

REBEL REBEL

Leesexemplaar



Geert
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REBEL REBEL

DIGITAL = ROCK 'N' ROLL
MUSIC THINKING AS AN INSPIRATION
FOR DIGITAL LEADERSHIP

P E L C K M A N S

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I've divided the content of my analog book over four sides. Just like an analog double LP, which also has four sides. You'll find tracks with a certain vibe on each side.

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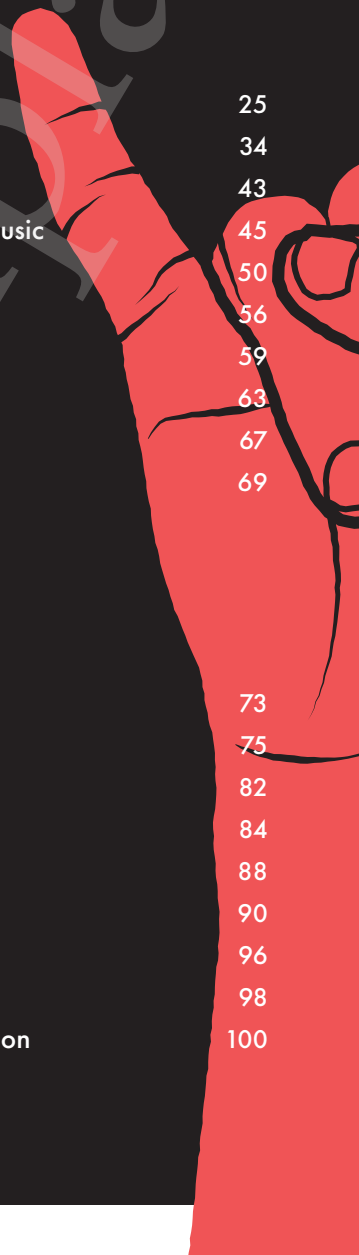
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This book invites you to explore its contents in a dynamic way, akin to listening to an LP. You can start with LP 1, beginning with side 1 and progressing through sides 2, 3, and 4. However, if you prefer a more unconventional approach, feel free to dive into the narrative at any point, even starting with side 3 or side 4 on LP 2. You might also choose to engage with a specific track that resonates with you immediately.

Throughout the book, you will discover QR codes that link to a collection of inspiring YouTube videos, enhancing your experience by providing visual and auditory context to the topics discussed. Simply scan these codes with your camera to access the content. All these YouTube clips contribute to the expanding playlist titled “REBEL REBEL RADIO,” which has been curated in response to this book. This playlist features not only segments from the book but also additional content that captures the essence of the Rebel Rebel spirit, including insights that didn’t make it into the final text. The playlist will continue to evolve with contributions from the community at www.wearerebelrebel.be.

David Bowie’s
vision on the
internet in 1999.



“Rebel Rebel” – David Bowie.



ious soundwaves linked to music on Spotify. By using the camera icon in the Spotify app, you can scan the codes and instantly play the corresponding tracks. All music segments are also featured in the Spotify playlist “REBEL REBEL RADIO.”

FOREWORD

PETER HINSSEN

THE NEW NORMAL

It has now been more than ten years since I wrote the book *Digital is the New Normal*. It was during the early days of digitalization in our region, and I felt the urge to explain to a broad audience that digital would very quickly become normal. In my boundless naivety, I thought a book and a few lectures would be enough to get the message across.

Ten years later, I am still traveling the world, explaining the necessity of digital to companies across countless industries. Admittedly, the topic is no longer about the basics of digitalization, but keeps evolving. Today, the conversation is about artificial intelligence and what it means for businesses and industries as we unlock the power of AI.

But the core remains the same: How do we, as companies—and as a society—harness the power of digital information, digital customer interactions, and the possibilities of digital innovation?

Geert writes from his gut. I met Geert around the time my book *The New Normal* was published. Back then, he was fully engaged at Belfius, dragging the bank into the digital and mobile era—a commendable task for a bank that needed to reinvent itself completely.

**We are far from
finished in digital.
That's why this
book exists.**

Geert is not a technologist. But he is a doer with a tremendous passion for technology. A contagious inspirer with a passion for change. And fortunately, Belfius had Geert to tackle that enormous challenge. A cunning strategist to set a sluggish giant in motion. A relentless taskmaster to push his teams to their limits. And a smooth salesman to bring his products to the market.

With results.

The Belfius mobile app became world-class, and the bank's digital transformation turned it into a top player in its industry. It is undoubtedly one of the reasons I later joined its board of directors.

