

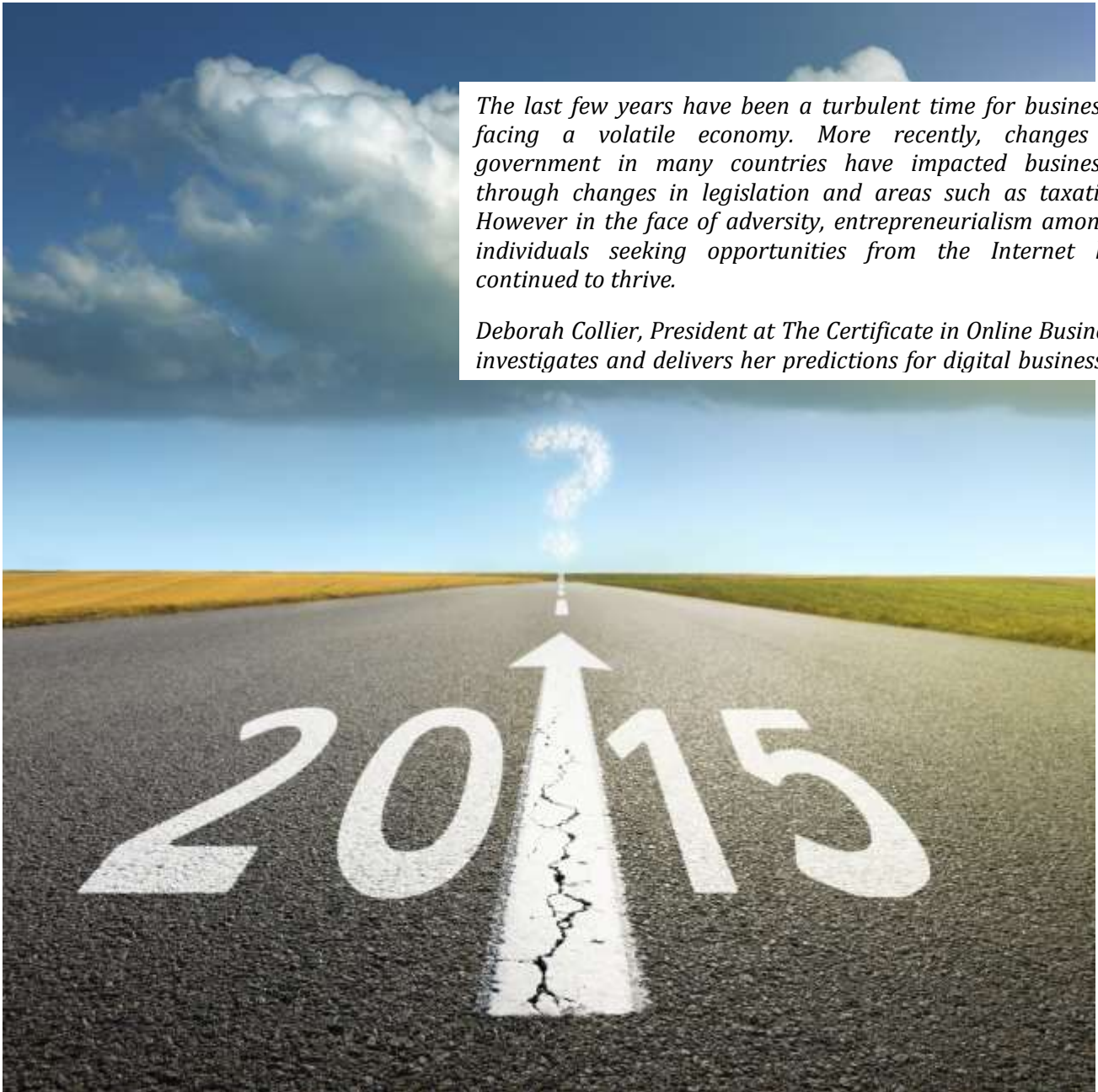
# E-Business Predictions 2015

## By Deborah M. Collier

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*The last few years have been a turbulent time for businesses facing a volatile economy. More recently, changes in government in many countries have impacted businesses through changes in legislation and areas such as taxation. However in the face of adversity, entrepreneurialism amongst individuals seeking opportunities from the Internet has continued to thrive.*

