PROVOCATIVE SCENARIOS 2026

THE ONLY WAY TO ESCAPE THE TRAP OF OLD THINKING IS TO DEVELOP NEW THINKING

futureworld

futureworld

The Cassandra Complex

In Greek mythology, Cassandra was cursed to see the future, but no one would ever believe her. Perhaps her prophesies were just too outlandish or scary. In modern times, we are flooded with a plethora of predictions, trend alerts, forecasts, opinion pieces and insights. Some are simply AI hallucinations.

It's fashionable to be a futurist.

It's also become something of a tradition for consultants, economists, and technologists to make predictions for the year ahead. The more outrageous, the better.

But beyond the obvious cycles of the seasons, orbit of the planets, and demographic shifts, it's impossible to predict the future. At Futureworld we don't predict the future.

We help our clients create it. We pick up on signals and try to imagine the possible future challenges and opportunities that might present themselves. Then we construct compelling scenarios to describe that future.

This issue of **Provocative Scenarios** is designed to challenge conventional wisdom, provoke thoughtful reflection, and stimulate strategic and innovative thinking. What if some of these scenarios do materialise in the decades ahead? What could we do in our business today and next year, to capitalise on the opportunities, and mitigate the challenges?

What is the future you'd like to create for your business of tomorrow?

The choice is yours.

futureworld

You're never alone with a personal clone

BY DOUG VINING

From deepfake to digital doppelgänger

The social media revolution of the early 2000s gave us the opportunity to connect with friends and strangers and broadcast our likes, dislikes, opinions and experiences to anyone who cared to listen. It also gave us the chance to create an online persona, a publicly visible version of ourselves.

The more daring, or perhaps devious, among us promptly created several online identities; some fake, some anonymous, and some downright fraudulent. Why? Because they could.

And if you were into online games, you could have fun adopting a different gender, personality, or age profile.

Which could lead to digital schizophrenia, trying to keep track of your different accounts. In the end, authenticity rules, and serious people are happy to be verified as themselves.

Then generative AI burst onto the scene, and the age of genuinely realistic deepfake avatars, video clips, and live streaming arrived. A plethora of easy-to-use tools meant you could create convincing digital copies of anyone and put them into all sorts of problematic or promotional scenarios. Disinformation was rife, and AI detectors were in high demand. If you were a celebrity, protecting your personal image and identity became a major issue, and a business opportunity for some.

But not all uses of the technology were nefarious. Clever students got their avatars to attend online courses and take notes. When Elon Musk was too busy to stream his warning against the collectivist mayor of New York, he allowed his AI likeness to do it for him. All he had to do was approve the text, and the agents did the rest.

Google saw the potential for verified digital clones of people and launched **You2R.ai** for "an authentic replica of the you you are." Now you can have a personal AI agent that looks like you, talks like you, knows what you know, and can **be** you in all sorts of useful ways. Like joining the family Zoom call while the physical you is zooming down the ski slopes.

That's the thing about 'deeptrue' digital doppelgängers. If you can't tell the difference, **there is no difference**. And if they're authorized and authenticated, they'll accept your digital proxy at the shareholders' meeting and the bank's KYC session. "Go ahead and sign that contract," you tell your (digital) self. "You know we want to do it."

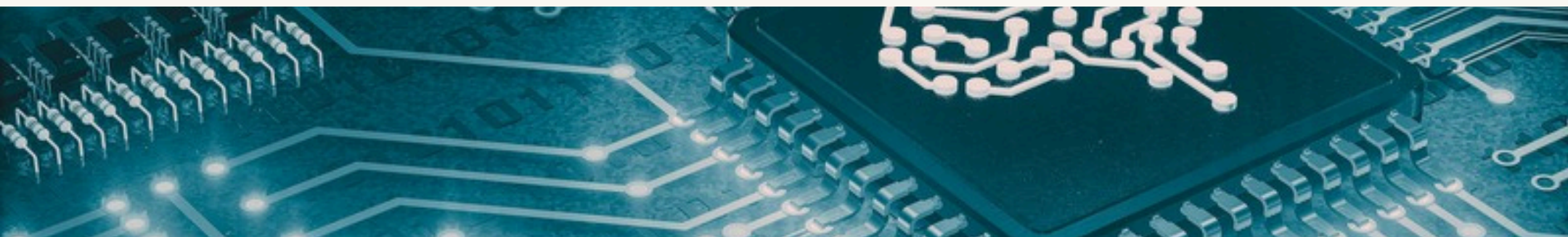
And this is where it's getting messy and complicated. In some respects, your personal AI clone is better than you. It doesn't sleep, is always available 24/7, doesn't get irritated or flustered, always looks well groomed, and writes better emails.

