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Introduction to the Era of Trivergence

One day in 2032, Mirai woke in the suburbs to the gentle glow of her smart home. As the sunlight filtered through her windows, the artificial intelligence (AI) embedded in her home adjusted the lighting to mimic the soft hues of dawn. The temperature, too, was attuned to her preferences, providing a cozy atmosphere as she prepared for the day. Her refrigerator, seamlessly integrated with the Internet of Things (IoT) network, sent a notification to her phone, reminding her to order groceries that were running low.

On the streets below, the city's autonomous transportation system flowed like a symphony. The significant reduction in the number of hours in a workweek has ended the rush hour chaos. Self-driving cars glided effortlessly, guided by sensors and algorithms that responded to the ebb and flow of traffic in real time. Public buses navigated routes with uncanny precision, maximizing efficiency and minimizing congestion. Commuters relaxed during their journeys, confident in the reliability of the AI-controlled vehicles.

As Mirai stepped out of her apartment, she securely fastened her digital ID bracelet around her wrist, granting her access to various services throughout the city. With a wave of her hand, she hailed a ride-share pod, which arrived within moments. The blockchain-backed digital ID ensured that her personal information remained encrypted and tamper-proof, safeguarding her privacy while facilitating seamless interactions.

The city's public services had undergone a transformation of their own. Waste management was a well-orchestrated ballet of sensors and algorithms. Smart garbage receptacles alerted the waste management center when they were nearing capacity, ensuring timely pickups that minimized disruptions and maintained the city's cleanliness. Energy

consumption was optimized through an intricate network of AI-driven devices that monitored distributed inputs and usage patterns and adjusted accordingly, contributing to sustainability goals.

Further downtown, amidst the city's bustling streets, Amal found himself immersed in a world where work, leisure, and social connection seamlessly converged. As a software engineer, he thrived in the city's tech-driven environment. His hybrid work arrangement provided the autonomy to choose where he would be most productive, whether working remotely or in the sleek office building adorned with solar panels and living greenery—a testament to the city's commitment to sustainable design.

Inside, the open workspace hummed with the sounds of collaboration. Autonomous drones buzzed around, delivering packages and supplies to different teams. As Amal settled into his workspace, AI-assistants offered suggestions and insights as he fine-tuned his algorithms. The blockchain-powered network ensured that his work was securely stored and easily shareable with colleagues across the globe.

During his lunch break, Amal stepped out onto the solar-paneled plaza that doubled as a communal garden. He ordered a freshly prepared meal from a smart vending kiosk, his choices tailored to his dietary preferences and nutritional needs. As he savored his lunch, he couldn't help but marvel at how seamlessly technology had integrated into every facet of his life, enhancing convenience and enriching experiences.

In the heart of the city, Maria worked as a doctor at the advanced medical center. Blockchain, acting as an immutable ledger, maintained secure patient records that could be accessed seamlessly by authorized healthcare providers. Equipped with her AI-driven diagnostics assistant, Maria examined patient cases with a level of accuracy that had once been the stuff of science fiction. The AI processed extensive medical literature, cross-referenced patient data, and provided insights that often eluded even the most seasoned doctors.

Maria's patient, Javier, arrived at the medical center with his health-monitoring wristband displaying irregular readings. The wristband's sensors had detected potential cardiac irregularities, prompting it to notify both Javier and his doctor. Maria reviewed the real-time data, gave Javier a physical examination, and consulted with the AI. Together, they crafted a personalized treatment plan that combined her medical expertise with AI-generated insights.

Within the walls of a city high school, Ella, a spirited and inquisitive student, found herself at the heart of a dynamic environment where face-to-face interactions seamlessly intertwined with digital learning experiences. Her teacher, Ms. Ramirez, understood the delicate balance between harnessing technology's potential and nurturing the essential human connections that enriched learning.

Ms. Ramirez's role extended beyond being a source of knowledge; she was a mentor, a guide, and a source of inspiration. She embraced technology not as a replacement but as a tool that enabled her to focus on what truly mattered. Her warm encouragement and genuine belief in her students' capabilities created an environment where learning flourished. AI-powered tutors were her allies in this quest, providing tailored guidance that adapted to each student's pace, prior experience, and interests.

