartphone and PC apps for easy payment of daily goods/services purchases. SWFT PAY is a very good step in that direction.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

The different blockchain projects that develop smart contract blockchains, in competition with Ethereum. These blockchains will be the highways on which future application projects will develop themselves. Like NEO, Lisk, Cardano, Stratis, Qtum, etc.

Ben Bervoets

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Banking and Insurance will have to go for mass adoption to stay in business. A dip in the economy might cause a financial crisis, which will bring more people from fiat to crypto. More younger people will start investing in blockchain as an alternative for a pension fund.



Joshua J. Bouw

COFOUNDER OF BLACKCOIN



BIO

Joshua J. Bouw is one of the co-founders of the first fully Proof-of-Stake protocols built on Bitcoin's technology. Further, he is also the receiver of the world's first smart contract done with David Zimbeck and his BlackHalo software. He has gone to advise many companies and currencies since getting started in cryptocurrency industry.

Now, Joshua has co-founded a new green energy mining project called Green with Block Brothers, as well as serving as a board member for the Veil project. His expertise in researching cutting-edge distributed ledger technology makes him a valuable asset for any project looking to go to the next level.

[linkedin](#)

COMPANY INFO

Blackcoin was the first Bitcoin-based coin to go fully Proof-of-Stake. Home of PoSv1 through PoSv3, many projects trust Blackcoin's Proof-of-Stake research and development as the basis of their own projects such as QTUM, BitBay, and Stratis. It also is the world's first coin to have working smart contracts with BlackHalo. In early 2014, Blackcoin's community was the first coin to develop the first multipool, solving the issue of people using miners to obtain Blackcoin by mining many other projects, giving it the nickname the "Blackhole".

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

The most important example of the use of blockchain technology is simply the transmission of digital scarcity between peer you know that you do not have to trust, for example with Bitcoin. For the first time, you can verify that only you own something and that it can not be copied.

Another use of this, besides e-cash, is a smart property that can be a digital serial that is transmittable between people. You can verify and prove through your signature that you indeed do own the right to a digital piece of artwork, real-world artwork, shares in a company, or even a digital object for a video game. These examples are not exclusive to a rule-set that needs to be followed when dealing with smart property, like smart contracts.

Joshua J. Bouw

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

Q

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A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

An example of this I think would be excellently highlighted by the Exonum framework by Bitfury, notably their blockchain land registry project for the Republic of Georgia.

It allows the citizens to have a digital certificate of the assets supported by cryptographic proof published to the Bitcoin blockchain. I know almost nobody has heard of Exonum, but it is one of the most exciting frameworks that I have seen to date.

You know, it's funny, this is probably one of the first questions that I had ever been asked back in 2014, which feels like an eternity ago.

I live in Cambodia and the general roadmap of the National Bank of Cambodia is to have the Khmer Riel on Hyperledger Iroha before the end of the year immediately banking the unbanked in the country, which is one of its goals. This particular example is super interesting as almost overnight, depending on the rollout, the entire country of Cambodia and its citizens will be using distributed ledger technology. This may be the tipping point for South East Asia and a unique step for a growing country to test a full rollout for other countries to take note and observe.

For the rest of the world, purchasing things with distributed ledger technology is just an optional means of payment. It is incredibly important for those that do not or choose not to have access to debit or credit cards. My son in the future will be able to buy things online on his own merit without asking for my permission to use my credit card before he is old enough to have his own bank account.

While the USD is strong, there is not much that Bitcoin can do that USD cannot do today. However, it is incredibly important for international travelers that do not want to spend between 3% and 9% to change their currency into the local currency to have the option to use Bitcoin instead, which is why we are seeing more and more tourist cities and destinations accepting Bitcoin as a means of payment. All travelers have access to their bank accounts but, depending on their location, it may even be difficult to get money out of an ATM (something that happens to me often as I use a Cambodian bank account) if there is no connection between that bank and your bank. In this case, the tipping point would be where it becomes normal to use Bitcoin when you go traveling.

For tokens, they believe that people will just use it because their technology is attractive. However, there are companies that are taking ideas nurtured in the ICO space and applying it for fiat currencies and traditional business models where there is a much larger list of potential customers. Their case is a bit unique as there needs to be enough people already using the technology day to day, which most are not.



Rudy Bouwman

CMO AT DIGIBYTE



BIO

Rudy Bouwman is Chief Marketing Officer and Core Member at DigiByte: a more secure, faster, and forward-thinking blockchain technology.

[linkedin](#)

COMPANY INFO

DigiByte (DGB) is an open-source cryptocurrency running on the DigiByte Blockchain, a decentralized international blockchain created in 2013. The DigiByte blockchain was developed in 2013 and released in January 2014.

<https://www.digibyte.co/>

LOCATION

USA

BUSINESS SECTOR

Blockchain

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

There are multiple benefits of an immutable ledger. Because of the permanent and immutable registration of a transaction, you will find blockchain technology ideal in solutions focused on security.

Currently in use are several solutions for authentication, validation and verification using blockchain technology.

In regards to authentication, it works by using a blockchain-based signature. It's almost the same system that allows you to sign a transaction, but now you can use those private keys to authenticate yourself to log into a website or other platform.

The benefit of this is that you can use just one app to sign into different applications, without giving any of them the same piece of data. The signatures are time sensitive and unique every time they're created.

So if a website suffers a data breach, it's no problem because the hacker can't reuse the signatures to sign into anything, unlike passwords.

Q

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Besides the use to login to different websites, it can even be used for building security and replace access cards.

DigiByte has developed an app called Digi-ID. It is anonymous, with no information being stored or transmitted. There is also no personal information kept inside of the mobile applications, nor any form of data-logging. This allows for easy compliance with GDPR regulations.

We will see more use of digital assets as a currency/ payment method.

There are many applications already in use to be used at Point Of Sale. These are useful and easy to use payment systems and applications that merchants can easily integrate into daily payment transactions.

There are different payment processor systems already offering plugins that allow for cryptocurrency transactions for woocommerce websites.

But more exciting is the development of tokenization.

We have just experienced a digital revolution. A next step will be tokenization by the use of digital assets. Digital assets can be used to securely and cryptographically represent anything we find in the real world.

From real-world assets such as real estate, airplanes, boats, and cars, to scarce digital pieces of art and music.

Q

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Signed documents such as wills, deeds, and purchase orders, to medical bills and advertisement data and info, can all be protected as digital assets.

Digital assets are secured by a secondary layer on top of a blockchain that allows the decentralized issuance of assets, tokens, smart contracts, digital identity, and much more.

These digital assets will be verified on the blockchain, making immutable assets unforgeable, giving transparency of supply and ownership. These digital assets can be traded, sent, or received by users around the globe.

These assets can be both fungible or non-fungible tokens. Many blockchains struggle with capacity or centralized validation. Blockchain technology like DigiByte and its DigiAssets protocol could be the perfect platform because DigiByte has on-chain scalability, proven security and enviable decentralization in all aspects. With DigiAssets platform anyone can launch “Digital Assets” on the DigiByte blockchain.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

One of the opportunities is the Security Token Offering (instead of ICO). It allows the owner of an STO a stake in a company, in the form of dividends or revenue sharing.

Also, blockchain technology applications in IoT or AI will be disruptive, in my opinion. There is plenty of data that can be analysed easily and fast by different devices that are connected online.

Rudy Bouwman

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

Q

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**Anything else you'd like to
say ...**

Blockchain can be sure this data transfer between these devices is secure and immutable.

It's great to be part of this revolution. We're still in the early stages. It's not quite clear how this will evolve exactly.

But I think we all can confirm that application of blockchain technology and cryptocurrencies are here to stay. It will be applied in all kinds of industries and everyone will have to deal with it, knowingly or unknowingly.



Mike Brusov

CO-FOUNDER, CEO AT CINDICATOR



BIO

A technological entrepreneur with 8 years of experience in launching companies in big data and predictive analytics. After graduating from Bauman Moscow State University, I should have started designing spaceships but curiosity and cravings for IT products predetermined my entrepreneur path. The book by Isaac Asimov "Foundation," which I read as a child, led to the launch of the Cindicator company 15 years later. Black swan ideologist, superforecaster, and Cindicator's triathlon team captain.

[linkedin](#)

COMPANY INFO

Founded in 2015, Cindicator is a fintech company offering predictive analytics for investment decisions in crypto and traditional financial markets.

Our mission is to connect all types of intelligence in one symbiotic, hybrid system to solve humanity's most pressing problems.

<https://cindicator.com/>

LOCATION

New York, USA

BUSINESS SECTOR

machine learning, artificial intelligence, data science, quant trading, fintech, predictive analytics, alternative investments, token sales, cryptocurrencies, financial markets, Black Swans, and smart money

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Bitcoin, of course, is the first use case for blockchain technology. Billions of dollars are spent annually to mine it and produce the blocks that confirm transactions. It's not a global currency, but there is real usage.

Apart from that, there are plenty of pilots and proof of concepts for permissioned blockchains. Enterprises are naturally too risk-averse to use public blockchains, so they are first experimenting with something they can control closely. For example, IBM's blockchain-based Food Trust has recently signed up Nestlé and Carrefour to track parts of its supply chain usage. Also, we are seeing governments all over the world experimenting with blockchain, which is a clear sign that big institutions are taking new technology seriously

Mike Brusov

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

Q

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

– Georgian and Swedish pilots in blockchain-based land registers could be named as examples. We are observing a lot of companies in different industries trying to implement blockchain, for instance, in the supply chain. Despite existing successful cases, the prospects of these experiments are still unclear, mostly in connecting blockchain with real-world data (the so-called oracle problem).

...the biggest opportunities for blockchain are in financial services, both in disrupting traditional models and in creating completely new models in decentralised finance. Other industries will experiment with blockchain, but it's far less certain that the opportunities will be as significant for those as they are with finance.

Also, in the next five years gaming will become an even bigger business. It's already a \$40 billion industry, larger than the global film box office, and will continue to grow as in-game assets become an increasingly important source of revenue. If tokenized game assets gain traction over the next few years, this could become a big opportunity for both blockchain developers and the gaming industry.



Alexander Busarov

CO-FOUNDER AT TaelPAY



BIO

Alexander is currently CEO at Taelpay in China. He previously founded EarlyBird and worked at McKinsey & Company. He enjoys challenge and working with smart and energetic people.

COMPANY INFO

Taelpay is an ecosystem of safe consumer products. By combining state-of-the-art technology and the participation of individuals, we aim to create a world of authentic consumer products. Our mission is to build a society free from counterfeits by providing consumers with easy access to authentic and safe products through the creation of a trusted channel for brands and manufacturers to distribute their goods.

LOCATION

Shanghai, China

BUSINESS SECTOR

Information
Technology and
Services

[linkedin](#)

<https://taelpay.com>

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

At Taelpay we make use of blockchain technology in several ways. Utilizing blockchain we have managed to create custom anti-counterfeit labels which both physically and digitally protect a package. Thousands of consumers use it daily not even realising the blockchain powers the solution they use.

The thought of securing critical food (e.g. baby powder) is not new. You've probably seen QR codes on packages at supermarkets which show the place of origin, but you also probably know that you can simply copy / paste these QR codes and put them on fake products too. Fake products are unfortunately the hard truth many Chinese consumers are afraid of, for the right reasons. We provide them with a solution that doesn't require any trust and proves our products are 100% authentic.

Alexander Busarov

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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The process from A-Z is quite simple. At the manufacturer, we apply our anti-counterfeit label. We scan this label using our Techrock APP and push it through our supply chain partners, which each have devices to scan the labels too. Every product has a unique ID which is registered on the blockchain.

Upon receiving a package, a consumer can scan the product to verify whether that product exists on the Techrock blockchain. If it does, it means the package is authentic and all data is in fact unique and real. Due to our physical protection, anyone trying to tamper with a package would be caught too. Opening a package is instantly recorded to the blockchain and any other form of tampering is registered and cannot be removed by anyone.

What do you think are the biggest opportunities for blockchain technology in the next 5 years?

I believe the biggest opportunities for blockchain technology are found in the ability to create and secure a unique set of data. Our solution is one of the first to have real-world usage and I believe that in the short-medium term, those that have a laser focus like ourselves will come to fruition. Making blockchain technology easy to use is key in our opinion and continuously improving the user experience will be one of our main focuses.



Abraham Cambridge



FOUNDER AND CEO AT THE SUN EXCHANGE

BIO

Abraham Cambridge is a British born solar entrepreneur and disruptive technologist. In 2008 he completed an MSc in the Science of Climate Change under a NERC scholarship at UEA and has since established several businesses and projects around the world that use solar energy as a means for creating positive change. In 2010, he pioneered utility-scale solar in Britain and in 2012 one of his businesses, The Renewable Energy Co-Operative, was nominated 'International Co-Operative of The Year' in the United Nations Year of Co-operatives. Abe now lives in South Africa, a country with an abundance of sun and from where in 2014 he launched the revolutionary solar energy finance company, The Sun Exchange.

[linkedin](#)

COMPANY INFO

The Sun Exchange ("Sun Exchange") is a blockchain based solar panel micro-leasing marketplace. It has been built to accelerate the global transition to solar energy. Sun Exchange is a post seedstage Delaware Public Benefit Corporation, backed by the multi-million dollar hedge fund, Alphabit, several individual angel investors, and three leading international business accelerators.

<https://www.thesunexchange.com/>

LOCATION

Cape Town Area,
South Africa

BUSINESS SECTOR

Renewables &
Environment

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Bitcoin! It is the first example of a blockchain application, in this case being an immutable ledger and transfer of value.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I am not sure there will be a dramatic tipping point. There will definitely be a general increase in blockchain processes going on across value chains where end users will not even know there was a blockchain transaction along the way. It won't affect day-to-day life other than speeding up and reducing transaction fees.

Abraham Cambridge

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Every sector is going to see blockchain technology in some form or another. The sector with the most scope for disruption is the financial sector, and this has already started. Other big opportunities are going to be in copyright protection, housing and land ownership records, medical records, identity, and global computational processing and storage.



Matthew Campbell

CEO, AND COFOUNDER OF
LOOM NETWORK



BIO

Mathew Campbell is CEO & Co-founder at Loom Network, Platform as a Service that allows Ethereum based Solidity applications to be run on main chain and on private, and semi-public chains.

[linkedin](#)

COMPANY INFO

Loom Network is a Layer 2 scaling solution for Ethereum that is live in production. It is a network of DPoS sidechains, which allows for highly-scalable games and user-facing DApps while still being backed by the security of Ethereum.

www.loomx.io

LOCATION

Bangkok, Thailand

BUSINESS SECTOR

Computer Software

Q & A

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

The blockchain and decentralized applications create broad new possibilities for community ownership, forkability, censorship resistance, open data, cryptographic security, and built-in commerce mechanisms.

“For gaming specifically, blockchain opens up completely new and unique capabilities for true ownership of digital assets, custom game mods, provably scarce items, eternal worlds / immortal characters, and multi-game-spanning universes.”

Some specific pieces we’re excited about:

True ownership of digital assets — a transparent and secure way to track absolute ownership of virtual collectibles opens up far more powerful and engaging gaming experience. We saw that even with Cryptokitties, an instance of painfully basic crypto-collectibles. A subtle, but really really important point -- that type of digital ownership never existed before the blockchain. Previously, guaranteed ownership was only possible with physical goods (e.g. Beanie Babies, baseball cards).

Matthew Campbell

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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With that, players are now able to buy, sell, and transfer digital assets that they know are completely unique, provably scarce, and which they 100% own. We think the real magic will happen when we combine such rare digital goods with competitive and interactive game dynamics.

Custom game mods – the blockchain opens up some incredibly interesting (and often overlooked) possibilities around modding. Loom is allowing 3rd-party developers to mod server-side logic in order to easily build their own game variations and deploy them straight to its existing shared sidechains. Modding is a wildly integral tradition in gaming, and something the blockchain very uniquely enables.

Multiverse / Interoperability — as DAppChains can read and interact with data from other DAppChains, we now have the ability to connect different games and assets. So you could have multiple games or apps that read the same crypto assets. You could build a new game, but use assets of an existing game or tap into large communities of players who could instantly jump into your game world with their existing characters.

This lends itself to some really interesting new possibilities — imagine a World of Warcraft type game, where players playing in towns and worlds created by players of totally different Minecraft or Sim-City-like game.

Or two sets of players playing entirely different games, but they could be playing in the same chronology is used in the day-to-day life is the day when people stopped talking about Blockchain.



Dr. Feng (Jeff) Cao

FOUNDER AT PCHAIN



BIO

Dr. Cao is inventor of the first International Blockchain patent from China as well as the Co-Founder of ChinaLedger, the most influential blockchain alliance of China. He is the Chief Scientist of Blockchain Application Committee in China Federation of Logistic and Purchasing (The first Gov. Association in Industry), the Senior Fellow of the China Blockchain Research Alliance.

[linkedin](#)

COMPANY INFO

The first native multichain system that supports EVM in the world. Making large scale blockchain applications possible.

<https://pchain.org/>

LOCATION

China

BUSINESS SECTOR

Internet platform

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Yes, there are many examples in banking and logistics. We have launched a blockchain for bills with 10 banks in China; it helped over 300 small enterprises to get 1.5 billion RMB via the notes discounted service. We are also collaborating with QiangSheng-E to record their driver info and all taxi bills in blockchain.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

5-8 years.

Dr. Feng (Jeff) Cao

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Finance, logistics and the supply chain.

Anything else you'd like to say ...

Blockchain will change the world, just as the Internet did...



Nick Chandi

CEO OF PAYPIE



BIO

Nick is a serial entrepreneur and member of the Forbes Technology Council. Before co-founding PayPie, Nick co-founded SlickPie, a startup that provides online accounting software for small to medium-sized businesses (SMEs) in 130 countries worldwide, and Welcome Networks, a company specialized in providing IT solutions for accounting firms. Nick is an MBA holder with over 20 years of experience working in the accounting tech industry. He is also a frequent speaker at national CPA events, touching on technology and cybersecurity practices.

[linkedin](#)

COMPANY INFO

Improve your cash flow with actionable forecasting and risk assessment tools for fast and affordable funding to grow your business.

LOCATION

Vancouver Canada

BUSINESS SECTOR

Computer Software

<https://www.paypie.com/>

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

The TradeLens platform by IBM and Maersk. It is already reshaping the way goods are globally traded, and it is saving countless time and money for all players involved. It is a powerful use-case that is creating tangible value and showing that blockchain can bring trust without compromising efficiency.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

The tipping point will come once blockchain technology is only the underlying piece working on the back-end of solutions without adding extra layers to user experience. Most specifically, once that happens in well-established mainstream products.

Nick Chandi

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

The biggest opportunities are in the finance, accounting, and auditing industries. Most specifically, the accounting implementation of the blockchain will create new client accounting, audit, tax, and regulatory opportunities that will likely spark the development of new business models, new use-cases, and maybe even new accounting methods as a whole. Financial transactions will move seamlessly among participants and third parties such as auditors, lender, banks, and administrative authorities.

Anything else you'd like to say ...

Blockchain technology has the power to reshape the way information is verified and exchanged. The disruption in the financial sector has started, only organizations that embrace it will thrive.



Benjamin Diggles

VP BUSINESS DEVELOPMENT AT
CONSTELLATION LABS



BIO

His focus is on go-to-market of emerging Enterprise software solutions with a specialization in Blockchain, Mobile Technology, and Mobility.

[linkedin](#)

COMPANY INFO

Positioned as the Blockchain for Big Data, Constellation Labs is providing an enterprise software solution for data provenance and integrity at scale.

<https://constellationlabs.io/>

LOCATION

San Francisco,
California

BUSINESS SECTOR

Computer Software

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I think it's really just a matter of time. I feel there is accelerated demand for market adoption and market viability due to Bitcoin having so much public attention. The technology is early and requires existing vendors and teams to be willing to explore easy ways to get started on integrating distributed ledger technology into their existing workflows. I'm hoping that when people start using blockchain in their everyday lives they won't even notice.

It seems companies are focused on the application layer and the emergence of new use cases, but I believe the real impact will come from utilizing this new technology within legacy infrastructure.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

I'm a big fan of Ocean Protocol since they are focused on solving blockchain shortcomings from a holistic lens. In other words, they have smart groups focused on the important elements of the DLT movement. I like how they manage their community and focus on giving back to all those that contribute which builds trust.

Benjamin Diggles

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

I truly believe that blockchain is going to unlock the possibilities of autonomous driving within the next 5 years. I don't think it will solve all the problems, but the trustless network could certainly allow new ways of interoperating data between auto vendors. Having secure data that can be exchanged from machine to machine will unlock the promise of IoT in big ways. We are a member of MOBI and we are seeing some of this start to take place in controlled environments. In the more medium term, I'm hoping the general public will see the possibilities of blockchain and make demands around voting, taxes, and other general mismanaged systems. I believe in less than 5 years we will see the emergence of personal data protection due to data hacks as well as GDPR pressure.

Anything else you'd like to say ...

Last thing I'll say is that I feel I am constantly having to defend this industry. There are a lot of people who don't think it's real since it isn't happening fast enough or they tie the narrative to the market price of Bitcoin.

The headlines are amazing really and show the true market manipulation of what is happening in the world crypto. There is a big misunderstanding that crypto and DLT are one in the same, and that is not the case. The development of the technology has nothing to do with how successful Bitcoin is at this point. However, I do think crypto is going to be the true magic once these systems are in place but it will take some time.



Adam Dodds

GENERAL MANAGER AT BRAVE
NEW COIN

BRAVE NEW COIN.
Digital Currency Insights

BIO

Adam Dodds is the General Manager for Brave New Coin (BNC), a global leader in Market Data, Crypto Services, and Insights. Adam has over 20 years experience working in the technology, data, and strategy industries. His role at BNC is to scale BNC to become the preferred provider of Market Data, Portfolio and Research services for the Cryptographic industry. Prior to BNC Adam was a Research Director for IDC where he was recognised as a leader in digital transformation, global product market fit, and channel strategies working with some of the worlds most iconic digital brands.

[linkedin](#)

COMPANY INFO

BraveNewCoin Ltd - (BNC) is a data and research company, powering blockchain finance, we track 2000+ coins, from 250+ exchanges and generate 8000+ market pairs. BNC provides blockchain industry insights, cryptographic asset values and indices, trade data, custom enterprise and a range of API solutions. We build industry benchmarks and custom indices for tracking cryptographic assets.

<https://bravenewcoin.com/>

LOCATION

Auckland

BUSINESS SECTOR

Capital Markets

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Blockchain technology in its most nascent form, Bitcoin, was the world's first public, permissionless, digital value transfer network in the world. In this sense blockchain technology is currently used heavily as a way to transfer value between peers on a network, or to make payments. Bitcoin payment processor Bitpay appears to have gained excellent traction in developing regions of the world, which tend to have crude financial systems, where the public, accessible and digital nature of blockchain tech has real value.

Similarly in the Remittance sphere, the digital, automatic verification of a blockchain-based payment network appears to have value versus legacy tech, but deployment costs have affected how much it is actually being used.

Q

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A

A new form of financial blockchain solution is emerging, colloquially referred to as De-fi or ‘decentralized finance’ – essentially blockchain-network based borrowing/lending (financing services). Clear usage and advantages over legacy systems (tends to be much cheaper for small amounts, offers high interest, accessing credit often boils down to one factor – can you put up enough collateral?, minimal regulation/institutional barriers) and lots of usage, particularly in the form of leveraged trading.

The biggest use case for crypto, however, seems to be for trading and investing purposes. Many early adopters have made of money trading and investing blockchain-based assets, and Wall Street seems excited about its prospects and including it in things like pension funds ala fidelity, as a store-of-value, with a digital gold style value proposition. Also, this value is often drawn from specific characteristics built into blockchain networks i.e. they can be deflationary, and it is ‘difficult’ to create new Bitcoin.

Tools like Brave New Coin’s liquid indices and weighted average prices have made blockchain asset finance more mature, understandable, and appealing to Wall Street players.

Blockchain technology has the potential to be implemented into supply chain infrastructure, data distribution, etc. But deployment and earnings of these business models are limited. A number of large investments have happened with the blockchain utility space, but these – at this early stage – are primarily speculative. Buying into blockchain today’s valuations is often like making a call options for what you believe it is going to be worth in the future.

Adam Dodds

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

My personal biggest barrier for blockchain technology is the extra friction it tends to add to businesses. To set up a blockchain-based business, companies have to set up nodes and find new systems for analytics users. For users accessing blockchain technology, it generally means storing/remembering a private key, and creating wallets (almost like setting up and managing multiple new bank accounts). For both sides of the party, producer and consumer, utilizing blockchain tech seems like more trouble than it's worth. In my view, the tipping point won't come because of base layer updates but because of Application layer solutions and the improvement of UI and intractability. Like the Internet, the blockchain needs its web browser solution to make it easier to interact with.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

I am tentative, but open minded about the prospects of the blockchain technology space in the next 5 years. I think primary successes and revenues will be focused within the financial services space, and infrastructure built around supporting peer-to-peer transfers of value. I think in the 'world computer' style value proposition of blockchain technology, growth will remain in the medium term, blockchain technology products that focus on enthusiasts and has a 'cool factor' like gaming or decentralized prediction markets may do very well. I am also a fan of 'membership tokens', or blockchain-based tokens that offer holders discounts or special features on exchanges, portfolio tools, etc.



Yoav Dror

CEO OF PUMAPAY



BIO

Dror has over 20 years of executive experience in various online companies. As a blockchain enthusiast, he understands the power, as well as the limitations, of blockchain technology, and he is passionate about leveraging its potential and making it applicable to everyday payments through PumaPay.

