

FJORD

TRENDS

2020

Accenture Interactive



Introduction

Every year, we crowdsource trends for the year ahead from our network of 1,200 people in 33 studios worldwide.

With new studios opening in Japan and across Latin America, Fjord Trends 2020 are our most globally diverse. Yet, despite the diversity of regional flavors and context, there was a high level of consensus in our initial idea-gathering stage.

These are also our most closely connected trends ever, telling a comprehensive story about our landscape and what's coming next.

As we launched in December 2019, none of us could have foreseen the pandemic we are now finding ourselves in and the changes we are experiencing. These events have made our 2020 trends more relevant than we envisaged.



COVID-19 edition

COVID-19 has turned into a global crisis, evolving at unprecedented speed and scale. It is creating a universal imperative for governments and organizations to take immediate action to protect their people.

This is no ordinary economic downturn: fundamental changes in customer behavior, supply chains, and routes to market are knocking companies off balance. We know that some of these shifts are temporary, while others will have a lasting impact – we just don't know which will be which. But we do know that some things will never be the same.

We have some clear guidelines for what you can do right now to outmaneuver uncertainty and emerge stronger.

Realigning the fundamentals

2020's meta trend is nothing short of a major realignment of the fundamentals. It's tempting to misinterpret this as a gloomy picture—instead, we think this is a once-in-a-lifetime opportunity to innovate in business models, services and products around new definitions of value.

However it plays out from here, one thing is likely: those who embrace the long-term view—by starting with their impact on the world and society, and the systemic complexity of the world—will emerge as winners.



1 Many faces of growth

2 Money changers

3 Walking barcodes

4 Liquid people

5 Designing intelligence

6 Digital doubles

7 Life-centered design



Trend

Many faces of growth

Corporate transformation will soon switch focus from digital to purpose, in response to people's demand for success metrics that enhance our lives alongside financial growth.

