

Predictions for 2013: Professor Russell Beale



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Peering into my electronic ball for the forthcoming year, I see a few trends emerging...

Twitter will continue its upward climb as a social news source, with canny users eschewing celebrity gossip and banal minute-by-minute updates and choosing instead to receive and comment on breaking news that is more pertinent to them.

Meanwhile, Facebook users will hollow out – while it will continue to expand into new markets, older users will start using it less and less. Will this be the end of Facebook? As a social media company, possibly, but with a huge war chest and a lot of talented people, it can reinvent itself into whatever sort of company it wishes.

Apple stumbles, but opens up new markets - Apple Maps represented a seismic shift in the company, as without Steve Jobs, the search for perfection in user experience had been lost, and Maps was (and is) a bit of an embarrassment. Products like the iPhone 5 are slight improvements over the 4, but we'd come to expect more. They need to turn round any complacency and refocus on user experience. However, later in the year they'll announce a major move into home products – Apple TV will finally become worthy of the Apple name, and major initiatives towards integrated lighting, music, video, heating and other controllers create a major new market for them.

"Disintermediation" will become a major buzzword as a new financial organisation with a huge online and international customer base emerges to take on the high-street banks. It will begin by supporting direct lending between individuals and will garner enough credence to access international lending and government funding at rates as low as 1%, which it will pass directly on to customers, offering mortgages and loans at similarly low rates. Customers will love it as it is both financially beneficial to them, and upsets the bankers by beating them at their own game.

Major players on the Internet will make a semi-serious proposal to establish the Internet as a nation state, with its own tax and legal regime in an attempt to redress trans-national issues. It would propose to have relatively low taxes but a clear relationship with national tax authorities, to reduce legal tax avoidance issues. Its revenues would be used to support the enforcement of new laws governing corporate ethics, access to sensitive material, as well as supporting initiatives like Wikipedia and new entrepreneurs.