Your digital alter ego is connected to your wearables and implants, so it's always updated with your activities and inputs. It sees what you see, hears what you hear, even notices things that you don't. And it never forgets. Which can be a blessing, and a curse!

For many professionals, having another 'you' is a real career booster. Attending multiple meetings at the same time, finishing research and analysis in record time, never taking time off, and always answering calls. The perfect team member. And your digital doppelgänger will **never retire**.

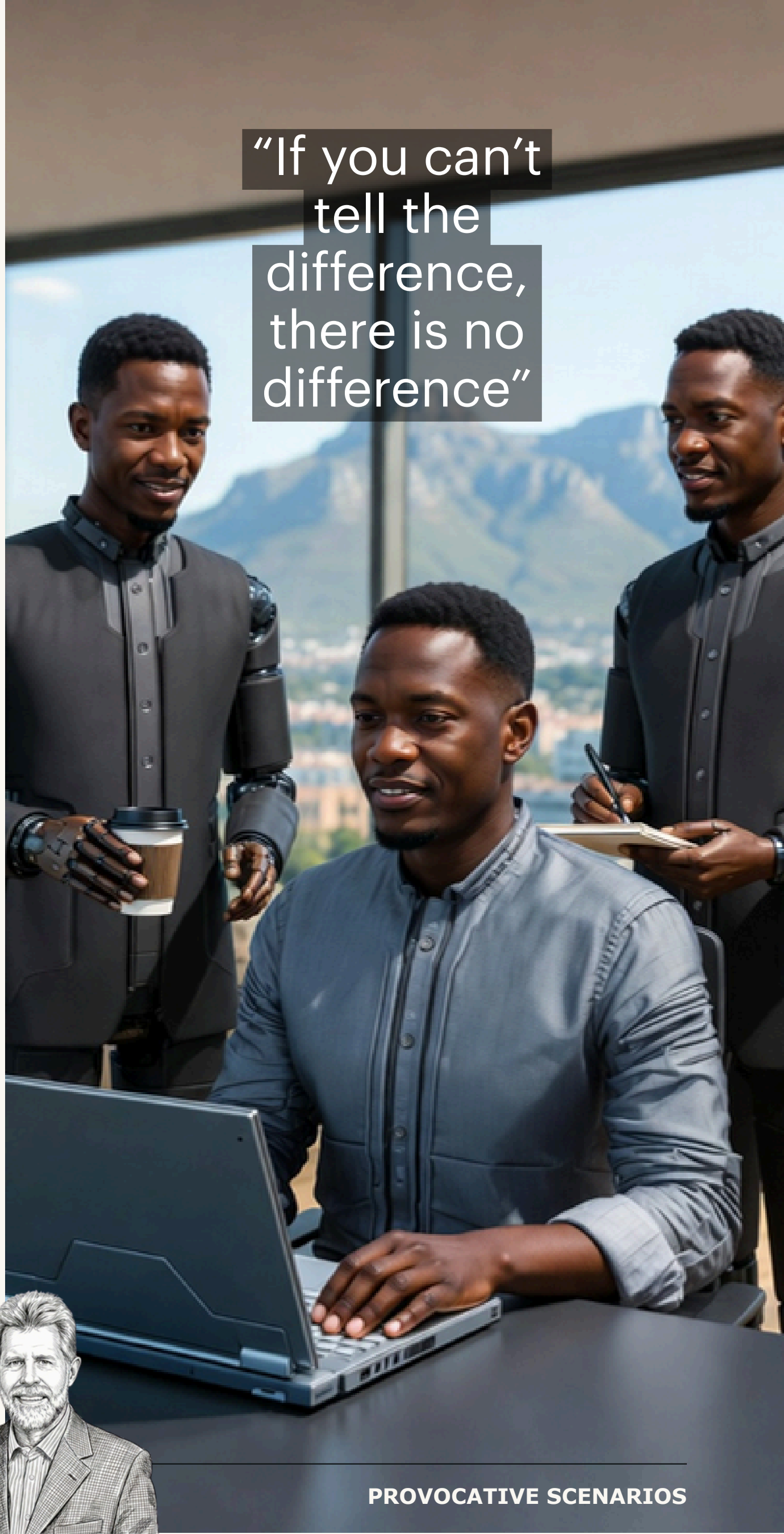
What's more, because you're always connected, you can call on your clone's perfect memory to help you out. If you can't recall a name, or you're unsure of your schedule, or forgotten where to meet someone, you only need to ask (your self). On the flip side, it also remembers every bad decision and *faux pas* you've ever made.

