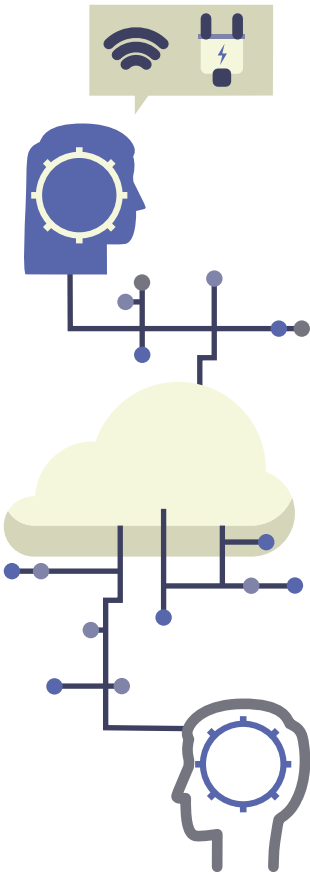


SERVICE SYSTEMS AND INNOVATIONS
IN BUSINESS AND SOCIETY COLLECTION

Jim Spohrer and Haluk Demirkan, *Editors*



THE INTERCONNECTED INDIVIDUAL

SEIZING OPPORTUNITY
IN THE ERA OF AI,
PLATFORMS, APPS, AND
GLOBAL EXCHANGES

Hunter Hastings
Jeff Saperstein



BUSINESS EXPERT PRESS

The Interconnected Individual

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of AI, Platforms, Apps, and Global
Exchanges*

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The Interconnected Individual: Seizing Opportunity in the Era of AI, Platforms, Apps, and Global Exchanges

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Praise for *The Interconnected Individual*

“The world of work has changed dramatically over the last 30 years with PCs replacing secretaries and the concept of a ‘job for life’ all but evaporating. Technologies like artificial intelligence remind us that we are currently at the beginning of this journey and the one thing we know about the future of work is that it is unpredictable. So how do we cope with the new realities? In their new book *The Interconnected Individual*, Jeff Saperstein and Hunter Hastings offer a unique approach based on individual self-reliance to chart a successful path through an ever-changing world. The authors cite a rich body of examples drawn from their wealth of experience in industry and academia, but this book offers more than just a conceptual framework. This is a hands-on text with many exercises that will help you cultivate an entrepreneurial mindset and build the skills you need in the modern workplace.”

—Daryl Pereira, IBM Creative Content Director, Watson & Cloud Platform

“What a timely book. A must read. At a time when most of us despair at political dysfunction and rising autocratic regimes around the world, Jeff and Hunter provide a much needed uplifting and optimistic view of an entrepreneurial-driven future with great opportunities where you can easily connect with others, anywhere, and do good and do well. And they make a strong case for why technologies will be augmenting rather than displacing people. This book will brighten your day.”

—Eilif Trondsen, Board member, and Chair of Special Interest Group on Innovation, Entrepreneurship and Learning, Silicon Vikings

“Creating a life in which what you do is aligned with who you are and what matters most to you is a life of which most people dream. Funny thing is, it doesn’t have to be illusive—it just has to be intentional. And that’s just the approach and clarity that Saperstein and Hastings lay out in *The Interconnected Individual*.”

—D. Luke Iorio, PCC, President of iPEC and One Idea Away

“Given the uncertain and changing nature of work, we all need Sherpas to guide us into the future. This book offers practical and insightful methods and activities to help you map a future career or course correct your current one.”

—Kevin Wheeler, Founder of Global Learning Resources

“The world must listen to Hastings and Saperstein: AI should connect individuals and serve their values. Why should AI do anything else? And still, this is exactly what we fear AI will NOT let us do. The book offers valuable understanding how it can be done.”

—David Nordfors, cofounder of the Innovation for Jobs Foundation

“I have always advocated individual entrepreneurship and the use of enabling tools like the Internet. It’s the smart way to generate income and wealth and retain independence. Hastings and Saperstein expand this idea into a broad vision for the future of entrepreneurship in a new world of emerging technologies, increasing every individual’s capacity to succeed.”

—Tom Woods, The Tom Woods Show, tomwoods.com

“This is a self-help book for the digital age. It helps create meaning out of chaos by providing a clear understanding of the mindset, behaviors and activities that will help entrepreneurs, managers and leaders thrive in the new world. Well done!”

—Jonathan Levy, Head of Learning and Development, Autodesk, Inc.

“What does the future of entrepreneurship look like? Hastings and Saperstein give us a happy roadmap in *The Interconnected Individual*. This is a business book for the individual, not the cubicle drone or the linear thinking manager. It’s a business book for the mid-21st century, a future where middlemen, bureaucrats, banks, corporations, and even governments yield to radical decentralization. It’s a future where knowledge and information become social rather than scientific. And happily, it’s a decidedly democratized future—in the technological rather than political sense.

The key to it all is the highly connected individual entrepreneur, aided by cheap ‘cognitive assistants’ providing stupendous knowledge and information. *The Interconnected Individual* promises a revolution in how society produces goods and services, one that is bloodless, frictionless, connected, social, and ultimately liberating.”