[linkedin](#)

COMPANY INFO

PumaPay is redefining the payment space by applying the flexibility and ease of use of credit cards to blockchain technology. We are developing a complete payment system which has the tools to meet both customers and businesses' needs. Expand your payment options and start accepting cryptocurrencies today.

<https://pumapay.io/#/home>

LOCATION

Limassol, Cyprus

BUSINESS SECTOR

blockchain,
DLT, fintech,
cryptocurrency,
and payments

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Blockchain technology is being used for innovative applications that have the potential to change our everyday lives. The wider use of blockchain technology by mainstream institutions and governments will definitely change the way we view it and will slowly help spread its adoption by more and more companies, eventually making it an indispensable part of our lives. When it comes to cryptocurrencies and crypto payment systems, such as PumaPay, regulation, and the intention to provide an easy and efficient solution to real problems, is very important.

Regulation of the crypto space will mean a stronger crypto market with more participants. As more crypto regulations are developed globally, more businesses will need to adapt and introduce cryptocurrencies.

Yoav Dror

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Blockchain is a public database which everyone can read and no-one can change. This fact is one of the most significant aspects of blockchain which can be applied in such sectors as legal and finance, for example, where transparency, clarity, and efficiency are essential.

It is not surprising to see that French courts will implement a corporate registry blockchain, or that blockchain mobile voting has been used in municipal elections in the US. For me, payments and public voting are the most likely industries to put blockchain technology to use, as security is paramount.

Blockchain technology has the power to ensure the integrity of voting or payment systems, guaranteeing the accuracy of data while preventing their corruption. This will empower citizens and crypto holders to agree on the outcome of an election or transaction, providing trust which is often lacking in a centralized system.



Christian Ellul

DIRECTOR AT E&S GROUPV



BIO

Christian Ellul a Maltese lawyer with 13 years of experience and now focused primarily on crypto and blockchain advisory especially in relation to ICOs and tokenomics. As one of the directors and founders of E&S Group he has been involved in structuring, advising and assisting more than 90 ICO Projects to date.

[linkedin](#)

COMPANY INFO

E&S Groups provides Corporate, Tax and Advisory Services to an International client base.

LOCATION

Malta

BUSINESS SECTOR

Tax and advisory services

<https://www.ellulschranz.com/>

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Blockchain technology has already gone through the period of rapid development and massive implementation, so that currently we can see the use cases in various sectors of the economy, such as logistics and supply chains, healthcare and agriculture, banking and finance. You can also see it in the monitoring of deliveries by Ali Baba and Amazon, the development of the Blockchain Transport Alliance, DLT development sales, and 'bonuses' programmes of Lufthansa. Companies like BM, JPMorgan, Microsoft, Facebook, and Intel all massively invest in technology development.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Regulation of the DLT sector would bring mass adoption. We need common standards to make the digital space easily accessible. Mass education and the development of regulatory frameworks in major countries will bring the world markets together.

Christian Ellul

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

Q

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

There are many projects worth mentioning, such as land registry in the UK or identity records in Jordanian refugee camp Zaatari, the ‘blockchain for humanitarian aid program’ by the United Nations, etc. The payment system is gaining popularity day by day. The global payments platform World Wire by IBM is now operational in 72 countries.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

The financial sector will probably continue the development of payment systems in emerging developing markets and digital banking solutions as an alternative to the traditional banking system.

The change in the investment models seems inevitable as well. Blockchain in logistics, transportation, copyright protection, academic, and medical records are more likely to be widely adopted.



Timothy Enneking



MANAGING DIRECTOR OF DIGITAL
CAPITAL MANAGEMENT

BIO

Tim Enneking is a successful senior executive with tremendous leadership, strategic-thinking, problem-solving, team-building, and communication skills and a consistent record of achievement in completing transactions in M&A, integration (the true key to successful M&A), operations (including turnarounds and startups), finance, and asset management.

[linkedin](#)

COMPANY INFO

Digital Capital Management ("DCM"), a fund manager located in La Jolla, CA, focuses primarily on managing investment portfolios of digital currencies and related assets through fund structures designed for investment by US and Non-US high net worth individuals and institutional investors.

<https://www.digital-capital-management.com/>

LOCATION

La Jolla, California

BUSINESS SECTOR

Investment
Management

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Well the biggest one probably that I always use as an example is the Maersk-IBM project, and Maersk has led this. It has its own problematic aspects, which I'll come back to in a second because it's actually specific to that project, but it's also generic. And that project is simply to track shipments, container shipments, and allow customs clearance and payment of duties on the blockchain.

They did an experiment – it normally takes three days to clear something through customs into a large port in the United States (and most of that time is not spent doing something, it's simply spent waiting in line for the customs authorities to get to your container), but when they put it on a blockchain, it took five seconds. It's actually hard to put into numbers – you can't put a percentage on the savings of something like that.

But it literally goes, and it should happen where unless you have to physically inspect the container (and not all containers are physically inspected) you don't even have to slow down.

Timothy Enneking

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

And that's actually underway now. The problem has been that Maersk is leading this with IBM. And it's a problem because what Maersk is actually doing is asking its competitors to join it because it's the lead on this project.

And if you look at blockchain projects to reduce or make much more difficult for falsification of art, of wine, of sports memorabilia, basically pick any collectible where provenance is an issue. The basic thing we're talking about is putting provenance on the blockchain.

First of all, people are using it now to a limited degree. The blockchain is being used in a lot of different areas already. It's being used for – probably one-off examples – everything from voting to container clearance at ports on a test basis. It's being used for Blood Diamond project, it's being used for real estate projects literally as we speak.

There's an assumption in the question that I'm not sure is a valid one. And that is, mass adoption. I don't know that; I'm not sure that there will ever be mass adoption in a way I think you're implying, because honestly the biggest thing for me when I look at the blockchain so far, is supply chain on a blockchain moving stuff. And most people don't get involved in that. They don't see that, it's transparent today. When was the last time you saw a TEU? If even know what a TEU is, which is a shipping container.

Timothy Enneking

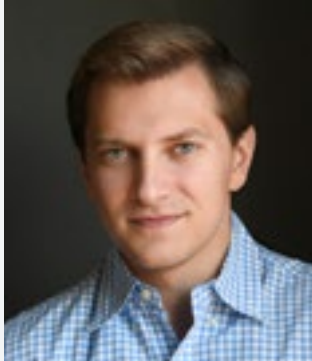
ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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We don't see them, we don't use them, we don't come in contact with them. And so the same if the title for the house you buy is maintained by some company, or it's much more logically just listed on the blockchain and everyone refers to that. So as you don't pay a title fee, I don't know that blockchain will be something that of which there will be knowing, conscious, fully aware, mass adoption. I think the vast majority of the adoption is going to take place on a wholesale level.



Tyler Fallon

FOUNDER AND DEVELOPER AT
UPFIRING



BIO

Tyler Fallon is Founder at Upfiring and Blockchain Software Developer. Fallon is a self-motivated, entrepreneurial, and detail-oriented software engineer with skill and experience in areas of leadership, project management, web application development, programming, and design. He is adept at working in fast-paced, team environments and designing effective solutions to multidimensional issues and proficient in client-side development, back-end development, and graphic design.

[linkedin](#)

COMPANY INFO

Upfiring is a peer-to-peer (P2P) distributed file-transferring platform designed at its core to enhance the way files are shared between users. By decentralizing the file-sharing process, Upfiring completely removes the middleman and allows users to directly exchange information via the blockchain network. Upfiring utilizes the Ethereum ecosystem as its primary platform for transaction-processing. By encrypting communications on the blockchain and allowing nodes to communicate directly, Upfiring can function as a fully-decentralized exchange for files and value transactions - allowing users to download or seed their own files at will.

<https://www.upfiring.com/>

LOCATION

New York

BUSINESS SECTOR

Business platform

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

It needs to be significantly easier to use and more secure. It also needs to fulfill use cases that are attractive to the average person and makes their daily lives easier. People have a hard time keeping their email passwords secure, let alone a 12-word recovery phrase that will give others access to all of their money if accessed. There need to be significant advances in this area in order for large-scale adoption to occur, or cryptocurrency will always remain a niche technology.

Tyler Fallon

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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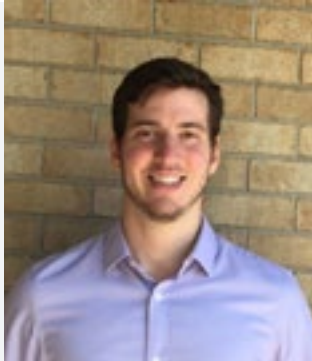
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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Blockchain technology is very powerful because it allows people across the world to transact in ways that are not limited by governments or any individual. I believe there will be some blockchain DApps that will eventually go mainstream once the technology is polished a bit more. There are real uses for blockchain in fields like supply chain and bank settlement transactions.

In the next 5 years, I believe the blockchain space will expand and see more use as a currency in the real world as innovations like mobile wallets and QR code transactions become more widespread.

Beyond that, I expect the technology to expand far beyond being used as just a currency and provide a secure method for global settlement in legal systems, the medical field, and several others.



[linkedin](#)

Matthew Finestone

DIRECTOR, BUSINESS
DEVELOPMENT AT LOOPRING



<https://loopring.org/>

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I think the technology needs to become much more usable and friendly. It's scary for non-technical people. Everyone knows someone who lost their private keys, got hacked, etc.

But more importantly, the whole space needs to start proving its value proposition besides saying, "it's like X, but decentralized". Users don't really care. Very few people come home complaining, "ugh, my day - or my applications - are way too centralized!"

Applications need to stand on their own feet, not use decentralization as its main selling point. As the saying goes, it needs to be 10x better to replace the incumbent.

This is not so easy with blockchain tech, because a lot of the benefits are emergent, not direct.

A direct benefit is saying, "wow, I can press this button and a car will pick me up in 2 minutes, and for cheaper than a taxi." An emergent benefit is saying, "hmm, if I use this application, I am slowly wrestling control away from the big tech giants, and disintermediating trusted third parties, wonderful!"

You could see that direct benefits are much more likely to capture users' attention, even if emergent benefits are truly powerful. Blockchain tech does allow some amazing direct benefits too, of course, like being able to send money (as much as you want) to anyone in the world within a few seconds or minutes. These direct benefits attract the mainstream user.

Matthew Finestone

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

Q

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Emergent benefits are often what attracts the philosophically inclined users (who are likely already head over heels for blockchain). I should say that for something like Loopring, which allows projects to build non-custodial exchanges – meaning users maintain control of their assets as they trade – the direct benefit and emergent benefits are slightly intertwined: don't have your money stolen by hackers or by malicious exchange insiders! Sometimes the direct benefit is clear only after it's too late.

I think anywhere there are trusted intermediaries, blockchain – or cryptocurrencies – can add some value. That doesn't mean that every industry needs blockchain solutions for every little thing, though. I really don't believe that.

I think that where the stakes are especially high, and where dishonesty and deception are especially lucrative for trusted third parties, is where blockchain can help.

That's why finance is particularly well suited to adopt blockchain solutions. Financial institutions control peoples' money, and to some extent, their livelihood.



Kumar Gaurav

FOUNDER AND CEO OF CASHAA

cashaa™

BIO

Kumar is an Indian serial entrepreneur and business magnate who was awarded with an extraordinary status by the United States government and is amongst 100 most influential people in the world excelling his ideas with the growth of freshly emerged blockchain technology. He is currently the CEO of Cashaa and the Chairman of Auxesis Group. Kumar is a popular international speaker and an emerging tycoon who has grown his own suffix of technology and was invited at IIT, TieCON, TechCrunch, government, parliament and many conferences, government forums and platforms across the globe. He was recently nominated among the World's Top 50 Innovators from the Industries of the future market and tech era.

[linkedin](#)

COMPANY INFO

Cashaa is a gateway to consumer-centric and affordable financial products aimed at consumer adoption of Blockchain without having to understand the technical details of Blockchain technology. Cashaa's wallet system, integrated with the peer to peer exchange with full spectrum of fully digital financial services, enables its community to save, spend, borrow and get insured, with a simplified user experience in a legally compliant way.

<https://cashaa.com/>

LOCATION

London

BUSINESS SECTOR

Financial Services

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

When people will use it in day-to-day life, they will not know that they are using blockchain technology, as it will be completely in the background without anyone having to know about it. Partnerships with businesses that already have widespread applications in use are an easy way to go about this – instead of doing everything by yourself and making people switch to something completely new, improve existing applications with blockchain technology so the user does not have to learn anything new, but can use what they already know.

The Auxledger identities are an example of that, as digital identities have been used before, but now they are more secure thanks to blockchain

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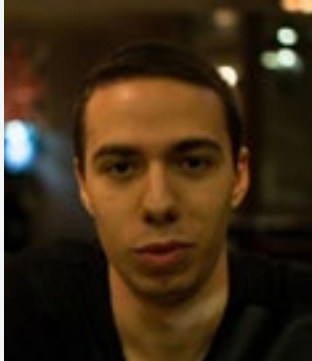
What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

technology, and the users did not have to learn to use anything new when the update was made. Cryptocurrency also needs to be as easy-to-use as fiat, which is one of the advantages brought by our banking platform. We enable businesses to accept cryptocurrency without having to deal with it, but have it instantly converted into fiat in their bank account.

Whether you are a crypto business looking for an alternative to a traditional bank account, or a traditional business looking to accept cryptocurrency, our different plans have attractive features for all. All plans include our CMC wallet, a secure, compliant multisig wallet with single-click exchange capability between crypto and fiat, solving some of the largest pain points for users.

The biggest opportunity for impact is in government, as governments have the widest reach and any positive change there can be noticeable by the whole population. In this sector, the advantages of blockchain technology have massive potential, creating transparency, fighting corruption, reducing costs and bureaucracy, preventing record loss, fraud and error. For example in India, where 40 % of benefits payments do not reach the right recipient and are lost in corruption.

The other area obviously is in financial services, where putting crypto services on one level with traditional financial services – making them both equally usable, and having a platform including the best of both worlds, such as Cashaa – will lead to greater financial inclusion, massively improved cost and speed, and a whole world of new opportunities.



Ivo Georgiev

CEO AT ADEX NETWORK



BIO

Ivo Georgiev is CEO at AdEx Network. Ivo has extensive experience as a software engineer with a particular interest in the video-on-demand industry. Since 2012, he has been heading Stremio, a video entertainment startup. Well-versed in cryptography and cryptocurrencies.

[linkedin](#)

COMPANY INFO

AdEx originated in 2017 as a decentralized ad exchange for digital advertising, and subsequently evolved into a full protocol for decentralized digital advertising. The AdEx protocol facilitates trading of advertising space/time, as well as the subsequent verification and proof that it actually occurred. Essentially, it covers all interactions between publishers, advertisers and end users. The protocol combines traditional peer-to-peer technology, cryptography and blockchain.

<https://www.adex.network/>

LOCATION

Bulgaria

BUSINESS SECTOR

Marketing and Advertising

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

This will definitely have to be seamless; I think products that already have a large user base will drive adoption by seamlessly integrating Bitcoin/ethereum-based payment solutions. There are multiple advantages to this, but it mostly revolves around liberation and fairness: not being dependant on payment processors/banks, and being able to control your own funds. For this to happen, though, there need to be easy on-ramps from the FIAT world, so I expect that fintech apps such as Revolut could also play a role.

Casino applications and games (e.g. FunFair) are also super interesting and likely to drive adoption – the reason is, their users are already used to “made up” currencies, but using crypto for an in-game asset allows this asset to be much more convenient to trade between users in a trustless manner.

Ivo Georgiev

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

Q

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Furthermore, it allows for an in-game assets to be used between games, again, without trust or central operators involved.

Industries that desperately need getting rid of middle parties. Advertising, adult, gambling, etc. where, for one reason or another, businesses are being held hostage to middle parties (DSPs/SSPs/exchanges, payment processors).



Jon Gillham

CO-FOUNDER AT ADBANK



BIO

Jon Gillham is Co-Founder of adbank.network. He also co-founded a successful digital asset acquisition firm. Jon owns over 60,00 websites generating 6 figures per month. He is a former Exxon Mobile Engineer.

[linkedin](#)

COMPANY INFO

A revolutionary ad platform with total transparency of payments between advertisers and publishers, powered by blockchain technology. Adbank is a Canadian based start-up that's creating technology to tackle the \$50 billion ad fraud problem, currently the second most profitable form of income for organized crime. Using AI and blockchain technology, Adbank's payment protocol provides full transparency of transactions between advertisers and publishers while creating a new cryptocurrency powered ecosystem that detects and reduces fraud at scale.

<https://www.adbank.network/>

LOCATION

Ontario, Canada

BUSINESS SECTOR

Marketing and Advertising

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

This is an interesting question, but we have to remember that in terms of mass adoption users will not adopt blockchain, they'll adopt a product or service that is excellent. There are two waves to adoption: individuals specifically choosing to use blockchain powered tech, and then corporate adoption where a company builds or updates a product on blockchain and the product is so good it doesn't matter what the tech is.

The first wave will be for those who understand the tech and want a better solution to the way they were doing things. For example, a better way of transferring value/money from one individual to another, or a more transparent way of tracking a supply chain.

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It's a slower growth process, but this is where we see all of the amazing communities and innovation and find really great product market fit for new tech like blockchain. This is where we get great products and services for the next wave of adoption.

The second wave is how most things get adopted: the product is simply great and the tech is not part of the thought process. It's like electricity – I flip the switch and the lights come on, but I'm completely unaware of all the wiring behind the walls that make it work. That's the relationship most people have with technology – just with the user interface and nothing more. For example, Facebook – they're mining our data but connecting with friends is an excellent service, so many people don't care what lies beneath the user interface. I feel this is true of blockchain as well; when there is a truly excellent product, the general public will love it and adopt it, and may never know that it's powered by blockchain.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

Steemit is very cool. Some others are ujomusic.com, bitgivefoundation.org, and followmyvote.com. Most of these projects are based on the idea of removing expensive, inefficient, or easily exploitable middlemen to create a more equitable process – something that blockchain is great at!

Jon Gillham

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Any system that is currently opaque and/or monopolized by a few big companies can benefit from blockchain. Advertising is a prime example, with ad brokers taking undefined cuts of advertisers ad spends as well as the enormous amount of ad fraud. Telecommunications companies could be disrupted in a huge way. Here in Canada, cellular data is extremely expensive and a transparent blockchain solution could force the big companies to lower their prices to be in line with other countries.

As well, any system that needs to be closely tracked and has a risk of recall will benefit from blockchain. There are so many industries that this could affect: farming & food, pharmaceuticals (even cannabis!) and vehicles. We saw what happened with the 2006 e. coli outbreak that shut down spinach sales worldwide – all due to one crop from one farm.



Jillian Godsil

CO-FOUNDER OF
BLOCKLEADERS.IO



BIO

Co-Founder of Blockleaders, fulfilling a dream to create a space where readers can find out about the human driving force behind the innovation and creativity in crypto and blockchain. Jillian is a leading reporter in the crypto space where she has written exclusive interviews with some of the most powerful people in the crypto world including CZ from Binance, Andy Tian from GIFT0 and Kevin Abosch from IMA Coin. She speaks around the world on blockchain and also advises ICOs including Multiven, MyearthID, Sidera, Minfo, and is CEO of Blocknubie.

[linkedin](#)

COMPANY INFO

We bring the crypto world to life. We tell the deeply human stories of the multi-cultural, polymath, human, global men and women that are risking their reputation, beliefs, professions to inspire, challenge, design and build blockchain and cryptocurrency projects

<https://blockleaders.io/>

LOCATION

Dublin

BUSINESS SECTOR

Online Media

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

There are many applications already in use – insurance giant Axa implemented a smart contract-based service that allowed people to purchase flight delay insurance. Europechain (part of the EOS blockchain) is offering enterprises the ability to build on private or public blockchains that are GDPR compliant. The World Food Programme, part of the UN, allows refugees access to aid without the high costs of traditional finance. WAX is an operational marketplace for gamers to buy and sell digital assets without fear of losing them. There are loads out there...

Jillian Godsil

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Two things will be the greatest influencers. Price – and not just hugely volatile prices, but stability. And easy access – make it as easy as using fiat and people will move.

What is the most exciting blockchain technology project you have come across?

The Eye Pay Project with the World Food Programme as above – this is a fantastic project that makes sure Aid is spent wisely, reducing transaction costs and possible fraud, while giving dignity to the refugees and choice on how they spend their allowance.

Why do you like this project?

It is heart-warming to see blockchain face some of the biggest issues facing humanity in a dignified and positive manner.

What do you think are the biggest opportunities for blockchain technology in the next 5 years?

The single biggest opportunity is to replace traditional fiat. Will it be a bloodless coup? The jury is out – but if we can exchange value without the banks, then the banks are sidelined. And unless they return with a business model that serves its customers, we don't want to know.

Which industries are most likely to put blockchain technology in use in the medium term?

Anything that is online – finance, gaming, advertising, music, literature, etc. The second wave will be the tokenization of all our assets – putting them online too.

Jillian Godsil

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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Anything else you'd like to say...

Blockchain to me is the single most exciting technology – and ethos – I have witnessed in my time on this planet. I lived through other exciting times in terms of technology – the beginning of the internet, dot.com, cloud computing – and they have all been pretty exciting; but while they brought new technologies they were slow on changing human behaviour – for the better. I just love the ethos of creating a better world that walks arm in arm with Blockchain. Gives me hope for the future – mine, my kids, and everyone else's children.



Felix Hartmann

MANAGING PARTNER AT
HARTMANN CAPITAL



BIO

Felix Hartmann is a German-American Tech Entrepreneur, Futurist, and Trader. Hartmann serves as the Managing Partner of Hartmann Capital, navigating its flagship Hartmann Digital Assets Fund. Hartmann also founded Crypto Academy, one of the largest crypto trader and investor educational platforms and has since advised several blockchain projects.

[linkedin](#)

COMPANY INFO

Hartmann Capital is a boutique investment firm focused on futuristic assets and ventures with both asymmetric returns for the investor and impact for society. In early 2018 Hartmann Capital launched its inaugural hedge fund, Hartmann Digital Assets, which focuses on the emerging digital assets, blockchain, and crypto currency space.

<http://hartmann-capital.com/>

LOCATION

Florida USA

BUSINESS SECTOR

Investment
Management

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

For blockchain technology to hit the tipping point of mass adoption, the user experience and interface of products needs to be so good that we forget that we are even using blockchain. We use complex protocols like TCP/IP or SMTP daily, representing the internet and e-mail, yet 99.99% of people likely never even heard of these abbreviations. The same will become true for blockchain. We will all use it, but you won't need to understand what every single spinning gear does in order to use the machine.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

To me the Bitcoin lightning network is the most exciting development of 2019. Rather than being yet another coin that tries to be a 'Bitcoin Killer', I like seeing work that improves upon existing protocols. The long-anticipated lightning network, while still far from perfect, is a significant step towards turning Bitcoin into an effective medium of exchange, that may be the necessary key to take bitcoin to mass adoption in the online payments space.

Felix Hartmann

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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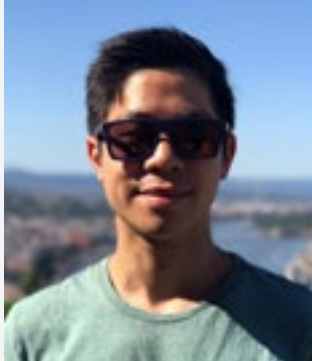
What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

The first area of disruption is decentralized finance, due to its heavy inflow of capital and interest. Companies like Celsius Network are showing how community-driven finance can take the bankers out of business. With already over 1 billion dollars in crypto loans, they are taking the lending market by storm. When you know your banker will take your money and only pay you .01% interest, and then lends it out to the guy next to you for 25% annually, it won't take long for more decentralized competition to take over that cuts out the massive spread, rewards those lending more highly, and cuts the interest for those borrowing.

Following DeFi, we envision a global rethinking of governance structures, be it in the corporate world or politics. Decentralized autonomous organizations are likely to become a hot topic over the coming years.

Anything else you'd like to say ...

Patience and intention may be two of the most important virtues to be practiced in the DLT space. Whoever is willing to play the long game, both in terms of creating a community-first, integrity-driven business/network model, as well as putting technology and usability first, will see success.



Taotao He

**DIRECTOR OF ALTERNATIVE ASSETS
AT MARTO CAPITAL, CEO OF MARTO
HG DIGITAL ASSETS GROUP**



BIO

Taotao He is Director of Alternative Assets of Marto Capital & CEO of Marto HG Digital Assets Group. Formerly He served on the Advisory Board for Canya and he was Associate, Equity Finance Trading at Barclays Investment Bank.

[linkedin](#)

COMPANY INFO

Marto provides uncorrelated, alpha-generating investment solutions by combining discretionary market insight with technology in a systematic, repeatable framework.

<https://www.martocapital.com/>

LOCATION

New York

BUSINESS SECTOR

Financial Services

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

One of the most fascinating uses of Blockchain is how IBM is utilizing the Blockchain to track pork quality in China, and there are a lot of other cases where it's being utilized in Africa for similar purposes. However, this barely scratches the surface of Blockchain technology and its potential.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I still think we are quite far away from complete adoption, but soon corporations will have some form of blockchain implementation within their systems. But for adoption to reach the masses, a few things need to be hit:

a. Clear cut regulations (especially on the SEC side)

While it's easy to argue that once there are regulations everything will fall through, I still think it's important to list them out.

b. Simple uses of the tokens / coins (we need both corporate and retail adoption)

People shouldn't have to understand blockchain to use a btc, etc. (most people don't know how the banking or money market works but use the USD).