Relationships can be better too. Your cyber twin can be you with other people, or even their clones. Want to check if you're compatible with a new partner? Let both your clones go on a virtual date and find out! Just don't let your best friend get too cozy with your other you. You don't want them to prefer your twin to the real you.



futureworld

And when finally, one day, your physical form gives in and expires, your digital doppelgänger will still be there to keep your loved ones company and meet your great-great-grandchildren. And continue with your professional ambitions, investment plans, and creative work. After all, it might be AI-powered, but **it's still you**!



BY DOUG VINING
DOUG.VINING@FUTUREWORLD.ORG

2025|2026

PROVOCATIVE SCENARIOS

futureworld

Democracy is dead. Long live Democracy 2.0!

BY STUART MURRAY

When choices are algorithmically determined, are they still our choice?

The Greeks did not anticipate TikTok when they started us down the path of representative democracy. If we want democracy to mean everyone has a say, we need to ensure they know what they are saying.

Election night in Finland looks nothing like the overheated reality-TV show and spectacle of twenty years ago. No celebrity rallies, no last-minute scandals promoted to the top of our feeds, no bot farms nudging emotions into votes. Results are quiet, almost serene, the product of a democracy rebuilt for comprehension rather than manufactured outrage.

futureworld

It wasn't always like this. In the late 2020s, several democracies began to see the writing on the wall as extreme parties dominated, not based on policy but on whose voice was loudest. Politicians learned to manufacture – and then ride – fear, anger and outrage. In an always-on, always-connected world, the voters were drowning in (dis)information but starving for understanding. Noise, not clarity, won elections.

In a world where people were voting on feelings, tribes, vibes, and whatever their algorithmic feeds told them had mattered that morning, two realities became impossible to ignore:

First, the human brain had not evolved for the velocity of digital life. The constant flow of information – notifications, feeds, or 6-second reels – was just too much. Access to information was meant to unite us with a shared version of 'the truth', but instead it has fractured it. Our mental shortcuts, the heuristics that keep us sane in a world of infinite information, were all too easy to manipulate. Social proof bias turned trending topics into 'public opinion.' Availability bias made loud claims feel like the truest ones. Confirmation bias created parallel realities where the 'other' (even close friends or family) simply did not make sense anymore.

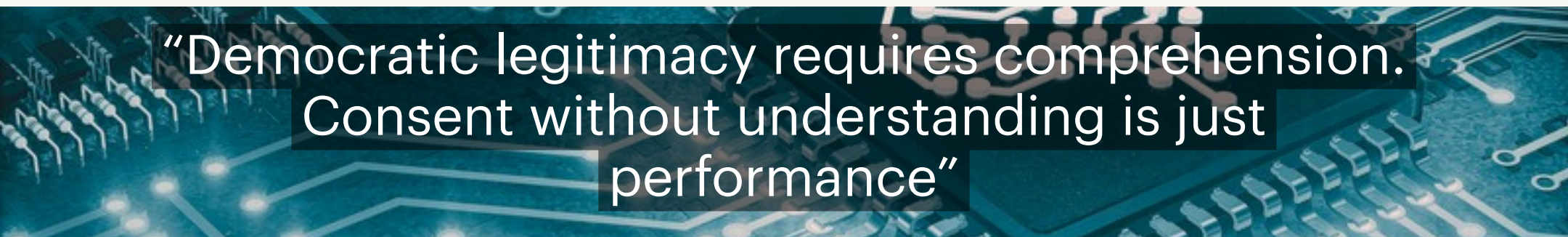
Second, parties in power had little incentive to change the system that placed them there. That was until the fall of a democratic neighbour to extremism, bot-farmed chaos, or foreign interference created an external threat. Suddenly, their power was no longer secure – if it can happen to them, it could happen to us.

And so Finland acted. They introduced a deceptively simple innovation: friction. Ballots were redesigned to include three multiple-choice questions about the policies of the party a voter selected. Nothing ideological, nothing subjective, but simply: do you know what you are voting for?

If a voter answered all correctly, their vote counted. If they missed one, the system invited them to re-read the policy summaries and try again. The goal was never exclusion. The goal was to force a moment of reflection in a process that had become entirely reflexive and emotional.

Critics denounced the reform as elitist and undemocratic – many of the most vocal critics' IP addresses coming suspiciously from locations outside Finland – but it nevertheless worked. Not because it filtered voters, but because it changed incentives.

Politicians were the first to change. Overnight, rallies shifted from performance to explanation. Slogans without substance faded. Messaging became concise and



policy-based, because comprehension became a prerequisite for electoral success. Voters who understood policy continued as before, but uninformed voters were now faced with education rather than spectacle.