—Jeff Deist, President, Mises Institute

“Hunter Hastings and Jeff Saperstein have created a viable vision and lexicon for the future of work through the lens of their concept, the individual economy. The optimism of their ideas in *The Interconnected Individual* advocates self-reliance, where individuals with an entrepreneurial mindset play a key role in the democratization of opportunity. While so many express concerns about the vanishing job market, they offer credible analysis of how adapting to technology trends rebukes this gloomy prediction. Innovation in artificial intelligence, blockchain, the cloud, and global exchange platforms will create more choices for businesses, professionals, and the vibrant freelance market. I recommend this book to anyone who wants to control their future by responding to change, rather than letting circumstances define them.”

—Marti Konstant, Workplace futurist and author, *Activate Your Agile Career*

“Jeff and Hunter have a knack for translating the current zeitgeist into the rare framework that helps us see the future.”

—Eileen Clegg, Founder, Visual Insight

“Hastings and Saperstein have managed to create a book that is both useful today and will continue to be in the future. They bring thoughtful ideas to understand the current job/career-finding landscape as well as practical steps you can put into use immediately. Highly recommended.”

—Jim Kelly, Real Leaders Lead Executive Coach

Technology innovation is reshaping the world of work in profound and unexpected ways. People from every walk of life are anxious about their vocational future and economic security. Firms must navigate new waters in building their future workforces and developing leadership corps while also reimagining the physical and digital relationships with the people who make their business tick. Schools, colleges, and training institutions are seeing their markets disrupted by new models of learning that are geared to the constantly shrinking half-life of knowledge and know-how. And local, state, and national governments are facing intense pressure to refocus investments and policies on their human capital stock in order to remain competitively relevant in the global economy. The world of work is undergoing massive shifts that not only redistribute opportunities among people and machines but also bring into the fold billions of people who traditionally were left behind. *The Interconnected Individual* is an invaluable compass for anyone seeking to understand these new forces, navigate these novel challenges, and reposition themselves for the opportunities of the future.

—Dr. Guy Halfreck, Founder and CEO, Knack Corporation

Abstract

Given the rapid technological, organizational, and structural changes that challenge conventional institutions and economies, what is the future of work? The authors propose a path to seize opportunity for the individual worker and entrepreneur, who can be newly interconnected and augmented by emerging technologies. Values-based individual career and business navigation can thrive and succeed; teams, groups, and networks can be enhanced with a new mode of innovation based on social conversation and connection rather than a commercial, hierarchical, and prescriptive process.

The authors provide visual models, case studies, and in-depth interviews with cutting-edge practitioners, who provide insights from real-world experience.

The Interconnected Individual is intended to help business and professional executives and freelance workers to adopt an entrepreneurial mind-set, regardless of field, industry, or work role.

Keywords

apps, artificial intelligence (AI), cloud, entrepreneurial order, global exchange platforms, individual economy, interconnected individual, platforms, spontaneous order, values

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Preface

As authors, we have tried, over the past dozen years, to provide readers with insights into the impact of new technologies on their business practices. *The Interconnected Individual* is significantly different from our past work.

The focus in our first two books was on how technology was transforming the marketing discipline: *The New Marketing Mission* and *Improve Your Marketing to Grow Your Business*. Subsequently, we explored how demand creation was being fundamentally changed through the application of technologies in new organizational designs, and in a new model for co-creation of value with customers: *Bust the Silos: Opening Your Organization for Growth* and *Service Thinking: The Seven Principles to Discover Innovative Opportunities*.

These prior works were written for business executives, mostly in large organizations, who were aiming to increase growth and opportunity based on systems and principles in a relatively predictable marketplace economy.

The Interconnected Individual is directed to a different audience in a different technological era and answers a different challenge: the effects of artificial intelligence (AI), cloud computing, data and analytics, social networks, platforms, and mobile apps on work, business, and life.

We all face a great question: “How will AI change the world as we know it, and how do we each find our role to improve the common good?” Tim O’Reilly has suggested that we will experience either astonishment with what will become possible to create a better world or dismay with the chaos and dysfunction of systems that are out of human control and destructive to our societies. “It isn’t technology that puts people out of work; it’s the decisions we make about how to apply it.”¹

¹T. O’Reilly. 2017. *What’s the Future and Why It’s Up to Us* (New York, NY: Harper Collins Publishers), p. 371.

We believe that the future has great promise, and we are optimistic that everyone, in all groups and all geographic regions, can benefit from the adjacent possibilities that technology affords. Our focus is on how people, interconnected through platforms and apps on global exchanges, can create the new institutions, organizations, career paths, and opportunities for themselves and others.

Our optimism starts from individual self-reliance. The positive individual entrepreneurial mind-set can be enhanced by continuous energetic application in building lifelong professional networks, commitment to lifelong learning, continuous up-skilling to use new tools, a willingness to pivot for opportunities, openness to change, and engagement in the journey of values-based career navigation.

In the past, success favored the *connected* individual to the exclusion of most people. Many of the necessary elements for access to opportunity included where you lived, where you went to school, your parents' status in the social hierarchy, your structural connection to influential people in clubs and organizations, the companies on your resume, and your connection to favored groups based on ethnicity, race, marital status, and sexual orientation.