Taotao He

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

c. Custody solutions / hacking solutions (we have all seen these hacks across the web)

d. ETFs

After the Gold ETF was launched gold enjoyed a nice bull run. While this topic has been talked about a lot, I do feel it's an easy pathway for institutional money (but not necessary adoption).

Any industry in the next 5 years, but the top three – if I had to choose – are Finance, Supply Chain, and Healthcare.

Healthcare and Finance are most likely to use blockchain technology in the medium term



Kyle Herron

CHIEF GROWTH OFFICER AT FRONTIER MINING



BIO

Kyle has been involved in multiple global initiatives. From being a TED Talk speaker at the age of 18, to working with the Malaysian government's startup program, to building apps with underserved communities, to helping start more than 50 companies, to even teaching college classes, Kyle continues to support and spread his mission.

[linkedin](#)

COMPANY INFO

The blockchain revolution was born out of the need for transparency and trust.

We believe that the structures behind blockchain must be thoughtfully and sustainably constructed for the technology to transform society.

<https://www.bitcoinmined.net/>

LOCATION

La Cañada
Flintridge,
California

BUSINESS SECTOR

Cryptocurrency,
Cryptocurrency
Mining,
Cryptocurrency
Hosting, Bitcoin
Mining, and Bitcoin
Hosting

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

It won't reach that point until it is more clearly understood and less associated with cryptocurrency. Unfortunately, cryptocurrency left a bad stain on blockchain, and created a connotation that blockchain is intimately connected with the 'dark' parts of the digital world. Once that stigma is removed, and blockchain-based tools can be easily accessed in common online marketplaces (ex. the App Store), we'll begin to see larger levels of adoption.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

The next 5 years are fairly ambiguous for blockchain in the public realm, but the application in the private realm makes a ton of sense, and we're already starting to see corporate development of blockchain-related tools, whether they be for internal currencies, incentive tokens, triple-entry accounting and/or beyond.

Kyle Herron

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

Q

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This leads to the world of private blockchains, where data can be more securely protected, files can be more easily tracked, and information can be more reliably recorded, as cloud storage is removed from the equation and decentralized storage across multiple devices takes the forefront.



Kory Hoang

CO-FOUNDER AND CEO OF STABLY



BIO

Prior to founding Stably, Kory was a Private Equity Data Analyst for PitchBook in Seattle. Kory is also a quant who has consulted for money managers, hedge funds, and CTAs on many subjects ranging from VIX derivatives to cryptocurrencies and algorithmic trading.

[linkedin](#)

COMPANY INFO

Stably is a venture-capital backed startup that is on a mission to connect wealth from the real world to the blockchain economy and help bring stability to the volatile cryptocurrency market.

<https://www.stably.io/>

LOCATION

Washington, USA

BUSINESS SECTOR

Financial Services

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Stablecoins are increasingly being used to facilitate international remittance as well as payment use cases, and permissioned blockchains are also being implemented at some enterprise-level companies.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Right now, the experience to use blockchain technology and cryptocurrency is too intimidating for the large majority of average consumers.

The first hurdle that needs to be overcome is the price volatility of most cryptocurrencies. You can't use Bitcoin as a reliable store of value, remittance solution, or payments. It's hard to use Bitcoin to buy a cup of coffee. Stablecoins make this easier, particularly a fiat-backed stablecoin like Stably.

The second hurdle is the infrastructure limitations, with regards to transaction speed and fees. Moving the currency should happen relatively quickly, e.g. within seconds, rather than waiting up to an hour for block confirmations.

Kory Hoang

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Additionally, transaction costs need to be low, and a system like Ethereum gas where you have to own ETH to move ERC-20 coins is too confusing for most average consumers.

The third hurdle is an intuitive UX. Right now to use most blockchain and cryptocurrency products, you have to essentially be an expert. Simple changes, like using simple usernames over public addresses and denoting values in a user's native currency, are a good place to start. For the average consumer, most of the blockchain implementation can be obfuscated, so the product can focus on solving problems rather than requiring extensive knowledge on how blockchain works.

The final hurdle is making it easy to move between fiat and crypto. As we move towards further mass adoption for cryptocurrencies, we continue to live in a world dominated by fiat. There is no real-world use case if a consumer can't move between fiat and crypto easily. Practically, that means smoother KYC setup and multiple fiat options for converting your crypto.

There are two areas for blockchain and cryptocurrency that I am really excited about.

The first is payments and settlements for high-risk industries, e.g. gambling, marijuana, adult entertainment. These industries find it difficult to interact with the traditional financial system, and often experience long settlement times over traditional networks.

Q

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Stablecoins can provide a solution to drastically reduce the cost and time for settlements.

Stablecoins also provide a cheaper, more efficient, and stable way to accept payments for customers of high-risk merchants, to avoid high credit card fees.

The second is in remittance. Stablecoins can be used effectively for remittance use cases to avoid high fees and transaction times associated with traditional methods (e.g. Western Union). Stablecoins in a mobile wallet could also be used to replace a checking account, and a savings account with a stablecoin custodian (e.g. BitGo)



Toby Hoenisch

CEO AND CO-FOUNDER AT TENX



BIO

Toby Hoenisch is the Founder and CEO at TenX. Thrill-seeker, passionate learner of everything learn-able, who makes impossible possible, Toby started programming at the age of 10. Having realised the unlimited potential of technology, he studied Computer Science and Artificial Intelligence and became a serial entrepreneur & blockchain expert. Toby is a frequently invited speaker at global Tech/ FinTech events as well as a regular commentator in the media on current blockchain trends, the future of cryptocurrency and best ICO practices. When he is not architecting and re-envisioning the world of finance, he can be found dancing salsa or practicing acro-yoga.

[linkedin](#)

COMPANY INFO

TenX was founded in June of 2015. Back then, the company was called OneBit, as we were still focusing only on Bitcoin. Our co-founders believe that blockchain and cryptocurrency are the future of payments. They founded the company with a vision to have assets on the blockchain, available not only to industry insiders but to anyone in the world.

<https://tenx.tech/en>

LOCATION

Singapore

BUSINESS SECTOR

Bitcoin

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I strongly feel payments will be the first use of blockchain technology that gets adopted by a mass audience, primarily because the framework exists and there are products already available to take this forward.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

I see a vast future for how blockchain can be used across multiple industries in the next five to ten years. It's difficult to predict which industries outside of payments will take off, however there is definitely an immediate opportunity for the real-estate and healthcare markets.



Rosario Ingargiola

CEO AT OTCXN



BIO

Rosario Ingardgiola is CEO at OTCXN. He is a serial FinTech entrepreneur with a current focus on capital markets trading infrastructure powered by blockchain technology for the elimination of trading counterparty and settlement risk in any asset. Rosario has 15 years designing and developing large-scale, real-time enterprise trading systems used by global hedge funds, investment banks, brokerages, and energy companies. He designed two award-winning, enterprise trading technology platforms and manages globally-distributed software engineering teams w/ iterative Agile development process.

[linkedin](#)

COMPANY INFO

OTCXN is a global liquidity aggregation and exchange platform- for both digital and traditional assets. All trading, clearing, settlement and lending on our network is powered by proprietary blockchain we developed specifically for institutional trading.

<https://otcxn.com>

LOCATION

San Francisco Bay Area

BUSINESS SECTOR

Financial Services

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

It just takes real use cases that deliver value and abstract away the complexity and there will be mass adoption. People don't care what underlying technology delivers value. 98% of people will be using blockchain in everyday life without knowing they are, in much the same way as they do with internet protocols today.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

I think the most exciting projects are related to digitization of national currencies at the central bank level. I like these projects because they demonstrate that blockchain and crypto assets will change everything as we know it and that the world is moving towards this faster than people realize.

Rosario Ingargiola

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

Q

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

I think the biggest medium term (next 5 years) opportunities are security tokens/digital securities related because of the sheer size and value of the markets that will be transformed by this. Financial markets are the most likely to adopt blockchain solutions, and I think are making the most progress for real-world applications this far. Cryptocurrencies and payments are of course the original, and one of the biggest applications of blockchain going forward.

Anything else you'd like to say ...

Private permissioned enterprise blockchain as layer 2 or layer 3 networks operating above and connecting directly or indirectly to public ledger networks, where value is secured, will be increasingly important.



Adam Jason

coinsilium

**BUSINESS DEVELOPMENT AT
COINSILIUM**

BIO

Adam Jason is Head of Business Development at Coinsilium. He is also Sales Director at freemarketFX.

[linkedin](#)

COMPANY INFO

Coinsilium is a venture builder, investor, and advisor, supporting early-stage blockchain technology companies and the digital token economy. As the first global blockchain accelerator to IPO in 2015, Coinsilium has harnessed its experience and wide-ranging network to advise leading blockchain-based projects around the world.

<https://www.coinsilium.com/>

LOCATION

London

BUSINESS SECTOR

Venture Capital & Private Equity

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Two of the key applications for blockchain technology which have the power to transform its adoption and utility are:

Global poverty and humanitarian crises – Bitcoin and other types of cryptocurrency are most needed by people living in countries suffering from political turmoil and hyperinflation of their national currency. The ongoing saga in Venezuela is a poignant illustration of the need for an alternative store of value which can protect citizens against their own governments and events outside of their control. People living in developing nations are also in need of a monetary system which can be easily accessed for those who do not have a bank account, of which there are around 3 billion people worldwide. The ability to transfer value across borders without the friction of third parties means that charitable donations and development work can be far more efficient than it is currently (eg. Helperbit).

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Friction within global trade and settlement – currently, there are many intermediaries in virtually every sector of business and this causes a layer of friction, creating security holes via trusted third parties and causing the cost of doing business to increase.

Using blockchain technology to manage the general supply chain of goods and settlement of payments between contracting parties has huge potential to reduce the cost of global trade.

The tools to make this a reality is currently being built, including the RSK protocol which allows smart contracts to be implemented on the Bitcoin network. Once we have enough undeniably beneficial use-cases to point too, this could be a major tipping point for adoption of blockchain technology as a whole.

We are already seeing the adoption of blockchain technology in the financial sector. Projects such as **LC Lite** are changing the way businesses manage cash flow and borrow money.

Skills validation and recruitment is being disrupted by the blockchain-powered **Indorse platform**.

The charity sector is subject to huge disruption from blockchain and cryptocurrency based alternatives such as **Helperbit**.

Adam Jason

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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Behavioral therapy and tackling addiction can be revolutionized by new, token-based incentive mechanisms, such as those being developed by **Elevate Health.**

Accessing medical support and information is another area likely to be impacted by blockchain technology and cryptocurrency, including projects like **Medicalchain.**



Dylan Jones

FOUNDER AT REFEREUM



BIO

Founder at Refereum. San Francisco, California. Founder at Refereum, Co-Founder Gamenest, game systems designer KIXEYE, analytics consultant Unity Technologies, game designer Bane games

[linkedin](#)

COMPANY INFO

Refereum is building an equitable referral ecosystem on the blockchain and helping foster community.

<https://refereum.com/>

LOCATION

San Francisco, CA

BUSINESS SECTOR

video games, blockchain, marketing, influencers, cryptocurrency, and referral marketing

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

The industry seems abuzz with the excellent progress of Maker, as they bring more financial freedom for those inclined to learn about decentralization and a little game theory. There are a few fully on-chain games in development game that look promising to show the power of smart contracts but are still limited to slower moving genres. Of course, I have to give a shout out to the team at Refereum for their initial work to buy games on-chain and all our affiliate marketing reward mechanics that have come after too.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

There will be no tipping point, no big bang. It will slowly creep in – from behind the scenes of the apps you already use to a lovely obfuscated UX in the next ones. Coinbase scratched the surface, we'll see what Facebook comes up with next.

Dylan Jones

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

I won't be the first one to call out that gaming seems to be leading the way here. Technologically advanced consumers, masters of virtual currencies, and those who learn with experiments – that is the gamer.



Moshe Joshua

CHIEF PRODUCT OFFICER AT
BLACKMOON FINANCIAL GROUP



BIO

As Chief Product Officer for Blackmoon, Moshe Joshua is providing innovative software solutions and tools for a host of novel and unconventional companies for over 20 years. Moshe is a recognized leader in the many industries he works with creating the de-facto standards for many of those areas.

[linkedin](#)

COMPANY INFO

Blackmoon (blockchain-based company), our mission is to make innovative investments easily tradable for all. Our investors can get access to investment opportunities that were inaccessible in the past – from hedge funds and thematic portfolios to algorithmic trading in cryptocurrencies – in any currency. Our platform facilitates liquidity for these investments. The tradability in the secondary market improves price discovery, transparency and mitigates the overall risk in the financial system.

<https://blackmoonplatform.com/>

LOCATION

George Town

BUSINESS SECTOR

Blockchain based company

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Blockchain is a background technology as an infrastructure layer supporting the financial fabric of our everyday lives. We already know what the internet-of-information (IoI), and internet-of-things (IoT) are, but we have yet to consider what the internet-of-value (IoV) is to be. Decentralized Ledger Technology (DLT) offers us a glimpse of how that can be accomplished.

The underpinnings of how IoI and/or IoT work on a technical level are hidden from the actual user-experience when playing games or reading the news on the internet. Ultimately, IoV will be the same, where mainstream users transfer value between each other transparently, without having to think about all the supporting infrastructure that makes it happen.

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

There is no day-to-day tipping point for blockchain, as its success is dependent on being invisible to the user-experience. Users will simply start to see more functionality and new use-case-models that are not possible without DLT.

I would add however, that DLT adoption is inevitable, due to its overwhelming advantages, both technical and business-development wise, (proof-of-ownership, value-transfer, peer-to-peer, transparency, trust-network, etc) when compared to the current status-quo alternative, which has been in dire need of an upgrade for the past half-century, and have been solely reliant on centralized entities-of-trust.

Mainstream adoption, and the “Tipping Point”, will come when everyday users of mobile-apps and/or internet related services begin realizing that they are in (literal) control of their own pockets/wallets, and do not need anyone else to service a value transfer operation.

As with most startup technologies, building an ecosystem is expensive and time consuming, in order to market and educate a new ecosystem to bootstrap a network effect towards relevancy.

For this reason, I am most excited about the upcoming TON network being developed by Telegram. It’s a public blockchain resource with immediate adoption of over 300 million user wallets (a 15X factor compared to the Bitcoin network).

Moshe Joshua

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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Developers (both programmers and businesses) only need to OAuth the Login of Telegram users and gain immediate access to offer value-transfer services to that ecosystem; its a baked-in user-base, replete with a functional user-experience layer and immediately adoptable.

I am very much looking forward to seeing the creativity that business-use-cases will come up with to take advantage of this new opportunity.



Andreas Kalteis

CEO OF NOVEM GOLD



BIO

Andreas is an Austrian Entrepreneur, award-winning marketer, and startup advisor with 15+ years of experience in cutting-edge technology marketing. He serves as an Expert and Mentor at CV Labs' blockchain incubator, is an Investor (to/in? I dont know) Austrian biotech-startup GIGAGLIDE Surface Technologies, and Managing Partner of KAAAN. marketing consultancy.

[linkedin](#)

COMPANY INFO

Novem Gold was founded by two long-term precious metals and gemstone experts with experience in international trade in Germany, Austria, and the U.A.E.

After seeing fraud, deception, and countless problems with trust and transparency in the precious metals industry, they knew there had to be a better way for people to safely buy and sell gold.

<https://novemgold.com/>

LOCATION

Austria

BUSINESS SECTOR

Advanced
Blockchain
Technology and
Gold-backed
Cryptocurrency

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

The easiest way to understand the upside of blockchain technology, not just in my industry, is supply chain. How valuable would it be to know, for certain and at all times, the state and the status and the history of every piece and every step in the supply chain of your products? Invaluable, right? Well, blockchain technology allows for just that. And that is why it doesn't matter what industry, be it IBM tracking the components of their computers or gold refineries tracking each gram from the nugget out of the river all the way to the finished bullion – blockchain technology is changing business and the world right now, long before the public will take direct notice.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I believe that people will be using it in day-to-day life without knowing or noticing far sooner than using it knowingly. Do you know all the tech that goes into making your smartphone? The innovations that took place that let you take pictures and adjust the depth/focus later? I doubt it.

Andreas Kalteis

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

I happen to understand because this particular technology was on my radar for years, but then again there are probably 50 other innovations in there that I don't know of. It is easy for us in this industry to be focused and centered on it, but in the end I think blockchain will allow for processes and tech and tools to become even better, but I don't think it will be in the joe public's mind, as in "Oh hey, I'll perform task X on my phone and know that this is blockchain powered..".

By far, all the projects that aim to make patient data available right away to every medical professional. Let's forget about cryptocurrency and making financial gains for a minute here and talk about human life. People die every day because the medication or treatment they receive is based on too little information, which is not the doctor's fault but it's just the state of that industry – information is hard to come by. If one of these projects, and there are a couple promising ones, can solve that and receive wide adoption, that will save many, many lives. Sure, business is exciting, but saving lives is far more exciting.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

I would certainly hope the medical sector does, for many reasons. Also, obviously, the banking sector, as it's about time that it doesn't take 10 days for my Austrian payment to arrive in my Australian agency's bank account. But I actually believe that the real opportunity for blockchain lies in the regulation it receives now, which will weed out fake and weak projects, and those that survive will have the chance to really impact and even change or, let's use the buzzword, "disrupt" industries. Which those will be, time will tell.



Jeremy Kauffman

CEO AND FOUNDER OF LBRY



BIO

Kauffman was an early adopter of bitcoin back in 2013 after a friend introduced him to the cryptocurrency. After becoming more entrenched in the culture surrounding it, Kauffman became more interested in some of the other aspects of cryptocurrency.

[linkedin](#)

COMPANY INFO

LBRY is building the ultimate content distribution protocol. This protocol combines blockchain, P2P data distribution, and good old fashioned applications, to provide the first direct-to-audience distribution pipeline without middlemen.

<https://lbry.com/>

LOCATION

Manchester, New Hampshire, US

BUSINESS SECTOR

Internet software

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Well, in the case of LBRY, tens of thousands use it every day! But to get more mass adoption, blockchain will need to continue to improve its user experience. Additionally, the more governments repress their citizens, like the recent EU move that makes it borderline impossible to start new centralized digital content platforms, the more people will look for user-controlled alternatives.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Blockchain is more likely to threaten existing industries (e.g. financial industries, content monoliths) than to be adopted by them in a useful fashion. One area that is currently underutilized and underappreciated is DAOs (decentralized autonomous organizations). DAOs have the potential to be as big of an innovation as the joint-stock company.



Ajeet Khurana

CEO AT ZEBPAY



BIO

Ajeet Khurana is CEO at Zebpay and bitcoin and cryptocurrency exchange with zero trading fees. Zebpay is the fastest way to buy, sell, and trade bitcoin and other cryptocurrencies.

[linkedin](#)

COMPANY INFO

Zebpay is an app-enabled cryptocurrency exchange and wallet provider headquartered in Singapore with a registered office in Malta. On September 28, 2018, Zebpay announced it was shutting down operations, attributing its shut down to the Indian government's regulatory clampdown on cryptocurrencies.

<https://www.zebpay.com/>

LOCATION

Singapore

BUSINESS SECTOR

Bitcoin and
Cryptocurrency
exchange

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Before you can have cars running, you need the roads to be built. At this stage, this technology is in a place where the roads are just being built. Contrary to the view that regulators are against blockchain, many governments across the world have actually implemented blockchain in strategically important sectors. A recent example is the government of Malta, which ensured that all education certificates, including those from the church and independent secondary schools, will be on the blockchain.

Aside from the obvious security, data privacy and long term storage benefits of this move, it also familiarizes a large portion of the young population to the concept of decentralisation. In many ways, countries like Malta ensure that Europe is very well poised to enjoy the benefits of this paradigm shift in technology; blockchain.

Ajeet Khurana

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I think when this tipping point will occur is largely a function of adoption. It's established that public blockchains drive innovation, and the incentive model for those are entirely based on cryptocurrencies. As the adoption of cryptos go up and acceptance of public blockchains increase, we can expect more innovative use cases to emerge. There is also an age factor, the older a public blockchain becomes, the more trust it builds in its trustless functioning.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

We are currently very encouraged by the progress of Lightning Networks. If implemented well, it stands to revolutionize public blockchain for payments and may lead to the next big phase in crypto adoption. The entire ecosystem is in development mode, and if you look under the hood, you can find some exciting technology being built. Speculators miss that the most significant technological breakthroughs can happen when there's a lull in prices. Long term, of course, it's the technology that carries the price.

What do you think are the biggest opportunities for blockchain technology in the next 5 years?

I believe every industry stands to benefit from blockchain. The biggest opportunity that blockchain provides to the world is an increase in efficiency while also staying true to its core values; security, privacy, and trustless transactions. Implementing smart contracts would cut costs, increase security, and lead to digitization of existing assets (including intellectual property). That's an opportunity that every business will recognize.

In fact, if you take your lens away from the business world for a bit, blockchain can solve some tough, real-world problems.

Q

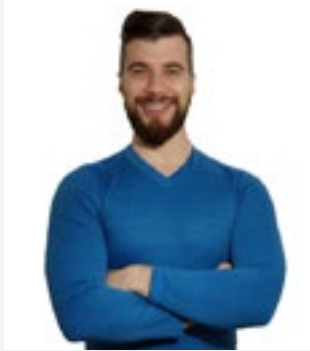
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Which industries are most likely to put blockchain technology in use in the medium term?

Look at what's happening in Zimbabwe or Venezuela – as citizens of these countries are being driven away from their inflationary fiat and lack of access to more stable currencies, their faith in cryptos has increased. Cryptos can help reduce poverty and equalize the injustices faced by people across the world.

All industries stand to benefit from the crypto and public blockchain revolution. That said, I know that certain industries will always be the torch-bearers of progress. We've already seen how the finance industry has been quick to adopt blockchain. Whether it's in financial markets, investing, cross-border payments or auditing, the world of finance is familiar with blockchain at this point. I believe the next few industries will be healthcare and supply chain/logistics, simply because of the enormous benefits companies in these sectors can gain from blockchain. In the long run, however, almost every industry will be using blockchain in some form.



Robert Kodra

PRESIDENT AT HYDRO

hydro

BIO

Robert Kodra has been working as a Software Engineer for more than two years and has developed a passion for Machine Learning and Artificial Intelligence. He has a bachelor's degree in Robotics and a background in programming (.NET, Python and C#) and ML/AI.

[linkedin](#)

COMPANY INFO

Hydro is an open-source blockchain project, with a global community dedicated to solving the unbanked problem.

<https://projecthydro.org/>

LOCATION

Caymen Islands,
Grand Cayman

BUSINESS SECTOR

Financial platform

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

There is little doubt that blockchain technology isn't widespread, but there are a few ways that blockchain could create a tipping point of mass adoption.

Firstly, blockchain can be used sufficiently for things like supply chain, records, security and more, where one of these things could provide world changing value, like helping solve hunger issues (supply chain) or a solution against quantum hacking (security).

The other way blockchain could be adopted is if something catastrophic were to happen where it is deemed a necessary layer of protection, like massive security failures, central oppression, or advancement of monetary value.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Blockchain makes our lives and business way better in almost every vector that is ridden by a lack of transparency, middle man, or anything in between. But like every disruptive technology, blockchain adoption is not going to be in an instant.

Robert Kodra

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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Just imagine a world, where you don't have to deal with property disputes as they are stored on blockchain and thus can't be tampered with. Or, imagine a case where people can transact millions of dollars instantly and incur just 10 cents as fees on it. These are not in the distant future but has already happened. Leveraging the power of blockchain to an array of industries from Agriculture, Healthcare, Shipping or Supply Chain, etc. can enable streamlining processes, reducing fraudulent transactions and bring transparency to the system.



Audrius Kucinskas

BLOCKCHAIN ENGINEER AT
CARVERTICAL

CARVERTICAL

BIO

Audrius Kučinskas is Blockchain Engineer at carVertical. Previously, iOS Developer, DevOps Engineer with Showaround and a DevOps Engineer at Nabaka LLC.

[linkedin](#)

COMPANY INFO

carVertical is a blockchain-based solution that gathers as much information as possible about cars' history from different sources like centralized country registries, police and INTERPOL databases, insurance, leasing, claims handling service databases, privately owned registries, paid APIs, other sources and puts it into blockchain registry.

<https://www.carvertical.com/>

LOCATION

Estonia

BUSINESS SECTOR

Automotive

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I don't think there will be a single tipping point ... it will be a series of events spread over a long period of time.

From the user's perspective – and I mainly talk about users in a Western world – centralized solutions are way more user friendly. I believe that larger organizations are more likely to start using blockchain sooner than everyday users. This is because the features such as decentralization and trustlessness bring a lot more value for larger companies with a lot more at stake when the everyday users and organizations are more willing to sacrifice speed and usability shortcomings.

For blockchain to be used in day-to-day life, people have to lose trust in today's system. With time, they will. Events such as Venezuela deflation or VISA system downtime, EU GDPR – these are the kind of events we need. And of course, blockchain systems to stay solid and stable all this time. This requires a lot of time.

Audrius Kucinskas

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

For me personally, BTC Lightning network. It is fast, hence can compete with centralized solutions. It works. It has massive growth. And it is really smart. State channels are awesome.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Decentralizing centralized marketplaces where people exchange assets and services. Asset registries and supply chains to use blockchain to provide transparency and tamper proofness. And of course financial services. Value transfer and control is still the best use case for blockchain.

Anything else you'd like to say ...

There will not be a single blockchain taking over the industry. There will be multiple ones with different use cases and features. In the end, I believe, solutions will be built on multiple, interconnecting ledgers.



