

# FUTURE INDUSTRY: DO YOU HAVE TO BE BIG TO SURVIVE

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# STANDARDS: PSD2 NSG 3.0 E-INVOICE DIRECTIV ETC.

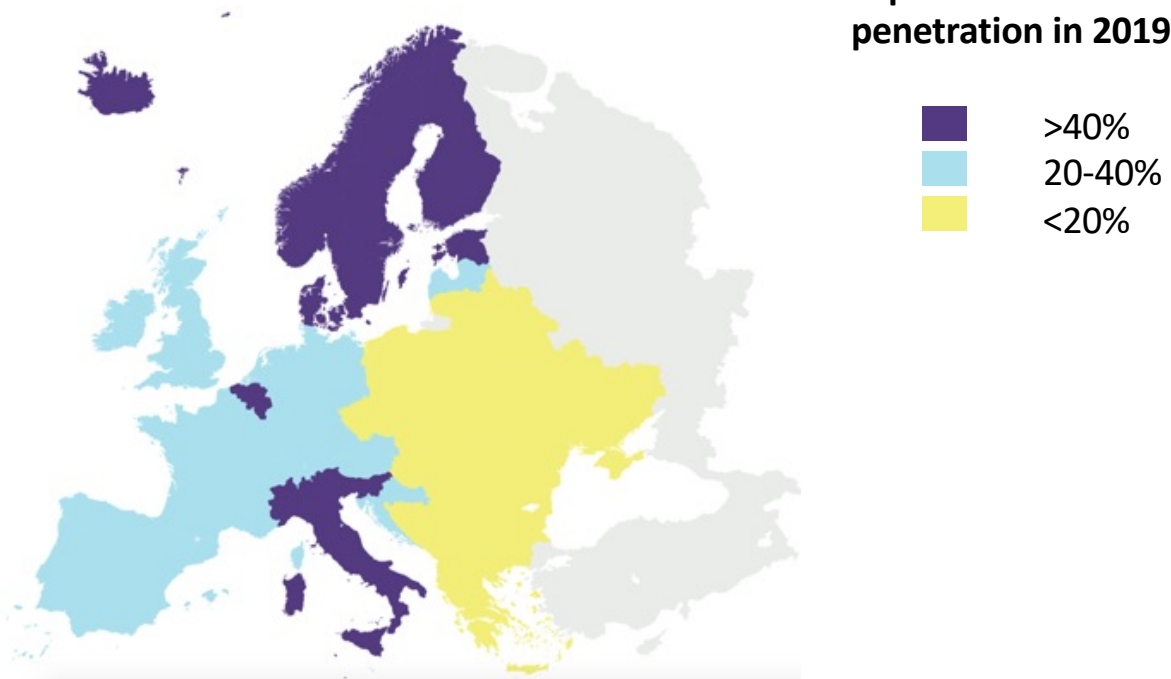
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# E-INVOICE PENETRATION

E-invoicing market penetration  
in Europe

B2B/B2G/G2B

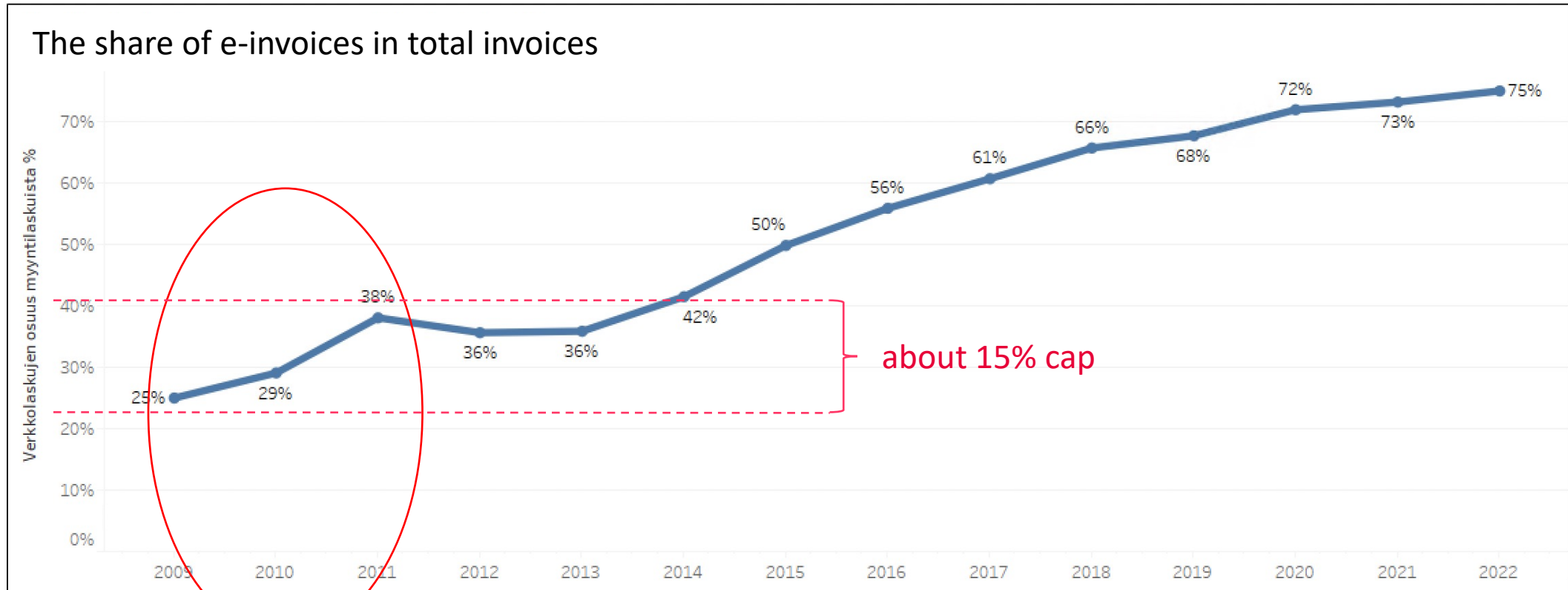
Expected market  
penetration in 2019:



Source: Billentis (2019)

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# EXCAMPLE FROM FINLAND



**FUTURE:  
MORE AUTOMATION =>  
DECREASING PRICE FOR CLIENTS  
OR MORE CONSULTING IN SAME  
PRICE**

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# SUMMARY

- Digitalization is accelerating
- Big investments are needed
- Standardization means bigger market for investors
- Megatrends will support our industry
- Entrepreneurs need help for financial and tax issues also in future, this will not change

# OPPORTUNITIES FOR A SMALL OFFICE

- Small companies have many good opportunities like:
  - Differentiation by size, Industry or some other specific customer group
  - Be small and flexible
  - Be local expert
  - From entrepreneur to entrepreneur
- One key things have to do well: digitalization first and it will start from the client point of view.

# THANK YOU!

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