Today, we see a new era for the *interconnected* individual, who can break the shackles of hierarchy, status quo, and legacy biases. We see the promise of democratization of opportunity for those who seize it. We see new rules of the game, as the result of platforms, apps, global exchange networks and cloud computing, that augment individual capacity and enable individual opportunity. Those who are *interconnected* will have a new chance to participate in the global marketplace and thereby to engage in fulfilling work that matters to them. Our hope is that we can suggest a conceptual framework, approaches, and tools that can open the exploration for those who want to succeed by seizing individual opportunity in the interconnected era.

This book is dedicated to them.

Acknowledgment

Mariela A. Gonzalez assisted Jeff and Hunter as editor, proofreader, researcher, and compiler. Without her excellent and painstaking work, this project would never have been completed.

Introduction

The interconnected individual is personally meaningful to each of us. While our professional careers have each spanned over 40 years with different phases, roles, and expertise, neither of us started as connected, privileged individuals.

Certainly our fathers, who experienced the Great Depression and World War had neither the experience nor the contacts for either of us to be inducted into what C.S. Lewis in 1944 named “The Inner Ring”¹—those who have perceived status that others aspire to attain. Like many, we had to stumble through and discover how to navigate our own careers and acquire whatever guidance we could from mentors, colleagues, and inspiring authors such as Peter Drucker and Marshall McLuhan for Jeff, and Ludwig von Mises and Friedrich A. Hayek for Hunter.

Jeff

I have taught working professionals and graduate and undergraduate students in universities since 1985. In that role, I have encountered aspiring thousands, who were taking business courses to advance their careers and open opportunities. Many were foreign students, who came to the United States at great financial and personal sacrifice to get a shot at improving their lives through up-skilling and new knowledge.

Many have found their way to successful careers. Their success is meaningful; I found purpose in helping others to achieve their goals through contributing to their education. I was inspired by business graduate students who mortgaged their homes, left babies in their native countries with family, stepped out of their careers at great financial sacrifice, returned to learning after raising their children, or simply committed to a transition from the known to the unaccustomed.

¹C. S. Lewis (1898–1963) was Professor of Medieval and Renaissance Literature at Cambridge University and a Fellow of Magdalene College, Cambridge. “The Inner Ring” was the Memorial Lecture at King’s College, University of London, in 1944.

However, I came to understand that many of the students whom I taught at San Francisco State University (from 1995 through today) and other educational venues experienced limitations on the work they could apply for, limited access to prestigious and well-paying jobs, and limited confidence that they could compete and chart their own course for work that could matter for them. Most of them, like me, had come from lower middle-class homes, where their parents worked in jobs, not careers, and were familiar with only a few career paths that they themselves experienced in their community. They were not the “connected individuals” that the biased work recruitment system has traditionally favored: Those from the right families, communities, schools, and those with the right past employers, clubs, ethnicities, race, sexual orientation, and gender.

Hunter

I was born in England, in the midst of its socialist experiment. In a class-riven society; my parents were tagged as “working class,” which automatically limited access to “The Inner Ring.” I was able to escape as a result of education and the fortuitous happenstance of joining an American headquartered company, which led me to the United States.

In this land of opportunity, I have been able to live an entrepreneurial life, as a manager of others’ start-ups, then a founder of my own, and lately by helping new founders via venture capital.

I am acutely conscious that this path has not been open to all, until now. With the advent of the interconnected individual, I hope to contribute to the ideas that will make the path wider and less steep.

Together, we discovered first-hand the importance of being well connected in the conventional hiring system when we cocreated a project-based learning program at Hult International Business School. We were tasked with developing professional relationships with multinational companies in the San Francisco Bay Area who could provide real challenges to our students, guided by using our book on service thinking to apply to their project work. We fully expected that our graduate students who were teamed with professionals from IBM, Cisco, SAP, and other companies would have access to recruitment for professional tracks in marketing, sales, and management. We were surprised to learn that, for professional

track positions, in line with conventional practice in many other companies, these employers recruited exclusively from the top-ranked schools or those universities with whom they already had long-term relationships. In short, the connected people had access to the recruiters and others did not. We saw the pervasive bottleneck to opportunity.

While many of our students went on to terrific positions in other companies, the experience of this hiring bias seared our determination to devote our work together to fostering the democratization of opportunity for more than the chosen connected.

Fortunately, our aspirations are aligned with a rising tide of many who are dedicated to opening opportunity for all. There are new paradigms for more permeable organizations, and new individual career paths for seizing opportunity through the adjacent possibilities of cloud, mobile, data analytics, cognitive assistants, social networks, and regional geographic clusters interconnected through global exchanges. Enterprising individuals now have a greater chance to create opportunity for themselves by interconnecting freely with others. We call this person the *interconnected individual*: He or she can navigate a career with greater autonomy, mastery, and purpose, and can make progress through collaboration with others in ways that were never possible before.

This book is intended to help those who seek to do work that matters, to start a company, to grow a business, to pursue an individual career, or to innovate with others. We provide the workplace context in Chapter 1 and a conceptual framework in Chapter 2 for how the interconnected individual fits in and contributes value in this new era. Chapter 3 explores how new technologies enable spontaneous order to redefine organizations and work connections, and Chapter 4 describes the individual economy that is enabled by an entrepreneurial mind-set. The second part of the book illustrates how these concepts are applied in individual career planning, entrepreneurship, finance, education, work recruitment, and new wealth creation through opportunity in regions.

