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CHAPTER 2

Introduction to the Foundation and to the Future Trends Forum

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A new and impatient reality

All that we today possess, use, or understand was not long ago an idea, an intention, a possibility, a trend. Today this cyclic sequence quickens its step, and most of these advances come to be realities long before the market and our society can digest them. In many respects our reality does not succeed in making space for another impatient reality that is in stock. Thus, on occasion, a future ends up devouring another future. Examples, in greater or lesser measure, we all know.

In this new scenario, where present and future become confused, there appears a cloud of proofs and certainties that it would be opportune to clear. The search for shared and more accurate information, the monitoring or discovery of trends, and contextualization reveal themselves as the most reliable clues for leading us to a greater familiarity with our new technological future.

Further, in this context of accentuated and strongly interactive change, although new business opportunities triple, the capacity for taking hold of them becomes very much more complicated. In a sense because what is yet to come is already on the way out.

In short, the new rules require keener attention, a broader perspective, a more awake and active disposition.

To consolidate innovation

Thus Bankinter sets up its Fundación de la Innovación, or Innovation Foundation, with the aim of achieving some influence over the present through looking toward the future, as well as of stimulating and consolidating an innovative posture in Spanish business. An ambitious project, and certainly an innovative one, of which the main objectives are to heighten the social awareness of technology and to stimulate the creation of business opportunities based on the technologies seen to be emerging. A project that in addition seeks to reassert Bankinter's commitment to society.

Future Trends Forum (FTF)

The principal project of the Bankinter Foundation is the Future Trends Forum (FTF). A forum with an input from a select and exclusive number of experts belonging to various areas of knowledge, including scientists and intellectuals of the first order, at international level. Some of the most prestigious minds seeking to anticipate the immediate future, with a horizon of 3-6 years, detecting social trends, economic trends, and technological currents on the takeoff runway, analysing their potential implication in various contexts and determining the conclusions that should be disseminated to the strategic points of society. FTF bases its methodology on multidisciplinary, neutrality, and globality, three essentials in virtue of which it can guarantee to society that no new response to the future will be affected by interests or favouritism of any kind.

To this end, in a first virtual phase, the members of the FTF, working through an

extranet, propose freely, vote, and finally decide on the theme that will later be debated in depth, in the company of the finest specialists, at one of the meets held twice yearly. In the months following, the conclusions will be studied and the impact they may have on the new future will be considered.

Responses, stimuli, and opportunities

Finally, each of these processes will conclude with dissemination to the businessmen, professionals, executives, firms, and institutions of the results of such research. This dissemination will be effected through conferences, which will go over the main points where Spain is concerned, and via this publication.

Thus on these pages you will find the conclusions of the first FTF meet, at which a theme was debated that they judged to be of priority status for our immediate future:

The third generation of mobility (3G/UMTS)

The Bankinter Foundation hopes on the one hand that this publication may provide you with answers, stimuli, and opportunities. And on the other hand, that the commitment and disinterested effort of so many persons may result in the definitive consolidation of innovation as a fundamental value and that, further, they may in our country serve to promote a clear intention to go forward.