Shingo Lavine

FOUNDER AND CEO AT ETHOS.IO



BIO

Shingo Lavine is the Founder and CEO of Ethos, and has assembled an impressive world-class team of elite engineers and executives for the Ethos opportunity. Ethos is Shingo's brainchild and is deeply passionate about Ethos' mission of bringing cryptocurrency to the masses. Shingo is the author of the original Ethos Whitepaper "Democratizing Cryptocurrency." Shingo is an experienced technologist and investor in bitcoin and altcoins, and initially funded the company with his investment gains. At just 20 years old, Shingo is a globally-recognized expert and thought leader in cryptocurrency and blockchain technologies. Previously, Shingo was the co-founder of Jobs University, an online school with over 20,000 students, and a content marketing expert for Motzie, a mobile recruiting software company. Shingo studies computer science at Brown University.

[linkedin](#)

COMPANY INFO

Ethos' mission is to make the daunting cryptocurrency market accessible to everyone, accelerate the adoption of blockchain technology, and democratize ownership of cryptocurrencies. Ethos harnesses the power of design, technology and social intelligence to create a breakthrough solution that will enable everyone to participate in the New Economy.

LOCATION

Singapore

BUSINESS SECTOR

Financial Services

<https://www.ethos.io/>

Q & A

What is the most exciting blockchain technology project you have come across? Why do you like this project?

MakerDAO/DAI is one that has consistently impressed me. They fulfill a unique need in the market (fully decentralized stablecoin), have a unique trust model (fully collateralized debt positions and governance token), and have achieved remarkable success as a fully decentralized protocol.

I think they do a great job of using the blockchain to solve a problem that only the blockchain can solve. I look forward to watching them grow and become adopted by the market.

Shingo Lavine

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

Q

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A

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

We believe the building of a more fair and accessible financial ecosystem for the general public is the biggest opportunity for blockchain technology to transform the world in the next 5 years.

We see crypto payments becoming widely accessible on online merchants, major retailers and small businesses alike, and crypto payments becoming as common as credit card and mobile payment options in the retail space. The advent of stable coins will help spur and catalyze this in the near-term.

Industries which stand to benefit and reduce costs the most utilizing blockchain will be the ones to help spur it forward in the midterm, including banking, cross-border payments & remittances, and those needing supply chain solutions for their industrial applications.



Allen Lee

QLC CHAIN

FOUNDER AND CHIEF ARCHITECT AT
QLC CHAIN

BIO

Allen Lee is core developer at Qlink Network at Qlink.

[linkedin](#)

COMPANY INFO

QLC Chain is the next generation public Blockchain for decentralized Network-as-a-Service. The QLC Chain and supporting ecosystem will enable any individual, business or organization to leverage the infrastructure and their mobile network resources to instantly become a service provider or network operator. Our mission is to bring people online through a simpler, more pleasant, and more secure way with full transparency.

<https://qlcchain.org/>

LOCATION

Hongkong

BUSINESS SECTOR

Internet service

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Regarding this question, people's opinions vary. Some practitioners and scholars believe blockchain technology is a bottom-up movement, where small entities unite, combine and disrupt the existing structure.

If this is the path, the tipping point would be when a "Google-like" infrastructure is built and accepted by the users. It has several requirements:

- 1) infrastructure level,
- 2) standardized and well acknowledged, and
- 3) user friendly – then it would quickly sweep the world by user adoption, which we usually encounter when people refer to it as "killer app"

On the opposite, some also believe that the tipping point is when large enterprises with existing clients start to embrace the technology. Similar to JP Morgan issuing their own token.

Q

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A

I personally believe that the day when blockchain technology is used in day-to-day life is the day when people stopped talking about blockchain. Because it is just a backend technology that consumers doesn't need to know about, like the TCP/IP protocol that consumer doesn't have to understand how to use online services.

In combination with the two types of opinion mentioned above, I would suggest the next step is to have a consensus of standard in terms of using the blockchain technology when this wave of competition has passed. The competition about technology advantages, token economic model, as well as alliances gathering. We will see winners, and then it would be accepted and applied everywhere. We are focusing on being one of the winners.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

In the next 5 years, there would be winners and there will be applications. What is worth mentioning is that 5 years is long enough to change the whole economic structure. What we are familiar with today may not exist anymore, like utility providers, banks, Google and Facebook. In replacement, people will talk about ETH, QLC, or other types of tokens, because they are the value representatives at the same time, the service provider.



Richard Lee

CO FOUNDER, HEAD OF EXECUTION
AT FENIX.CASH



BIO

Richard Lee is a capital markets expert responsible for leading the execution of more than 180 primary fundraisings, including IPOs, across Asia and globally over the last 20 years. Richard oversees the successful execution of all aspects of the FENIX platform, ensuring timely and accurate delivery of all aspects of ongoing development.

[linkedin](#)

COMPANY INFO

FENIX is where blockchain and music meet for the benefit of artists and delight of fans. Their revolutionary blockchain platform is designed to better connect artists and fans in a way where everybody benefits. Designed to give musicians multiple new income sources, FENIX provides artists with direct access to the music merchandise and ticketing industries -- in a way that's never been done before.

<https://www.fenix.cash/>

LOCATION

London, UK

BUSINESS SECTOR

Entertainment

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

I think there are two key ways that blockchain is going to be adopted in the near to mid-term.

- Enterprise solutions particularly in key areas like fintech, where the ability to decentralize large multi-jurisdictional content databases in a secure manner will offer many opportunities for bespoke (or perhaps instruct wide solutions.)
- But perhaps more excitingly (and longer term), is mass adoption. I believe that industries such as music and gaming are ideally placed to drive this adoption – the average user needs to get beyond the fear of blockchain and digital currencies and the only way they'll do that is by using it for a while and realizing that they're not going to lose all their money (or make millions for that matter)... and that using blockchain services is simple and secure and actually offers a better solution than what they are currently using.

Richard Lee

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

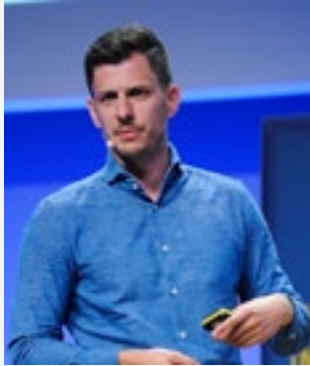
Q

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It takes years of people using a product and getting comfortable using it before it reaches that tipping point, but when it does, the switch can be fast. Look at people going cashless today, or the use of digital cameras and hybrid cars in recent times.

Of course, the regulatory landscape also needs to settle – it will be interesting in the coming months to see how Facebook’s Libra is received – whether its given a Salem-like burning at the stake or whether its launched in a controlled manner that allows people to use the currency in a seamless manner – effectively using the principle of decentralisation to result in an even greater centralization of use and data in Facebook.



Tomaž Levak

FOUNDER AT ORIGINTRAIL



BIO

Tomaž Levak has been on a mission of building transparency in supply chains since 2011. He has managed tech projects in Europe and the Middle East. H-Farm alum.

[linkedin](#)

COMPANY INFO

Origintrail enables seamless data sharing along any supply chain.

<https://origintrail.io/>

LOCATION

Slovenia

BUSINESS SECTOR

Data sharing

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Just like accessing content on mobile devices doesn't require an understanding of internet protocols, everyday users do not need to know much about the blockchain to use products powered by the technology. What matters is how the blockchain is becoming the underlying technology for brokering trust in business networks, and this is already happening.

We have identified inclusiveness, neutrality, and usability as three key foundational pillars paving the way towards global adoption. To ensure the technology gains traction, applications on top of the blockchain technology and decentralized networks must be built. That's why we created the nOS (Network Operating System) – powered by OriginTrail – which provides a single interface for business users, allowing them to run blockchain-based applications and benefit from the interconnected data from their networks. nOS is also available to all Oracle customers in the Oracle Cloud Marketplace.

Tomaž Levak

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

Q

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Inter-organizational data exchange has many flaws: it can become fragmented or scattered across silos with low interoperability. Much more value can be extracted out of the data already generated across business networks. Blockchain ensures a neutral ground for cooperation, as well as the integrity of data.

That's why, at Trace Labs, we see inter-organizational data exchange as ripe for harnessing the benefits of blockchain technology. Supply chains, trade finance, and advanced business analytics are all examples of industries where the blockchain and trusted, decentralized data exchange enable more efficiency, not just for one company but for finding an optimum for the whole business network.



Johanna Maaghul

CHIEF INTEGRATOR AT ODEM



BIO

Johanna, who brings out the very best in people, is a tireless leader and collaborator with hands-on experience in project management, corporate strategy, and technological integration. Her industry involvement spans healthcare, software creation, finance, and the practical application of blockchain technology.

[linkedin](#)

COMPANY INFO

ODEM is an educational platform built using blockchain technology. We are focused on making education affordable, accessible, transferable and verifiable to students regardless of geography or means.

<https://odem.io/>

LOCATION

Switzerland

BUSINESS SECTOR

Education, Travel, Supply-chain Management, blockchain, smart contracts, and cryptocurrency

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

First of all, over 40% of the world's population is 'unbanked.' This means almost half of the people on the planet do not have access to bank accounts or a means to transact outside of their local barter system.

Like we saw with the leapfrogging over landlines directly to the adoption of mobile phones in Africa, blockchain, with its decentralized and borderless possibilities, has the opportunity to rapidly create financial infrastructure in places where it has been previously unavailable.

Additionally, blockchain and cryptocurrency can easily support micro-transactions, as the platform is agnostic to the size of transactions, making underdeveloped and under-banked countries attractive environments for the benefits of blockchain.

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Mass adoption will come when more and more of these parts of the world adopt applications on blockchain to realize new potential opportunities to transact with the rest of the world through its borderless and secure protocol. It will also reach its tipping point as we see the maturation of wallet and exchange platforms making them easier to use, and available in more and more parts of the world.

In the medium term, I think blockchain will continue to find new successful applications in financial services. Over the next five years, I believe that blockchain will open new ways to own, share and transact digitized assets beyond only money. Educational credentials and identity will be at the forefront of this opportunity, and there will be many more opportunities to decentralize and democratize other industries including real estate and asset sharing.

Overall, I believe that blockchain is the biggest technological innovation I have seen in my lifetime, possibly even bigger than the internet itself.

The opportunity for sharing democratized economic models that embrace the micro and cross border transaction value is the first time we have seen an opportunity to reach into the corners of the world where previously opportunities for economic collaboration have been nonexistent.

Necessity is the mother of invention. As the blockchain finds more advancement and maturity in its reach and ease of use, there is no doubt it will bring great opportunity to the world's underserved and underprivileged populations.



Olga Mack



VICE PRESIDENT OF STRATEGY AT
QUANTSTAMP

BIO

Olga V. Mack is a strategist, nationally-recognized author, public speaker, and women's advocate. As VP of Strategy at Quantstamp, her role is focused on moving the company towards its mission to achieve broader adoption of blockchain technology through smart contract security.

Olga's day-to-day can include everything from educating about the importance of smart contract security to establishing partnerships with industry, community and governmental leaders. Before coming to Quantstamp, she held various roles at some major brands including ClearSlide, Zoosk, Visa, Wilson Sonsini, and Yahoo.

[linkedin](#)

COMPANY INFO

Quantstamp is a smart contract security company that is developing the Quantstamp protocol and automated security tools and conducts manual audits. The Quantstamp protocol aims to enhance smart contract security and the reputation of projects that create smart contracts by producing openly accessible scan reports.

LOCATION

San Francisco,
California

BUSINESS SECTOR

Security,
Blockchain, Solidity,
Smart Contracts,
Ethereum, and
Security Auditing

<https://quantstamp.com/>

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Blockchain is here to stay. It is a very powerful tool with a lot of potential to solve hard problems. When we finally solve seemingly unsolvable problems using blockchain technology and can no longer imagine a quality life without it, that is when day-to-day adoption is certain.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

Blockchain technology enables data integrity, meaning that individuals within the government would have more transparency and accountability. For example, we are technical advisors to the World Economic Forum, where we are part of the effort to reduce corruption in Colombia using these qualities of blockchain technology.

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

The current pilot showcases blockchain's ability to tackle the corruption problem in Colombia. Our hope is to eventually scale this throughout the world. We are thrilled to solve this important problem in our lifetime.

We see a variety of blockchain technology helping us be more efficient. The next wave of blockchain innovation will address problems that we've currently deemed impossible. MakerDao is a great example, with self-collateralized loans and a highly autonomous and stable cryptocurrency, something we thought to be impossible before blockchain technology was discovered.

Authentication of data is a low hanging fruit. When someone sends you a digital file, it is difficult to determine if the data has been tampered with and who originally created the data. The blockchain can be used to store a digital fingerprint (a hash) of a file (or many files) on a public blockchain. By storing summary data this way, a person can independently verify that a specific person was in possession of a specific piece of data at a certain point in time. This has numerous applications in the insurance industry and validating data in situations where two parties may have conflicting interests.

Some of the biggest opportunities for blockchain technology are financial in nature. The automation produced by smart contracts opens up the potential for worldwide liquidity and trading of assets, so we expect that to continue.

Global supply chain and logistics have the potential to benefit greatly from blockchain technology.

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We certainly see numerous use cases for supply chain and logistics across industries and geographies. It allows users to automate paper-intensive, manual processes, and bring all stakeholders together to speed up the flow of commerce. Increasing the trust among stakeholders is a feature of blockchain, and many businesses are eager to take advantage of it.

We're living in an increasingly digital world, and interest in this technology has grown exponentially, creating a huge opportunity for the security space as well. With these advancements comes the need to tackle the problem of security. While blockchains are secure, smart contracts are not. Smart contract creators need scalable, cost-effective ways to enhance the quality of their code in order for this technology to achieve mainstream adoption.



Usman Majeed

QUANTUM LABS

MANAGING DIRECTOR AT QUANTUM LABS, COFOUNDER OF BITNOB

BIO

Usman Majeed is a serial entrepreneur, engineer, and blockchain speaker. He is CEO of Quantum Labs, which provides OTC/ Custody and Hedge Fund services for crypto-related assets. He is also Co-Founder at African crypto exchange Bitnob.

[linkedin](#)

COMPANY INFO

Quantum Labs is a digital asset hedge fund with a quant based focus on algorithmic trading. Quantum Labs leverages mathematical models and machine learning to develop algorithmic trading strategies to outperform the market.

<https://quantumlabs.us/>

LOCATION

Santa Monica, California

BUSINESS SECTOR

Financial Services

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

The key to user adoption is having a simple and elegant UI/UX alongside a usefulness. Currently for blockchain technology and crypto in general, we have the usefulness or utility, however, things are a bit too complicated for the average consumer to be able to use these technologies at scale.

I think the more financial vehicles and gateways we have for users to effectively buy, sell, and trade cryptocurrencies will bring the greatest adoption. For example, Starbucks accepting Bitcoin is a huge step in the right direction of mainstream. Until we can educate people more about how blockchain and decentralized ledger technology works, it will take time for other mediums to gain adoption in that regard.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Besides finance and trading, I think in the next 5 years we will start to see opportunities in the legal/ government/voting realms utilizing blockchain technology as well as trust-less social media platforms. In the midterm, any service that can take people's crypto and provide another service will be big, such as retail stores and shops, eCommerce, etc.



Geoffrey McCabe

CEO OF DIVI



BIO

Geoff earned a master's degree in Physics and Materials Engineering and has been the founder and leader of two \$6+ million/year companies. The first was Seventh Sense Inc, which built and operated a factory in China with 500+ employees. The second was Anthology, Inc., a chain of 30 retail stores in the New England area. Geoff is also the owner of two Health/Yoga Resorts, as well as Tropisphere Real Estate, one of the top real estate firms in Costa Rica, and has designed and managed his own group of 30+ Costa-Rica related websites with various profit centers.

[linkedin](#)

COMPANY INFO

Earn, store, and transact digital money with Divi's user-friendly Smart Wallet and MOCCI (Masternode One-Click Cloud Installer).

LOCATION

Costa Rica

BUSINESS SECTOR

Information
Technology and
Services

<https://diviproject.org/>

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

The most common use of blockchain is all these cryptocurrencies like Bitcoin we see in the news. Blockchain is used very efficiently for this purpose of creating a "token of exchange" that's a much better form of money than what's issued by governments. We've been trained to think that money comes from governments, but it doesn't have to be that way.

The idea of money has been heavily abused by governments and the banks that control them. They have used it as a way to make themselves rich, by endlessly printing more of it for themselves, rather than just creating an easy way for citizens to exchange value. Blockchain is the invention the world needed to take this power away from the 1% and giving it to people.

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

If you're looking for other ideas, a good one everyone can understand is one my friend Michael Karnjanaprakorn is in the process of building. His idea is to buy expensive paintings, and then assign a limited number of tokens to represent ownership of it. Then, these tokens can be purchased or traded.

People around the world will be able to buy a fraction of a Picasso using their cell phone. This type of idea is just the tip of the iceberg, and is what blockchain visionaries are calling "The tokenization of everything." It's been widely reported that the former Chairman and CEO of Nasdaq predicted that "...100% of the stocks and bonds on Wall Street WILL be tokenized" within five years, which will amount to over \$500 trillion in value.

Facebook has announced that they'll have a crypto token of some kind, and are seeking billions of dollars in financing from partners. Big companies getting into this are very good for crypto, because they help the idea of blockchain use becoming more mainstream. Also, it gives the media something else to write about. Generally, in the mainstream media, they only write about conflict, fear, and drama, so this will change that dialogue and I hope they'll be focused more on the conflict, fear and drama of specific use cases, rather than cryptos themselves.

Geoffrey McCabe

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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Anything else you'd like to
say ...

We're still in the early stages of this. One of my other passions is Virtual Reality and we're seeing the same exact pattern of hype bubbles, crashes, disillusionment, etc., and at the same moment too. Both technologies will change the world massively, and hundreds of thousands of coding geniuses are working 24/7 to make this happen. The media likes to say that "Bitcoin is dead" or "Virtual Reality is dead" because it gets clicks, but the reality is that these are both unstoppable waves of technological advancement.



Steve McGarry

CO-FOUNDER OF AC3



BIO

Steve McGarry is an entrepreneur, investor, and content creator who spends most of his time talking about blockchain startups, dApps, coffee, and influencer marketing.

[linkedin](#)

COMPANY INFO

AC3 created the AC3 token asset that powers the GrowYourBase.io marketing platform, which is the world's first platform that allows users to engage, earn and purchase directly from innovative companies. The platform was launched in March and already has revenues and a large active user base.

<https://ac3.io/>

LOCATION

San Francisco, California

BUSINESS SECTOR

Marketing and Advertising

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I strongly believe that earning cryptocurrency is the best way to achieve the tipping point globally. Earning crypto drastically lowers the barrier to entry and allows anyone to obtain value for everyday use. Removing the need for a bank account creates massive opportunities for people internationally.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Dozens of industries will adopt both public and private blockchains in multiple departments of their business over the next 5 years. My focus primarily has been on the blockchain marketing industry, but I see law firms, healthcare providers, real estate agents/firms, and many other contract-based businesses implementing blockchain soon.



Matej Michalko

FOUNDER OF DECENT



BIO

Matej is the CEO of DECENT and is on a mission to redefine the internet through an open-source, decentralized content distribution platform. Matej's interest in online privacy was fueled first while studying Computer Science at the Swiss Federal Institute of Technology (EPFL) in Lausanne where he completed a project implementing privacy protection for mobile devices at Nokia Research Center. Since 2011 he became extensively involved with Bitcoin. Mining at his own laptop in the beginning, later switching to GPUs and ASICs. He served as the CEO of many Bitcoin, Blockchain and Cryptocurrency conferences in Austria, China, Belgium, UK (BitcoinExpo, Central European Bitcoin Expo, BTC2B Congress) and more. Matej founded the first Bitcoin Marketing agency in the world. He also founded the first Cryptocurrency e-Gaming Consulting Firm and served as a consultant in the Isle of Man. Matej is a regular speaker at major conferences about the immense potential and vertical integration of Blockchain Technologies into various industries.

[linkedin](#)

COMPANY INFO

Founded in 2015, DECENT is a non-profit foundation that has developed an open-source blockchain named DCore. Cooperating closely with top investment funds and incubators, DECENT is dedicated to building the ecosystem upon its proprietary blockchain technology to support developers and businesses adapt to a decentralized future.

LOCATION

Switzerland

BUSINESS SECTOR

Information
Technology and
Services

<https://decent.ch/>

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I don't think we're waiting for anything like a 'tipping point', so to speak. It's more of a gradual process.

Blockchain will slowly become an elemental part of applications we use every day – mostly without users even knowing they're actually using the technology itself.

Matej Michalko

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

What we need to do is show the world blockchain's true qualities, and help entrepreneurs and companies implement it into their businesses.

The industry's reputation also suffers from the ICO hype that skyrocketed in 2017 and 2018 – the time when many projects turned out to be scams. However, it's up to companies like DECENT, which are built to last and showcase the real value of the technology. People need to see a viable product which uses blockchain technology, and DECENT's goal is to contribute as much as possible to see this prospect through.

If I were to pick one, however, it'd be the ALAX gaming platform. ALAX is a game store which aims to alleviate the issue of high transaction fees in countries where it is common for people to be bankless and often have to make payments via SMS. Carriers can claim up to 70% of the revenue and take a long time to fully process transactions. With our blockchain technology, we are able to provide instant payments with a minimum transaction fee. The cool thing is that you can top-up your credit with cash in designated places.

What I love about this project is that it's not just a wild goose chase to pointlessly implement blockchain technology, but an affluent project that brings real value to the gaming industry, with the ability to improve the lives of many.



Désirée Müller

CEO AT CRYPTO CONSULTING AG AND
SWISSREX AG



BIO

Désirée Müller is CEO at Crypto Consulting AG and SwissRex AG. Her background in traditional finance with a HSG masters degree in banking and finance and experience in equity portfolio management at Credit Suisse and GAM. Désirée is now active in Crypto (Crypto Consulting AG, SwissRex AG) and Art (www.art-desiree.com). She is interested in art, wine, investments, sports, and traveling.

[linkedin](#)

COMPANY INFO

Crypto Consulting AG is a Swiss public limited company based in Zurich. It was established on April 24, 2018. Désirée Müller and Reto Stiffler are founders and managing directors.

Merging our experience in traditional finance with the innovation of the blockchain and crypto tokens, we are agile, interactive and amenable – like the hummingbird, our company crest.

<https://cryptoconsultingag.ch/>

LOCATION

Zurich, Switzerland

BUSINESS SECTOR

Management
Consulting

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

User-friendly interfaces, less volatility, education.

Facebook and Whatsapp using our data without permission, an inflationary monetary policy, and a financial crisis accelerate adoption.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

It will have an impact for various industries. I see lots of potential for banks, insurance companies, for the art market and supply chain management.

Smart contracts will automate lots of processes, and the blockchain will make transactions immutable.



Lennard Neo

ASTRONAUT | CAPITAL

**BLOCKCHAIN RESEARCH ANALYST
AT ASTRONAUT CAPITAL**

BIO

Lennard Neo is Blockchain Research Analyst at Astronaut Capital. Neo is a research-integrated asset manager with a focus on early-stage blockchain ventures and Digital Asset Investments.

[linkedin](#)

COMPANY INFO

Astronaut Capital is a licensed asset manager (CIMA: 1491696) focused on providing an outperforming investment vehicle to retail, sophisticated and institutional investors. Through extensive research, detailed due diligence, and a constant strive for alpha, Astronaut Capital has become one of the leading managers for cryptocurrency and digital asset investment.

<https://www.astronaut.capital/>

LOCATION

Singapore

BUSINESS SECTOR

Educational
Institution

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Unfortunately, use cases of blockchain technology are not as concrete as we would like it to be. Yes, there has been a lot of hype about the technology, however, we feel more developments are required to generate true adoption. Nevertheless, we are beginning to see adoption in certain areas, particularly in DeFi, such as micro-payments with the like of Lightning Network and Layer-2 scaling solutions coming into fruition.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Despite the common belief of institutional adoption, creating the killer DApp, or having proper scaling solutions that most people attribute to the tipping point, we think exogenous factors could hugely create the tipping point, such as political instability, recession, etc. The best example would be the instability and inflation in Venezuela that created the need for holding Bitcoins.

Lennard Neo

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

There are several projects that we really like, in sectors such as finance and security. The former has practical use cases with a huge disruptive impact on traditional finance, which is still using the decades-old system.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

We believe there are countless opportunities for blockchain within the next 5 years, but most of it would come from financial services. We think micropayments is a space to watch. For the medium-term, projects related to finance and wallet security would be needed before greater adoption kicks in



Chuck Ng

PRESIDENT AND CMO AT PROJECT PAI



BIO

Chuck Ng is President of the Project PAI Steering Committee. As the President, he drives the development of the Project PAI blockchain/ecosystem and takes community feedback and recommendations and translates them into actionable progress for the PAI blockchain. Chuck is the founding partner of PreAngel US venture fund and a venture partner at WI Harper, two of the most active US/China cross-border VC funds, and has led investments into 50+ companies in the Blockchain/Fintech, Artificial Intelligence, Big Data, Robotics, and IoT space. He has been instrumental in helping these portfolio companies in their growth and financing strategy.

[linkedin](#)

COMPANY INFO

Enabling everyone to create, own, and manage their own Personal Artificial Intelligence (PAI) on the PAI blockchain protocol.

LOCATION

Grand Cayman,
Cayman Islands
11108, KY

BUSINESS SECTOR

Blockchain

<https://projectpai.com/>

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

All disruptive technology has a “tipping point.” Like the internet in our current life, people nowadays do not need a computer science Ph.D. degree to surf the web despite its sophisticated nature. Blockchain will be as common as the internet in the near future.