Throughout the book, we cite specific resources and references for further exploration. Accordingly, we have organized this book around some key themes and interviewed some leading edge thinkers and practitioners to present ideas for individuals to continue to develop their own singular plan.

Key Themes

1. The individual—and individualism—will play a new and different role in the emerging socio-technical system, where humans are augmented by artificial intelligence (AI) and machine learning.
2. Augmentation will be activated via interconnectivity—universal networked connection to people, knowledge, resources, and subsystems. There will be fewer built-in barriers, and interconnectivity can benefit all individuals.
3. Every individual must be an entrepreneur in the new socio-technical system. Our mind-set for life must be that of a start-up: how to serve others in new and ever-changing ways, how to assemble resources to do so, how to stay on the leading edge to avoid replacement or redundancy.
4. Empathy for the needs of others is at the core of the entrepreneurial mind-set and the technology-augmented service ecosystem. The entrepreneur's role is a moral one, making life better for all. The entrepreneur-driven dynamic system will generate a more just society that unleashes the creative innovation of its citizens.
5. The individual must master systems thinking to understand how best to contribute and how best to fit in. The systems will be decentralized, distributed, and democratized, and where innovation flourishes, so will the people in the broader community.
6. Spontaneous order will emerge—entrepreneurial systems will self-organize as a result of empathic individual behavior linked to other like-minded people. This entrepreneurial order will generate new organizational forms that we can't imagine today, replacing conventional and traditional institutions.
7. Local and regional clusters of organizations and opportunities characterized by transparency will thrive and be magnets for interconnected individuals.
8. Lifelong learning and lifelong up-skilling will become a normal practice. Each person can understand his or her own aptitudes as a first step to building a lifelong workplan and lifelong pursuit of opportunities.

9. New metrics will replace productivity measures (such as GDP and quarterly corporate profit—the leveraging of human labor) with connectivity measures, the enabling of access and collaboration for new opportunities and approaches to meaningful work in an augmented intelligence world.
10. Self-reliance, networks, lifelong learning, and values-based transitions will support a purpose-driven life, aligning individuals with what matters to them.

Who Is an Entrepreneur?

There are many ways to become an entrepreneur. Cloud, platforms, apps, cognitive assistants, and social networks enable infinite opportunity.

Here are some examples:

- Adam Neumann was raised in a Kibbutz in Israel, where he experienced community and interdependence. He recognized that many young U.S. professionals were working in isolation on the web, yearning for a place to be with like-minded people, yet still have privacy. He founded WeWork: matching local people (through AI algorithms), who work independently or are telecommuting for companies, to reasonably priced shared work spaces. WeWork purchases and reconfigures offices with amenities, office equipment, and ambience for online virtual work, but also provides a community for individuals who want to meet and have personal contact with those of common interests. WeWork demonstrates how to create communities of spontaneous order with drop-in flexibility that serves both individual business and personal needs. Today, WeWork is valued at \$16 billion and has 60,000 participants in cities throughout the United States.²
- John Yang, is a former financial advisor, who never married nor had children. Now 68 years old, he wants to teach children in a safe, structured environment where he can have the flexibility to plug-in and have autonomy. John enrolled as a substitute teacher in the

²WeWork. <https://www.wework.com>

San Francisco School District. He checks the District Platform the evening before class to see which schools, grades, classrooms, and subject areas need substitute teachers. John can choose to bid on a class and shows up the next day, ready for work.

- Eve Blossom was appalled at global sex trafficking and wanted to do something about it. Twenty years ago, she decided to provide women who were trafficked an opportunity to start a new, self-sustaining life through sales of their crafts and artwork. She founded and directs a B Corporation, Weve, hosted on a global platform. She sources from women in cities and villages anywhere, and places orders for retailers such as Target.
- Malcolm Franks had a career as an interior designer. At age 67, living in Palm Beach Gardens, Florida, he was seeking work that would connect him with children in his religious community, give him autonomy, and freedom for a flexible daily schedule that suits his lifestyle. He drives 15 children to religious school in a van each day and returns them home in the afternoon. He also house-sits for several people who live in Florida during 6 months of the year, taking care of their pets, pools, and household. He uploads photos and videos to the owners of their homes so they can verify his work.

Note that in these examples, each individual has created a values-based enterprise. Each can succeed whether in a large-, medium-, or small-sized business, because of interconnection on platforms, apps, and social networks in systems that transcend conventional limitations.

Become a Maven and Maestro

These individuals, and millions more, have already reimagined their own futures to direct their work and create value and contribution. To do so, they have developed knowledge and orchestrated the fruition of their goals.

These entrepreneurs have become both mavens and maestros to create something uniquely crafted to their own needs.

A maven (derived from Hebrew/Yiddish meaning expertise and knowledge at a deep level) can take both factual and intuitive knowledge and create a fresh insight for innovation.

A maestro (derived from Italian meaning to orchestrate with others to create a successful collaboration) can bring together different people, who have different expertise, and create a successful venture.