Support employees emotional

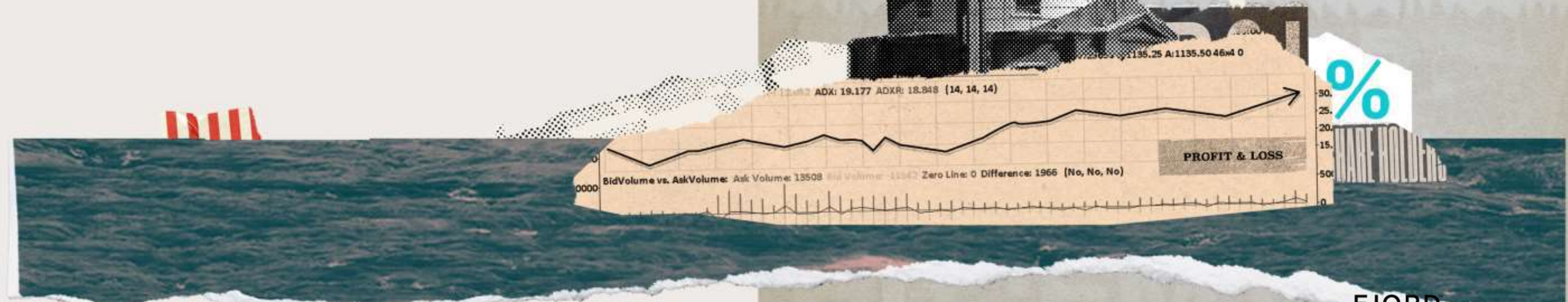
NEW METRICS

HUMAN-CENTERED SYSTEMS

emotional wellbeing provi

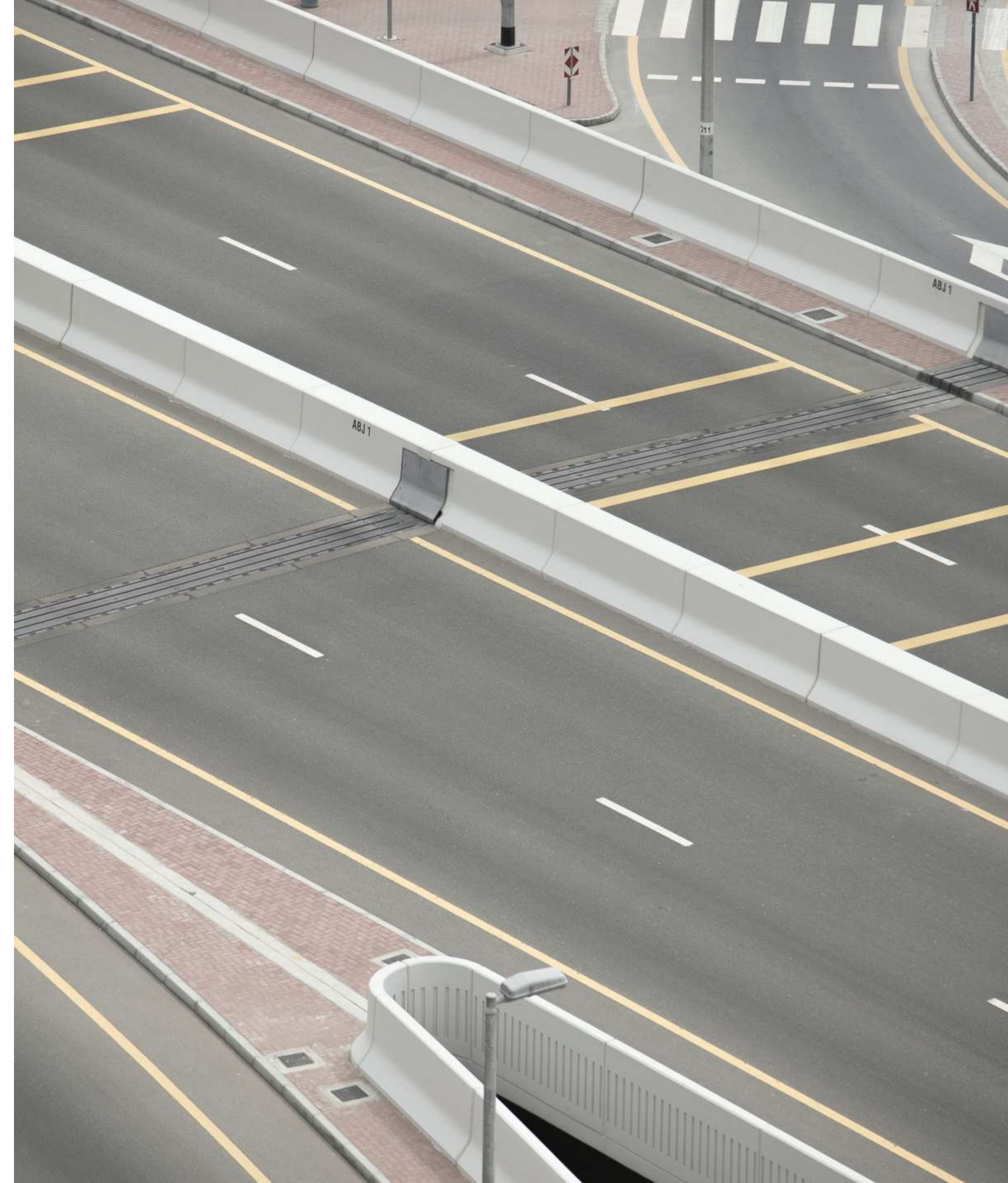
ACCESSIBILITY AND TRANSPARENCY

MEETING CONSUMER NEEDS



What's going on

- Organizations – and individuals – are being judged on their response to COVID-19, something that will far outlast the virus itself.
- Brands and companies are shifting their efforts and focus, fast. That focus has moved to fill gaps in key medical supplies, for example, face masks and hand sanitizers.
- The number of jobless globally is rapidly increasing as the virus spreads and more countries enforce national shutdowns.
- Purpose will be very important as we emerge from the pandemic. However, organizations' balance sheets will override a lot of other considerations for a good while.



CAPITALISM. TIME FOR A RESET.

Business must make a profit but should serve a purpose too.

People power

“It’s time for a new capitalism—a more fair, equal and sustainable capitalism that actually works for everyone, and where businesses don’t just take from society, but truly give back and have a positive impact.”