In her active learning classroom, students engaged in lively discussions, collaborative projects, and thought-provoking debates. These interactions underscored the irreplaceable value of learning alongside peers, developing empathy and communication skills that were essential for the future. Ms. Ramirez carefully curated immersive learning experiences that enabled her students to experience historical events, scientific phenomena, and artistic creations firsthand. These immersive journeys were interwoven with her engaging lessons, enhancing understanding and fostering a thirst for knowledge.

Gone were the days of rigid career paths; instead, citizens were welcomed into a landscape of dynamic job opportunities that adjusted to their unique skills and aspirations. With AI-driven career advisors that analyzed individual strengths and market trends, people found themselves seamlessly transitioning between roles, tapping into their innate potential in ever-changing industries. Blockchain-powered credential verification streamlined job transitions, ensuring that expertise was recognized and valued across various domains. Whether engaging in remote collaborations across the globe or participating in creative think tanks that span continents, the citizens of this city reveled in a work environment that matched their passion and capabilities, fostering a culture of innovation and constant growth.

As the sun dipped below the horizon, the city's lights painted a tapestry of progress and innovation. The symphony of AI, blockchain, and IoT had woven a seamless fabric into the very essence of daily life. Inhabitants moved through a world where technology didn't just

coexist; it thrived, guiding their steps, and enhancing their experiences. The convergence of these groundbreaking technologies had sculpted a reality where human potential knew no bounds, opening the door to a future where the union of ingenuity and connectivity set the stage for unparalleled possibilities.

Everyone's privacy was protected, not by government legislation but by the technology itself. By interacting with the world, each player generated massive amounts of data, all which they not only had access to but which they owned.

In this vision, technology contributes to prosperity, health, and quality of life, but no one really noticed technology itself because it was transparent—it was like the air.

Welcome to the Trivergence

A utopian vision? Perhaps. But technology exists today to do everything in this story. It is starting to shake the windows and rattle the walls of companies and governments. Knowledge of these technologies is critical for every manager and anyone who cares about our digital future.

Yes, getting there is fraught with challenges. And to be sure there is a huge dark side for citizens and civilization if we don't do this right.

The digital age has entered a second era. The first era spanned the rise of mainframes, minicomputers, cellphones, the personal computer, fax, the Internet, mobility, the World Wide Web, social media, the mobile Web, the cloud, and big data. We are now entering a second era, where digital technologies permeate every facet of life and business. The unfolding era has been punctuated by innovations such as machine learning, robotics, drones, distributed ledgers, 5G networks, additive manufacturing, virtual reality, and synthetic biology.

Amid this evolution, a trio of technologies has emerged as the foundation for the second era of the digital age: artificial intelligence, blockchain, and the Internet of Things.

Call it the *Trivergence*.

The term is a neologism, invented in a conversation between myself and my brother, Don Tapscott. While many are familiar with AI, blockchain, and the IoT, a brief primer will help put the coming Trivergence into perspective:

Artificial intelligence (AI) refers to the simulation of human intelligence in machines, enabling them to perform tasks that had

previously required human cognitive functions. From recognizing patterns in vast datasets to making recommendations for decision-making, AI is transforming industries such as healthcare, finance, and manufacturing. AI-powered virtual assistants, self-driving cars, and personalized content recommendations are just a glimpse of its potential. The significance of AI lies in its ability to automate complex tasks, enhance efficiency, and uncover insights hidden within data. Recent advances in deep learning have expanded beyond focusing on analyzing complex data sets to make predictions to generate entirely new content in data, text, speech, and image. AI is now transitioning from learning from data to beginning to think.

The Internet of Things (IoT) is a vast network of interconnected physical devices, vehicles, buildings, and other items embedded with sensors, software, and connectivity, allowing them to collect and exchange data. The physical world is becoming animated as everyday objects become part of this "web of everything," enabling applications such as smart homes, wearable health devices, climate monitoring, and predictive maintenance in industries. The power of IoT comes from its capacity to bring the digital world into the physical realm, enabling efficient monitoring, analysis, and control of various systems. This interconnectedness enhances convenience, optimizes resource utilization, and opens avenues for new business models and insights.