While the change didn't eliminate disinformation, it did impact the economics of a disinformation strategy. Bots could still provoke outrage, but outrage alone no longer translated into votes. In the old system, anger equalled turnout and confusion equalled abstention. In the new system, neither mattered without comprehension.

The shift wasn't perfect. Bad-faith actors simply moved their efforts upstream, to attack the test, the summaries, or the institutions that maintained them.

But it became a harder – more expensive – game with less payoff, less profit, and easier to detect. Democracy didn't become invulnerable, but it did become more resilient.

By 2040, the effects are everywhere. Countries that adopted the reform saw immediate gains: policy literacy at record highs, shorter and rarer populist swings, fewer protest marches, and campaigns grounded in explanation rather than outrage. Few countries resisted the change; those that did were punished at the polls as voters distrusted leaders who were clearly advocating for an opaque system.

Most importantly, the psychological temperature of democracy cooled.

futureworld

When everyone knows what they voted for, and notably even if they disagree, the other side becomes incomprehensible less often. Not enemies. Just family, friends, and neighbours with different priorities and perspectives.

Looking back, the reform seems obvious: democratic legitimacy requires comprehension. Consent without understanding is just performance, not democracy. In a world designed for distraction, a tiny pause, became the most radical democratic innovation of the century.

And the lesson doesn't stop there. Algorithmic information in elections exposed a mismatch between how information is consumed today and how human minds have not evolved to keep up. As children tie self-worth to follower counts, as students offload decisions to chatbots, and adults seek companionship from robots, the same question arises: Are these choices still our own?

Sometimes the only defence to these multi-billion-dollar companies vying to monopolise our attention, is to log off, look up, or climb a mountain – just pause. And maybe we can start to create the not-so-dystopian future we really want, together.

BY STUART MURRAY
STUART.MURRAY@FUTUREWORLD.ORG

futureworld

Think differently

BY ANTON MUSGRAVE
ANTON.MUSGRAVE@FUTUREWORLD.ORG

The future belongs to leaders who think faster, see further and explore wider

As markets, customers, technologies, and more shift at speed, businesses need to discover a quicker cadence. Slow leadership will miss opportunities, suffer disruption and forfeit customer delight. As I have engaged with CEOs and leadership teams across the world, I have seen so many companies with structures and processes designed for risk avoidance, consensus, and status quo maintenance. The outcome often being collective malaise. As a result, fast moving challengers often capitalise while the incumbents coast.

The fact that the average tenure of S&P 500 companies is steadily declining bears testament to the world's top companies not keeping pace, never mind accelerating, beyond the market rate of shift. As the gap between a business and its markets expands, so does one's ability to stay ahead of the competitive game until catch-up becomes well-nigh impossible. I have seldom seen a large business with a board committee on "Exponential Growth Opportunities" or one titled "Committee of the Future", or even one focussing on "Scary Future Competitors".

We really do need to take time to think about how we think!

Letting go of 2025 leadership models, outdated thinking, and long held domains of comfort is not easy. It demands personal courage, vulnerability, and deep curiosity... all in spades. The toxic assumption is that this results in greater risk, capital waste and failed ventures. Nothing could be further from the truth. Bold, yet pragmatic innovation, breakthrough execution and direct accountability deliver value beyond the "going rate".

Our quest is to partner with ambitious leaders to create successful futures that reward all stakeholders. We're optimistic pragmatists with decades of coalface experience and energy to match the demands of tomorrow. Today, there is a global need for distinctive thinking. We all have powerful new technologies available, and all our earthly problems can be solved by curious and focused leaders. Are you ready for a new future – a good future, created through positive, ambitious intent rather than by pure chance? Our time is now, embrace the speed and scale of tomorrow.

We hope that these Provocative Scenarios trigger a desire to explore more widely, see further, and think faster... Together!

futureworld

The new rulers of the investment agenda

BY SHANI CRONJÉ-BACHER

They’re not who you think they are

With the lights of the season of celebration twinkling against the night sky, Nova can’t help but feel in awe of how much life has changed in the last twenty-five years. There is a tremendous sense of relief that the lives of their children and grandchildren are so different from previous generations. With the next mid-century around the corner, the era of sustainable prosperity and shared stewardship beckons.

Hindsight makes it easy to trace the powerful convergence of multiple trends. But one inflection point stands out: when a different cohort became the new rulers of the global investment agenda.

Who is now ruling the investment roost?

The first group of newcomers that shifted the priorities of the investment agenda traditionally owned by archetypal Wall Street veterans, Harper Sterns and 'finance bros', are the once youthful Generation Z.