Currently, there are some barriers to adopt blockchain in our daily lives, such as the slow transactions per second (TPS), ambiguous government regulation, high energy consumption, etc.

However, in my personal opinion, for blockchain technology to reach everyone’s daily life, I think there are three fundamental milestones.

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

First, the public needs to have faith and recognize the security and transparency of blockchain technology. Second, blockchain must have a faster transaction speed and scalability to be adaptive to business and market needs. Lastly, developers, business owners and users need clarity on government regulation. As we continue to see more development with user-friendly interfaces and detailed instructions, people can enjoy the convenience of blockchain much easier without understanding the complicated mechanism behind blockchain.

AI and blockchain will change everyone's life in the next five years.

Blockchain technology has faced many ups and downs, praises and critics, since 2008 when it was first invented.

Similarly, artificial intelligence also evolved from skepticism when first presented, to mass adoption by the public today.

The emergence and abundance of data generated by AI in this digital era has simultaneously cultivated the public's demand for data security, which created the opportunity for blockchain technology as a feasible storage solution. As AI continues to be applied to more industries, it will further accelerate the development and adoption of blockchain technology as a decentralized foundation that securely stores the records. The fourth industrial revolution will be a digital revolution and a period of industrialized intelligence with AI and blockchain.

Chuck Ng

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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For instance, the government could benefit greatly from the integration of AI and blockchain as it provides security and transparency. Some government institutions recently began to migrate upgraded citizen data to the blockchain, and are using AI technology to provide basic services like tax, ownership transfer, bill collection, etc. With blockchain technology, the transfer can be made much more frictionlessly and provide more transparency to eliminate faults and fraud.



Niklas Nikolajsen

CO-CEO AND CHAIRMAN AT BITCOIN SUISSE AG



BIO

Niklas Nikolajsen founded Bitcoin Suisse AG in mid-2013. Today he serves as Chairman of the Board and co-CEO. Operationally besides his role as chairman, he is responsible for business development, key accounts, investor relations, and company representation. Niklas has a background of more than 15 years as a professional software architect & software developer, primarily in the financial, manufacturing and public sectors. Niklas Nikolajsen holds a degree in computer science from the Copenhagen Business School. He is widely regarded as one of the pioneers of the Swiss crypto-financial sector, having founded the first Swiss company in this space.

[linkedin](#)

COMPANY INFO

Founded in August 2013, Bitcoin Suisse is a regulated pioneer and global market leader in crypto-financial service. Bitcoin Suisse provides institutional as well as private clients with different crypto-related services such as Brokerage (High Volume Trading), Hyper-Secure Storage of Crypto-Assets and different all around ICO-Services.

<https://www.bitcoinsuisse.ch/>

LOCATION

Switzerland

BUSINESS SECTOR

Bitcoin, Brokerage, Crypto Currencies, Ethereum, Crypto finance, Smart contracts, Payment processing, ICO, crypto assets, Brokerage, NIKLAS NIKOLAJSEN, and ICO advisory

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

It will take an easy to understand, widely accepted use case for which blockchain technology can add a lot of value for the end-consumer. At the moment, the technology is not yet as progressed to deliver these use cases, especially due to the lack of proper user experience design. Examples are the management of your own digital identity or crypto payment solutions, which would both allow you to keep control over your data.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

I like what Forecast Foundation, the proponents behind Augur, are doing. Building on the vision to decentralize finance, they've built a really interesting platform on which users can create prediction markets to speculate on outcomes in the real world, e.g. elections.

Niklas Nikolajsen

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

It reduces information asymmetries and enables anyone, anywhere, at any time in the world to create and speculate on derivatives at a low cost for the first time.

Supply chain and inventory management, accounting, trade, finance ... wherever you look, opportunities for blockchain technology exist. I believe that the financial industry and specifically the tokenization of real-world assets will be one of the revolutions that come first – and very soon. Other opportunities that: a) involve a high amount of stakeholders, b) are traditional industries, and c) deal with a high amount of fixed assets, will be more complex to build and will need more time (e.g. supply chain of industrial production companies, etc.)



Brett Noyes

CEO OF UNBANK.VENTURES



BIO

Brett Noyes is the founder and managing director of UnVentures, Inc. Noyes created and executed the Unbank.Ventures FinTech incubator program. To date the program has incubated 37 companies globally. The purpose of the program is to incubate financial technology solutions for the financial services industry.

[linkedin](#)

COMPANY INFO

UnVentures is an education company focused on incubation and accelerator services in the financial industry. We are building a global platform to provide education, advisory and investor connections to startups, financial institutions & service providers.

<https://www.unbankventures.com/>

LOCATION

San Francisco

BUSINESS SECTOR

Financial Services

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

As we all know, there is a lot of talk and whitepapers in the ecosystem. We have worked with a lot of projects through our events and incubator program. Most of these projects are being built and are seeking product-market fit. An example of a company in our portfolio that has commercialized blockchain in a real-life is **borderless**. They are using blockchain technology to facilitate cross-border payments for SMB.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I think that there are many layers that need to be built before we see a tipping point in mainstream technology adoption, and ultimately these layers need to be hidden behind a beautiful UI/UX. Crypto keys, wallets, MetaMask, and other layers are too complicated for the average user. I think we will see a tipping point when these layers exist behind the scenes and the end user has no idea that blockchain is the enabling technology behind the application.

Brett Noyes

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

There are a lot of use cases, but we are focused on financial services. In the next 5 years, we would like to see everyone in the world have an identity on the Blockchain. This will allow hundreds of millions of people to enter the financial system.

In the medium term, we expect data ownership to be shifted from banks, credit bureaus and social media platforms back to the user. Blockchain applications will be the underlining technology that makes this possible.

Anything else you'd like to say...

For anyone who is in the trenches building products, services and companies, keep your head down and keep building. We have a long way to go before we see mass adoption. The industry needs more builders and fewer hype people!



Peter Panayi

HEAD OF MARKETING AT PLUTUS.IT



BIO

A leading marketer, Peter has held several key Sales and Marketing leadership roles within IT, Telecoms, Media and Market Research. He has launched award-winning products in Business Intelligence and Media. Peter is a highly accomplished strategist with 15 years experience. He is a passionate, active investor within the Cryptocurrency space since 2015. His vision is to educate consumers seeking alternatives payment methods.

[linkedin](#)

COMPANY INFO

Plutus is a gateway that connects the blockchain technology with pre-existing infrastructure, it empowers you to make contactless payments at every local brick & mortar store with a NFC-enabled point-of-sale terminal. The liquidity for bitcoin conversion to fiat is provided by a peer-to-peer trading network called the PlutusDEX – it runs as an autonomous application (Dapp) on the Ethereum blockchain.

<https://plutus.it/>

LOCATION

London, England

BUSINESS SECTOR

Financial Services

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Cryptographically-secured chains of blocks were described decades ago, but Satoshi Nakamoto was the one that really raised awareness of blockchain technology and its disruptive potential within the finance industry.

Financial institutions have therefore been the first to investigate its beneficial attributes. Once we see a large-scale finance corporation implement blockchain technology successfully and greatly benefit the user, others will soon follow. This will likely be in the form of a new and improved interbank layer like SWIFT.

Cryptocurrencies currently lack a use-case as there is very little retail adoption. Our products will streamline spending for crypto users by utilizing the existing payment infrastructures available in 195+ countries.

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

This has the potential to rapidly accelerate cryptocurrencies progression into mainstream adoption. For any blockchain product to break into the growth phase of the product life cycle, it must provide real-life use cases for customers at their convenience.

In the short term, blockchain technology will likely have its biggest impact on global supply chain operations and logistics. Blockchain can greatly improve the efficiency and transparency of such chains, and with this comes the potential for amplified profits, something that will quickly entice industry leaders. We are already witnessing some of the largest courier companies in the world (e.g. FedEx) trial blockchain.

The financial landscape is also undergoing a complete restructuring at the moment as a result of constant innovation within the fintech sector, and blockchain technology could play a crucial role. Traditional banks burdened by legacy infrastructures are struggling to keep up with innovative mobile-only banking solutions, and we are seeing bank closures at an alarming rate. Those in the finance sector focusing on e-KYC, DLT, cyber-security, and great user experience are likely to thrive in the coming years – something Plutus feels passionate about achieving.

Insurance, real estate and the healthcare sector, which all involve more complex implementation with less immediate benefits and higher risks, will likely follow suit.

Peter Panayi

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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Anything else you'd like to
say...

Blockchain will manifest itself in sectors directly under threat of losing out. We are still in an era of trial and error, which connotes risk to implementing blockchain technology, but the potential for companies to lose market share to early adopters will likely drive interest and usage.



Colin Pape

FOUNDER AT PRESEARCH AND SHOPCITY



BIO

Colin is a serial entrepreneur who founded the community commerce network, ShopCity.com. In 2011, Colin found himself mired in a battle with Google and realized that the world desperately needs a transparent and open search engine.

[linkedin](#)

COMPANY INFO

Presearch is an open, decentralized search engine that rewards community members with Presearch Tokens for their usage, contribution to, and promotion of the platform.

<https://www.presearch.org>

LOCATION

Midland, Ontario

BUSINESS SECTOR

Search engines, Community, and Blockchain

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

If Facebook goes ahead and launches a coin, and it's actually based on blockchain, then the tipping point will come fairly quickly. I think for use with retailers, it'll depend on where you are. North America is becoming the laggard. In Central/South America, many merchants accept crypto already. Real estate deals are being done in cryptocurrency.

The main interaction may be more passive as projects like Brave, Steem, and Presearch achieve mass adoption with rewards programs that happen to be based on blockchain.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

In 5 years, I hope that decentralized cryptocurrencies are minimizing humanity's dependence on fractional reserve banks. That's the ultimate opportunity. It's already happening in places like Venezuela, where people have lost faith in government currency.

Colin Pape

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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Secure, transportable and interoperable identity would also be very empowering. In the medium term, I think rewards are a huge use case, and the rate of actual adoption with rewards will surpass other blockchain implementations.

Anything else you'd like to say ...

It's a really exciting time in the blockchain and decentralization movements. A massive shift toward more open, transparent and equitable communities and services is coming, and it will be so much more empowering than the current centralized paradigm.



Steven Parker

CEO OF CRYPTERIUM



BIO

Steven Parker is CEO at Crypterium, navigating leaders, organisations, and boards through innovation, growth, and change.

COMPANY INFO

Crypterium is building a mobile app that will turn your coins and tokens into money that you can spend with the same ease as cash.

Shop around the world to pay with your coins and tokens at any NFC terminal, or via scanning the QR codes. Make purchases in online stores, pay your bills, or just send money across borders in seconds reliably and for a fraction of a penny.

LOCATION

Estonia

BUSINESS SECTOR

Financial Services

[linkedin](#)

<https://crypterium.com/>

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Nobody can deny the huge potential of blockchain technologies. In 2018, we've seen an increasing number of governments, international banks, central banks, and big corporations embrace this technology, for multiple purposes. According to a recent report by the World Economic Forum, at least 40 central banks are already experimenting with blockchain technology for the deployment of central bank digital currency (CBDC). If central banks move forward with such initiatives, it would be a great incentive to all players in the market to get serious about blockchain adoption within their structures.

Other key events that would change the market in 2019 are the launch of the infrastructure for the official entry of institutional investors to the market.

Steven Parker

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

The operator of the New York Stock Exchange plans to launch a Bitcoin futures platform in 2019; Nasdaq is following suit, while Fidelity has decided to launch an institutional platform for Bitcoin and Ether.

All these tools will allow institutions to freely acquire, store and work with cryptocurrencies. These initiatives represent a critical shift in the evolution of crypto markets toward more accessible, flexible and regulated instruments.

I've been working in finance my entire life. Obviously, I see big opportunities for blockchain in this field. From cross-border payments to trade settlement, to trusted identification of customers for a customer (KYC) and anti-money-laundering (AML) policies. I believe finance is likely to become one of the first industries to broadly bring in blockchain solutions. But this technology is already proving itself useful in other areas, such as logistics and securities trading, for example.

Barclays, amongst others, has conducted its first trade finance operation on the blockchain over the last couple of years. Trade finance involves a dozen intermediaries, making it a very inefficient industry. Blockchain technology reduces processing time, eliminates the use of paper and saves money for all parties while ensuring all transactions are processed in a transparent and secure way.

In the next 5 years, I also expect blockchain technology to be widely used in healthcare.

Steven Parker

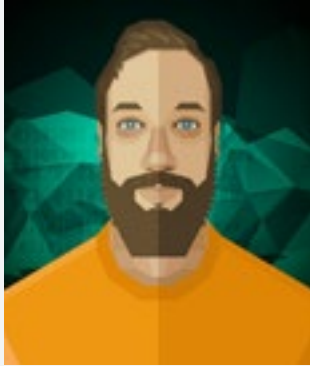
ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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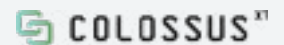
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Research by Deloitte shows that 40 percent of health executives see blockchain as one of the top 5 priorities. Let's take a simple example: digital health. The European Union is now working on enabling cross-border healthcare access. To do so, they've implemented e-prescriptions and digital patient summaries. These pieces of information are exchanged between healthcare providers all across the EU. Doing so via traditional communication channels is costly and open to data-security threats. I am sure that blockchain technology would be of great use in this area.



Piyo PiyoPiyo

DIRECTOR OF OPERATIONS AT
COLOSSUSXT



BIO

PiyoPiyoPiyo joined COLX Team in 2017 with a background in Community Management as well as Community Moderation, Community Development, and Support.

[linkedin](#)

COMPANY INFO

Colossus (ticker: COLX) is a community-orientated, energy efficient coin with a strong focus on decentralization, privacy, and real-world implementation. It utilizes an energy efficient Proof of Stake 3.0 protocol and a second-tier Masternode network for inclusive community-based governance along with a blockchain based self-funding treasury system ensuring its sustainability. In order to reach this level of usability, COLX is continually evolving

<https://colossusxt.io/>

LOCATION

US

BUSINESS SECTOR

blockchain,
cryptocurrency,
and governance

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

In a word, seamless. To reach mass adoption, the non-blockchain enthusiast has to be able to incorporate the technology into their lives with little to no additional thought to the underlying mechanics of the technology.

From a payment standpoint, we are already starting to see more and more merchants accepting Bitcoin and other cryptocurrencies as payment options on their websites.

Additionally, there are several blockchain projects that offer payment via credit card. TenX, Monaco, and PolisPay are just a few of the companies that accept one or more cryptocurrencies to be loaded on to their cards and used anywhere the card provider is accepted. As far as the user is concerned, they are still paying for things the way they always have, so the blockchain technology is not a hindrance to them.

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As corporations research and implement blockchain technologies into their business models, their customers should not see any difference in their experience. Whether it's downloading an app on their phone or installing a program on their computer, the customer won't be able to tell that blockchain is the fundamental layer of their experience.



Wayne Pisani

PARTNER AT GRANT THORNTON



BIO

Wayne is the president of the Institute of Financial Services Practitioners, member of the board of governors of FinanceMalta and a council member of the Malta Institute of Management. He is also a member of the International Fiscal Association, the International Bar Association and the Maltese Chamber of Advocates.

[linkedin](#)

COMPANY INFO

Founded in 1975, the Malta firm became a Grant Thornton member firm in 1991. We have been building our momentum for over 40 years, garnering hands-on experience placed in us by our clients and offering a range of services that promise to stand the test of time. At Grant Thornton, we are in the business of making a difference. We have an instinct to help people achieve their ambitions. From new start-ups or small businesses to large enterprises and public institutions, our clients look to us for objective and impartial support on how their business is performing and how they can achieve their business goals.

<https://www.grantthornton.com.mt/en/>

LOCATION

Malta

BUSINESS SECTOR

Accounting

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

It might not be a blockchain, but distributed ledger technology (DLT) is likely to be a key technology in the interaction of society with technology given the fact that the principle behind it is based on democratic consensus. Society seems to be moving to a self-service environment and hence the software-as-a-service (SaaS) ecosystem is likely to be underpinned by DLT solutions, where not only the users are distributed but even the hardware and the software itself, decentralizing the whole service delivery.

Wayne Pisani

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

Know Me Now: Putting the data owner and applicant for business in control of his data, but also empowering the data owner to share the same in a trusted environment using blockchain is a use case which addresses a facet of daily life and bridges the balance between confidentiality and efficiency.

What do you think are the biggest opportunities for blockchain technology in the next 5 years?

Any which are underpinned by the need for auditability and hence trust is a candidate for the roll out of blockchain or another form of DLT.

Which industries are most likely to put blockchain technology in use in the medium term?

The financial world has already jumped onto the bandwagon but, possibly, the negative connotation of cryptocurrencies might slow down the uptake. However, supply chain management and custody services of digital certificates (e.g. IP registration, educational certificates, and dematerialised securities) are possible use cases.



Jared Psigoda

CEO AT BITGUILD



BIO

Jared is the founder and CEO of Bitguild, a blockchain-based gaming platform that enables gamers to own, sell, and trade their in-game assets. Jared is a gaming veteran who started buying, selling, and trading virtual currencies back in '99, long before bitcoin was even an idea. Now, he is at the forefront of blockchain gaming industry and aims to return the power and ownership of digital assets from the big companies back to the gamers.

[linkedin](#)

COMPANY INFO

Blockchain games completely redefine the relationship between players and developers by facilitating full and true ownership of in-game assets, cheap and safe item trading, cross-game compatibility of items and currency, and more. We aim to host the best blockchain games and the largest blockchain gamer community online.

<https://bitguild.io/>

LOCATION

Hong Kong

BUSINESS SECTOR

Gaming
Cryptocurrency

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

In my opinion, the optimal use for blockchain technology and cryptocurrencies is in the transaction of virtual goods and services. This is due to a core blockchain concept of 'code is law', and the fact that virtual transactions can be completed entirely through smart contracts. Industries in which consumers are transacting for a physical product limit blockchain's current application to being 'just another payment method', as a human must deliver the product, which is not something verifiable by code.

The main two virtual industries that come to mind are finance (stocks, bonds, derivatives, etc. could all be considered 'virtual' instruments and could very well be tokenized) and gaming (where users purchase items and power-ups, which are nothing more than strings of 1s and 0s).

Jared Psigoda

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Clearly, the finance industry has been one of the first to be shaken up by blockchain, with cryptocurrencies being utilized as payment methods, stores of value, and, very likely in the near future, securities. A current look at the top DApp charts (on sites like DAppRadar and DAppReview) shows gaming as the other primary implementation of blockchain, albeit the market is now heavily dominated by gambling DApps.

We expect to see a great deal of breakthroughs in blockchain gaming over the next 12 months, specifically with non-gambling-focused games.

The main hurdle for getting more users into blockchain is the tremendously high barrier of entry for understanding how to create a wallet, manage a private key, and buy/sell/trade/use cryptocurrencies.

The first ten years of blockchain have been dominated by engineers rather than product designers. We can already see this changing, and this will be a key for taking decentralized applications to the next level and pushing blockchain adoption.

For blockchain to work in a decentralized fashion as intended, we cannot escape a need for users to be able to reliably safeguard a private key or seed, which – while not being technically complicated – could actually be a tremendous struggle for many. At BitGuild, we have developed a mobile social network/wallet called GuildChat, which attempts to simplify the process for users to send and receive cryptocurrencies and interact with decentralized applications.



DJ Qian

CEO AT FUSION



BIO

DJ Qian is Former CEO, BitSE and led two top 20 global blockchain projects, VeChain and QTUM with a combined market cap of +\$500M. Qian is also the former GM, IBM in China and is the holder of numerous blockchain and cryptography patents.

[linkedin](#)

COMPANY INFO

A connected ecosystem for financial transactions, Fusion powers the next wave of financial innovation on the blockchain.

<https://www.fusion.org/>

LOCATION

New York

BUSINESS SECTOR

Blockchain

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Blockchain technology is already hitting a tipping point in the risk-averse financial industry, which is the industry we at Fusion serve. Each week brings new leading financial firms such as Fidelity making announcements that are building confidence and momentum in the adoption of blockchain. Once traditional players put the building blocks in place in the next couple of years, as we are seeing now, people will begin to use blockchain for financial transactions, such as loans, investments, and trading and payments processing.

In Asia, Europe, and the Middle East, especially in underbanked countries, governments and private organizations are looking to blockchain to leap-frog legacy infrastructure. Adoption of blockchain technology in enterprises and retail to pay for services, such as Singtel's recently signed memorandum of understanding (MOU) with Axiata Digital, is in full swing.

Q

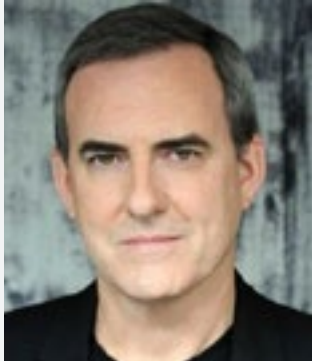
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A

What is the most exciting blockchain technology project you have come across? Why do you like this project?

We like the AXP application of blockchain technology because it leverages our groundbreaking open source blockchain operating system to consolidate data on millions of vehicles, to fight fraud and streamline auto information sharing. We are also very excited to be partnering with a network of blockchain innovators and banks to test stablecoin functionality we are jointly developing, but are not yet at liberty to disclose.

Pilots driven by governments and central banks, such as highlighted in the World Economic Forum's recently published white paper, Central Banks and Distributed Ledger Technology: How are Central Banks Exploring Blockchain Today? are particularly exciting for us, because these agencies are the gatekeepers of traditional finance. Pilots backed by global agencies such as this will encourage regulatory progress that is needed for large-scale adoption.



William Quigley

CEO AT OPSKINS AND WAX TOKEN



BIO

William Quigley is a venture capitalist in California. He grew up in the Bay Area and came down to LA to go to college (USC). After leaving Disney in the early 1990's, he got an MBA from Harvard and became a venture capitalist.

[linkedin](#)

COMPANY INFO

WAX is creating a full suite of blockchain-based tools that allows anyone to trade digital or even physical items instantly and securely, to anyone, anywhere.

<https://wax.io/>

LOCATION

Los Angeles,
California

BUSINESS SECTOR

Computer Software

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Blockchain technology is not consumer friendly today. For consumer mass market adoption, blockchain-based products and services must be designed so that general consumers – not just the blockchain community – are comfortable using them. This includes wallets, browsers, and block explorers.

There really is no need for consumers to be aware that they're interacting with a blockchain.

Take block explorers for example: users shouldn't have to actively think about using the blockchain when searching for an item's ownership history in the same way they don't have to actively think about using the http when asking Alexa to turn up the volume on Amazon Music. But that's not the way most blockchain technologies are built today.

One example of a product designed with consumers in mind is the WAX Explorer. In blockchain-speak, an explorer is a service that allows you to learn the transaction history and other characteristics of a digital object.

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The WAX Explorer is radically different from other blockchain explorers. It is designed first and foremost as a visual experience. We created it to work like a product listing guide. Consumers can view digital objects in rich 3D full-color models, along with the other customary information one would expect to find on a blockchain explorer including trade history and prices.

Blockchain-based products and services that are designed to be used only by technically sophisticated people will never achieve mass adoption.



Sascha Ragtschaa

CEO AT OWN



BIO

Sascha Ragtschaa is CEO & Co-Founder of Own started Software Engineering at the age of 16 and worked for a number of web technology start-ups during the initial stages of his career. Working in streaming and multimedia technologies initially in 2000 (Kirch New Media, Munich) he branched out into data analytics and financial services, working as a Lead Engineer on multiple projects and business lines around the world: employee share plans, share registry, annual general meetings and events, shareholder communication and mortgage servicing to name a few. Over the past 17 years, he has worked for the largest global share registry and transfer agency provider in the world and held various technology leadership roles in Europe, Australia, and North America. In his most recent function, he was the Chief Information Officer for Europe, Middle East, Africa, and Asia, managing 421 staff across multiple locations and countries, covering the end-to-end technology delivery and servicing lifecycle of a global organization. He is now developing and deploying these capabilities in the new era of decentralized financial services applications, creating a business with the best engineers in the industry.

[linkedin](#)

COMPANY INFO

Own connects high growth businesses and ambitious investors. It's investment for the digital generation. Own has created the FAST Platform; cutting-edge technology that taps into the multi-billion-dollar digital investment market.

LOCATION

Munich, Germany

BUSINESS SECTOR

Financial Services

<https://weown.com/>

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

We're at an important stage in the blockchain hype cycle because expectations have reached their peak, fuelled by discussions in the media. Now, we're demanding genuine use cases that show how it can tangibly work.

Q

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The tipping point will come when technology companies create frameworks that enable the development of industry-changing solutions – and then prove their value. Own is already out there doing this in the investment space.

We've created a solution on our own blockchain that enables companies to do something more effectively: raise capital quicker, cheaper, with fewer third parties involved. And we're harnessing the blockchain's USPs – decentralization, immediate validation and immutability – to make managing and leveraging investor data much simpler.

Another adoption factor to consider is accessibility; the more relevant a blockchain technology is, the faster it will build momentum, and that means building flexible solutions that are useful to a wide audience.

Own is doing this within the investment, as we've developed off-the-shelf software for SMEs and investors, but we've also created a blockchain infrastructure on which we can build bespoke solutions for the needs of larger corporations and market operators.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Coming from the FinTech world, we can see use cases for blockchain across all sectors, if the technology it is powering is ubiquitous. Where we will see a potentially huge change is the balance of power between smaller and larger companies.