Reid Hoffman describes this entrepreneurial mind-set, combining knowledge and the ability to collaborate with self-developed networks to produce new work opportunities.³

They take stock of their assets, aspirations and the market realities to develop a competitive advantage. They craft flexible, iterative plans. They build a network of relationships throughout their industry that outlives their start-up . . . Their approach to life seems every bit the Silicon Valley way: they were self-reliant in spirit, resourceful, ambitious, adaptive, and networked with one another.

A technologically augmented individual will emerge to create a better future for himself or herself, working with others in evolving organizations and work structures, to utilize the new technologies to enrich themselves, their communities, and the common good on a global level.

To understand how this can happen, we begin with the context of a different, emerging world.

³R. Hoffman, and B. Casnocha. 2012. *The Start-up of You: Adapt to the Future, Invest in Yourself, and Transform Your Career* (New York, NY: Crown Business Books).

CHAPTER 2

Prepare Yourself for Success in the Interconnected Era

- There is a new framework for personal success in the emerging era.
- New cognitive practices include self-discovery, self-reliance, individual awareness, and social awareness.
- The interconnected individual model is a pathway to successful adaptation.
- Empathy is the most important skill.
- Each of us can create an individual economy based on interconnectedness.

It's useful to reimagine our personal success in the emergent new era. We offer a *framework* for your personal adaptive thinking and a *model* for your individual behavior.

The Framework: A New Foundation for Readiness

You are now aware of how the digitization of the economy through cloud, analytics, social, mobile, and the proliferation of platforms and apps is expanding the number of potential opportunities for you to find and create work with increased benefits for yourself and for society, measured by wealth creation, quality of life, and social impact.

These opportunities will not come automatically. Up-skilling is an ongoing new imperative for action in the socio-technical economy.

Foundational Cognitive and Meta-cognitive Practices

Change is rapid. We can already see the effects of digitization as both an enabler and a disruptor, and the potential for it to become more inclusive to benefit the greater good of both producers and consumers.

A Brookings Institute study concluded:

Digitalization, for one thing, is vastly expanding the potential of the American economy, and generating opportunities for many. However, the construction of an inclusive labor market as digitalization proceeds won't happen by itself. Instead, it will require significant improvements in digital education and training, both to broaden the high-skill talent pipeline and ensure that under-represented groups can connect to an increasingly digital economy. In addition, it is going to be important for workers to get better at being “what we are that computers aren't.”¹

The emphasis is on all workers cultivating durable “soft” or human skills for “what we are that computers aren't.” We need to begin by knowing ourselves first. KnowledgeWorks offers a three-part framework for each of us to consider how we can develop our cognitive emotional awareness: self-discovery, individual awareness, and social awareness (Figure 2.1).

Self-Discovery: Deep Self-Knowledge

Workers will need to continue to discover their own personal and professional strengths, passions, and emotional patterns for fulfilling careers. Self-discovery will also help people develop visions for their lives and fuel creativity.

Individual Awareness: Emotional Regulation

Workers will need to be able to recognize their own emotions; understand the triggers that create them; and shift to more desired, productive emotional states based on better self-awareness matched with work environments and structures that suit them. Rather than fitting themselves to jobs and readying themselves to develop a career,

¹M. Muro, S. Liu, J. Whiton, and S. Kulkarni. November 2017. “Brookings Institute: Digitalization of the American Workforce.” https://www.brookings.edu/wp-content/uploads/2017/11/mpp_2017nov15_digitalization_full_report.pdf

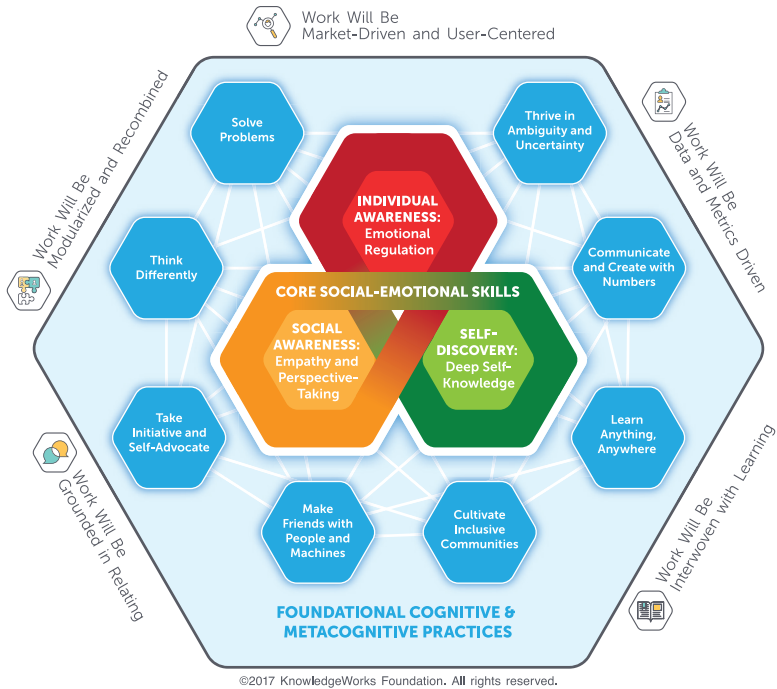


Figure 2.1 Foundational cognitive and metacognitive practices (KnowledgeWorks)²

workers can now focus increasingly on constructing self-in-work rather than advancing self-in-an-organization.³