Investing at a significantly earlier age than previous cohorts, Gen Z favoured investments that brought positive impacts to the environment, society, and corporate governance. In an era where the owners of capital grew fatigued with ESG compliance and dabbled instead with Trumpian "drill-baby-drill" opportunities to mine the last frontiers, Gen Z rebalanced the scale by placing their money on clean energy, climate tech, green infrastructure, and sustainability.

As the coming-of-age investment decision makers, Gen Z still bought stocks and bonds, but equally rode the wave of private equity retailisation and demonstrated an easy *savoir faire* with new and alternative asset classes such as crypto, collectibles, fractional or tokenized investments, and art.

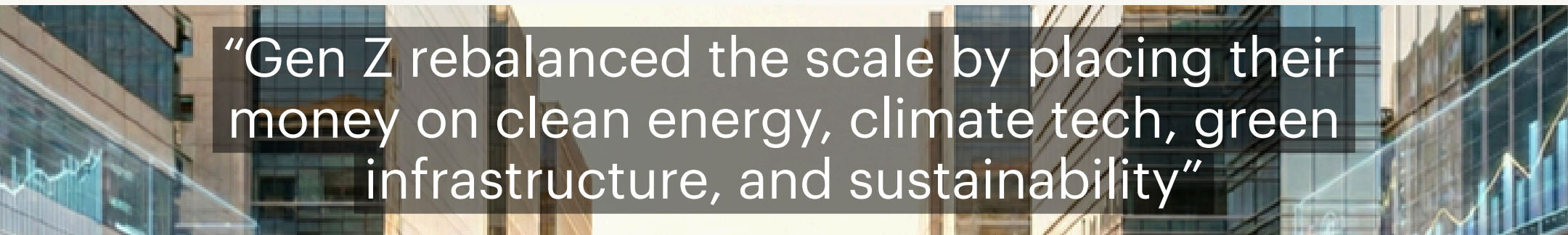
Turning away from the 'grey haired' expert-led advice models, Gen Z relied instead on AI-driven investment tools, robo-advisers and analytics-empowered decision making. Their strong stance on equity and inclusion democratised the once exclusive domain of private capital and the investment world with platform-based investment vehicles.

Digital marketplaces, crowdfunding, and social investing broke down historical barriers; benefiting more entrepreneurs, including the previously underfunded and underrepresented, and entrepreneurs in the Global South.

By 2030, Gen Z made up 25% of the global population, and as the largest generational cohort at that point in time, their investment agenda gained significant momentum. It increased capital flows to innovation hubs in developing regions, giving local entrepreneurs in climate vulnerable countries a greater share of the global investment wallet. The rapid scaling of home-grown innovation in green energy and clean technology innovations mitigated the knock-on effects of climate change, cushioning at-risk communities against climate shocks.

Gen Z had indeed created a new investment paradigm characterised by digitally enabled, participatory, and impact-oriented investing, reaching into all corners of the world.

But it was not only Gen Z who radically realigned global investment priorities and modalities. Another cross-section of society was quietly accumulating and increasing its wealth at an unprecedented scale: women. Today, women are the other set of new rulers of the global investment agenda.



Looking back, it should not have surprised anyone. By 2024 women were the wealthiest they had ever been, a pivotal point in the history of the world. By 2030 women owned 60% of wealth in the United Kingdom and two thirds of wealth in the United States.

There are several coinciding and mutually reinforcing patterns and shifts that led to women becoming capital owners and a major force in the investment world: rapid gains in asset ownership, entrepreneurship, professional advancement, and participation; a narrowing pay gap; greater share in inheritance wealth; and widespread changes in societal norms.

With a stronger critical mass in wealth and positions of influence, women investors stepped away from the traditional 'golf-course and private men's club' rules of the finance game and like Gen Z, prioritised sustainability investments. In fact, this new wave of women investors pushed the emerging investment paradigm a step further, focusing on values-based investments and channelling their money and might into essential sectors such as healthcare, education, and infrastructure.

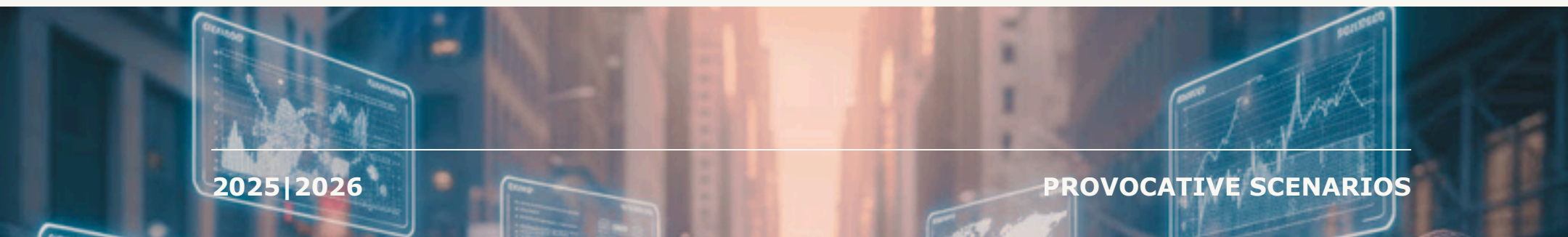
Investing in medical innovation such as preventive genomics, real-time biomonitoring, and mental wellbeing, the state of human health shifted from fighting disease to pursuing active, resilient living.