MUSIC IS THE NEVER NORMAL

Over time, I got to know Geert better—first as a Chief Digital Officer, and gradually more as a person. We became friends. To me, Geert is a real *mensch*: candid, brimming with enthusiasm, full of passion and drive, and the biggest social animal I know. And above all: perhaps the greatest music lover I've ever met.

Geert lives for music—especially the rock 'n' roll side of it. His stories about concerts and music festivals are legendary, and anyone who has ever visited his home knows that at some point in the evening, he will crank up his oversized sound system to let a subtle guitar solo shine in all its glory.

**Geert lives for music.
And he is a contagious
inspirer with a passion
for change.**

So, it doesn't surprise me at all that this book seamlessly brings together his two passions: the power of digital innovation and a love of music.

These days, I feel a bit nauseous when I hear the words “the new normal.” Probably the same way Meat Loaf’s stomach turned every time he had to hear “Paradise by the Dashboard Light” again. Nowadays, I often talk about The Never Normal. Instead of aiming for something new, today’s world is dominated by constant change. The ancient Greeks already had a concept for it—*panta rhei*: everything flows, everything changes. But it’s more relevant than ever before. And it’s not just technological change. We are facing ecological challenges, social turbulence, and geopolitical instability. All at the same time, and faster than ever before. We live in a world of The Never Normal.

Music is the perfect analogy for this, too.

The history of music is a showcase of The Never Normal. Every new generation innovates, every new genre rebels against the previous one. And before you know it, the trendiest new sound is dismissed as outdated. The best example is a family road trip, where parents, in blissful ignorance, blast their groovy hits from their youth, hoping for recognition from their kids, only to be met with total embarrassment.

The business world is currently experiencing its own Never Normal. Once digitalization becomes commonplace, the next evolution is already breathing down everyone’s necks. The cloud, mobile, AI... the pace is relentless. Instead of chasing the new, we must embrace a world of constant change.

MUSIC IS INNOVATION

If there's one thing Geert and I wholeheartedly agree on (and we often disagree on many things), it's this: Music is innovation. The music world never stands still; it's always changing. Standing still means dying in the music business.

This is true even in technology.

I come from a generation where my parents had a record player, and I was the first student in my dorm with a CD player. Digital audio was a revolution. From MP3 to iTunes to Spotify, music has been a playground for technological innovation.

Even as a classical music lover at heart, I know: Music is innovation. Period.

GLENN GOULD AND THE ART OF INNOVATION

Geert and I differ in one key way: He's all about rock 'n' roll. I can enjoy that too—I'm sure that if Geert cranked up "Shine On You Crazy Diamond" by Pink Floyd at full blast, we'd embrace it together.

But at heart, I'm more of a classical music enthusiast. And even there, innovation reigns supreme.

My ultimate musical hero is the Canadian pianist Glenn Gould (1932–1982), one of the greatest musicians of the 20th century and a master interpreter of Bach. In 1956, Gould became world famous overnight with his recording of Bach's *Goldberg Variations*: an electrifying, youthful performance. He toured the world, from Moscow to Buenos Aires, but he

was a nightmare to work with: a hypochondriac, claustrophobic in cities, and a chronic hummer who would drive sound engineers mad by singing along to his own performances. But he was brilliant at selling out concert halls worldwide.

Then, in 1964, at just 31, Gould made a radical decision: No more live concerts. He devoted himself entirely to studio recordings. Why? He believed that the recording studio offered a level of control and precision that live performances never could. Everyone thought he was crazy to abandon such a lucrative career.

But Gould was chasing innovation. To him, concerts were a flawed spectacle. In the studio, he could piece together a Bach partita from 57 different takes to create the perfect performance thanks to advancing recording technology.

TECHNOLOGY AND PERFECTION

Glenn Gould's relationship with technology is a prime example of innovation in music. His pioneering use of recording techniques such as splicing, editing, and overdubbing allowed him to create what he considered ideal performances.

Glenn Gould's relationship with technology is an excellent example of the role of innovation in music.

He embraced technology to express his artistic vision with unmatched clarity. His recordings of Bach remain legendary for their precision, depth, and emotional qualities made possible by his innovative studio techniques.

THIS ONE GOES TO 11

Near the end of his life, Gould glimpsed the future of digitalization. The invention of the compact disc (CD), which stored music digitally, fascinated him. In 1981, he returned to the studio one last time to record a digital version of the *Goldberg Variations*: a slower, warmer, deeply introspective performance, a lifetime of reflection captured in music. You can even hear him humming and swaying along with the music.

