Digital Disruption of Financial Services

Researching Digitalisation

Phil Godsiff
Surrey Code
Digitalisation

• 3 pillars?
  – Platforms
  – Open standards
  – Pull (rather than push)

• 3 C’s?
  – Convenience
  – Connectivity
  – Community
A particular topic – cryptocurrencies

• Crypto currencies (e.g. bitcoin and blockchain)
• Distributed, non intermediated, consensual ledger
• Programmable money and ledgers
• Privacy
• Competing currencies
  – Based on personal reputation?
Framing Research Questions?

• “In it” or “On it”
  – Make something happen
  – What is happening
  – What has happened

• Etic or Emic?
  – Boundaries and viewpoint
    • What people think
    • What the researcher thinks

• Domain?

• Unit of analysis?

• Achieving “Impact”?
Domain issues confronted

• Potential areas of impact and research
  – Economic
  – Institutional
  – Social
  – Technological

• Potential subject domains
  – Technology (Things)
  – Economic (People)
  – Anthropology (Community)
  – Philosophy (Truth)
Accessing the phenomena – how to?

- Research a discontinuity
- Build generalizable theory rather than report anecdotes
- Avoid a referenced superbog
- Maintain currency and relevance
- Research in a non peer / referenced or reviewed environment
- Define and measure impact of phenomena and research
- Fill the research gaps