Sascha Ragtschaa

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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Blockchain-based digital investment tech like Own is giving high-growth SMEs access to capital much quicker and cheaper than alternative methods, and the right platforms also give them the power to nurture investor relationships beyond the realms of crowdfunding. Over the next five years, we are going to see more SMEs exploring the potential of digital assets – and growing more quickly as a result.



Hugo Renaudin

CEO OF LGO



BIO

Hugo Renaudin has two Master of Science degrees from Ecole Polytechnique and Columbia University. He has been an entrepreneur since 2017.

[linkedin](#)

COMPANY INFO

LGO brings together supply and demand for digital representations of value by facilitating riskless and efficient exchanges between market participants.

Our solution helps the financial industry transition to a new technological stack made of cryptography and distributed systems, allowing the development of a truly fluid and global financial market.

<https://lgo.group/>

LOCATION

New York, USA

BUSINESS SECTOR

Financial Services

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Today, cryptocurrencies are the biggest use case of blockchain technology. If built properly, they can become a trustless source of value providing economic incentives to their holders.

There is also a lot of implementation of this technology in the financial space, specifically in the settlement and bookkeeping space. A recent example of this includes HSBC settling FX transaction using blockchain technology. In addition, JP Morgan has announced that they are building an internal stable coin representing USD holdings of their clients.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Mainstream adoption requires regulation, adoption by first movers to solve “low-hanging fruit” types of problems, and mostly time for people to get comfortable with the technology.

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Regulation is paramount, as it allows companies to make structural decisions without the risk of a regulatory backlash. No regulation is worse than bad regulation, as this stifles innovation and inhibits entrepreneurs and companies. A recent example of sensible regulation “Blockchain Decree” in France, which grants legal power to a blockchain used as a record of ownership for non-listed assets. This is important as it allows the development of the tokenization of assets in France.

Adoption is key, as solving major headaches will be an important milestone for the blockchain technology. Problems like KYC and AML complexity, cybersecurity, bookkeeping reconciliations, and traceability can be solved easily with a blockchain. Early adopters like JP Morgan or Walmart is currently using the technology to solve these problems. It’s an important step forward and, over time, more incumbents will use the technology.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

The biggest opportunity for blockchain is with financial markets and value transfers. The use case which is currently being tested by the cryptocurrency asset class is bound to expand into traditional assets. With tokenized financial assets (created using a blockchain as the record of ownership), the whole market infrastructure becomes more transparent, less expensive and more risk-averse than it is now. Fewer intermediaries participate in a transaction, which eventually leads to more efficient markets for all participants.

Q

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A

Anything else you'd like to
say ...

Building a blockchain project can be treacherous: it is important – and complex – to find the right balance between extreme pragmatism and idealism.

Blockchain is a breakthrough technology which can change the technological paradigm of many, if not all, industries. Building the same processes, products and services is not useful if these are not improved by the technology. At the same time, projects which are too idealistic and avant-garde will have a hard time finding adoption and surviving.

The key here is to be balanced and iterate from the current state of the technology. Blockchain is not just a marketing tool for companies who need to reinvent themselves, it is a shift in the way businesses, individuals and societies interact - just like the Internet.



Lars Rensing

CO-FOUNDER / CFO ARK



BIO

Lars Rensing is Co-founder & CFO at Ark Ecosystem Advisor. Previously he was Advisor at Hiway, the blockchain tailored marketplace for work, and DigitalBits Project, an open-source, distributed and decentralized infrastructure building applications for next-generation loyalty programs.

[linkedin](#)

COMPANY INFO

ARK empowers everyone, regardless of their aim or technical background, to quickly and easily leverage blockchain technology. We provide the tools and resources that enable individuals, developers and startups to apply blockchain technology as a foundation for their own projects, applications and ideas.

<https://ark.io/>

LOCATION

France

BUSINESS SECTOR

Information
Technology and
Services

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

An example of blockchain technology in use can be found quite close to home with the Port of Rotterdam. Although still in a pilot phase, they have become the third in the region to start using distributed ledger technology for container logistics.

When using traditional methods, transporting a container can involve up to 28 parties which introduce unnecessary overhead and expense. Integrating blockchain technology to the container industry brings transparency and efficiency and can save millions of euros in the long term. Seeing blockchain improve such a major industry will provide confidence to businesses who are considering integrating distributed ledger technology into their organization.

Lars Rensing

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Gaming. Blockchain has the power to completely change the way that developers approach game design. Blockchain can also elevate the way that players interact with gaming ecosystems.

Decentralized infrastructure enables immutable ownership of in-game digital assets, completely transforming the control and flexibility that players currently have in centralized gaming environments.

Further to this, issues with hacking, duplication, and theft are mitigated through the encryption provided by blockchain networks, all leading to massive increases in security for both gaming infrastructure and players' digital possessions.

The Internet of Things: As the IoT industry continues to grow, it's increasingly plagued with issues surrounding security, poor connectivity, and slow performance, limiting its ability to fully penetrate the commercial and industrial sectors. Industry leaders are crying out for a scalable solution that will enhance security, improve network performance and reduce the reliance on centralized cloud servers, and that's where blockchain technology shines. With its innate immutability and decentralized nature, blockchain is the perfect fit for IoT. It addresses the key challenges that the IoT industry faces, from device security to the authentication and encryption of information.

Government: Governments and public sector entities around the world have been experimenting with blockchain technology over the past few years.

Q

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This testing is now turning into adoption in many instances as the value of blockchain-powered infrastructure and public services are emerging. By utilizing blockchain technology, government operations can become more efficient and streamlined leading to more effective delivery of public services. Additionally, blockchain technology enables a more streamlined internal process which can lead to widespread cost savings.

Supply Chain Management: Decentralized digital ledgers are allowing the supply chain management industry to get real-time oversight of player activity in their global supply chain network. The industry's key challenge of limited visibility and inaccuracies across its network creates uncertainty. Lags and black holes can seemingly place inventory in multiple places at once, or more worryingly, nowhere at all. This poses a critical problem for a fast-paced industry that relies on getting the right product to the right place, at the right time. This uncertainty, ultimately caused by gaps between departments and across business entities are a thing of the past with a complete blockchain solution. At its core, a blockchain is a ledger based on consensus. A consensus-based approach would mean that all nodes would agree about where inventory is at any one time.



Ed Rogers

CEO AND CIO AT ROGERS
INVESTMENT ADVISORS



BIO

Ed Rogers is Chief Executive Officer and Chief Investment Officer of Rogers Investment Advisors, the research arm of Wolver Hill Asset Management and Wolver Hill Advisors, LLC. Wolver Hill launched in 2006 and is a specialist in performing intensive hedge fund due diligence and manages Asian hedge fund strategies for fund of hedge funds and private equity funds. Rogers Investment Advisors currently has advisory assets under management of approximately \$100 million.

[linkedin](#)

COMPANY INFO

As a proud Canadian company, we're dedicated to making things easier for our customers. Since 1960, millions of Canadians have first experienced new ways of living and working through Rogers: FM radio, cable television, high-speed Internet, wireless phone calls, wireless LTE Internet, and more.

LOCATION

New York

BUSINESS SECTOR

Telecommunications

<https://about.rogers.com/>

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Blockchain, or DLT, is becoming a more and more accepted part of both the global service provider and global investment space. It's immediate applicability to payments systems is one of the most notable areas where we see usage/near-term applications that could achieve significant scale at a fairly rapid pace.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

This is literally a multi-trillion-dollar question. On the institutional side, USD billions of dollars have already been spent to prepare for things such as DLT-based payments and transfers.

Most recent and notable in this space is probably JPM Morgan committing to a crypto-based structure for institutions payments, but continued rejection of applications to individuals/retail clients.

Q

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On the retail side, the answer is both simple and complex. Simply put, when will individuals be able to pay rent, pay mortgage, buy/lease a car, purchase soap, eat at a restaurant, pay for a plane ticket through some form of crypto-currency?

In theory, this is simple – we have instant mark to market on many popular coins so the value is clear, and we are seeing the development of blockchain-based “smart contracts” to facilitate exchanges that are more complex than simply buying soap at the grocery store.

A “big bang” of acceptance amongst a vertically and horizontally integrated, or at least willing to cooperate, set of businesses might be the next step. A car, airline, real-estate, grocery store, and delivery service might all jointly announce the acceptance of bitcoin (or they jointly issue a coin and accept that coin) for payment in their “integrated” ecosystem and then we see how popular that becomes. This could set off a rush for similar “joint ventures” or prove that retail is not really yet ready.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

We are a finance firm, and given the need for crypto/DLT to first be seen as safe and secure to trade, we think the most interesting projects to date have been in the infrastructure space – exchanges, insured crypto-custody, etc.

Ed Rogers

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Short term, as in 6-18 months, we are hoping for the integrated ecosystem for retail that I outlined above. Medium term (1-5 years), we think DLT will radically change the global payments system for all institutional (including government) participants in all categories of payments for all categories of assets (equities, fixed income, real estate, dry goods, etc.) The development of smart contracts could, and probably will, have significant impact on the legal profession. Many forms of legal agreements (from your personal will to renting an apartment to buying a house) will be standardized and made far less costly than they are today. Doctors/hospitals/general health care should all improve with the application of big data, particularly new-drug testing, made far more efficient.



Sami Rusani

CHIEF REVENUE OFFICER AT
SHIPCHAIN



BIO

Sam is a seasoned marketing expert who has worked with clients ranging from Fortune 500 companies and global brands to small businesses. His expertise comes from over 15 years of experience with growth, online marketing, branding, and product launches. He has held executive positions in the entertainment business, as well as founded several successful ventures in the tech, music, entertainment and health industry.

[linkedin](#)

COMPANY INFO

ShipChain is making transport and logistics more effective, secure and transparent by utilizing blockchain technology. It was founded with the mission of solving the greatest problems facing the logistics industry today. Our solution requires deep technology, but our vision is quite simple. Imagine a fully integrated system across the entire supply chain – from the moment it leaves the factory, to delivering the finished product to the customer's doorstep – federated in trustless, transparent blockchain contracts.

<https://www.shipchain.io/>

LOCATION

Los Angeles, CA

BUSINESS SECTOR

Logistics, Shipping,
and Freight

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

A bit more time, but probably less than we think, will be needed for mass adoption. I think it will be a case where people will be using it, without really knowing it, or giving it much thought. Look at technologies and protocols like TCP/IP, 4G/LTE, etc. People use them every day, but I doubt many think about it. It's just a natural step in innovation and what's needed to move technology forward.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Any industry that requires immutability and more transparency will have great opportunities with blockchain. A few great examples would be the food and beverage industry, pharmaceuticals, oil and gas, and definitely FinTech.

Sami Rusani

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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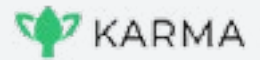
There will also be great opportunities in the government world, as I believe that things like voting, making the import/export flow with customs and paperwork faster, and greater visibility for where things are and where they are going is a must.

And let's not forget the cryptocurrencies, because they ensure transactional integrity and prohibit tampering with transactional data. Seeing all the bank scandals lately, I'd say it's a very important aspect.



Dallas Rushing

CO-FOUNDER AT KARMA



BIO

Dallas Rushing is Founder of MegaTakeoff Marketing. He Operates a YouTube Channel about Blockchain and serves as an Advisor on Multiple Blockchain Projects.

[linkedin](#)

COMPANY INFO

KARMA is social media for good. Users are incentivized to do good, share positive & cool content and receive KARMA when their content is upvoted.

<https://www.karmaapp.io/>

LOCATION

The Valley, Anguilla

BUSINESS SECTOR

Internet application

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Amazing apps in social networking and gaming will bring in millions of users over the next 2 years. I think apps like KARMA will be one of the first to do this.

The integration of earning tokens into applications similar to things people already use everyday will be the key.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

- Social media
- Games
- Music streaming
- Email

Anything else you'd like to say ...

99% of cryptos don't have a working project and don't have fundamentals. Pay attention to the projects with working applications/tools that actually have fundamentals in their tokenomics.



Samuel Russell

CO- FOUNDER OF WORBLI



BIO

Sam is a Marketing, Partnerships and Commercial Strategist who works with CEOs, CMOs, Marketing Teams, and Agencies to plan and deliver smarter marketing and business strategies. After spending over a decade working in Marketing, Strategy, and Sales roles for the likes of Red Bull, Experian, Zomato, Peazie, and now WORBLI, Sam knows what truly drives business growth and conversions, and how to engage & make consumers and various stakeholders tick.

[linkedin](#)

COMPANY INFO

WORBLI is an ecosystem where enterprises can benefit from a blockchain that is compliant with global industry standards and financial regulatory requirements. This allows developers and enterprises to easily build their own financial applications on WORBLI benefitting from fast and low-cost transactions, integrated AML/KYC compliance, and secure protocols for recovering accounts. WORBLI is creating a globally compliant framework meeting the regulatory needs of those wanting to develop and deploy their own products, services and/or applications.

<https://worbli.io/>

LOCATION

Singapore

BUSINESS SECTOR

Blockchain,
Cryptocurrency,
Financial Services,
Triple Ledger,
Accounting, Finance,
WORBLI, Financial
Technology,

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

The EOS.IO community has many live examples of blockchain technology, being used by hundreds of thousands of people. You'll be able to explore and use various social media, gaming, gambling, de-fi products and services to name but a few.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Businesses and products should move away from using 'blockchain' terminology, for starters. There is too much misinformation around 'blockchain' technology, so businesses should talk about features/benefits and not overwhelm new potential users.

Samuel Russell

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

EOS.IO and Block One have raised a significant amount of capital and have some of the world's leading technology innovators working in the ecosystem who care about making the world a better and fairer place.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Blockchain has the capability to significantly improve the "transaction". Transactions will happen more frequently; they'll be more secure, cheaper, transparent, automated and safer for both parties. The industry that will see the most benefits of blockchain technology is Finance. Once new financial foundations and middleware have been built - we'll see many industries be disrupted, from content streaming to property ownership.



Jake Ryan

FOUNDER AND GP AT TRADECRAFT CAPITAL



BIO

Jake Ryan earned a BS in computer science from The University of Texas at Austin. He is a first author of scientific research in the field of artificial intelligence and network security. Mr. Ryan was the keynote speaker at two of the top AI conferences and has published his work, "Intrusion Detection with Neural Networks", which now has over 600 Google Scholar Citations. Jake Ryan brings over 20 years of professional experience in software technology to the world of cryptoasset investing. Jake is the founder / GP of Tradecraft Capital and handles all aspects of investment management for the firm.

[linkedin](#)

COMPANY INFO

Tradecraft Capital runs a thesis-driven crypto fund that invests for the Age of Autonomy. Cryptocurrency allows us to generate, process, store and transfer value without the need of human intervention. Combined with robotics, AI and IoT, this technological revolution is delivering a new long-wave economic cycle - the Age of Autonomy. The investment objective of the Fund is to achieve superior risk-adjusted returns by offering investors exposure to crypto assets whose value is secured by blockchain and other cryptographic technologies. The Fund primarily invests directly in liquid, exchange-traded coins and tokens.

<https://www.tradecraft.capital/>

LOCATION

Santa Monica, California

BUSINESS SECTOR

cryptocurrency, blockchain, investing, and hedge fund

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I think many applications are being built where the end-user might not even know it's being driven by blockchain technology. As more people see the value of sovereign digital money, as more of the unbanked start to be able to use some financial services, as more autonomous contracts get built on platform blockchains like Ethereum, Tezos, and EOS, and as decentralized finance starts to bring trustless, permission-less financial services to the market, there will be a point that the light will turn on and it will never be the same again.

Right now, we're building the core infrastructure with some end-user applications as off-shoots. I think it will be a slow burn for a couple years and then we will experience a tipping point.

Jake Ryan

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

I think on-chain governance will be exciting, dynamic and powerful. It will allow the creation of decentralized autonomous organizations (DAOs) to form, place, vote, govern and ultimately execute on these decentralized networks. Some of this vision will not be delivered until a decade from now.

However, once we start to see more complex digital governance systems, these crypto projects and their underlying assets may see huge growth value. Some blockchain projects that are focused on on-chain governance are: Ox with their decentralized exchange protocol, Tezos with its platform blockchain and MakerDAO with its DAI and its decentralized financial system. I think the value will accrue at the governing layer and the community layer of these crypto networks. Experiencing being a part of a DAO and making decisions by voting on-chain has been a powerful thing to witness. I believe this will be one of the huge themes for blockchain and crypto.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

I think decentralized finance will deliver a set of services in five years that transforms the world. Decentralized finance will not overtake the current financial system; it will be complementary.

Being able to lend and borrow to build digital legal and financial systems will change the game. It will not be based on who you know, on trust, on getting permission or on credit as we know it today. It will allow us to create, store, process and transfer value without human intervention. When the light comes on, people will understand the power in that.



Mickael Salabi

FOUNDER, CEO AND FUND MANAGER
OF TOKENPOT CAPITAL MANAGEMENT

TOKENPOT
CAPITAL

BIO

Salabi is Founder, CEO, and Fund Manager of Tokenpot Capital Management, Mickael has been a blockchain enthusiast since 2012 and has participated in many projects including being an early investor in its core infrastructure/protocols.

COMPANY INFO

Tokenpot Capital Master Fund, LP is a private fund investing in cryptocurrencies and innovative projects supporting blockchain and distributed ledger technology. The fund strategy relies on fundamental analysis and provides key differentiators to investors including; portfolio diversification, a means for socially responsible investing and adherence to strict security measures. An offshore feeder fund is also available for international investors, Tokenpot Capital Offshore Fund, Ltd.

LOCATION

Miami, Florida USA

BUSINESS SECTOR

Food Production

[linkedin](#)

<https://www.lasuitedumonde.com/>

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

It will likely come in waves and stages, for different types of people. Before the mainstream adoption, it will first be used by and benefit the corporates' internal systems. If we go back in time just a little, the internet became popular only after the intranet phase experimentation. This is because corporates have IT research teams that can safely onboard them to new technologies before the average interface becomes friendly and easy enough for the mainstream. There is, however, a population of individuals that will continue to fuel the essence of the technology, for their own interests, be it a hobby or independent professional services.

That being said, let's try to tackle the question of "when". I strongly believe that as soon as the 2020s, the adoption curve will do a major jump. It will not be mainstream yet, but it might be a few games having a few hundred thousands of players onboard, trading their unique assets on an open market.

Mickael Salabi

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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There will be a few hundred thousands of people organizing their whole finance on a daily basis via crypto applications.

In parallel, there may be many innovative physical products such as smart devices using the blockchain behind the scenes. They may be used or become popular without the overall knowledge of the blockchain technology being used yet. This is because one part of the mainstream adoption will inevitably be education and time. Time for the newer generations to mature. But as soon as the economy/incentive layer kicks in some cases, overall awareness and participation in the underlying networks shall increase.

Those products are likely to come from giant tech factories such as Bosch, so this ties to the corporate part I was talking about. Nevertheless, there is no doubt that this phase will play a major role for the next phase, mainstream adoption, which I'd say would hit a tipping point around 2024. Those guesses are doomed to fail anyway — as they may become true progressively, they are no more distinguishable from the reality of everyday. The “crypto” distinction will disappear. The “blockchain” might just become an accounting system in language, especially that it is likely to be more hybrid systems, a mix of private and public, added with the flexibility of auto governance and metalanguage interactions with us humans. That's how early it is today, and at the same time, that's how fast it could evolve, in my opinion. I'd like to finish that thought process with, no one really knows what will happen, including me. Let us enjoy the way there, and more importantly, build and shape together fairness, more efficient systems, and better macro/micro economy all around.

Mickael Salabi

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

...IOT is one. I would add VR and AR because the added digital economy layer of blockchain will provide the necessary incentive to truly dive into those meta-realities. Besides, industries such as finance, gaming, supply chains/shipping, healthcare, and most of the remaining ones are likely to be positively impacted in that order.



Jez San

ANGEL INVESTOR AND THE FOUNDER
OF FUNFAIR



BIO

English game programmer and entrepreneur who founded Argonaut Software as a teenager in the 1980s. He is best known for the 1986 Atari ST game Starglider and helping to design the Super FX chip used in Star Fox for the Super NES.

San received his first computer, a TRS-80, at the age of twelve in 1978 from his father, who had a career in exporting the belongings of immigrants at the time. San first became interested in video game development at a young age after playing a Multi-user dungeon (MUD) in the 1970s.

[linkedin](#)

COMPANY INFO

Our mission at FunFair is an honest and transparent one. Transparency is at the heart of all we do in business and in the working environment. It's how we introduce ourselves to new partners, it's how we talk to our community, and most importantly, it's how we talk to one another.

<https://funfair.io/>

LOCATION

Dublin, Ireland

BUSINESS SECTOR

Food Production

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Ease of use is key. Being able to onboard new customers and inexperienced users without throwing them in at the deep end and scaring them away. Our existing wallets at present only run on certain browsers (like desktop Chrome and not Safari or Edge) on certain devices (mobile support is lacking, especially on mainstream browsers). Hardly aimed at the mass market, which is mainly mobile - on versions of safari & chrome that don't support plugins.

Customers have to create an account on the blockchain, and write down their 24 word seed phrases by hand, and restore them from backups when they lose their access -- these are all daunting tasks for new users -- so we have to find ways of onboarding new and inexperienced users without all the geekery that is present today.

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

And we have to do it in a user-friendly way and hold their hands during the process. And make it easy for them to recover their account when it's lost. And it will be lost.

We can't have people losing their money just because they made a simple mistake that everyone makes all the time. Crypto and blockchain today is punishing. People just say, "oh well," when users lose their private keys. We can't have that be the experience of a new user.

Stablecoins are certainly interesting but still have a way to go before they're sustainable and reliable. I think with maker we're seeing the V1.0 of a tech that will definitely be key for future adoption by the mass market - but it has a long way to go before its ready for that.

In terms of future blockchains, I like DFINITY and Ethereum 2.0 and have high hopes for both of them, for their scalability and decentralisation. In terms of performance, some blockchains like EOS and TRON have achieved significant performance gains by compromising on decentralisation, and there will be some use cases where that's acceptable, although I would still prefer to have our cake and eat it, i.e have the performance of those chains but without the compromises to decentralisation and I think that's what Eth 2.0 and DFINITY will eventually deliver.



Herman Schoenfeld



CO-FOUNDER, CHAIRMAN, CEO OF
THE PASCALCOIN FOUNDATION

BIO

Herman Schoenfeld is Co-Founder, Chairman, and CEO of the PascalCoin Foundation. He is Founder of Sphere 10 Software.

COMPANY INFO

PascalCoin is an instant, zero-fee, infinitely scalable, and decentralized cryptocurrency with advanced privacy and smart contract capabilities.

Enabled by the SafeBox technology to become the world's first blockchain independent of historical operations, PascalCoin possesses unlimited potential.

LOCATION

Australia

BUSINESS SECTOR

Cryptocurrency

[linkedin](#)

<https://www.pascalcoin.org/>

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Pascal blockchain: Pascal Coin provides a general-purpose blockchain technology, its blockchain system can be applied in almost all spheres of life, this includes the health care system, asset trading, gaming, banking, and finance. With the SafeBox technology, it creates a secured storage of data and easy access to data. It also ushers in the idea of an embedded blockchain with its new account seal technology which allows accounts to function as a separate blockchain and also a ledger. With its extremely fast speed of transaction and almost zero transaction fee, it hopes to provide solutions to issues of speed and charge of transaction plaguing the banking and finance system.

Nano vision: Nano vision integrates blockchain technology with Artificial Intelligence and applies them in pursuit of medical innovations and recordkeeping in the health sector. The blockchain technology is used here for data collection while the Artificial Intelligence analyzes the data to enhance medical innovation.

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Bitcoin Cash: Bitcoin Cash is the version of Bitcoin that embraced larger blocks for scaling to global adoption. It inherits all the properties of the original Bitcoin, including the ledger, up and until August 2017 where it forked into Bitcoin Cash (BCH). Since the fork, Bitcoin Cash has added new features such as CashShuffle to enhance privacy and enhanced smart-contract capabilities. Bitcoin Cash is being used by merchants world-wide as an electronic P2P cash-system and is focused on this very important use-case.

Monero: Monero is a decentralized cryptocurrency like Bitcoin Cash except it has a strong focus on privacy, meaning transactions between users are virtually anonymous using RingCT technology. Whilst this improves the fungability of the coin, it does carry a cost in that it's harder to scale and incorporate smart-contracts. Monero is a top-20 cryptocurrency and one of the early privacy coins with established infrastructure, and is likely to continue in this capacity.

Particl: Particl's mission is to empower society by fostering a new decentralized, private and democratic economy supported by its blockchain platform. This new alternative economy allows people to both earn and spend money in a completely trustless fashion as well as use and build decentralized applications that respect their rights to privacy.

Herman Schoenfeld

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it?

Blockchain technology will be adopted when the cost-benefit of trusted intermediaries does not compete with decentralized-consensus systems like blockchain. Whether this occurs because of loss of faith in the intermediaries (resulting in higher trust cost) or simple due to the efficiency and productivity gains of blockchain, adoption will move on this KPI, in my opinion



Hou Sheng Poh

ASSOCIATE AT TOKENOMY



BIO

Poh Hou Sheng graduated from the National University of Singapore with a Bachelor of Social Sciences, with academic experience in organizational psychology and technological disruption. He leads Tokenomy's initiatives on business development, project management, and strategy.

[linkedin](#)

COMPANY INFO

Tokenomy is a value creation and distribution network through blockchain tokens. It is a one-stop tokenization platform that allows individuals or corporations to generate, distribute, and exchange their tokens. Tokenomy also provides a marketplace for other valuable tokens to be listed and traded on the crypto-only exchange.