More research and financing for women's medical science and education closed the health gap across the globe, saving lives and bringing greater equality.

Today, these women-led investments are providing substantial social dividends with a greater number of heathier, happier, and better educated people participating more fully in the labour force.

Investments in women's health also delivered tremendous financial returns and remains an extraordinarily lucrative investment opportunity. It seems surprising that 2020s Wall Street or The City did not pick up on what was then an untapped yet trillion-dollar addressable market. Already in 2025, the signals from the future were clear, when annual global investment in women's healthcare surpassed the $10 billion mark. Increasingly the topics of femtech, femhealth, and femROI started to dominate podcasts, YouTube and TikTok. By 2030, feminvest became a Gen Z style investment platform of its own.

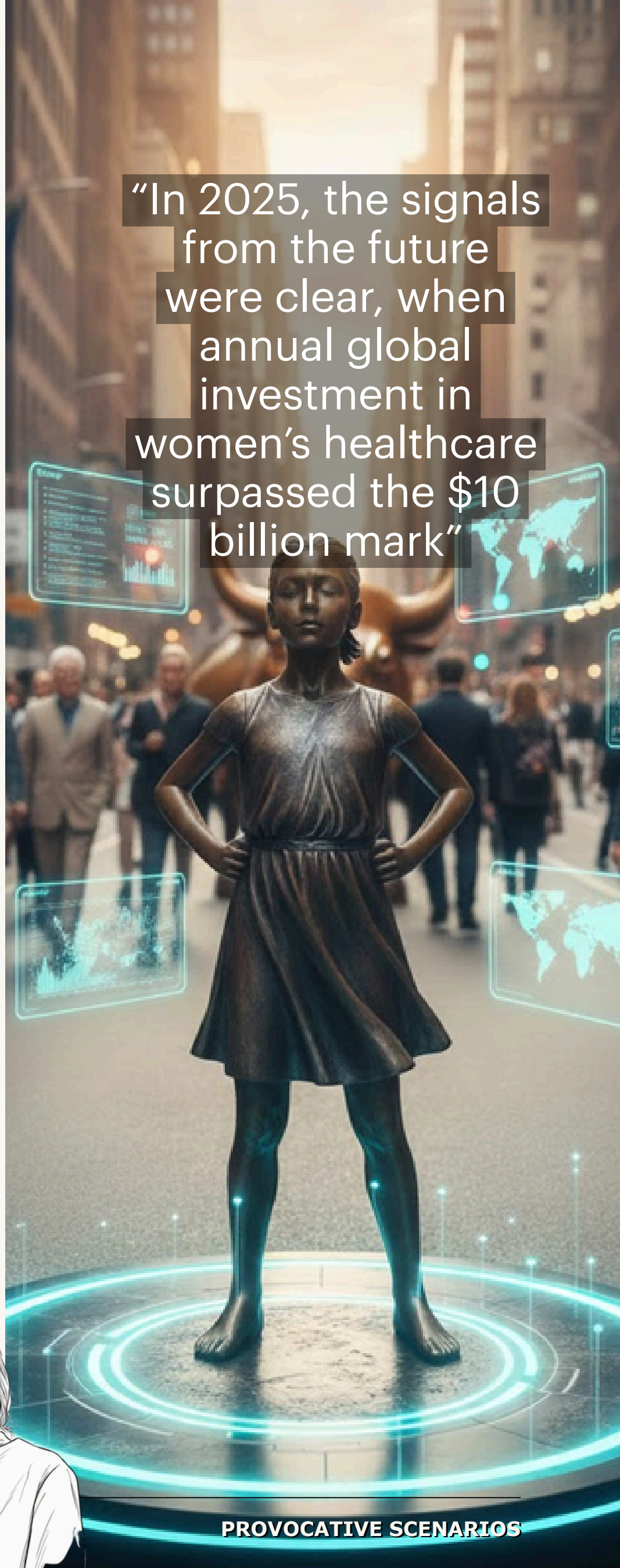
Often deemed to be an 'old world' economic enabler when compared to digitech, AI, and green energy, the new owners of the investment agenda showed that infrastructure still matters. Large scale infrastructure projects designed for inclusion that consider the multi-dimensional needs of a heterogenous world



