

FIRST WAVE 2000-2010

- **Technology:** Applications
- **Use:** Department-centric
- **Benefit:** Front office productivity

SECOND WAVE 2010-2020

- **Technology:** Platforms
- **Use:** Enterprise-wide
- **Benefit:** Profitability & performance

THIRD WAVE 2020-2030

- **Technology:** Multi-cloud/hybrid
- **Use:** Inter-enterprise
- **Benefit:** Connectedness

DOT.COM BUST

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FINANCIAL CRISIS

COVID-19