Blockchains are logs of events that may be implemented as decentralized and distributed ledgers across multiple computers. They achieve trust and transparency by creating a tamper-proof chain of data blocks, ensuring the immutability of records. Beyond cryptocurrencies, blockchain finds applications in supply chain management, identity verification, and secure data sharing. Its significance lies in its potential to eliminate intermediaries, enhance security, and redefine how we establish trust in transactions. By providing a tamper-proof platform, blockchain holds the potential to revolutionize industries, streamline processes, and redefine trust in the digital age. Over the past decade, blockchains have evolved from proprietary, permissioned ledgers to include programmable public networks, with Ethereum currently in the lead.

Each of these foundational technologies is uniquely and individually powerful. However, when taken together, each is transformed. This is a

classic case of the whole being greater than the sum of its parts. What happens when we combine the power of AI with blockchain's ability to manage, store, and transact peer to peer, and with the IoT's capability to animate the physical world? What new opportunities will emerge? What new risks will arise?

This book introduces the concept and creates a basic and accessible guide to these complex technologies and their convergence, exploring the difficult decisions that business leaders must make to thrive in this new era. We'll explore how AI's power is exploding from smarter neural networks, multiplied by a new massively parallel architecture whose advances were funded by blockchain mining, manifested as massive arrays of cloud-based parallel processors. After seven decades of failed attempts to get computers to mimic the human brain, the Trivergence of these three factors is bringing thinking machines whose new insights are based on trillions of data points. Historically, Moore's law, which states that the number of transistors on a microchip doubles every two years, has supplied exponential growth to computer speeds. Even then, traditional CPUs are still far too slow to create large AI models. However, in the last decade, first graphics processing, then crypto mining, and now AI has funded NVIDIA[1] and others to produce new architectures with massive parallelism in processing. The result has rendered Moore's law moot. For Intel CPUs, think of a dozen complex parallel processers. For NVIDIA GPUs, think of thousands of simple (but really fast) parallel processors.

We'll learn how blockchain technology is enabling an evolution from an Internet of Information to an Internet of Value and how assets like money, securities, intellectual property, art, music, and even votes can be managed, stored, communicated, and transacted peer to peer. Blockchains increasingly run on the cloud and now—integrating with AI—could bring a new era of smart contracts that could revolutionize many industries and even work itself.

We'll also delve into how the IoT is bringing the physical world to life. Through the integration of these technologies, billions of previously inanimate objects are transforming into "smart" devices capable of conducting transactions and behaving as economic units. As the physical world generates data, today's big data will be replaced by a new generation of "infinite data."

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[1] https://techhq.com/2023/08/how-is-nvidia-leading-ai-boom-with-chips

The result of this Trivergence will soon make science fiction, science fact. The overall effect may be either utopian or dystopian.

Ultimately, my hope is that *Trivergence* will become a must-read for curious managers or anyone seeking to understand the future of technology and how it will shape our world. Whether you're a business leader looking to stay ahead of the curve, or simply interested in the latest advancements in technology, my hope is that this book will leave you with a deeper understanding of the possibilities—and perils—that lie ahead.

A Glimpse of the Chapters Ahead

The book discusses the three technologies that will define the next era of technology innovation, disruption, and transformation, and what impacts they will have on work, leisure, transportation, education, and other aspects of our daily lives.

The Trivergence Technologies

The book kicks off with a series of chapters about the three big technologies: AI, the blockchain, and the IoT. We begin with AI—a force that's reshaping our world in extraordinary ways. Unless you've been living under a rock, you're likely aware that AI has transformed from being a mere tool into a capable knowledge creator. In Chapter 2, we delve into the evolution and trajectory of AI. From the foundational principles of symbolic systems to the breakthroughs of neural networks, we trace the development of AI's fundamental components that have paved the way for current advancements in large language models (such as ChatGPT), generative image tools (like DALL-E, Midjourney, and Stable Diffusion), and much more.

This brings us to some fundamental questions: When will AI surpass human-level intelligence? How will AI transform society and the economy? Can we control this technology moving forward, and what steps should we take now to prevent or mitigate the potential harm that AI systems could cause?