Social Awareness: Empathy and Perspective Taking

Success in work will increasingly come from building social relationships of all kinds to support learning, collaboration, and innovation. In order to understand others' behaviors, workers will need to be able to recognize others' emotions and perspectives. Deep empathy will also be critical

²K. Prince, A. Saveri, and J. Swanson. 2017. "The Future of Learning: Redefining Readiness for the Inside Out." *Knowledge Networks*. <http://www.knowledgeworks.org/sites/default/files/u1/redefining-readiness.pdf>

³A. Hurst. 2014. *The Purpose Economy: How Your Desire of Impact, Personal Growth and Community Is Changing the World* (Boise, ID: Elevate), p. 36.

for building inclusive work environments that are truly collaborative, innovative, and adaptable.

Empathy is the critical skill for success in the world of AI and human augmentation: the ability to relate to other humans and build communities based on shared values in ways that machines can't. Relationship building for shared success is more important than merely increasing productivity.

Thomas Friedman quotes his friend Dov Seidman about this important distinction:

The ability to build trust, to form deeper and better connections, not just fast ones, with other human beings . . . Our ability to forge deep relationships—to love, to care, to hope, to trust, and to build voluntary communities based on shared values—is one of the most uniquely human capacities we have. It is the single most important thing that differentiates us from nature and machines. Not everything is better faster or meant to go faster. I am built to think about my grandchildren. I am not a cheetah.⁴

The Model: The Interconnected Individual in the New Economy

Armed with the kind of self-awareness and self-examination recommended by KnowledgeWorks, each of us can now proceed to map out our own personal navigation of the high-opportunity economic future. We should all think of ourselves as interconnected to people, knowledge, and resources in an unlimited fashion. If we start with this predisposition, a model of the interconnected individual in the new technological economy provides an array of new behaviors.

- Augment your role with a vast array of knowledge and tools.
- Access unlimited people power and computing power.
- Collaborate and exchange on global platforms.
- Network your way to any service and resource and partnership.

⁴T. Friedman. 2016. *Thank you for Being Late: An Optimist's Guide to Thriving in the Age of Accelerations* (New York, NY: Farrar, Straus and Giroux), p. 6.

- Remove constraints imposed by institutional intermediaries.
- Create your own organization or join new ones.

Interconnection through Platforms, Apps, and Global Exchanges

We've modeled the new dynamics of individual and group augmentation through interconnection provided by platforms, apps, and global exchanges (Figure 2.2).

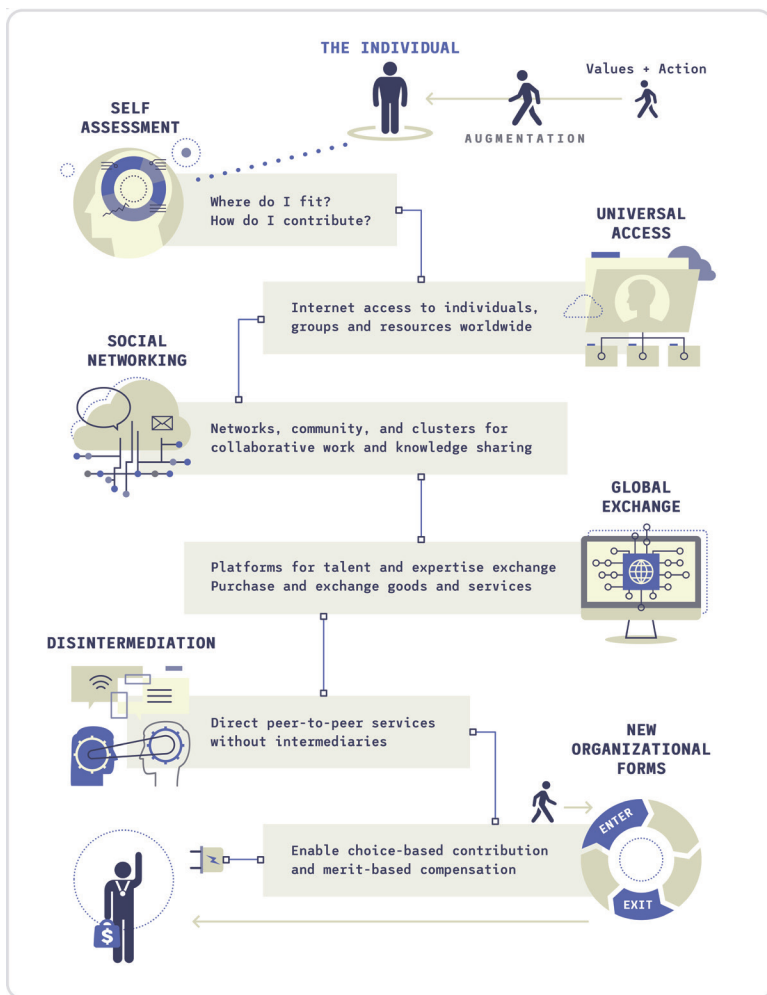


Figure 2.2 The Interconnected Individual

New Baseline: Individual Values, Individual Action

When Dr. Saras D. Sarasvathy⁵ studied entrepreneurial expertise, one of her core conclusions was that effective entrepreneurs start not with an idea, but with a question: “Who am I?” It’s a question about values. Entrepreneurship is based on empathy with others and a drive to provide service that is both creative and moral. Individual entrepreneurs recognize when their personal values are aligned with the entrepreneurial role. It’s at that point they become excited and energized. The entrepreneur leads a noble, high-value life.