*Deborah Collier, President at The Certificate in Online Business, investigates and delivers her predictions for digital business in*



For my predictions this year, I was hoping to discover disruptive technologies that would shape the future of e-business. However, as 2014 was less than innovative, my focus is on topics and events that will impact the success of e-business this year. Let's take a look at my E-Business predictions for 2015 and consider how they might affect you:

## 1) Banks Enable Innovation in the UK

According a variety of economic sources the United Kingdom is leading growth in Europe, and growing at a faster rate than non-EU countries such as USA and Canada. The rise in bank lending to small businesses and startups with credible business plans, will inspire UK businesses to innovate, and enable existing ideas to become reality. The general election in May 2015 may lead to uncertainty and insecurity about the stability and continued growth trend in the UK, if a change in power were to take place. Internet entrepreneurs and businesses seeking funding should pick their timing for finance applications carefully.

## 2) Pureplay Internet Businesses in MINT condition

According to the leading economist Jim O'Neill who defined the BRIC countries, his newly named MINT nations (Mexico, Indonesia, Nigeria and Turkey), are the '*next economic powerhouse*'. Infrastructure is one of the key challenges in these countries, which makes distribution of physical products difficult and risky. In countries like Nigeria which is now the largest economy in Africa, entrepreneurs will look to Internet businesses delivering products and services digitally. Afrinolly which is Nigeria's own version of Netflix and IMDB combined, is an example of how Nigeria is making use of mobile as the key device for consumers to both purchase and view content.

## 3) Teenagers Lay Future Foundations

Teenagers today are in a unique position to build their financial future before leaving school or leaving further education later on. Young brains are like sponges quickly absorbing new and ever changing technologies that enable us to communicate, interact, be entertained and do business online. From selling ringtones and mobile apps, to programming online gaming sites teenagers are building their financial future. The plethora of free and low-cost marketing tools, social media networks, online market places and selling tools are enabling young people to start their own Internet venture at low or even no financial risk. Indeed, teenagers unlike the majority of adults, do not have the financial burden of maintaining an income, home or children, while getting their venture up and running.

## 4) Privacy Takes Centre Stage

In 2015, not only will governments address gaps in privacy laws, but organisations will focus their attention on ensuring their practices comply with the law. There will be an increase in the hiring of Chief Privacy Officers responsible for managing the risks and business impacts of privacy laws and policies. Privacy is a key concern for security services, insurance companies and employers, as well as government organisations. The '*Internet of Things*' (everyday devices operating, controlling and being controlled within the Internet), potentially delivers a huge risk in terms of not only security, but the confidential data obtained from these devices. A fridge, for example, revealing the eating and shopping habits of an individual.

## 5) Customer Service Reinvention

Customer service has dwindled in merchandisers, copywriters and publishers rather than specialist technical teams. Pay-Per-Click advertising such as Google Adwords, previously outsourced by many organisations, will be further acknowledged as a non-technical tool, accessible by trained traditional marketers. In addition, E-Commerce which had been trusted in the hands of web agencies and technologists will be more and more driven by online sales teams, merchandisers and e-commerce

specialists, and more and more larger brands will evaluate the costs and benefits of bringing their whole online operation in-house.

## Deborah M. Collier

### President & Chief Marketing Officer – The Certificate in Online Business

Deborah is the founder of the Certificate in Online Business™ (COB) series of globally-recognised industry qualifications, which were established in 2008. She developed the reputation of the programs among well-known brands gaining testimonials from Directors and managers at government organisations and leading companies such as Mars, Schneider Electric, House of Fraser and Procter & Gamble. Deborah leads the strategic direction of the training programs and company. In addition, she oversees marketing, partnerships and licensing.



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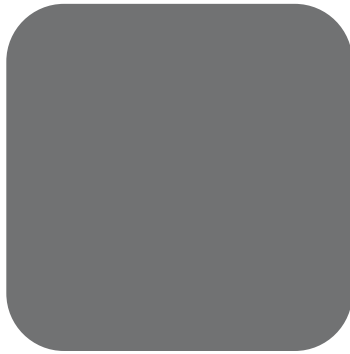
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