The question of when AI might reach human-level intelligence prompts us to delve into the concept of artificial general intelligence (AGI). We investigate the strides AI has made in tasks such as gameplay, image recognition, and natural language processing, all the while

contemplating the significant impacts that will arise when AI converges with human cognition. As we traverse the realm of AI's impact, we uncover the potential for heightened productivity, accuracy, safety, personalization, and decision-making.

We'll explore how industries such as healthcare, transportation, finance, and education stand on the precipice of radical transformation, propelled by the inventive solutions and immense possibilities brought forth by AI. We'll see how governments are at the threshold of reimagining their roles through digital technologies and AI, redefining interactions with citizens and stakeholders to deliver unparalleled public value. In the transportation industry, we'll explore the path toward autonomous vehicles, including the complex tapestry of safety concerns, ethical considerations, and transformative impacts on urban living. We'll then confront the delicate interplay between human creativity and AI-driven imitation in the arts and entertainment industry, prompting us to reflect on the very essence of artistic expression.

Chapter 3 takes us to the Internet of Things—a world where the physical and digital realms merge. The IoT is about more than just smart gadgets. It's about creating an intelligent fabric that links everything—transforming industries, landscapes, and even how we understand the planet.

Our journey begins with a dive into IoT's evolution from isolated gadgets to interconnected ecosystems where devices, platforms, and applications interact on a massive scale. We'll witness IoT's impact on conservation, planetary monitoring, and ocean exploration. From tracking deforestation and illegal logging to safeguarding marine environments, the IoT is driving vital changes. It's also reshaping urban life, promising to redefine smart cities with real-time sensing and reporting capabilities. And when it comes to robotics—from factories humming with automation to a future where robots assist in daily tasks—the impact of the IoT is undeniable.

As the IoT connects everything from homes to natural environments, new challenges arise. How do billions of sensors and devices work together? How do we balance the benefits of the IoT with personal privacy? The chapter sheds light on these questions and more, hinting at how blockchain, AI, and the IoT are converging to provide solutions that shape our connected world.

In Chapter 4, we turn our attention toward blockchain—a technology born from the ambition to establish a secure, peer-to-peer electronic cash system that transcends conventional financial structures. We'll

explore how blockchain has evolved from its origins in cryptocurrency to transform industries and redefine how we interact with information and create value.

As hyper-transparency becomes paramount, blockchain emerges as the key to unlocking insights into global supply chains, offering a solution for the ever-present need to trace products from source to destination. Yet the application of blockchain doesn't stop at commerce; it extends its hand to the public good. We'll discover how governments around the world are leveraging blockchain to streamline processes, modernize recordkeeping, and uphold the integrity of vital functions such as voting, healthcare, and identification. From land registries to Estonia's digital identity revolution, we'll explore how blockchain breathes life into public administration, ensuring efficient and secure interactions.

The term Web3, popularized in Alex Tapscott's book *Web3: Charting the Internet's Next Economic and Cultural Frontier*, is emerging as a useful moniker for the next generation of blockchains. Web3 aims to establish a decentralized and user-centric online ecosystem, leveraging the capabilities of blockchain technology. As we venture into the world of Web3, we'll witness the aspiration of an internet that breaks free from the confines of Web1 (characterized by static websites) and Web2 (defined by interactive websites and social media platforms). Web3 envisions an Internet that is open, secure, and devoid of permission limitations—a decentralized infrastructure that redefines the digital landscape. It's often referred to as the "read-write-own" web, with a central goal of granting users' greater control and ownership over their digital assets.

Peering ahead, we'll uncover blockchain's immense potential to reshape industries, economies, and societies. As technical barriers crumble and fresh applications emerge, the influence of blockchain continues to evolve, offering the promise of unlocking unparalleled levels of innovation, collaboration, and decentralized power. Subsequent chapters will unveil the ongoing ripple effect of blockchain across industries, economies, and society—ushering in a future where decentralization, transparency, and boundless possibilities intersect.