Marc Benioff, CEO of Salesforce



THE NEW AGENDA

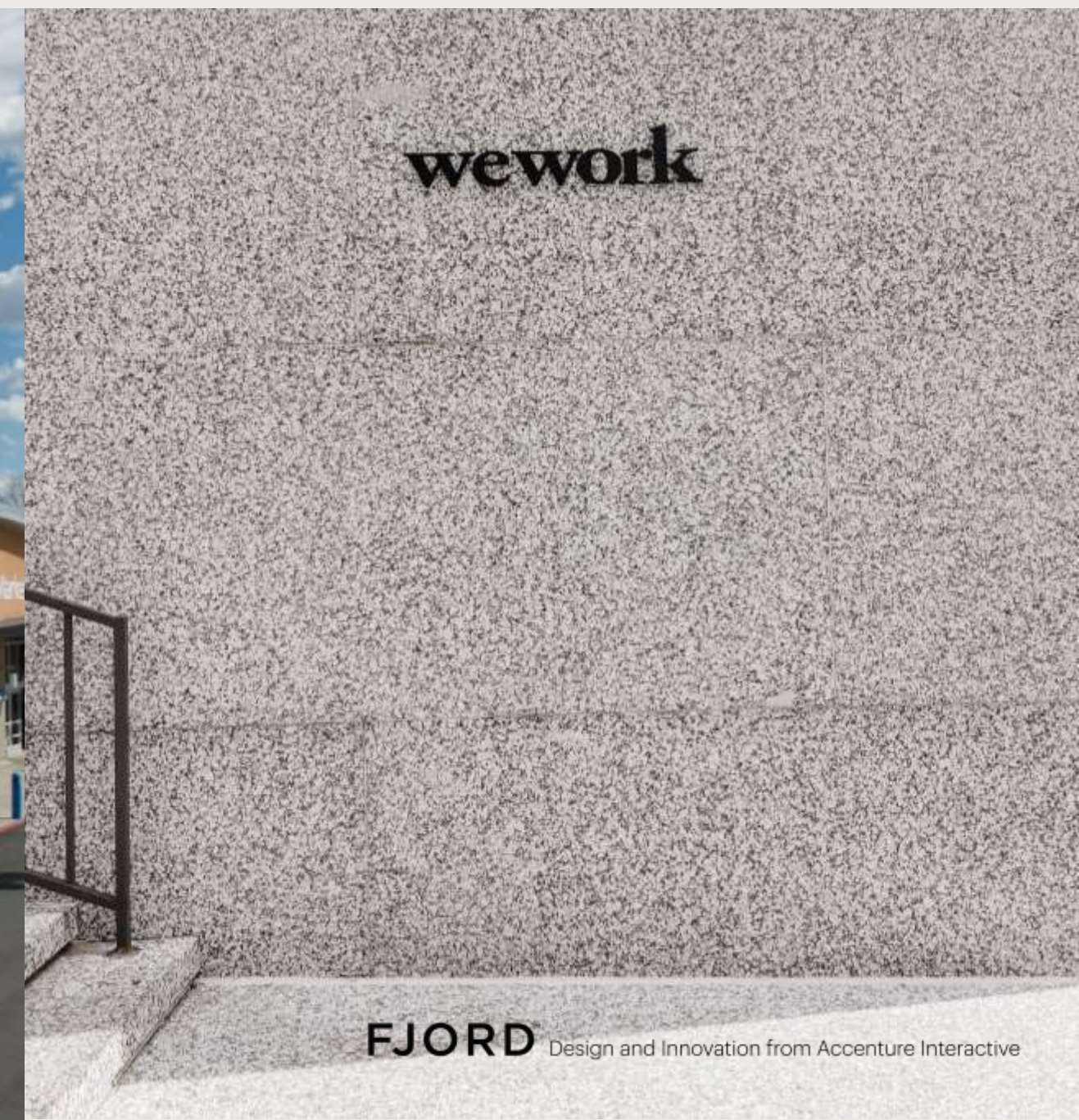




Growth, requalified

Numerous high-profile IPOs stuttered—Uber, WeWork and Peloton, for example.

Meanwhile, New Zealand unveiled its first “well-being budget” in May 2019: a new economic goal to make the country both a great place to make a living and to make a life.