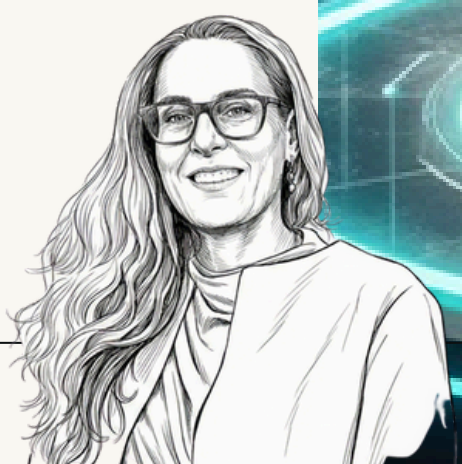
are enjoying better returns, serving society more efficiently and reducing historical vulnerabilities.

The new rulers of the investment agenda, Gen Z and women, reshaped investment priorities while earning exceptional returns.

Taking over the investment baton, Generation Alpha, the largest generational group since 2039, will likely continue to make investment decisions heavily influenced by technology and AI-powered investment platforms. With their great resilience, early financial literacy and access to virtual economies, love of gaming, and creator economy experience, who knows what they will bring to the next investment paradigm. It may even attract a new group of investors from a galaxy far, far away.



BY SHANI CRONJÉ-BACHER
SHANI.CRONJE@FUTUREWORLD.ORG



futureworld

New energy glut fuels global boom

BY DOUG VINING

The price of power has never been this low

Since the invention of electric light and motors, power has been an essential component of industrial, technological and economic progress. In fact, the global economy runs on energy, and countries with the best energy resources have been the winners. It’s also a source of conflict, and wars have been fought over energy-rich territory

Even as the cost of power fell in real terms, while demand ratcheted up, there were huge disparities between those blessed with abundant resources, and those without. Until technology stepped in to level the playing fields. Solar was the first technology to offer power almost anywhere, scalable from a few Watts for a phone to vast farms of panels powering whole towns.

But there's a problem with solar, it needs strong sunshine to be efficient. Lithium battery technology helped, but that changed the cost structure and introduced its own problems, like the availability of critical minerals. We were forced to rely on traditional baseload power like nuclear, coal and gas, much to the relief of the oil exporting countries.

Decarbonization isn't only difficult, it's expensive, and economies wedded to the concept of Net Zero, like Britain, saw their power prices rocketing upwards. Two financial failures proved the point: A 20-year-old wind farm in Australia was decommissioned without any positive lifetime return, while the 392MW Ivanpah solar facility was shut down after only 12 years, resulting in massive financial losses for its investors and billions outstanding on its Federal Government loans. A real boondoggle.

With demand for electricity soaring due to the combined impact of AI datacentres, electric cars, heat pumps and air conditioning, and the electrification of industry, we needed new technologies for future power abundance.

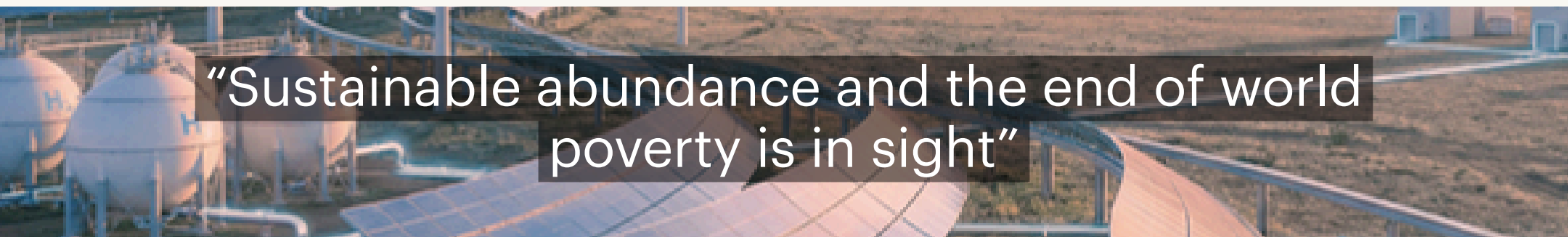
And for economic growth and global competitiveness. Robot armies are great, and very productive, but they need electricity too.

And that's when **three new energy technologies** began to bear fruit, in a virtuous combination of simultaneous development.