Key Enablers of the Era of Trivergence

The next few chapters focus on some of the key enablers of the era of Trivergence. In a world driven by digitized knowledge, the cloud

emerges as an unseen driving force. From user-generated content to vast archives, the cloud silently curates and grants access to enormous datasets with a simple click. Chapter 5 guides us through the transformative realm of cloud computing—a catalyst for innovation, collaboration, and the integration of advanced tools like AI, IoT, and blockchain. We'll explore how the cloud has reshaped enterprise capacity planning, once a complex task, into a streamlined process. Empowering organizations with scalability, cost efficiency, data security, and innovation, cloud computing redesigns the framework of modern businesses.

We'll meet the trailblazers of the cloud—Amazon, Google, and Microsoft—and discover their unique contributions to this landscape. We'll also uncover the three pillars of cloud computing—infrastructure as a service (IaaS), platform as a service (PaaS), and software as a service (SaaS)—that underpin the modern digital ecosystem.

As our journey continues, we'll witness that the cloud is not just a technological feat; it's a dynamic influence shaping interconnectivity in our digital world. The cloud offers instant access to high-performance computing, AI, middleware, database software, and even quantum computing. This dynamic capacity fuels innovation, enabling businesses to embrace new services, enhance productivity, and create novel applications.

As the Internet and the number of devices connected to it multiplies, so does the amount of data we generate. In Chapter 6, we explore the shift from big data to something even bigger—what we call *infinite data*. We'll see how this change is affecting everything from science to our personal privacy.

We begin by understanding the rise of big data—ignited by the Internet's expansion and the surge of unstructured data. This lays the groundwork for infinite data, where data from AI, the IoT, and blockchain combine. But how does this data explosion truly influence our world, and what awaits us in the era of infinite data?

Witness how infinite data fuels AI's evolution, offering the essential fuel for training, predictions, and uncanny insights across diverse domains. As the ocean of data grows, AI models flourish, adapting to new challenges and enriching industries with unprecedented capabilities. We'll see how high-speed transmissions, massive storage capabilities, and computational prowess have joined forces to power generative AI—an engine driving rapid advancements in our understanding of language, culture, and complex queries.

Infinite data is not just about improving technology; it's changing how we do science. We'll examine how infinite data is transforming

research and discoveries in fields such as astronomy and genomics, revolutionizing methodologies, and leading to unprecedented collaboration across domains.

While infinite data has its advantages, it raises concerns about privacy. How do we ensure our digital identities remain in our control amidst data's tidal waves? In a world where corporations and governments hold vast amounts of our personal information, the notion of self-sovereign identity emerges—a beacon of hope for reclaiming control over our personal data and fostering greater privacy and inclusivity in the digital economy.

Applications and Implications

So far in our Trivergence journey, we've witnessed the remarkable evolution of AI, blockchain, and IoT—each making significant strides in their own right. But what happens when these forces converge, when their combined potential surpasses the sum of their individual parts? In Chapter 7, we look at the Trivergence in action across various sectors, including healthcare, agriculture, and transportation.

Imagine a world where healthcare doesn't use a one-size-fits-all approach and where the fusion of genomics with AI offers personalized medicine, aligning treatments with individual genetic codes. AI assists doctors with data-driven insights, revolutionizing not only diagnostics but the search for cures. Meanwhile, IoT generates a vast stream of health data that AI mines to detect patterns and correlations. Blockchain steps in to secure this data-sharing ecosystem, fostering a community-driven Internet of health data—a hub for wellness promotion and medical research, where patients retain control and ownership over their own data.

In agriculture, the complexity of modern supply chains often obscures the origin and journey of our food. We'll learn how the Trivergence comes to the rescue and how giants like Walmart and Nestlé have collaborated with companies like IBM to create blockchain and IoT-powered solutions for food provenance from farm to fork. This technology doesn't just trace our food's location; it radically improves supply chain transparency, making the complete history of any food product available instantaneously. These innovations improve the efficiency and sustainability of the global food system, reducing waste, and elevating productivity.

