

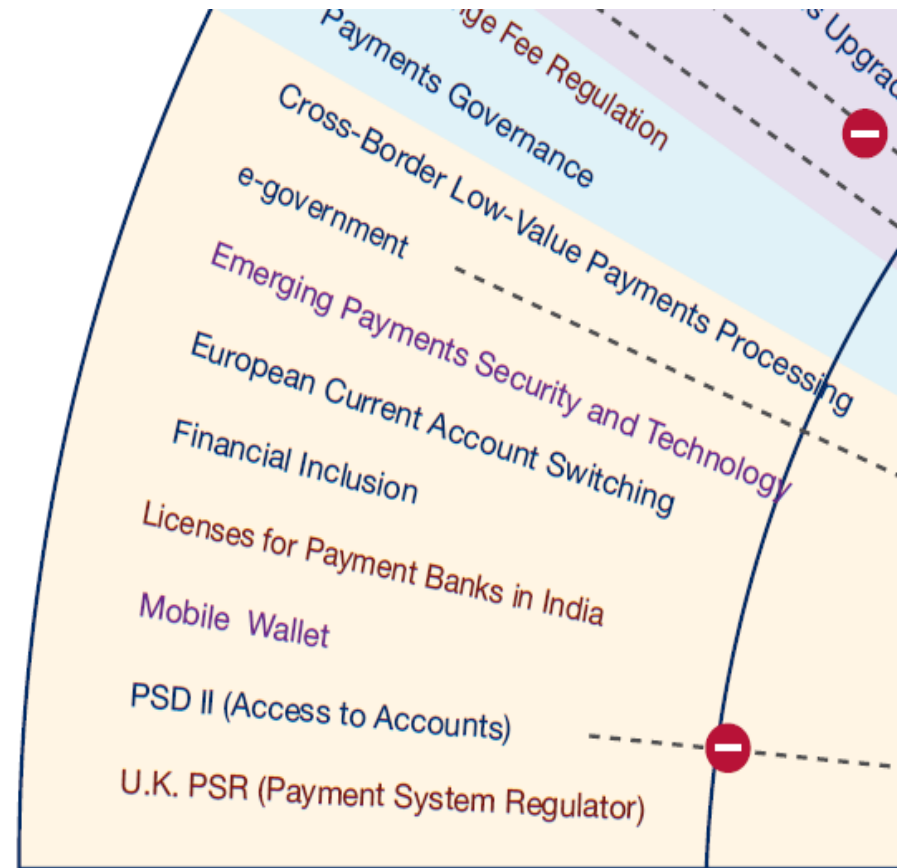
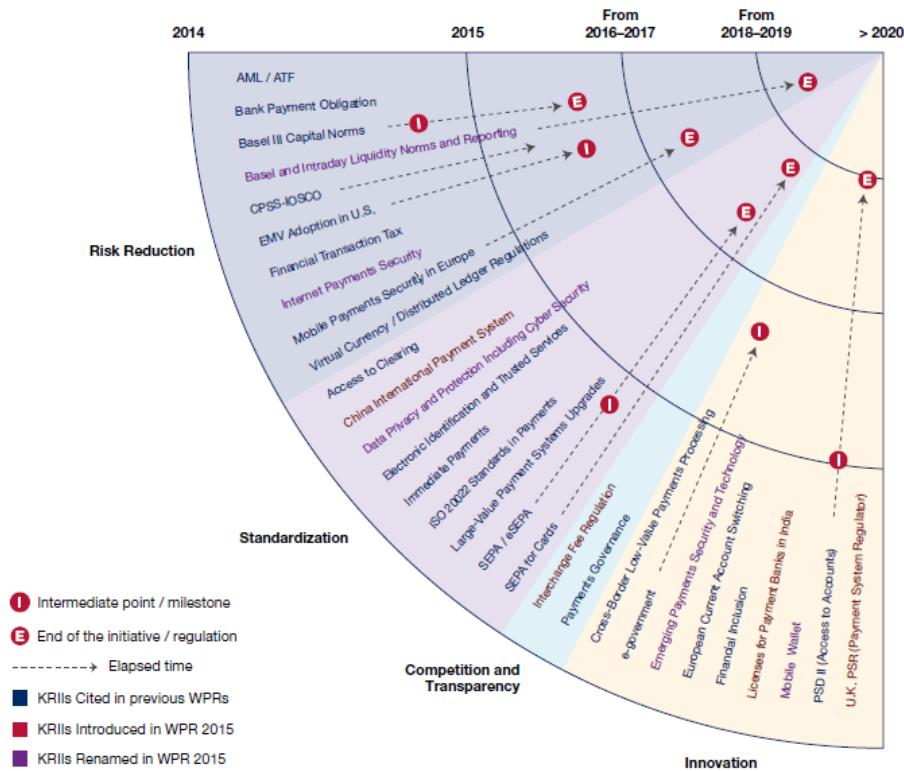


Innovazione e fiducia: le chiavi per sbloccare il nuovo sistema dei pagamenti

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Figure 2.1 Key Regulatory and Industry Initiatives (KRILs) Clustered by Regulators' Primary Objectives, 2015



THE MILLENNIAL DISRUPTION INDEX

Identifies the industries most likely to be transformed by Millennials, the largest generation in American history.

- 3 years
- 15 categories
- 200+ interviews
- 10,000+ respondents

Methodology:

The data represented illuminates key findings from the Millennial Disruption Index (MDI), a three-year study of industry disruption at the hands of teens to thirtysomethings. Millennials, a generation born 1981-2000 and more than 84 million strong in the U.S. alone, use technology, collaboration and entrepreneurship to create, transform and reconstruct entire industries. As consumers, their expectations are radically different than any generation before them.

For the MDI, Scratch surveyed over 10,000 Millennials about 73 companies spanning 15 industries. The results paint a clear picture of which brands are loved, which are meeting consumer needs, and which are poised on the brink of disruption. The Index also sheds light on the topline features of companies that Millennials rely on and identify with.

A business category with a low MDI score is less vulnerable to disruption. For categories with a high MDI, Scratch forecasts disruption is imminent.

Scratch is a creative and strategic SNAK team that channels the power of Viacom's portfolio in new ways. For more information and the complete study, contact us at scratch@viacom.com.