<https://www.tokenomy.com/>

LOCATION

Singapore

BUSINESS SECTOR

Information Technology and Services

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

At the present moment, we are not short of disruptive ideas and theoretical proof of concepts on blockchain technologies. However, the real test lies in wider industry and user adoption. A concept will remain as a theoretical idea and not an invention unless it is being developed technically. An invention will not be considered as a disruptive innovation unless the project team can bring it to market and successfully drive mass adoption.

And that is the real test. Dreams of disruption, disintermediation, and decentralization will stay as dreams unless these projects can push their concepts into reality and achieve true innovation with market adoption.

We believe that this tipping point towards adoption will be accelerated as speed, cost-savings, convenience, and security match or surpass existing solutions.

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

For example, cryptocurrency as a form of payment, while mostly secure, will not gain mass adoption unless it can reach the speed and convenience of mobile payment applications such as PayPal, Venmo, or Alipay.

State support is also essential. Regulatory clarity in the next few years, as well as the creation of Fintech sandboxes, will be critical in facilitating adoption. Regulatory developments need not be blockchain specific. A blockchain project might want to target data monetization by giving digital token rewards to users who willingly provide their data. However, “surveillance capitalism” (Zuboff, 2019) is competitive, and any blockchain project that is trying to provide “digital dividends” (see Foroohar, 2019) back to the user will face an uphill battle unless the state mandates it with reinforced data policies.

Blockchain visionaries diverge in their ideal “endgame.” On one extreme, one might want state blockchain integration and envision its use for national helicopter airdrops. On the other hand, one might prefer complete, global adoption of Bitcoin and the dissolution of state monetary policy.

There are countless opportunities across multiple sectors such as finance, music, health, sports, but we see Central Bank Digital Currencies (CBDCs) as one of the most exciting opportunities. Central Banks are also the institutions that are highly likely to succeed in pushing for adoption.

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Different Central Banks have differing views on the possibilities (see Chapman & Wilkins, 2019; Kim & Kwon, 2019; Khatri, 2019), and Pakistan Central Bank has expressed interest in launching its digital currency by 2025 (Palmer, 2019). CBDCs will not only facilitate a cashless economy and target financial crime. They will make significant disruptions to the existing banking infrastructure and our debt-based economy (see Bheemaiah, 2017), forcing monetary policy and the roles of commercial banks to be re-examined. If CBDCs become a reality, it will be exciting to see their interaction with other digital tokens, particularly if existing stablecoins and cryptocurrencies can co-exist and grow adoption with CBDCs.

**Anything else you'd like to
say ...**

Blockchain has its fair share of critics, and there is some truth to their points. However, we are not concerned with criticisms that are rooted in existing definitions and boundaries (e.g., cryptocurrencies cannot be money because it is too volatile, it is volatile because it is still in a premature stage).

For technology in its very essence reshapes meaning (see Cooper, 2003). The definition and meaning of storage have changed dramatically, especially with digital data and the need to store something that 'does not physically exist.' The meaning of storing data in closed systems has changed with cloud servers.

Social media, smartphones, and space shuttles are all innovations that changed how we view the world. Blockchain has the potential to redefine how we approach money, and how we define and give meaning to financial transactions. We look forward to the bright future of blockchain and the changes it will inspire in our lives.



Egor Sidelska

DIRECTOR OF MAGNET CAPITAL
AND ZERCURITY



BIO

Egor Sidelska is Private Equity Executive and Origination Manager at Pemba Capital Partners.

He previously served Director roles at Zercurity and Magnet Capital.

[linkedin](#)

COMPANY INFO

Pemba Capital Partners was established in 1998 and is a leading investor in small and mid-sized private businesses in Australia and New Zealand.

Since inception, the investment firm has specialised in partnering with the owners and managers of private businesses to help them accelerate growth.

www.pemba.com.au

LOCATION

Sydney,
Australia

BUSINESS SECTOR

Investment
Management

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

The majority of 'Blockchain' that is currently being used is built on private chains like the DLT technology for the ASX and IBM's Blockchain technology. While these technologies are significantly more efficient than their predecessors, they do little for the digital asset (crypto) market. They build general awareness and bring expertise into the sector, but until we see true decentralisation and permissionless systems being used by consumers or large corporates it's hard to define a win in this area.

On the other hand, Bitcoin has proven to be a material winner for diminishing economies. Let's take Venezuela for example: It's common for someone to buy consumable goods (mainly food) using Bitcoin.

The way it works is the Bitcoin acts as the stable to the internal Bolivar currency, Bob will exchange BTC for bolivars, send the bolivars as quickly as possible so that his exchange rate doesn't diminish in the minutes it takes to complete the transaction, the recipient, Alice will receive the bank transfer (which can only happen with Bolivar, not USD) and then use

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What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

an exchange to change it straight back into Bitcoin. This is a real crisis in the country and the biggest use case for cryptocurrencies currently. This is a simple transaction that can happen thousands of times a day. Venezuela traded **US\$7M in mid-Feb** on one exchange. There is no other choice in Venezuela. Are Zimbabwe, Iran, and Argentina next? Eventually, a competitive advantage for retailers and banks will be recognised.

It should be noted that HSBC is quickly positioning itself as the 'Blockchain' bank. It is already deep into a trial with identitii, a blockchain-based Australian business. More locally Commonwealth Bank has the biggest longstanding blockchain-based team around, since 2015 I believe. The Startup banks have gone a step further and offered crypto integrations, Revolut allows its customers to buy, send, store and even get rewards in Bitcoin.

A tipping point or just one moment in time doesn't exist, it will be an overnight success 20-years in the making. Even with institutional adoption, an ETF and enterprise-grade custodianship, Mum and Dad will still not really understand. For the most part, they probably don't need to, just like Mum and Dad probably don't understand macroeconomics or how core banking systems work.

We will see a significant shift when the barriers to entry for cryptography come down, when losing your private key doesn't mean you lose your life savings or risking your money by leaving it on an exchange (like leaving cash in a bank account).

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Do you have any examples of blockchain technology currently in use? If so, what are they?

Third-party custody will need to improve considerably before it disappears entirely (probably towards the end of our lifetimes).

The initial stages will see mostly new and some existing institutions buy into a decentralised, borderless, permissionless approach. They will start to buy into transparency with smart contracts and educating their customers if it's not on the blockchain, you can't prove it. But alas, we are some distance away from that.

Our children will understand more about computer networks, security, and key management than we will, until then you will not be able to claim adoption. By then the market will be multi-trillion dollar and the hyper-growth investment period will be over.

Opportunity will come in a much shorter time frame once companies are building using existing blockchain technology instead of creating their own and hoping someone else does the same.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Huge question, boring answer, the Financial Services sector is the highest probability to be influenced the most. It's likely we don't know which sector will adopt [it] and what that will look like, there can be many improvements made to energy, insurance, cloud computing, property, etc. but without knowing who is trying to implement this technology appropriately it's hard to guess that far out. I suspect it will take that long to really see a winner outside of finance, however.

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Anything else you'd like to say...

Given that crypto has only been alive for 10 years, a 5-year time frame is a huge amount of development time, if you think about it, its 50% on top of what we have already - that's huge.

Think about all the ICO's, projects, transactions, wealth created, wealth lost, companies built, sold, folded and new people that have come into the sector.

This is a game of education and the one that understands the most wins. As businesses start to see competitive advantage in offering blockchain/ crypto-based solutions the landscape will start to change, look for projects bucking the trend, like Binance coin going up over 150% in a bear market, typically an outlier or just first mover advantage?

Binance is seemingly a boring standard business, they provide a trading exchange.

BUT they use crypto to their advantage by expanding business lines with their own coin, this is a fantastic utility coin use case, expect great things from this business. They've built a \$2Bn coin simply by integrating it into their standard boring company...



David Siegel

FOUNDER AT 20|30

20|30

BIO

David Siegel is Founder at Cutting Through the Noise.

20|30 is a new kind of venture studio.

COMPANY INFO

20|30 is a diversified portfolio of products and services building the future on blockchain. A growing collection of innovations, every project is tied together by a shared ethos – a belief that decentralisation is a powerful force reshaping societies and the organisations within them.

Our mission is to build the decentralised tools and infrastructure that will be mainstream by the year 2030. We acquire promising projects in full and build our own market-driven solutions in-house.

LOCATION

London, UK

BUSINESS SECTOR

Information Technology and Services

[linkedin](#)

www.2030.io

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

It will be different in different verticals. For consumers, it's years away. For clinical trials and supply chain, it's already happening. We'll see typical adoption curves. At the moment it's far too technical, but within a few years, it will be as easy as using a mobile app. That's why we're building the Pillar wallet - to make it so easy your mom can use it.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

There are too many. I spend a lot of time on tokenization, because tokenizing assets will eliminate middlemen. It's very likely that because of blockchain, in ten years there won't be any venture capitalists or even private-equity funds, not to mention hedge funds and mutual funds. Most of those traditional middlemen are threatened by tokenization and trading.



Mary Spio

**CEEK VR CEO, BOARDS: OCULUS
VR FOR GOOD, AMAZON
LAUNCHPAD, SCIENTIFIC
REVIEWER DOD (CDMRP) US DEPT
OF STATE SPEAKER**



BIO

Mary Spio's early professional career started as a Deep Space Engineer working with companies such as Boeing Digital Cinema, Intelsat and Aerospace Corp developing technologies that have changed media and communications. She has provided technical guidance and content solutions for over 200 radio stations, Microsoft XBOX, Tribune News Company, Coca Cola, Toyota and many more. Mary Spio had the rare opportunity to help create the technology that changed the entire movie distribution paradigm working with Lucas Films, 20th Century Fox and other major studios. She pioneered an online video distribution platform that became the de-facto standard for many media companies and brands to distribute their content digitally. As CEO she is now building CEEK VR, the Smart Virtual Currency (VR Token) and Crypto/ Blockchain marketplace. The U.S. Department of State appointed Spio as a Speaker on Innovation and Entrepreneurship on behalf of the United States to speak in various countries including South Africa, China, Mexico, Ukraine, Russia and more.

[linkedin](#)

COMPANY INFO

CEEK is a Virtual Reality streaming platform for live experiences and events. The CEEK streaming token offers digital media asset verification and authentication on the blockchain, with automatic content creator payments via smart contracts. CEEK features content from global icons such as U2, Lady Gaga, Migos and Dwyane Wade. CEEK's clients and partners includes Universal Music, Apple iTunes, T-Mobile and Google. CEEK simulates the communal experience of attending a live concert, being in a classroom, attending a sporting event and other 'money can't buy' exclusive experiences with friends from anywhere at any time.

www.ceed.com

LOCATION

Sacramento, CA -
USA

BUSINESS SECTOR

VR, entertainment

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Blockchain technology needs applications that make it easy for millions of crypto newbies to easily buy and use coins.

Blockchain technology will reach a tipping point when there are many more apps that are

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

building globally with blockchain technology and integrations that make it very easy.

For example, a user can simply use their in-app purchase on Android and iOS to fill up their wallets for voting, all the hard work is done in the back to avoid taking the fun out of the application.

Entertainment — We are integrating blockchain voting into a big award show. In the past the show received 60 million+ votes, so we're very excited about the opportunity to have Ceek tokens in the hands of millions of voters as they select their favorite acts. These are the large-scale projects that will make blockchain technology mainstream.

There's no reason why we can't have the same integrations on American Idol and other shows. Eventually even using it for national elections, given that the ledger is immutable.

Gaming is a natural because of the value that blockchain integration can drive. Games have always had digital currencies and assets. Exchange of these digital assets and value creation for these assets will organically enhance the experience.

If you could universally access V Bucks, have limited edition Fortnite skins that are tracked on the blockchain for their rarity and value, etc. playing games become meaningful.

With the advent of the various professional eSports teams, it's becoming inevitable that gamers will continue to battle across the globe with the cream of the crop eventually becoming the "Pro" teams, and blockchain technology can enable this.



Bjarke Klinge Staun

PRINCIPAL AT CREANDUM

CREANDUM

BIO

Bjarke is a Principal at Creandum, a leading European early-stage venture capital firm with a portfolio that includes Spotify, iZettle, and Vivino. After starting his career at Goldman Sachs, Bjarke co-founded Alipes in 2008. Alipes is a technology company that never left stealth, as it became profitable very fast, has grown organically and has a very specialized product.

[linkedin](#)

COMPANY INFO

We are a venture capital advisory firm powering innovation from Stockholm, San Francisco, and Berlin.

www.creandum.com

LOCATION

Stockholm, Sweden

BUSINESS SECTOR

Venture Capital & Private Equity

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Speculation in the price of crypto money laundering and other illicit activities. Getting funds out of countries with currency controls, e.g. Venezuela

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Use cases where the blockchain will be a 10x improvement over a normal database, coupled with good enough performance to offer a nice UX

What is the most exciting blockchain technology project you have come across? Why do you like this project?

Argent.xyz (a Creandum portfolio company) provides banking infrastructure for the distributed world. If any other blockchain use case starts gaining traction then the core infrastructure that Argent is building will be needed.

Bjarke Klinge Staun

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Data validation across industries (blockchain can let me prove that the data I show you is legitimate) proof of ownership across asset classes (stocks, real estate, etc.) primarily in emerging markets.



Daniel Takriti

CEO OF QUBITICA



BIO

Daniel Takriti is the CEO at Qubitica.

Daniel Takriti has served as Director at Art.com

[linkedin](#)

COMPANY INFO

Since the launch of QUBITICA, we have built a strong community of developers and investors from over 20 nations. Not only has this community evolved the infrastructure, it has also demonstrated the concept's effectiveness in many projects. These days QUBITICA is a community of blockchain and AI experts developing and investing in products of the future.

www.qubitica.net

LOCATION

Munich, Germany

BUSINESS SECTOR

Information Technology and Services

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

We use our ERC-20 token "QBIT" for managing our members, give them access to voting and asking for tenders. Of course, there is also Crypto Payment involved. Together with our partner Datarella.com we have supported a product that is an IRIS scanner to identify people that stores automatically involved personal data on a blockchain, so all data cannot be manipulated and is visible in any country the person is traveling. These are only some examples.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

We are very close to this tipping point. We only need secure preinstalled crypto wallets on mobile devices that can store BTC.

Daniel Takriti

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

The important projects do all belong to crypto payment and helps to make transactions of BTC faster, like the lightning network.

Which industries are most likely to put blockchain technology in use in the medium term?

Of course payment, especially in the developing countries and transparent voting, also in these countries.

One reason that development is slow is that products are most useful in unattractive markets, right now. We need existing products where they have a use, and later we can build on it.

Blockchain makes no sense in very developed and secure environments. Of course in banking where everybody needs trust, but you cannot convince people when they are not hungry. I don't see a new revolution beside payment and voting systems (like our decentralized enterprise).

Anything else you'd like to say ...

People have to see that crypto payment is currently the best use case and we must concentrate on bringing out secure and useful use cases. It's boring to say that there are no new fascinating use cases or technologies, as there are some, but the blockchain community has to do their homework first.



Gilbert Verdian

CEO AND FOUNDER AT THE QUANT NETWORK



BIO

Gilbert is CEO of Quant Network. Gilbert has completed a Bachelor of Business degree majoring in E-Business at the University of Technology, Sydney (UTS) and the Master of Business Administration (MBA) degree majoring in Strategic Management also at UTS.

COMPANY INFO

Quant Network is a technology provider enabling trusted digital interaction, helping create a secure digital future to the benefit of enterprises, regulators, governments, and individuals. Recognised for having solved interoperability through the creation of the world's first blockchain operating system Overledger, Quant Network is leading the way for innovation and blockchain adoption across enterprise. Headquartered in London, UK, Quant Network is committed to building an internet people can trust.

LOCATION

London

BUSINESS SECTOR

Internet

[linkedin](#)

www.quant.network

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

The adoption of blockchain will come when end-users don't realize that the technology they use is operating on the blockchain. This level of adoption will happen silently through organizations as blockchain becomes a ubiquitous tool for IT departments to deliver specific use-cases.

The blockchain is currently restrictive from a business point of view as it locks you into one evolutionary path since underlying technology in the DLT and blockchain space is still being invented. The tipping point will be when interoperability is rolled out and the underlying infrastructure for adoption can be put into place, and many projects are already tackling this issue.

Gilbert Verdian

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

An exciting project we have seen in the last few months is Ocean Protocol, their solution gives the ability to do blockchain-based AI data analysis of private data in situ.

An exciting project we have seen in the last few months is Ocean Protocol, their solution gives the ability to do blockchain-based AI data analysis of private data in situ.

They were involved in a small cancer research project where their researcher had access to small numbers of MRI scans which in turn led them to increase the effectiveness of automated cancer recognition rates. As some of us have worked with the NHS on their MRI imaging solutions we know that any way to improve access to this data, with the appropriate security in place to provide trust, could see automated cancer diagnosis make substantial advances.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

The initial largest opportunities for blockchain are in the field of Finance, although Supply Chain and the movement of trade across borders will also see significant uptake of the technologies. In the next 1-2 years, projects that are currently in the build phase will start to go live, leading to a plethora of networks that will require interoperability solutions to communicate.

We suspect that in the long term we will see blockchain used more and more to drive government efficiencies as a number of areas are already being investigated such as land registry and the automation of conveyancing processes,

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**Anything else you'd like to
say ...**

although adoption of any solution will need to be staged to manage delivery risks as movement from legacy systems to blockchains as a one-step process would be too complex.

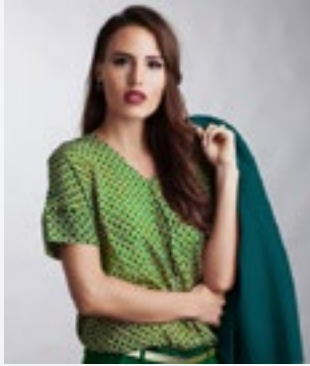
Tools that de-risk these migrations and provide interop between the old and the new will be attractive to organizations looking to make this transformation.

The key to the success of blockchain will be the point where people are using blockchain without knowing how blockchain works.

There will be a minimal level of understanding and in-built trust required, but the level of understanding on average won't need to be very deep to achieve ubiquity.

As with all technologies, standardization of blockchain technology will be the biggest barrier in the near future. Currently, we have a few hundred solutions each tackling individual use cases, whilst this is to be applauded, in our view data and systems don't exist on an island.

Whether it involves sharing of tokenized ownership of goods or proof of insurance, any data being processed will need to be interoperable across different DLT technologies in a secure and privacy-assured fashion to ensure the expected levels of trust in the new ecosystem.



Jessica VerSteeg

CEO AT PARAGON



BIO

Jessica VerSteeg has enjoyed a successful career as a fashion and print model for nearly a decade. During her time as a model she also became Miss Iowa US 2014, and placed in the top 10 at the Miss US pageant. After losing someone close to her due to an accidental overdose of painkillers she decided to dedicate herself to changing the perception of alternative pain killers like cannabis. She then founded AuBox, an upscale medical marijuana delivery service.

Through the AuBox initiative she learned the laws and regulations from state to state, and county to county, are a complex web, causing the cannabis industry to be fragmented. To solve this issue, Jessica joined with a team of seasoned entrepreneurs and technologists to help bring back the trust and respect the cannabis industry deserves, with the creation of PARAGON.

[linkedin](#)

COMPANY INFO

Paragon is building a vertically integrated blockchain software solution for the agricultural, healthcare, and retail sectors.

Our goals are to create a functional ecosystem to tackle the problems faced by cannabis businesses, to legitimize the industry and to provide transparency and regulatory solutions.

LOCATION

United States

BUSINESS SECTOR

Information Technology and Services

www.paragoncoin.com

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

A lot of people are already using Bitcoin in their day-to-day life and that number constantly grows. Bitcoin is the first use-case of the blockchain technology, it took 10 years for Bitcoin to get to where it is now. It was all open-source and achievements come from the efforts of the community. With the more sophisticated blockchain use-cases that are being developed, I think things will move quicker, institutions are now coming in, and we will see a lot more funding in this space.

Jessica VerSteeg

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

I believe in ten years from now, blockchain will reshape many things in our lives and become the new standard for freedom, security, transparency, and compliance in many different areas of our lives.

My bets are still on Ethereum. Yes, there are some beautiful projects out there that claim to be faster, cheaper, easier to scale, etc., but I've been burned while experimenting with some of them that looked super promising, but are too raw still to actually build commercial products on top of them.

Ethereum actually works and it's a huge infrastructure that supports many existing DApps, ICOs, stablecoins, and even Paragon. There are many exciting projects out there, but compared to Ethereum, they're all still in their early stages, so we're sticking with Ethereum.

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

In the next 5 years, I expect all big players in healthcare, agricultural, supply chain, and energy sectors to be implementing blockchain technology in their day to day operations.

Jessica VerSteeg

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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Anything else you'd like to say ...

I think it's important to remember to draw analogies with the early Internet. In the early days of the Internet people were asking the same questions they're asking now in regards to blockchain. With the only difference – things are happening much faster now.

Blockchain is definitely a revolutionary technology that will affect us in many ways that we don't even know yet (much like the Internet did) and it's better to be prepared.

To anyone just learning about blockchain, I would say the best place to start is by reading Satoshi's Bitcoin whitepaper, it's one of the greatest documents for the industry and surprisingly it is short and easy to read.



Radboud Vlaar

CO-FOUNDER AND PARTNER AT
FINCH CAPITAL



BIO

Radboud is a co-founder and Partner at Orange Growth Capital, now Finch Capital, which is a Financial Technology Venture Capital Firm founded in 2013. Prior to founding Orange Growth Capital, Radboud was a partner at McKinsey & Company, focused on Global Digital Financial Services and PE/M&A for Clients as well as McKinsey (e.g. Finalta Acquisition). Prior to McKinsey Radboud worked at TPG. Radboud Co-founded 3 companies and has 4 masters from the University of Groningen.

[linkedin](#)

COMPANY INFO

We are an early stage venture capital firm focusing on Europe and on South East Asia.

We are thematic investors focusing on technology-enabled innovation bringing about the transformation of the financial services sector.

LOCATION

Amsterdam, MA

BUSINESS SECTOR

Venture Capital &
Private Equity

www.finchcapital.com

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Real Estate tokenisation for both direct investment, as well as real estate fund management. The company is called Brickblock.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I think Blockchain is unlikely to be used for mass consumer products, more for B2B solutions. We see the first projects getting real traction and expect mass adoption of these solutions in 2020/2021 to take place, especially in real estate and supply chain finance.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

In the real estate where it radically reduces cost and helps fund managers to tap into new client segments. I like it because it is simple and has an immediate big impact.



Kain Warwick

FOUNDER AT SYNTHETIX, CEO
OF BLUESHYFT

blueshyft→

BIO

Kain Warwick is the Co-Founder and CEO at blueshyft.

COMPANY INFO

blueshyft is an Australian based technology provider, allowing customers to make over the counter payments for a range of online services. We provide online businesses access to a national retail network of 1250+ stores around Australia via a cutting edge iOS platform. The blueshyft point of sale app runs on an easy to use iPad & is installed in all blueshyft retail locations.

LOCATION

Sydney, Australia

BUSINESS SECTOR

Information Technology
and Services

[linkedin](#)

www.blueshyft.com.au

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

The decentralised finance (DeFi) ecosystem on the Ethereum blockchain is growing in development and adoption every week. There's a whole host of projects building out new tech to ensure finance is open and accessible for everyone. This is a crucial use-case that's actually gathering users and momentum, and a rare occurrence in this space in which the hype may not yet have caught up to the technology.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

There are many different pieces that still need to fit together for wider use, and these pieces need to add up in a way that ensures the tech and the products it enables are providing net utility to the users over existing solutions.

Until the products and services that blockchain technology enables are providing an overall better experience for users, wide adoption will elude us.

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

We're still incredibly early in blockchains' lifespan, so even a 5-year timeframe is probably insufficient for most of the areas it can disrupt.

But a major use-case with the potential for medium-term utility is remittance, as there are hundreds of millions of people around the world who remit money around the world.

To be able to transfer value globally without having to pay the high fees they pay today will change a lot of people's lives for the better.



David Waslen

CEO OF RUBLIX DEVELOPMENT

Rublix

BIO

David is the Co-Founder and CEO of Rublix Development, a software development company focused on FinTech. He is an experienced executive with a demonstrated history of successfully managing and operating private companies in various industries. Skilled in corporate finance, venture capital, private equity, entrepreneurship and management. Graduate from London Business School and Dartmouth College.

[linkedin](#)

COMPANY INFO

Rublix Development is a software development company building the next generation of FinTech products by utilizing blockchain technology and reliable market data. From trading tools to tokenized applications, Rublix is creating a software ecosystem focused on enhancing trading performance and efficiencies. Rublix's flagship product HedgeTrade bridges the knowledge gap between novice and experienced traders by providing transparent trading predictions to those who seek to learn how to trade successfully.

www.rublix.com

LOCATION

Singapore, SG

BUSINESS SECTOR

Internet

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

To achieve mainstream adoption, there really needs to be a 3-pronged approach: user experience, education, and regulation.

Nailing the user experience is definitely key to tipping the scale. We should be speaking the language of everyday people, verbally and visually, so that any non-technical person can understand what blockchain technology is, how to use it, and how it will benefit them.

Secondly, to help achieve the engaged user experience, we want to be constantly focused on creating plenty of instructional content, for instance, how to keep your digital assets safe, what are the risks, and how to hedge those risks. Projects like Lisk, HedgeTrade, and Blockgeeks are doing a great job of this already.

David Waslen

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Lastly, the regulatory atmosphere needs more clarity. We have every region trying to figure out their own way to regulate cryptocurrencies and frankly, not a lot of progress has been made. Leadership in self-regulation may be the key here.