What's next

- A re-examination of long-held beliefs, stemming from changing societal values, concerns about finite natural resources, and economic and political instability.
- Innovation in meaning and metrics. New definitions might include personal growth, such as learning, happiness, communal longevity or good health. Economic models will evolve and organizations will need to upskill staff at all levels.
- For organizations, the challenge will lie in resolving the tension between finding more purposeful business objectives without losing sight of the fact that profit is essential for longevity.



Reimagine how you define and measure growth for different stakeholders.

Think

How will you define new types of value you can deliver while making the profit required to thrive?

How has your response to COVID-19 shifted your purpose or enabled it to change?

How will Customer Experience and Employee Experience work together to create that value at the points of creation and delivery?

Say

Ask your employees what sort of growth they'd like to see in the organization. Get the debate going.

Do

What you measure counts. Start to embed new metrics (alongside financial growth) to drive behaviors.

Collaborate with the willing to make change happen at an eco-system level, as effective change is easier to sign up to if many join the game.

How are you set up for different value to be rewarded? How do you motivate people?

Trend 2

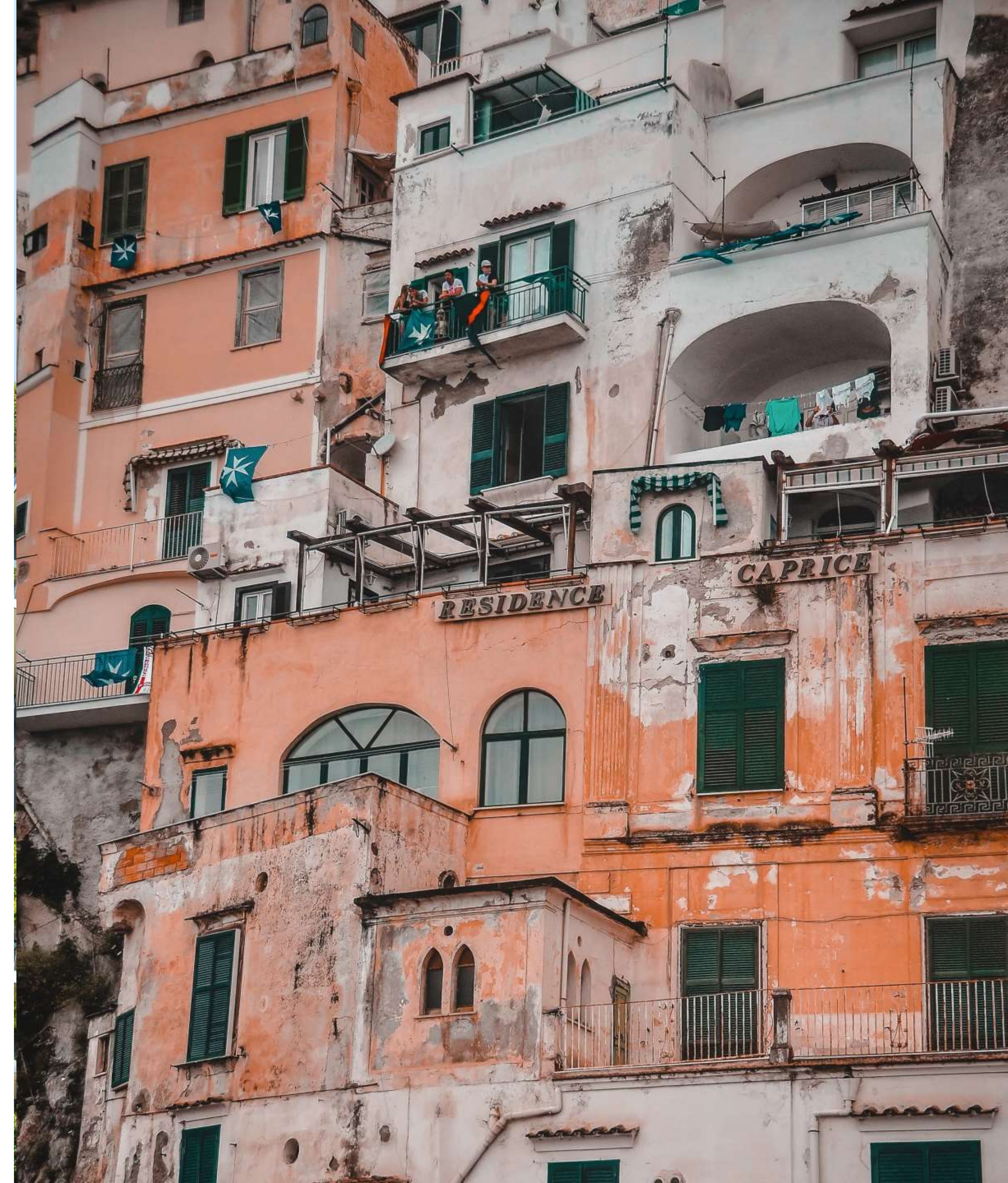
Money changers\$

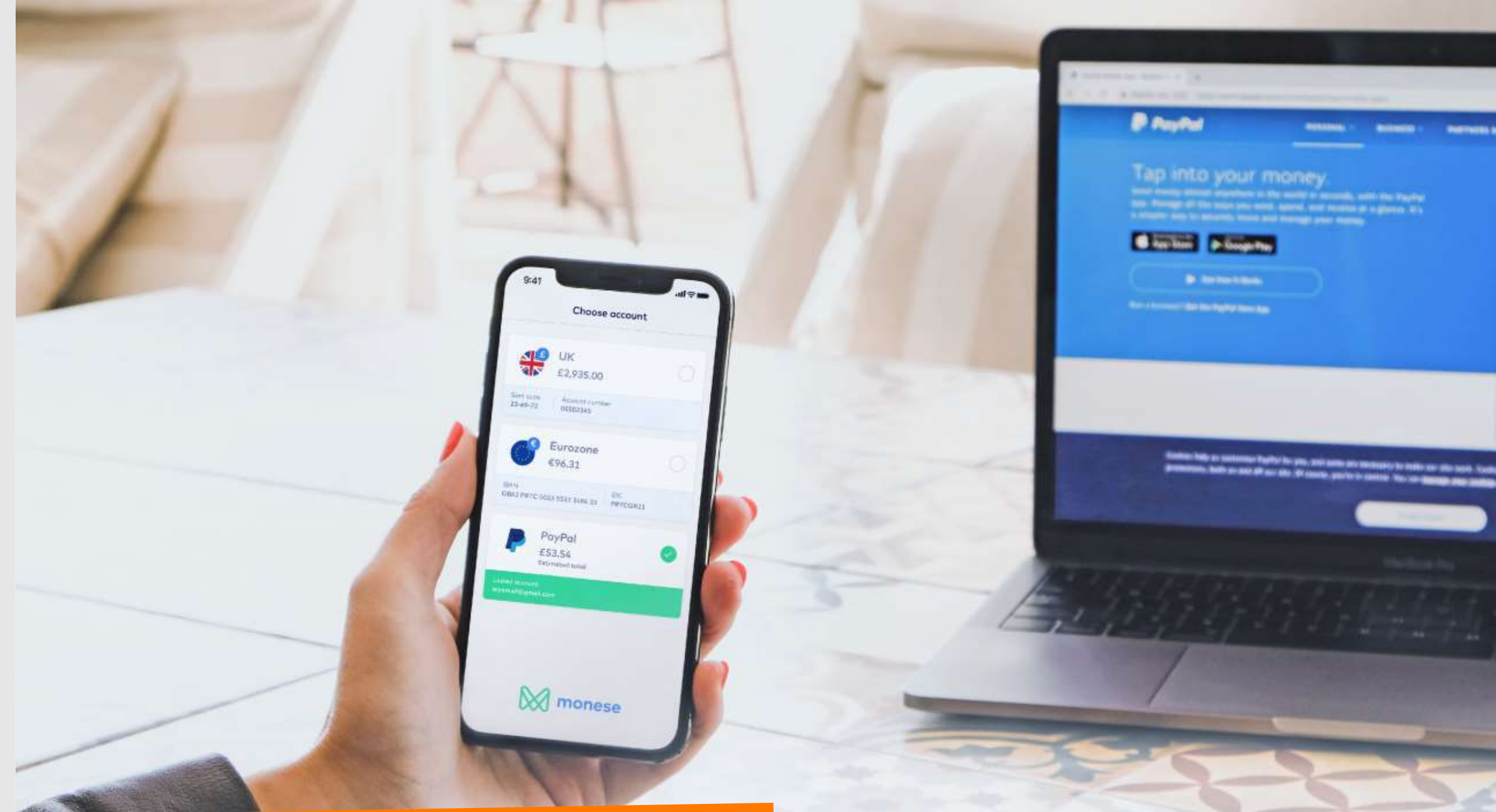
Our experience of what money is and what it can do is changing, opening the door for a host of pioneering products and services as money carries other information with it, and represents multiple forms of value.