Listening to both versions back to back is one of the greatest musical experiences for me: the vibrant, youthful, energetic 1956 recording by the young Gould, bursting into life, and the contemplative 1981 interpretation: a melancholic, introspective, and reflective rendition of the same Bach score, recorded at the end of his life, in full digital glory. Two recordings of the same piece, separated by 25 years, each reflecting a different chapter of life, passion, and innovation.

Music is innovation. Period.

And that's what digital transformation is. Both demand passion, rebellion, and the courage to embrace The Never Normal.

The world around us is changing at breakneck speed, driven primarily by technological progress. We are right in the middle of The Never Normal. The innovation seen in the music world and the digitalization of society and businesses share remarkable similarities. Both require a rethinking of old methods, an embrace of new technologies, and the creation of unprecedented opportunities for growth and development.

Innovation in music is a driving force that shapes the evolution of the art form. From the creation of new instruments to the use of cutting-edge technology, innovation pushes the boundaries of what is possible, allowing musicians to explore new creative horizons.



Both musicians and businesses that adapt to these changes can reach new heights and discover untapped possibilities. Just as innovation has transformed the music world, digitalization has profoundly changed society and businesses, and it will continue to do so in *The Never Normal*.

Even 10 years after *The New Normal*, delivering this message remains more important than ever.

In another life, Geert would undoubtedly have been the lead guitarist of a heavy metal band. Or perhaps the music producer behind a pop phenomenon. But in this life, Geert brings his passion for music to amplify the message of change and digitalization even louder.

Go, Geert. Take it all the way to 11.

Peter Hinssen

**I WANTED TO BE
A MUSICIAN BECAUSE IT
SEEMED REBELLIOUS,
AND ONE COULD
AFFECT CHANGE.**

David Bowie



THIS BOOK

This book is intended for every alert company manager struggling with the question: How do I tackle digital challenges? It is also for every alert digital user who feels that “digital often falls short.” I want to give you a digital wake-up call because, although there are some top digital solutions, they are unfortunately too scarce. The result is frustration, dissatisfaction, inefficiency, and even digital exclusion—and that is unacceptable.

At Belfius, we succeeded in creating one of the world’s best banking apps. The global recognition for that achievement remains, across all sectors and levels. If a Belgian bank that was bankrupt in 2011 can reach such high standards, why can’t we reach world-class standards in digital more often?

Because of the success of the Belfius mobile banking app, I am still frequently asked to share my views on the digital landscape. What strikes me is that, even after 25 years of the internet, many digital processes and applications are still not up to standard. The digital service level of companies and governments in this country is far from what it could be.

As citizens and customers, we should not accept this. Secure and properly functioning digital services are as essential today, in the 21st century, as water and electricity. They are vital for how we function and for the development of life and business in the modern world.

Digital connectivity should be as self-evident as running water and electricity.

This means we, as citizens, must be able to rely on them. The quality, reliability, and security of digital connectivity and services should be as natural and guaranteed as water from the tap and electricity from the socket. We should accept nothing less.

EVERY COMPANY FACES DIGITAL CHALLENGES

Yet, what I experience as a customer and citizen is entirely different. Many companies and governments are far from digitally ready, with a lot of digital services stuttering and stumbling.

That is why we, as customers and digital citizens, must voice our dissatisfaction and demand change. We should be able to expect better and more from digital services, and we should be bolder and clearer about our expectations.

Too often, the digital interfaces we encounter are poorly designed. User design has often not been thought through. Solutions are frequently disjointed. Document uploads fail mid-process. The Wi-Fi connection on the train, which you struggled to connect to, cuts out every few minutes. The digital world often malfunctions. We sometimes get digitally blocked. Sometimes it just doesn't work. Or people continue doing things the way they've been used to on paper for years.

Do you recognize that creeping feeling when you have to fill in a lot of information online, only to be kicked off a web page and forced to start over? Or when you're repeatedly asked to re-enter your details—login, password, address, date of birth...? How long has it been since you had to apply for a document online, print out the PDF, fill it in with a pen, and then email it or even put it in an envelope with a stamp? And then, you just have to hope that your information arrives

correctly and is processed properly. Ever had to fill in a form on your smartphone, only to find some fields aren't visible on the screen? Smartphones are no longer a novelty—nearly everyone has one. It sounds like an absurd example, but digital reality often surpasses the absurdity of these anecdotes.

Developing and executing a digital strategy requires a certain rebellion—challenging the status quo and striving for innovation, for a new sound.

A CALL FOR POSITIVE AND AMBITIOUS CHANGE

This book is a call for urgent, positive, and ambitious change—and a source of inspiration. It highlights the need for creativity, simplification, integration, efficiency, clarity, depth, and human-centered design in digital solutions.