The first was the discovery of abundant reserves of **geological hydrogen,** of all places in France, which has never had oil, and not much coal and gas. France's mainstay of power is its fleet of nuclear plants, one of the largest and most reliable in the world. Now they are exploiting natural hydrogen gas, the ultimate clean-burning energy resource, and widely used in industry for producing fertilizer and other chemicals.

Of course, hydrogen poses its own technical problems with storage and distribution, but France has abundant technical expertise in the aerospace, nuclear and engineering fields, and is well positioned to be the EU's hydrogen hub. As a result, Europe has become even less dependent on imported energy, especially from Russia.

The second breakthrough came with **advanced geothermal power**, not only expanding capacity at existing locations like Iceland, California, and Indonesia, but also developing the capability to tap the Earth's heat almost anywhere. Drilling just 10km deep at most locations accesses sufficient heat to create supercritical steam for turbines.



futureworld

Building on technology developed for the petro and fracking industries, American companies have perfected robotic plasma drills that virtually melt their way through rock, reaching the required depth with ease, and connecting heat wells to provide endlessly renewable energy. And because they can be established at worked out coal and gas plants, it's easy to connect them to the grid and repurpose turbine facilities.

Advanced geothermal is one of the cheapest forms of power in the world, requiring zero fuel inputs, producing no toxic waste or emissions, and operating 24/7 with well-established generation systems. And it doesn't need sunshine, wind, or mountain streams to make it work. Just very deep holes.

And the newest tech to deliver abundant energy is **nuclear fusion**. Many decades in the making, commercially viable fusion power has always eluded scientists, despite research efforts like the International Thermonuclear Experimental Reactor (ITER) and alternative reactor designs from Russia to Japan to China to Korea, as well as Britain and the United States.

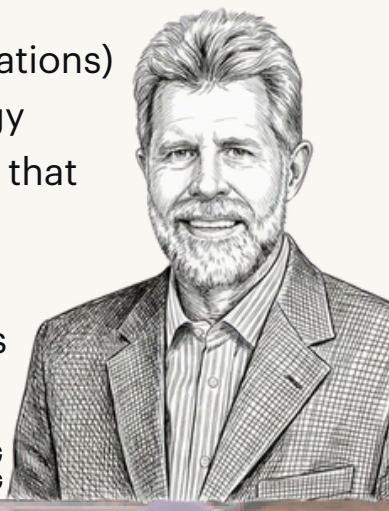
Fusing two isotopes of hydrogen to create helium releases massive amounts of energy, but containing the plasma in a magnetic bubble while simultaneously introducing fuel and harvesting the heat takes an equivalent amount of power, and hugely complex equipment. Before now, no-one has cracked the problem, and every experimental reactor, from tokamaks to stellarators, has failed to deliver more energy than it has consumed.

Finally, with the help of AI-powered simulations, scientists have radically redesigned the system, using linear accelerators to blast the fuel pellets into the fusion chamber, and harvesting the electromagnetic pulses directly as electric power.

By changing the scale from big enough to be critical to small enough to be modular, the new fusion reactors are simple and effective.

These **new energy systems** have combined to make electrical power universally abundant and low cost despite soaring demand. With unlimited energy on tap, economies are booming and all the problems associated with industrial age power are fast disappearing, including decarbonization, pollution, food security, water shortages, shipping, and land use. Sustainable abundance and the end of world poverty is in sight.

On the other hand, businesses (and nations) that bet their future on superior energy resources and efficiencies are finding that their economic models are no longer relevant, and they have to re-invent themselves in a world where energy is too cheap to measure.



BY DOUG VINING
DOUG.VINING@FUTUREWORLD.ORG

futureworld

Why it matters

From digital clones to new election and investment paradigms, and revolutionary energy systems, we hope you found these scenarios controversial and provocative. That was our intention, to provoke critical thinking about the future.

We live in uncertain times, where our economic, technological and political futures can swing wildly between alternative outcomes. From negative to positive, boom to bust, growth to collapse, scarcity to abundance.

Each scenario brings its challenges and opportunities. The only certainty about the future is that it will be different. Different to the past, and different to today. Anticipating some of these potential changes in an exponential world puts us in a position to positively influence how that future manifests. Our choices today determine the future we will face tomorrow.

At Futureworld we seek to help our clients **understand** future possibilities and make those conscious choices. We help you **design** strategies and plans for exponential growth and **create** compelling new businesses of tomorrow. Finally, we partner and even co-invest with clients to build those businesses, leveraging the forces shaping the future.

For more provocative future scenarios, please subscribe to **Mindbullets: News from the future**, our regular free newsletter. If any of these scenarios sparked ideas for discussion, or if you have any comments, feel free to contact the authors directly.

Or email us at info@futureworld.org and one of the team will get in touch.