Advanced economies are spending more and more of their GDP on healthcare in a context of higher inflation, growing debt and slower growth, just as the green and digital transitions are vying for the same dwindling funds.

Aging populations are placing greater demands on healthcare systems that are no longer fit for purpose.

Studies show 30% of the money currently being spent on healthcare does not translate into better health outcomes.

Big tech giants such as Amazon, Apple, Google and Microsoft are ramping up their investments in the healthcare market.

Insurance accounts for a sizable and growing portion of the global economy. High inflation means higher claim payouts, resulting in more expensive premiums and some customers dropping coverage or switching to cheaper policies.

The contracting process, as well as the resolution of certain claims, can be complicated and cumbersome.

New insurtechs, using AI, machine learning and the internet of things (IoT), automate a lot of processes traditionally handled by humans, offering digital savvy customers an easier experience adjusted to their needs.

Large fluctuations in the price of raw materials, growing power of own-label brands, and a complex regulatory environment. The war in Ukraine isn’t just disrupting local supply chains but threatens to provoke a global food crisis.

Numerous intermediaries, long transport routes and overstocking contribute to excessive waste across the whole chain.

Foodtech and agritech startups, online home delivery and direct selling by producers are reshaping traditional models.

Large fluctuations in the price of raw materials, growing power of own-label brands, and a complex regulatory environment. The war in Ukraine isn’t just disrupting local supply chains but threatens to provoke a global food crisis.

Growing demand for healthy, sustainable options. Consumers seek convenience and new experiences.

Numerous intermediaries, long transport routes and overstocking contribute to excessive waste across the whole chain.

Foodtech and agritech startups, online home delivery and direct selling by producers are reshaping traditional models.

The sector must pay for the transition to electric, even as the car market is stagnant or crashing.

Despite growing demand for electric vehicles, most users still can’t afford them.

We are still far from the circular economy. Charging stations are not widespread. Lack of workers skilled in the new technologies.

Chinese EV manufacturers are gearing up to enter Western markets. The agency distribution model, whereby original equipment manufacturers (OEMs) bypass traditional dealerships and sell cars directly to consumers, is gaining traction.

 ambitious targets to decarbonize entire economies require a boost in clean energy supplies, precisely when costs are running high because of the war in Ukraine. This demands major financial investment in clean energy and energy security, akin to the U.S. Inflation Reduction Act.

There is great uncertainty over energy generation at current levels being able to meet user needs.

There are imbalances between supply and demand during the transition from fossil fuels to renewables.

Synthetic fuels and green hydrogen are vying for market position. Which solution(s) will win out?

Five industries are going through times of radical change and will need the banking industry’s help to finance their transition. Is yours one of them? Check if you meet any of the four conditions that precede a market disruption. And then prepare yourself to meet the challenges!