Once anchored in their values, entrepreneurs can take action. They can conceive of and chart out a navigable future. An entrepreneur might decide on a start-up; on helping manage another founder’s early stage company, or to start a small, local business, or to be an independent contractor, designer, code-writer, or project manager. Perhaps he or she would prefer to work in a large corporation, university, or nonprofit organization by implementing entrepreneurial creativity in a staff job. Maybe he or she decides to develop a layered career in several roles simultaneously, or one role at a time, to build up a portfolio of experiences.

“Values plus action” is the point where the journey begins, followed by an individual’s decision, based on those values, to become a component in a system (such as service provider in the Amazon service system). The individual connects to the system by identifying gaps in services, which is how the entrepreneur determines opportunity.

Augmentation: We All Have New Means

The new technologies that we are all able to use represent a kind of entrepreneurial superintelligence. Dr. Sarasvathy’s second question for entrepreneurs is: “What do I know?” Today, and in the immediate future, you can answer: I am a person with access to any knowledge I need and to tools of immense power. Cognitive assistants are available to help me, and AI is my copilot. I am networked to virtually everyone in the world, who can provide knowledge, resources, and collaboration on any issue.

⁵S.D. Sarasvathy. 2008. *Effectuation: Elements of Entrepreneurial Expertise* (Northampton, MA: Edward Elgar).

Universal Access

Interconnectivity is the new power tool to assemble whatever means the entrepreneur requires. AI, especially in the form of individually tailored cognitive assistants attuned to specialized knowledge, is the ultimate augmentation resource. The cloud provides computing power, and global platforms provide market exchanges for the talent, services, and products the entrepreneur requires to build out a business.

Social Networking

Networking is important in answering Dr. Sarasvathy's third question: "Who do I know?" Potentially, you can know everyone you want or need to know. Not only does social software such as LinkedIn make it easy to connect to people, it enables the establishment of common ground and shared ideas in groups of shared interest.

Global Exchange: New Channels Are Opening

If you are a B2B entrepreneur, you can target and reach your potential customers with astounding accuracy. You can provide them with product and service demos over the Internet via video-friendly software, you can SEO your persuasive content so that they find you when they search, and you can A/B test your most creative messaging. If you are a B2C entrepreneur, you can sell direct to consumers, build a virtual supply chain for fast delivery, and never have to operate a store or a warehouse or own any inventory. If you are looking for an employer, you can author your own profile so as to make an ideal match with their AI-assisted recruitment bot. Channel management is a matter of choice rather than an obstacle to overcome. Mobile apps and devices are the great enablers of the global exchanges to literally reach the world.

Disintermediation: Remove Friction and High Cost

Peer-to-peer trading platforms and new digital exchange mechanisms such as distributed ledger technology are by-passing bankers, brokers, lawyers, etc.,

and opening up new opportunities for direct exchange. This is a trend that will provide a wind of efficient change at the back of the individual entrepreneur.

New Organizational Forms: Join an Organization or Create a New One

The reconfigurable collaborative network is now a reality. An individual joins by contributing unique skills and knowledge, inviting others with complementary skills and knowledge, completing a task in collaboration with others, exiting when the task is completed, and paying or earning based on value contribution. These organizations are flexible, continuously reconfigurable, efficient, and results based.

What This Means for Spontaneous Order and New Organizations

The twenty-first century is the global century. While Bill Gates, Steve Jobs, Larry Ellison, Elon Musk, Larry Page and Sergei Brin, Mark Zuckerberg, Jeff Bezos, and many other entrepreneurial luminaries developed their businesses on America's West Coast, perhaps one of the more interesting global leaders to define our new era is Jack Ma, founder and executive chairman of Alibaba, based in Hong Kong.

In a June 2017 interview with Charlie Rose,⁶ Ma described his vision for Alibaba. He does not think of Alibaba as a company, but as an economy. Through a seamless, transparent transaction system, Alibaba makes it possible for all individuals and all small business entrepreneurs to conduct e-commerce via the Internet and globalize their individual business. If Alibaba were a country, it would rank number 21 or 22 on the GDP league table of countries.

In the next three years, we'll go across \$1 trillion. And we hope in 20 years, by year 2036, we will be the 5th largest economy of the world, that is America, China, Europe, Japan, and the Alibaba economy.