We'll also take a look at how the Trivergence is propelling the transportation industry, with autonomous vehicles emerging as a powerful illustration of its capabilities. In the journey toward self-driving cars, we'll explore how AI and IoT play a vital role in optimizing traffic, predicting maintenance needs, and even creating a whole new economy of movement. We'll see how organizations such as the Mobility Open Blockchain Initiative (MOBI) are pioneering secure blockchain-based standards, transforming how vehicles communicate and transact in our evolving mobility landscape.

Embracing Trivergence technologies demands more than mere adoption. It requires a deep understanding of the challenges and implications that lie ahead. In Chapter 8, we'll dive into the challenges of the era of Trivergence. These aren't considered showstoppers, but rather implementation challenges to be overcome. We'll explore two types of challenges: technological challenges and social challenges.

Technological challenges involve the complexities of the technologies themselves and the trade-offs that need to be made for them to function effectively. To begin, amid the proliferation of devices generating vast amounts of data, concerns arise around the integrity, reliability, and authenticity of this data. Maintaining data integrity becomes increasingly daunting as the sheer volume of data amplifies the risk of errors, data inconsistencies, and tampering.

As we move into the era of modern distributed networks, with blockchain being a key example, Vitalik Buterin wrote about what he called the "blockchain trilemma." This trilemma suggests that public blockchains, which aim to be secure, decentralized, and scalable, must make trade-offs among these three factors. We'll explore how concepts rooted in the blockchain trilemma continue to hold significance in the era of Trivergence, where the convergence of the IoT, blockchain, and AI technologies demands innovative solutions that strike the right balance between data consistency, system reliability, and establishing trust in the digital realm.

Interoperability poses another complex technological challenge, requiring AI, the IoT, and blockchain to communicate and work together seamlessly. Yet each technology comes with its own unique data formats, models, and interfaces, complicating integration. Alongside these technological challenges, we'll also uncover some of today's software limitations of AI, blockchain, and the IoT, and what can be done to overcome them.

The Trivergence isn't just about technology—it's about how people use it and the impact it has on society. Our look at social and economic challenges invites us to consider the complex dynamics that come into play when society adopts these technologies.

We begin with the challenge of speculation and hype, where media sensationalism and misinformation fuel exaggerated expectations. Next, we'll examine the challenge of regulation, including how policy tends to lag behind technological advancements, opening the door to privacy, security, and ethical issues. Worse uncontrolled, this time around, it may pose an "existential threat." We'll look at the challenge of governance, and the crucial role of governance frameworks in guiding the responsible and ethical use of these technologies, aligning with societal values, and managing risks effectively. Finally, we'll look at the challenge of access and inclusivity, requiring supportive environments for diverse individuals to harness the potential of the era of Trivergence.

The future isn't something to be predicted, but something to be achieved. As the era of Trivergence unfolds, how will these challenges be addressed, and who will shoulder the responsibility of architecting this future?

Chapter 9 serves as an executive guide to the era of Trivergence, offering practical insights and crucial considerations for business leaders. This guide helps you evaluate your organization's readiness, vision, and strategy in the face of AI, the IoT, and blockchain integration. By engaging with these insights, you'll position your business to tap into the vast potential of these technologies, driving growth, innovation, and sustained competitive advantage.

First, we'll delve into the strategic integration of Trivergence into your business framework. This involves assessing your organization's readiness to fully embrace these transformative technologies, considering factors like business case clarity, resource availability, and capacity to leverage AI, blockchain, and IoT effectively. From there, we'll delve into crucial considerations for Trivergence implementation, covering potential risks, costs, and benefits. Armed with this understanding, you'll be able to make informed decisions, define mitigation strategies, and ensure seamless integration.

Next, we'll emphasize the establishment of a phased implementation roadmap. This involves delineating phases, milestones, resource allocation, and timelines. We'll also discuss how regular evaluation of

key performance indicators (KPIs) guides the iterative refinement of Trivergence initiatives, ensuring optimal performance at every step.

The importance of collaborating with industry peers and stakeholders cannot be overstated. We'll introduce a concept called *coopetition*—a strategic approach fostering collaboration among business competitors, driving mutual benefits while upholding individual competitive positions. In the context of Trivergence adoption, this approach takes on renewed significance, emphasizing partnerships and data sharing as catalysts for success.

