



Latest insights from KPMG Enterprise



March 2019

2019 is poised to be a transformational year for retail. Technology continues to change the rules of engagement, consumers are more demanding than ever, and getting them to notice your brand amid all the noise in the market is an even greater challenge.

In KPMG's [Global retail trends 2019](#), we discuss the biggest trends impacting the industry and highlight how some retailers are taking up the challenge and staying competitive.

- **From we to me:** Is hyper-personalisation the next step in our obsession with data?
- **Consumers get price savvy:** How are price-conscious and values-driven consumers transforming the industry?
- **The rise and rise of voice:** Voice technology and increasing consumer comfort with robots are changing the industry landscape.
- **Experiential retail is coming to life:** The function of bricks and mortar must change in step with consumer demands.
- **Planet friendly is due to arrive:** Social responsibility is no longer just an option.
- **Social currency will be more transactional:** Is your company capitalizing on social media's brand-building opportunities?
- **From transaction to service provider:** Harnessing the power of platform is essential but challenging.

As you read the [report](#), consider how these trends can help strengthen your business, or what you may need to change to overcome any emerging obstacles due to digital disruption.

Also inside this month's newsletter, you will find our latest points of view on 5G, lease accounting, global leisure perspectives, and healthcare. Once you have had an opportunity to review these reports, we welcome the opportunity to speak with you about these or any other business issues.

Sincerely,



Steve Woodward
Managing Director,



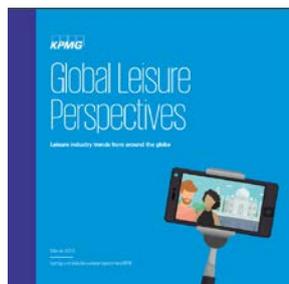
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Featured articles

[Global Leisure Perspectives 2019](#)



KPMG's [Global Leisure Perspectives 2019](#) is now available. Whether you are a hotel operator, developer, restaurateur, sporting facility or tour operator, we discuss some of the key industry trends and present our views on the opportunities and challenges ahead.

From the 'Brexit effect' on travel and tourism to the end of PASPA to using data and analytics to gain a competitive advantage, these are some of key industry trends creating both opportunities and challenges.

[Healthcare Review](#)



KPMG's Healthcare Review is an online space for leaders who want to think about the common challenges shaping the present and future of healthcare. Updated monthly by our Global Healthcare practice, the content draws on KPMG's extensive international health network across 45 countries to provide a truly global picture.

Mixing topical analysis, commentary and interviews, [Healthcare Review](#) covers the key themes and trends relevant to payers, providers, and patients alike.

[Lease accounting is here: Are you ready?](#)



The new standards on lease accounting are here. Whether a company reports under IFRS or under US GAAP, the standards became effective January 1, 2019 for calendar year-end companies.

However, [KPMG International's Value of Audit survey](#) of companies around the world reveals that some will not have fully completed their implementation programs by the effective date and will be relying on interim solutions to enable compliance workarounds. The report presents the picture just prior to the effective date and the variations by region around the world.

[Why enterprise 5G needs governments for security](#)



Unlike previous technology advancements, the adoption of the fifth generation of mobile network standards – known as [5G](#) – is going to be enterprise not consumer-led.

The network capability already exists to provide 5G for factories, arenas and universities, for example. This will suit innovative enterprises with the imagination to take full advantage of this “campus capability” before the full national rollouts of 5G that will be required for the consumer market.

Related articles

- [Preventing, detecting, and responding to financial crime](#)
- [Canadian Accounting Standards Update 2019](#)

Mark your calendars

In partnership with the Bermuda Chamber of Commerce, we are pleased to share the news that KPMG's Global Geopolitics Lead, [Andrew Mantilia](#), will be the keynote speaker at this year's Annual General Luncheon taking place on April 17, 2019. Andrew helps companies and governments understand the implications of geopolitics on their business, and it promises to be an interesting and interactive discussion.

On April 24, we will be back at the Chamber to host a Lunch & Learn session on Economic Substance. [Will McCallum](#), Managing Director and Head of Tax, and his colleague, Michael Penrose, Senior Manager, Advisory, will be discussing the latest European Union developments on the Act and for Bermuda, and what you need do to be ready in advance of the June 30 deadline

Please check the Chamber's [website](#) for more information and to register for these events.

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