⁶J. Ma. June, 2017. Gateway'17, Interview by Charlie Rose. *YouTube*. <https://www.youtube.com/watch?v=ohfA8Hcwvic>

Ma states his vision:

It will be a virtual economy that every small business of the world can leverage. They can sell their products across the world, to every consumer of every country. They can buy and sell things through their mobile phone or any device anywhere in the world. Everything a seller places on the line, within 72 hours, the buyer will receive it. Of course, Alibaba does not own that economy. We want to join forces with all the people of the world to build that economy.⁷

Ma's vision is for global integration, transcending country, industry, and enterprise. Alibaba is an example of democratization of opportunity for entrepreneurs on a platform that creates a scalable global exchange economy with access, transparency, and low cost to the businesses. Alibaba does not develop its own content, just a system that enables others. His vision is totally focused on the customers, who are the businesses using Alibaba as their administrative, billing, and collection system.

Will There Be Net Gain or Loss of Work In This New Global Interconnected Economy?

Deirdre McCloskey suggests in *The Myth of Technological Unemployment*⁸ that technology on its own does not create unemployment. It does create new roles, functions, and opportunities.

If the nightmare of technological unemployment were true, it would already have happened, repeatedly and massively. In 1880, 80% of Americans worked on farms. Now 2% do, but the advent of mechanical harvesting and hybrid corn did not disemploy the other 78%. In 1910, 5% of the American workforce was on the railways. In the late 1940's, 350,000 manual telephone operators worked for AT&T alone. In the 1950's, elevator operators by the

⁷J. Ma. June, 2017. Gateway'17, Interview by Charlie Rose. *YouTube*. <https://www.youtube.com/watch?v=ohfA8Hcwvic>

⁸D.N. McCloskey. August/September 2017. "The Myth of Technological Unemployment." *Reason Free Minds and Free Market*. Article in the Digital Edition. <http://reason.com/archives/2017/07/11/the-myth-of-technological-unem>

hundreds of thousands lost their jobs pushing buttons. But if (these displaced workers) never got another job, unemployment would not be 5%, or 10% in a bad year. It would be 50% and climbing.

McCloskey goes on:

We could save people's jobs by stopping all innovation. You would do next year what you did this year . . . but then we would perpetually have the same income. That's nice if you are doing well now. It's not so nice if you're poor or young.

Which society would you rather enter, she asks? She favors the "one in which labor laws are flexible, individual workers decide their own futures, and the economy lifts up the poor among us."

McCloskey presents a legitimate argument against the view of displacement resulting in permanent unemployment. This belief is that the economy expands and new opportunities emerge for a workforce with new skills, augmented by the technology of the era—a net gain for the workforce and quality of life for everyone.

We already can see that the smartphone has become one of the prime enablers of freelance, independent work activity. Today, 34 percent of the U.S. workforce are freelancers, according to a recent survey from the Freelancer's Union.⁹ The labor force is increasingly able to move freely and divide up time in a way that prioritizes their own goals and schedules, to run a midday errand, or spend time at home with the family even on a late work night. The smartphone and the era of constant connectivity are what make that freer world possible.

In a Gallup poll, 79 percent of workers said having the ability to connect with work remotely using a computer or a smartphone was a positive development.¹⁰

⁹Freelancers Union and Elance-oDesk. 2015. *Freelancing in America: A National Survey of the New Workforce*. An independent study commissioned by Freelancers Union & Elance-oDesk. https://fu-web-storage-prod.s3.amazonaws.com/content/filer_public/7c/45/7c457488-0740-4bc4-ae45-0aa60daac531/freelancinginamerica_report.pdf

¹⁰J. Harter, S. Agrawal, and S. Sorenson. 2014. "Most U.S. workers see upside to staying connected to work." *Gallup News*. <http://news.gallup.com/poll/168794/workers-upside-staying-connected-work.aspx>

However, the ebb and flow of the economy just naturally lifting individual workers is not the whole reality. When the trends of the economy are hijacked by large companies and institutions, and legislated by government representatives protecting their donors' interests for their advantage, this can deprive workers of the opportunities we believe are emerging.

In 1980, the average trucker in America was making an annual salary, adjusted for inflation, equal to more than \$110,000 today. Today, truckers make on average about \$40,000 a year, working harder, longer hours, and with less job security.¹¹

The combination of deregulation, de-unionization, and the trucking companies awarding independent contracting—an arrangement wherein trucking companies outsource many of the risks and costs of trucking to truckers themselves—has resulted in truckers working longer hours at lower wages.

It's not an efficient system. According to a 2017 second quarter American Truckers Association report, the United States now has one of the highest driver annual turnover rates in its history: 90 percent for large trucking companies and 85 percent for small trucking companies.¹²

If ever there was a need for spontaneous order to emerge with new forms of organization to enable the freelance workforce, this is the time. Not only truckers, but also adjunct lecturers in universities, fast food workers, service workers in retail, and many other contingency workers will need to find ways to form new, flexible, permeable organizations to advance their collective interests. If it happens, they will do so via interconnectivity.

¹¹D. Nicks. 2016. "How Trucking went from one of the Best jobs in America to one of the Worst." *Money*. <http://time.com/money/4325164/trucking-worst-job>

¹²Truckinginfo. 2017. "Turnover at Large Truckload Carriers Hits Highest Point in 2 Years." *Truckinginfo*. <http://www.truckinginfo.com/channel/drivers/news/story/2017/09/turnover-at-large-truckload-carriers-hit-highest-point-in-2-years.aspx>