I illustrate my opinions with personal stories to make you truly feel how much better digital can and should be. I speak about false digital notes and will not shy away from giving real examples—not to shame those responsible, but to highlight the errors we should no longer accept.

Mistakes are opportunities to learn. When a musician plays a false note, it is heard—and they will try to correct it. That's how it should be. Recognizing and calling out false notes is necessary for improvement.

INSPIRING DIGITAL SUCCESS STORIES

I also share inspiring examples of how certain Belgian companies have succeeded in achieving ambitious, world-class digitalization.

I have deep respect for the many start-ups and scale-ups that, despite the absence of strong digital policies, push forward and make a difference.

These digital pioneers would likely agree with me that the digital health and policies of Belgian companies and governments are, on average, still rather weak. And that's when they become a bit rebellious—just like me.

They understand what it means to rebel because every digital entrepreneur knows the fight against the status quo requires a dose of ambitious rebellion.

What once was a new sound in music often became the norm, a trend, or a new genre. The same applies to the digital world.

Let this book be a call to constructive digital rebellion—a positive resistance against digital mediocrity, inefficiency, and exclusion. A call to set higher ambitions and push the boundaries of what is possible. Because only by aiming high can we reach the top.

REBELS KNOW WHAT IT MEANS TO FIGHT THE STATUS QUO

In 2018, I had the honor of being recognized as Belgium's first Chief Digital Officer of the Year (CDOoTY). Though that recognition was mainly for the achievements of all the Belfius digital teams, I felt, for a moment, like Bruce Springsteen—The Boss—grateful for the E Street Band around me and the glory we earned together.

I talk a lot about music—my passion. Music is the central theme of this book because I believe digital strategists can learn a great deal from it. Musicians continually innovate, striving to surprise and delight their fans using the latest technologies. They blend rebellious artistic virtuosity with strategic market insight, always performing passionately during live shows. Musicians never stop pushing the boundaries, experimenting, or setting new trends. What starts as an experiment often becomes the norm.

Legendary musicians are bold, inspiring rebels—think Kraftwerk, The Beatles, Daft Punk, Bob Marley, Depeche Mode, U2, Ed Sheeran, and Nick Cave.

The way musicians develop their craft, write songs, engage with audiences, land record deals, and produce performances—while constantly reinventing themselves—is a powerful inspiration for companies and organizations aiming for digital reinvention.

FROM MUSIC THINKING TO DIGITAL STRATEGY

In my search for a theory connecting the worlds of music and digital transformation, I discovered Christof Zürn's *Music Thinking* model.¹ I applied it to digital strategy, aligning its four steps with the requirements for successful digital implementation. Just like musicians pursue a dream and strive for impact, organizations must have a big digital dream and ambition.

A digital transformation without a clear strategy and focus leads to fragmentation and inefficiency—and ultimately failure. Companies and governments must set their digital ambitions high and embrace a bit of rebellion. The goal should be to push the boundaries for citizens, customers, and themselves.

For me, mediocrity is not an option. If customers don't rate your app at least four out of five stars, you've failed. Only by setting the ambition high can you reach far. Only athletes who aim for gold reach the podium.

Digital strategists can learn a lot from musicians' creative processes.

This book is about wanting to innovate and change the world in a constructive and positive way. I borrowed the title *Rebel Rebel* from David Bowie. It's not only a phenomenal rock 'n' roll track—yes, I'm a huge music fan—but also a loud call to live rebellion.

Rebellion against what? Against false digital notes. Against digital discomfort. Against paper waste. Against digital designs that complicate our lives instead of making them easier. Against digital shortsightedness that harms citizens and customers. Against laziness and lack of ambition that widen societal gaps and hinder inclusion. Against carnivalesque digital policies from governments.

It is a call for constructive rebellion—a positive resistance.

I say things as I see them in this book. I'm not always right; it's a moving target. But honest truths from experience are the starting point for evolution and dialogue. If someone brings new insights, I'll gladly adjust my views. Team-driven creativity, driven by an extravert personality like mine, is how I shape my vision.

A MESSAGE TO C-LEVEL LEADERS: WAKE UP!

To all C-level leaders—CEOs, CMOs, CDOs, CIOs—whatever your title, and to all companies, organizations, and governments lagging behind digitally, I say:

Wake Up! Come out of your digital hibernation! What is your dream, your impact in this technology-driven era? Make a strong digital plan, listen to what's needed, think it through, give digital talent room to act differently, and think ahead! This book will help you on your way.

"Rebel Rebel" – David Bowie.