Finally, we'll underscore the importance of creating a culture of innovation within your organization, encouraging continuous learning, experimentation, and employee empowerment. The aim is to cultivate an environment where new ideas are embraced, calculated risks are encouraged, and innovative thinking is celebrated.

The era of Trivergence presents both an opportunity and a responsibility for business leaders. Merely being a spectator to change without active engagement can result in stagnation and skepticism. Effective leadership in the era of Trivergence holds immense importance. We'll conclude Chapter 9 by looking at the vital role of leadership in maneuvering the Trivergence era—capitalizing on the opportunities it presents and steering your business toward growth and success.

The book closes with some frank and sobering thoughts on the dangers to each of us and civilization as a whole. Chapter 10 shows how the impact of AI, the IoT, and blockchain transcends individual industries, touching the very essence of how we live, interact, and shape the world around us. As we explore the big picture, we uncover the potential consequences and opportunities that lie ahead.

How will the era of Trivergence redefine privacy and identity management? In a world where AI algorithms learn from your behaviors and IoT devices capture your daily routines, we unravel the intricate balance between the convenience of interconnectedness and the need to safeguard personal information. Ethics take center stage as Trivergence technologies become an integral part of our lives. How do we navigate the ethical dilemmas posed by AI bias, pervasive IoT monitoring, and blockchain's transparency and immutability? We explore the intricacies of ethical considerations in a world where machines make choices and infinite data shapes decisions.

But that's just the beginning. We'll also peer into the future of work, calling for a new paradigm for amplifying human potential while preserving the values that make us inherently human. AI should augment

human abilities, not replace them, fostering a symbiotic relationship for problem-solving and innovation. Furthermore, using new technologies, we can fundamentally alter how we create wealth. Consider a world where creativity knows no bounds, where the protection of our ideas is seamlessly integrated into the digital realm. How might blockchain revolutionize the ways we understand and interact with intellectual property? From rights management and royalties to patent protection, we'll dive into the exciting opportunities for value creation in the digital age.

As democracy evolves, how might blockchain empower citizens to play an active role in shaping policy decisions? We'll uncover the potential for increased transparency and security in voting systems, redefining how we participate in governance. But the era of Trivergence doesn't stop there. With environmental concerns at the forefront, how can AI, IoT, and blockchain join forces to create a more sustainable planet? We delve into the ways these technologies could drive positive ecological impact, transforming the relationship between technology and the environment.

As we navigate this whirlwind of potential impacts, one thing becomes clear—the Divergence era requires a collaborative effort. Governments, industries, and individuals must come together to harness the benefits of AI, the IoT, and blockchain while minimizing any unintended consequences. Our journey through this final chapter guides us toward a future where innovation harmonizes with our values, and where we all play a role in shaping a civilization powered by the forces of the era of Trivergence. We must do nothing less than reimagine our social contract—the basic expectations between business, government, labor, and civil society for a new digital age and develop a set of strategic initiatives to achieve it. This will not be easy.

The book closes with a challenge to you, gentle reader. Trivergence represents a new paradigm of the digital age. As Don Tapscott said in his seminal 1993 book *Paradigm Shift*, new paradigms cause disruption and uncertainty. They are often received with coolness or, worse, mockery and hostility. Legacy interests, fight against change, and leaders of all paradigms have great difficulty embracing the future. This time, the change will be far broader, deeper, and faster than those imagined in his book. It will be a shock as well as a shift.

What will be your role in bringing in this new paradigm and the new business and social opportunities it creates? Can you participate in ensuring the promises are fulfilled and the dark side is avoided?

My experience has shown that the best ideas often come from people who are not in the corner offices. In technology, the traditional approach has been to outline in a specification document what you want and expect a computer system to do prior to management approval, funding, and project launch. This approach is now outdated and will lead to suboptimal results. Given the cloud enables very low-cost proof of concepts, bottom-up experimentation may create more value than top-down dictates. Many traditional concepts of management will not survive this paradigm shift.

My experience has shown that leadership is not just the responsibility of the CXOs and that it, in fact, typically does not start at the top. Rather, anyone can be a leader if they will it.

This is your opportunity. Read on!