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# Trends and challenges in Sweden

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## Covid 19 – how has it affected us?

- Digitalization
- New ways of meeting people
- New ways of working

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## Consolidation in an fragmented business

- International players
- Domestic buyers
- Venture capitalists

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## Lots of new companies

- Result of the pandemic
- People leaving the larger players
- Gig economy

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## Software suppliers

- Competition from software suppliers
- Enables entrepreneurs to do more themselves
- Possibility for our members to change their service package

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## Challenges

- Companies being used for criminal purposes
- Digitalization
- Structural transformation
- Money Laundering Act

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## 5 trends to watch out for in this decade

1. Doing more with data
2. Redefining the job
3. Working in real-time
4. Automating the routine
5. Getting more human

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