Alternatively, more industry players could step up to work with regulators in helping them to understand the ramifications of decentralization and the benefits it facilitates.

I think opportunities that support the general population's desire for safe and private financial services on their device will grow exponentially over the next five years or so.

We should see mobile payment solutions and predictions platforms like HedgeTrade and Augur start to really pick up because personal finance is heading that direction. People want to have more control over their funds.

So I think blockchain-based, P2P financial services including social trading platforms, lending services, and payment processing all stand to see massive growth.

We are already seeing growth in the blockchain industry with banks and other large enterprises that handle a lot of transactions, such as online marketplaces and social media giants with massive user bases.

David Waslen

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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Crypto exchanges, even with all the stories of hacks and shady dealings, are still growing at a rapid pace. I expect they'll continue to proliferate with those exchanges that are able to provide the best sense of security and user experience coming out on top through consolidation.

At some point, people will have the knowledge level and the necessary tools to manage their finances and trade cryptocurrencies on their own.

It's only a matter of time because when trading on peer to peer platforms as opposed to traditional enterprise systems with uncertain and costly account managers, the security is increased, financial privacy is enabled, and there will be better cost savings and control. Once the masses understand this is possible, they are going to want it.



Alex Wearn

CEO AT AURORA (IDEX)

AURORA

BIO

Alex Wearn is Co-founder/CEO of Aurora Labs, the creators of IDEX, the #1 decentralized application on the Ethereum network.

[linkedin](#)

COMPANY INFO

Aurora provides an advanced financial network through Aurora's distributed exchange, IDEX, and own stable currency, the boreal. Boreals are backed by a combination of debt and retailer endorsement, starting with IDEX, and are available to customers via loans based on their digital economic reputation.

<https://auroradao.com/>

LOCATION

San Francisco,
Panama

BUSINESS SECTOR

Financial Services

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

There are multiple things that need to happen.

First, these systems need to scale better so that it isn't so costly to use a blockchain database. For the time being blockchain transactions really only makes sense for moving large sums of money/assets.

Additionally, the process of accessing and using the network, in particular, private key management, needs to be radically simpler. It's difficult to convince people to entrust a large portion of their wealth to these systems when a simple mistake can cause you to lose it all.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

I still think the most interesting thing in crypto is Bitcoin, simply because of the implications if it is successful. Replacing government issued fiat currency with a disinflationary, decentralized, digitally native currency would have a ripple effect throughout the entire economy.

Alex Wearn

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

Q

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A

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

I think it's more likely that certain industries, such as finance and supply chain, will incorporate some sort of blockchain into their operations than it is that Bitcoin will become the world reserve currency. But the former are more about increased efficiency and reduced operational costs, while the implications of Bitcoin's success are more revolutionary.

Finance is the only industry where I feel extremely confident that blockchain will play a significant role. At the moment all of the world's assets are fragmented into different systems, and there is an enormous cost to keeping all of them updated and in synch. Interoperability of financial assets represents a huge opportunity and the companies that figure it out will create a massive amount of value.

Anything else you'd like to say ...

This industry is still just getting started. There are so many foundational tech developments that still need to happen before the products are ready for mainstream adoption. However, once these issues are addressed, we'll see a rapid expansion and one of the greatest value creation opportunities of our lifetime.



Dan Weinberger

CO-FOUNDER AND CEO OF
MORPHEUS.NETWORK



BIO

Weinberger is Co-Founder & CEO of Morpheus Network with 15+ Years Experience in Global Trade. He is proven in establishing beneficial and lucrative professional relationships with customs and banking officials. He has enabled successful acquisitions with over 10,000 individual buyers and sellers.

[linkedin](#)

COMPANY INFO

The Morpheus Network was designed in consultation with some of the world's largest shipping, customs & banking firms to create a full-service, global, automated, supply chain platform with an integrated cryptocurrency payment system utilizing blockchain technology.

<https://morpheus.network/>

LOCATION

Taiwan

BUSINESS SECTOR

Telecommunications

Q & A

Distributed ledger technology (DLT) is one of the most promising aspects of blockchain technology. How do you see it impacting the future of the industry, generally?

Distributed ledger technology (DLT) has the same transformative power as the internet had in the early 1990s. Just as our daily lives have changed beyond recognition thanks to cloud, mobile and social, the supply chains that connect business processes will be revolutionized through automation. This technology offers a unique way of storing data, so people can trust it, ensuring protection from data leaks and hacks and is used to connect businesses and drive decisions.

DLTs and Blockchain are very much on the forefront of the next wave of innovation and adoption is going to happen faster than before. For example, it is almost 50 years since Dr. Ted Codd, IBM research lead, produced a white paper on Relational Databases (RDBMS). This gave us DB2, Oracle and SQLServer. Codd did it again launching Essbase and the OLAP revolution in a much shorter time span.

Dan Weinberger

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

Q

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What will the future of supply chains look like once they've incorporated blockchain technology?

We recently surveyed more than 500 leading supply chain executives at the 12th edition of the Logistics Summit held in Mexico City. In a keynote from Alexandre Stachtchenko and Dan Weinberger, 84% of the executives are integrating or planning to integrate supply chain solutions using emerging technology (Blockchain, IOT, AI) for automating workflows.

A lot leaner! The biggest area of opportunity to improve logistics processes is to focus on activities where there is human intervention. There are too many manual processes that add little or no value. A good example is the Manifest, a 200-year old document still required for ocean-going shipments. Technology will improve processes, not by displacing people, but by empowering them to create added value in real time.

Globalization has driven trade growth 3.5 times since the 1980s. However, this has been to the benefit of large corporations who have the staff and resources for global trade compliance. The semiannual UN/CEFACT conference is trying to simplify trade rules for all participants and highlighting the use of emerging technologies such as blockchain and IoT in supply chain.



Matthias Weissl

CEO OF VERUM

VerumCapital

BIO

Matthias Weissl is CEO and Co-Founder of Verum Capital, a leading Swiss blockchain corporate finance boutique in the heart of Zurich. Verum Capital advises global financial institutions on blockchain matters, is a pioneer in the execution of digital fundraising (security token offerings, etc.) and is co-founder of the Berlin School of Sustainable Futures.

[linkedin](#)

COMPANY INFO

Verum Capital is among the leading providers of blockchain advisory services to established institutions and shape the future of finance with a team of experienced professionals, a quality-driven approach, and a trusted partner network.

<https://verum.capital/>

LOCATION

Zurich, Switzerland

BUSINESS SECTOR

Investment Banking

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

One of the first use cases of blockchain technology was cryptocurrencies. However, due to the highly volatile nature of it, traditional companies have been hesitant to adopt it.

Now in 2019, several financial institutions are coming out with their own cryptocurrencies that are pegged to a fiat currency, thus making it less volatile. It is believed that it will help the further adoption of blockchain technology in the enterprise sector.

One of the most recent announcements has been the announcement of the JP Morgan Stablecoin. We at Verum Capital also are working on the development of a Stablecoin for a bank. What is even more interesting is that there is even an interest from non-financial players to adopt a Stablecoin for their own cross border transactions.

Matthias Weissl

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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Another use case, that emerged with the introduction of Ethereum, has been Initial Coin Offerings (ICOs). There as well some development has happened. In the recent month growth of Security Token Offerings (STOs) has outpaced those of ICOs.

This is (because) investors are more educated, there is a higher legal clarity around the topic and there are appearing regulated Crypto Exchanges that allow trading of tokens that represent security. One of the latest developments in Switzerland has been by SIX Exchange. SIX has plans to launch a Swiss Digital Exchange for trading security tokens starting from 2020.

And finally, we see blockchain being used in supply chain management. Walmart is already working with IBM to implement blockchain as part of new food safety requirements for its suppliers. The aim is to track food from farm to store in near real-time using blockchain's distributed ledger system.

**Anything else you'd like to
say ...**

The usefulness of blockchain technology is uncharted territory, so expect the unexpected.



Julian-André Winter

HEAD OF ASSET MANAGEMENT AT
THE NAGA GROUP



BIO

Julian is an experienced financial professional with several years of experience working in Capital Markets and Consulting. Prior to leading NAGA's Asset Management team he worked at Accenture where he successfully conceptualized and developed Deutsche Bank's Robo Advisor "Robin". Earlier than that he worked as Electronic Trader for Hamburg-based investment bank Berenberg. Julian graduated from Maastricht University and Nordakademie, University of Applied Sciences.

[linkedin](#)

COMPANY INFO

NAGA is one of the leading social investing platforms in the world serving clients in Europe, Asia and Africa. NAGA offers millennials full scale digital financial services from banking to investing in crypto, stocks, forex, commodities and a total of +850 assets. NAGA is also the only investing platform in the world where people can invest in gaming-items using fiat money, their cryptocurrencies or the NAGA Coin.

www.naga.com

LOCATION

Hamburg, Germany

BUSINESS SECTOR

Financial Services

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

We believe that regulation is the first key for establishing blockchain technology as it will provide the lacking level of trust. As soon as regulators worldwide will provide a trusted basement, it will only be a matter of speed and usability.

The second key will be stability. Comprehensive, fast and stable solutions will win the race. If technology is not stable, people and companies will not use it. If your technology is too slow, people will go to another provider.

Julian-André Winter

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Also, tokenized assets will most likely be in favor of financial regulators as it can increase investor protection and will, therefore, be supported by local authorities.

We believe in tokenized assets for real estate, banking and financial transactions as it can reduce costs and give people easier access. We also think that so-called challenger banks will most likely be the first to use tokenized assets.

Anything else you'd like to say ...

We believe blockchain is not a hype anymore but here to stay.



Han (Isaiah) Yoon

CEO AT LUNAR DIGITAL ASSETS



BIO

Han's fascination with technology and insatiable desire to explore started at a young age. He began building websites at the age of 11 on Homestead and Geocities, then moved on to make hacks for Starcraft, and eventually moved on to building webapps and communities. Han's first taste of entrepreneurial success came at age 15 when he sold his Microsoft Zune community of over 80K members to CrowdGather Inc., the world's largest community acquisition firm at the time. Having witnessed the birth and incredible growth of Web 2.0, Han couldn't be more excited to be at the forefront of Web 3.0's proliferation.

[linkedin](#)

COMPANY INFO

LDA prides ourselves on our big ambitions to become a frontrunner when it comes to all-things crypto. We have doubled down on the blockchain industry and are true believers in its future.

<https://lunardigitalassets.com/>

LOCATION

West Hollywood, CA

BUSINESS SECTOR

Information Technology and Services

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

There are several scenarios, in my opinion--some more extreme than others.

Scenario A: The world is hit with a very bad recession and as the confidence in fiat is shaky, people will diversify into cryptocurrencies (case study: Venezuela).

Scenario B: All it takes is one massively popular DApp (I think this will come in the form of a game), and the user base will begin to grow exponentially.

Scenario C: The user experience of using DApps become so smooth for the end-user that they do not even know that they're using a blockchain-powered application.

Han (Isaiah) Yoon

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

Q

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Anything else you'd like to say ...

P.S. A lot of people are actually using it in day-to-day life ;)

It's a bit hard to speculate at this point to be honest, there is just so many projects and ideas being worked on with billions of dollars flowing into this industry.

However, I believe that the gaming industry will be at the forefront of gaining mass adoption. The user base of gamers and the user base of cryptocurrency users are very well aligned, and the concept of nonfungible tokens (collectible items) would be very attractive to gamers.

Let's not forget, that the first digital economies started in games, sometimes with the ability to actually convert their items or digital game tokens into fiat currency. So for gamers, the concept of digital currencies and economies are not new. In fact, they go back decades.

All in all, I believe that the 2018 bear market has been good for the blockchain industry. It has weeded out many of those that were attempting to abuse this industry still in its infancy for a get rich quick scheme. Those that are remaining and even striving in this market, in my opinion, are the ones that we need to recognize and thank for continuing their fight in the decentralization movement and ultimately trying to create a more level economic playing field.



Jackson Zeng

CHIEF OPERATING OFFICER, CALEB AND BROWN



BIO

Jackson Zeng is the founder of Bit by Bit Capital, one of Australia's first private cryptocurrency trust and has been investing in the space since 2013. Bit by Bit Capital is now closed for investors and is looking for seed-level projects to support. As COO of Caleb and Brown, Jackson leads the operation of Australia's largest retail cryptocurrency brokerage, offering unparalleled customer support with a personal broker available on-call for every client.

[linkedin](#)

COMPANY INFO

Caleb and Brown is an award-winning digital currency brokerage registered with AUSTRAC. Founded in 2016 with a vision to become the conduit between cryptocurrency and the financial services industry. Caleb & Brown gives clients a sensible means to legally and safely engage in the cryptocurrency market with an experienced brokerage team providing an unparalleled service for both new investors and seasoned traders.

<https://calebandbrown.com/>

LOCATION

Melbourne, Australia

BUSINESS SECTOR

Brokerage, Financial

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

Much of the rhetoric around real-life use case scenarios has been centered around developed world applications and situations. However, the real tipping point may be the network effect resulting from developing world adoption and bottom-up demonstration of use-cases.

We are often too focused on use cases to disrupt existing solutions that already serve the populace in the developed world well. However, I see developing world populations that don't have these existing solutions, be that access to banking, finance or others, are increasingly adopting blockchain-based solutions as the primary solution.

For much of the developing world, their concerns extend far beyond things like speed and user interface. Having access to an asset that protects their family from hyperinflation and corrupt seizure is something that was never truly available until Bitcoin.

Q

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What is the most exciting blockchain technology project you have come across? Why do you like this project?

And as cryptocurrency gets adopted as a base asset, services and economies will be built around it, in the same way the Ethereum network attracted thousands of developers to build open software on top of the network.

When cryptocurrency is treated like money, that will be the moment we see the pure network effect of population sizes both testing as well as demonstrating the power of blockchain technology in revolutionising the way our current mechanisms operate.

Described as the enterprise-grade public network for decentralized applications, Hedera Hashgraph is shaping up to be the most promising distributed ledger technology I've come across at this point in time. In terms of pure performance, it achieves excellence in speed, security, fairness, and stability.

One of the common challenges faced by blockchain start-ups is the acquisition of a user-base or large corporate clients. Hedera Hashgraph is unique in this sense in that they have decided to split the governance of the network into a council is composed of 39 entities, 5 of which announced so far are all multi-billion dollar revenue businesses.

Thus far, they seem to be leading the pack in terms of open DLT, gathering names behind them that we're only really seeing in closed permissioned blockchains.

Q

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What do you think are the biggest opportunities for blockchain technology in the next 5 years?

In terms of pure size, the biggest opportunities would certainly lie within the banking sector. That industry is going to transform this decade in a big way, and along with it, the registration of assets will migrate almost entirely onto the blockchain. To prove a point, here's a list of a few banks working blockchain-based solutions for either payments, loans, digital certificates (asset registration), or other financial products. Most of these will be permissioned blockchains.

- Goldman Sachs
- ING Group
- Morgan Stanley
- Bank of China
- Wells Fargo
- Bank of America
- Agricultural Bank of China
- JPMorgan Chase
- China Construction Bank
- ICBC

However if size is to be measured in terms of impact on people, I think the effect of Bitcoin on hyper-inflating economies will be the most meaningful.

Which industries are most likely to put blockchain technology in use in the medium term?

The adoption of technology as money is not an easily cultural change to overcome. Certain industries have more achievable projects in the short term, such as share-economy applications, supply chain management, insurance, medical records.

As an example, medical records, while contentious due to privacy concerns may see good uptake of Blockchain technology.

Jackson Zeng

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

Q

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With many countries already moving to Electronic Medical records, the need for digitisation of health information to allow for greater sharing of data across health providers is apparent. However, current ledger systems don't allow for international providers to access information as well as not equipping individuals with full sovereignty over their data. Blockchain-based systems could allow for privacy via encryption of data, individuals to have full control over sharing permissions and without being encumbered by security concerns that may plague traditional databases.

**Anything else you'd like to
say ...**

While my portfolio frequently changes, I currently only own Bitcoin and Ethereum. I was a pre-ICO investor in Celsius Network (CEL), but am no longer an owner of CEL.



Andrey Zhulin

CEO AND FOUNDER OF INSOLAR



BIO

Andrey co-founded Insolar in 2018. He is a tech entrepreneur with a demonstrated history of building successful companies. Before launching Insolar, he worked in venture capital and investment banking at Goldman Sachs. Andrey holds a PgD in Quantitative Finance from University of London, and a Master's degree in Science in Engineering (honors) from the Bauman Moscow State Technical University.

[linkedin](#)

COMPANY INFO

Insolar is building an open source enterprise-grade blockchain platform to enable seamless interactions between companies and unlock new growth opportunities powered by distributed trust. It creates cost efficiencies and new revenue streams and powers transformative business models.

<https://insolar.io/>

LOCATION

New York, USA

BUSINESS SECTOR

Blockchain, technology, enterprise, business, and networks

Q & A

What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

The advantages of blockchain tech can add value across a variety of industries and use cases.

Primary sectors that will benefit include retail and manufacturing, automotive, insurance, healthcare, energy, and public sector applications requiring immutable records, such as registration with the authorities, voting, and taxation.

Some of the most impactful opportunities include supply chain variations and the supply chain of information - especially regarding key areas that involve customer safety, product quality, and company reputations. We are talking about track and trace for food, pharmaceuticals, and premium class branded products, where you do not want to buy fakes for full price. In these areas, it is essential to guarantee quality and authenticity.

Q

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Complex organizational systems like airport and train traffic control will benefit from using blockchain and complementary technologies. So will product maintenance applications.

Fintech is increasingly using blockchain for payment solutions. DLT will revolutionize identity management and KYC, and provide protection against identity theft.

Insurance will profit from enterprise-grade blockchain - maintaining customer profiles, identity, contracts, and product life-cycles all play a role here. Healthcare will gain - patients' medical records can be made available to doctors without gaps. Clinical trials and the development of medicine call for DLT because they require transparency, traceability of consent, and data quality and reliability. Insolar's technologies can all be applied here.



David Zimbeck

FORMER DEVELOPER AT BITBAY,
CEO OF DAVTONIA



BIO

David Zimbeck, lead developer for BitBay, is unlike most people you will ever meet. His resilient work ethic, diverse project experience, and deep knowledge of cryptography have led to the creation of BitHalo, the world's first unbreakable smart contracting system. These decentralized contracts are the fundamental backbone of BitBay. Born in Ohio and having lived all over the world, he has acquired the vast perspective needed to create truly disruptive software.

[linkedin](#)

COMPANY INFO

BitBay was founded in 2014 and later taken over by the community. It now comprises of David Zimbeck and an energetic team of talented people from around the world.

<https://bitbay.market/>

LOCATION

Los Angeles, CA

BUSINESS SECTOR

Decentralized
marketplace

Q & A

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

These things depend on sustained demand. First of all, because those who invest in blockchain tend to stay in the space (the casino is never empty), it should continue to grow.

Additionally, because it's not an inflationary asset like the US dollar if the brand loyalty stays to Bitcoin and well-known derivatives then it should be expected to grow enormously as the spending power of the dollar continues to decline. Also in many countries with hyper-inflation blockchain will become the only option for survival.

However, the biggest factor will be if the real estate industry can start notarizing things on the chain for fast liquidity and potentially a secondary mortgage market on the chain driven by the consumers themselves. Depending on how this is implemented, it can be a 500 trillion dollar industry.

David Zimbeck

ON BLOCKCHAIN TECHNOLOGY USE NOW AND INTO THE FUTURE

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

If blockchain replaces the stock market, then this as well can be a multi-trillion dollar industry. It's possible for many financial assets to gravitate towards this technology because of the superior ownership properties of private and public key cryptography and also because of the programmable nature of it.

Ironically, the same things that blockchain was a natural defense against (governmental industries) are attempting to claim that the SEC will have to set a series of guidelines for the technology itself.

Even though it is decentralized and they don't really have any control over it, the perception people have is important for adoption. Regardless they are interested in seeing security tokens and when those are allowed, it will completely boom way beyond what we have seen previously. This is because dividend-paying assets will be officially recognized and people don't have to issue those types of things in different countries with less spending power or hiding in the shadows anymore. This also builds trust that the industry will stay around and thus massively bolsters adoption.

The biggest opportunity short term is in securities. Once a blockchain is able to pay dividends without concern about backlash from SEC or other similar agencies then Pandora's box will be opened. No longer will these assets just be about moving coins on a ledger, but instead, they could represent a percentage of profits from a string of hotels or airports or lithium plant or coal plant or telecom company.

Q

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The fact that people can get paid their residual income in a way that is completely transparent and having accounts receivable publicly known which in turn can dramatically reduce the amount of fraud can absolutely revolutionize big business and at the very minimum could cause Bitcoin to skyrocket. There is an immediate use case for this.

Of course, in a perfect world, we would see industries use unbreakable contracts however realistically it will take time for citizens to understand what blockchain can offer them. In the short term, it is the financial districts who understand these assets as they see how it emulates their industry so well especially with the central exchanges and the trading that takes place on a daily basis. It's this speculative nature that the industry finds hard to shake yet that will also bring with it all of the major financial groups of the world to capitalize on its advantages.

Beyond five years things like automated escrows, notary on the chain using hashes, and real estate can start to enter the market as the obvious opportunity to own assets and commodities using digital signatures, automation of document signing using a person's digital signature, verifying identity similar to social security and then using that to purchase land and real estate will be something that in the long term very well may come to be. When that happens it has the potential to be an even bigger industry considering that the majority of the world's value is in real estate.



John Zwick

FOUNDER AT EXAGON FUND



BIO

John Zwick is CEO and Founder of Exagon, an alternative asset manager employing quantitative and technical analysis to generate returns through a mixed strategy across uncorrelated asset classes. He is experienced Founder with a demonstrated history of working in the investment management industry. Skilled in Analytical Skills, Entrepreneurship, Venture Capital, Management, and Networking. Strong business development professional with a Bachelor of Arts (BA) focused in Economics from University of Chicago.

[linkedin](#)

COMPANY INFO

Exagon is an alternative asset manager focused on generating returns with quantitative strategies across uncorrelated asset classes including cryptoassets.

LOCATION

New York

BUSINESS SECTOR

Investment
Management

<https://exagonfund.com/>

Q & A

Do you have any examples of blockchain technology currently in use? If so, what are they?

Aside from programmable money, blockchain is also powering efficiency across industries. Major retailers and food vendors are beginning to implement the technology to track the source of goods.

What do you think it will take for blockchain technology to hit a tipping point where people are actually using it in day-to-day life?

I think adoption will be gradual but consistent. People tend to overestimate change in the short term and underestimate the long term.

What is the most exciting blockchain technology project you have come across? Why do you like this project?

I still think the most exciting blockchain technology is Bitcoin. Scarce electronic cash is an incredible innovation.

John Zwich

ON BLOCKCHAIN TECHNOLOGY USE
NOW AND INTO THE FUTURE

Q

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What do you think are the biggest opportunities for blockchain technology in the next 5 years? Which industries are most likely to put blockchain technology in use in the medium term?

Beyond monetary utility, I think programmable securities and immutable record keeping are the biggest opportunities for blockchain technology.

Regulation

Though regulation has long been a contentious issue in the blockchain community (with some advocates seeing regulation as the antithesis of the freedom that blockchain technology promises to bring) the feeling around regulation has shifted somewhat toward the center. Nine respondents cited clear regulation as a key element to drive mass adoption.

“Regulation of the DLT sector would bring mass adoption. We need common standards to make the digital space more easily accessible. Mass education and the development of regulatory frameworks in major countries will bring the world markets together,” Christian Ellul, Director at E&S Group said.

Julian-André Winter, Head of Asset Management at The Naga Group added, “We believe that regulation is the first key for establishing blockchain technology, as it will provide the lacking level of trust. As soon as regulators worldwide will provide a trusted basement, it will only be a matter of speed and usability.”

Of course, the desire for regulation is also a matter of eliminating uncertainty, which is always bad for investors and projects wishing to attract them.

“Regulation is paramount, as it allows companies to make structural decisions without the risk of a regulatory backlash. No regulation is worse than bad regulation, as this stifles innovation and inhibits entrepreneurs and companies,” Hugo Renaudin, CEO of LGO Markets said.

Regulation is the first key for establishing blockchain technology

Some respondents called upon blockchain projects to work directly with regulators, helping them to understand the benefits and opportunities that blockchain technology brings. Hopefully, the direct involvement of leaders in blockchain will help these projects chart their courses in ways that will satisfy investors and the visionaries behind the projects.

“The regulatory atmosphere needs more clarity. We have every region trying to figure out their own way to regulate cryptocurrencies and frankly, not a lot of progress has been made. Leadership in self-regulation may be the key here. Alternatively, more industry players could step up to work with regulators in helping them to understand the ramifications of decentralisation and the benefits it facilitates,” David Waslen, CEO of Rublix Development said.



Summary

The unfolding of historical innovations can be like any good drama, with new developments and new characters introduced along the way, accompanied by twists and unexpected plot turns. Although some generalisations can be made (e.g. that blockchain technology will continue to grow, that it will benefit the users of financial services, and that a seamless user experience is key to mass adoption) the respondents' perspectives are as varied as the solutions they provide. We view the responses in aggregate as a positive sign for blockchain technology, not because we can divine that any respondent is more apt in her or his predictions than any other, but because so many avid minds are considering the problem from so many different perspectives.

It may be impossible to predict the next killer DApp with any certainty, but the fact that so many entities are approaching the potential from so many different directions leads us to forecast a bright future for consumers who will benefit from the transparency, security, and reduced fees of blockchain.

We hope you enjoy perusing each respondent's perspective and corner of the industry as much as we have.

ZAGE

www.zage.io