What's going on

- People have become more conscious of when they're "exposed", forced or opting to stay at home or avoiding touching anything when they go outside.
- As cash became recognized as a carrier of bacteria and people's liberty to go to stores was curbed, those who could went online and – almost overnight – many countries became almost cashless societies. In the UK, cash usage halved within days as stores closed.
- Money management and debt management will become critical for some people for years to come.
- As money goes digital, governments are looking to digital currencies. For example, U.S. shared proposals to create a digital dollar as part of a massive COVID-induced stimulus bill.

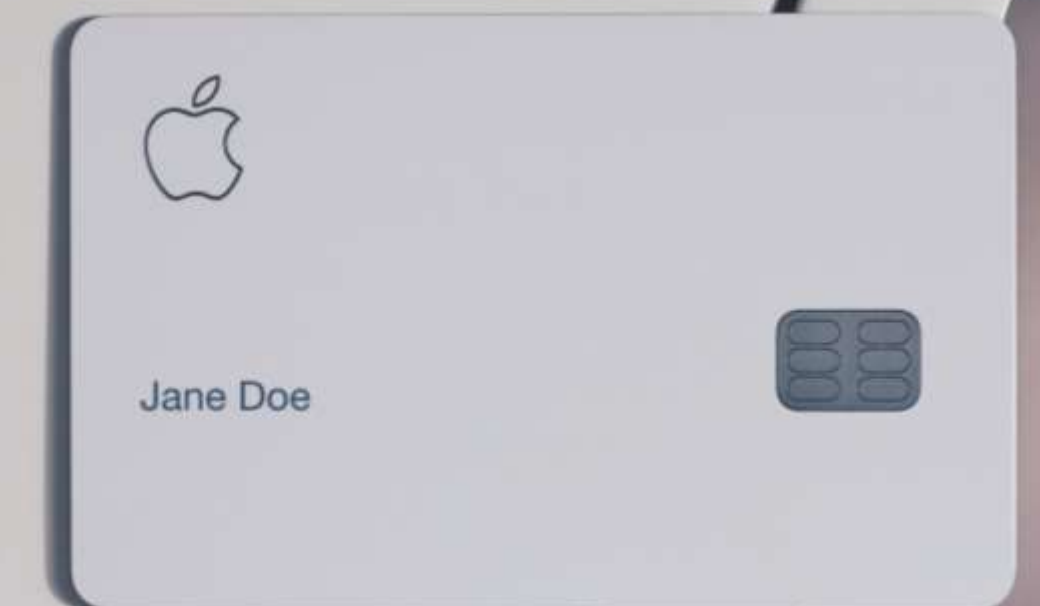




“We face an inevitable world of instant, invisible and free payments, which spells trouble for banks that don’t want to be relegated to the plumbing of payments.”

Gareth Wilson, Head of Accenture’s Global Payments team

According to CBS News, only 13 percent of Swedes could remember using cash for a recent purchase.





