

Beyond Good

Beyond Good

*How technology is leading
a purpose-driven business revolution*

Theodora Lau

Bradley Leimer



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*This book is dedicated to our families and friends, and all those
who work tirelessly to make the world a better place.*

Contents

About the authors xi

Foreword by Ida Rademacher xiii

Introduction 1

1 Changing tides 5

From good to beyond good 5

It only takes a spark 9

Longevity as the new normal 11

Reduced social mobility 17

Emergence of the new self-employed and the gig economy 19

Focus on entrepreneurship 22

Women empowerment 24

Economic, social and cultural implications 27

2 Foundations of inclusion 29

Starting with the basics 29

Luck of the draw 31

The role of money 32

The state of inequality 34

A tale of two economies 36

Meeting basic needs 38

Access to water as a human right 39

Gender and race disparity 43

Inclusive entrepreneurship 45

Levelling the playing field 46

3 Forces of disruption 49

The dawn of purpose 49

Serving the unbanked and underbanked 51

- From access to optimization 53
- How financial technology has changed 62
- The impact of FinTech 63
- Finding the soul of an industry 67
- Hearts and mindsets 68

- 4 A renewed business model 69
 - The tail wagging the dog 69
 - The next step of the journey 72
 - Digging new moats, taming new hedgehogs 79
 - Open banking and the battle for data 81
 - The rise of the superapps 82
 - Humans versus algorithms 85
 - Embedded finance 87
 - Empathy-driven business models 93

- 5 Serving the forgotten 95
 - Serving one, serving all 95
 - Myth-busting 101
 - Changing the narrative 102
 - Opportunities hiding in plain sight 110
 - A way forward 120

- 6 The profit conundrum 123
 - Welcome to the machine 123
 - The economics of the common good 127
 - The purpose of profit 131
 - The profit of purpose 134
 - The empathy model 147

- 7 Leadership for good 149
 - A different path indeed 149
 - Finding new meaning in a new world 150

	A crisis of definition	152
	Community viability redefined	164
	Other valleys of opportunity	165
	Our connections to each other and to everything else	168
	Waste not, want not	169
8	A way forward	171
	The impossible made possible	171
	Technology (and investment) for social good	178
	Equal value in all lives	188
	A new path and new principles	192
9	Moving hearts and mindsets (to action)	195
	A different picture	195
	Somewhere in time	197
	A new social contract	197
	Embedding empathy (as a service)	198
	Hearts, mindsets and action	203
	A model most changed	203
	The fire within	205
	The next stage of the journey	206
10	Principles of Beyond Good	209
	On purpose	209
	Towards the common good	210
	Embracing diversity and inclusion	210
	Regarding prosperity	210
	Fairer financial services	210
	Technology	211
	On empathy	211
	Aspiration and hope	211
	<i>References</i>	213
	<i>Index</i>	235

About the authors

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About Unconventional Ventures

Unconventional Ventures provides consulting services to drive innovation to improve systematic financial wellbeing. We connect founders to funders, provide mentorship to entrepreneurs, strategic advisory services to a broad set of corporates, and broaden opportunities for diversity within the ecosystem. Our belief is

that anyone with great ideas should have a chance to succeed. We work with banking clients, FinTech startups, conference and media organizers and technology firms. Our approach is to help these players navigate, contextualize and diversify their business models in order to be prepared for the changes to the broader financial-services landscape.

Foreword

The invitation to write the foreword to this book was extended – and accepted – under vastly different circumstances from those that we are experiencing today. Even in the old version of the world that was not living through a world-wide pandemic and the deepest global recession since the Second World War, Theo and Bradley’s vision was compelling – to create a book inviting and inspiring business leaders to play an even bigger role than before in solving society’s most pressing challenges. And to use the digital revolution happening in the financial-services sector to show how the purposeful application of technology can be the catalyst for greater social inclusion and equity.

I happily signed on to Theo and Bradley’s project because I, too, felt that the urgency for change was clear even before 2020. In the midst of the longest economic expansion in US history, millions of workers experienced deteriorating financial and physical health. And while global inequality between countries was decreasing and tens of millions of people had moved out of deepest poverty, in-country inequality was reaching historic levels, undermining social cohesion and dangerously increasing political polarization.

Enter 2020, and coronavirus and the global lockdowns implemented to contain it revealed just how deep and systemic the fault lines of inequality lay, and also how interdependent we all are. If the call for the business sector to lean into social purpose was growing before the pandemic, changing circumstances spurred a sea-change.

Overnight, the dominant narratives of the business sector’s leading role in driving economic growth were tempered by a newfound respect for essential workers and the reality that an economy fuelled by consumption was capable of freefall when

workers with volatile cash flow, living pay cheque to pay cheque, lacked the means to keep demand strong.

To the degree that the economy has stayed tenable, much of the success can be attributed to the ways in which technology has facilitated everything from remote work to tele-health to digital payments. Already we are seeing evidence that countries that prioritized digital financial inclusion and interoperability with government safety net programmes are experiencing greater economic resilience and faster recoveries.

Conversely, the many failures contributing to human suffering – and disproportionately harming Black, Indigenous and People of Colour (BIPOC) communities – are evidence of how much work is ahead of us, and how critical it is that leaders in all sectors centre our most ambitious and innovative thinking on solving for core problems. When solved, these solutions will provide households with the financial security, dignity and tools to be resilient and capable of contributing to a full economic recovery.

As with so many things in our society right now, this book raises provocative questions, and refreshingly, it doesn't pretend to have all the answers. That is the work we must do together.

Beyond Good is an important companion to other work emerging right now, centring on the margins and talking about the technical and structural-opportunity horizon that we must aim for.

Read it because there is much to be inspired by. Read it because there is a lot of work ahead of us. Read it because we are at an inflection point where business leadership matters and time is of the essence.

*Ida Rademacher, Vice President, Aspen Institute and
Executive Director, Aspen Financial Security Program
October 2020*