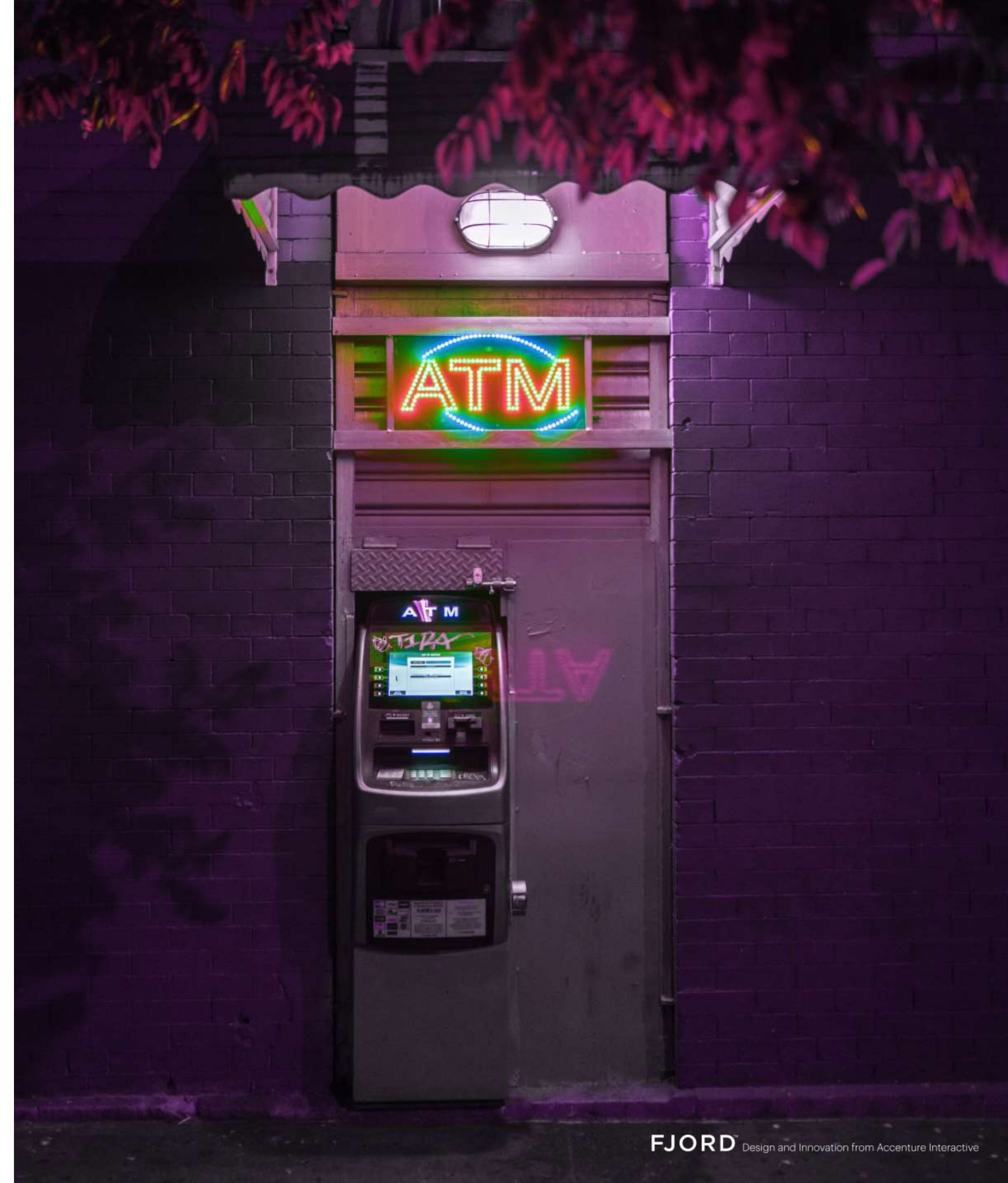
New mental model

New digital currencies signal that we will no longer think in nation-issued currencies but in terms of sending value.



What's next

- Our mental model of money as something physical will be replaced by money as traceable, programmable file transfers.
- New payment experiences will be used as a point of differentiation and disruption.
- As it becomes easier for companies to play a financial role in their customers' lives, trust will be key and it will have to be built through quality of experience, while robustly addressing concerns about privacy, transparency and integrity.
- Smart devices can already learn to identify their users for authentication with minimal effort. Next, we'll see a significant rise in the use of "biometric mobile wallets" – payment by fingerprint, facial or retina recognition.



Reimagine transaction and payment as a source of innovation and competitive advantage.

Think

If your service were a part of money transactions, what would it look like? For example, if every payment carried information about you or your customers, what would that be? How useful could you make it?

How will the changing landscape of money affect your business and customers?

Say

Communicate why people can have confidence in your organization. Highlight your customers' trust as an asset you can extend to new financial offerings.

Do

Move to where people are going to manage money and build on services they already use (i.e. technology like SMS or services like neobanks).

Follow these closely and look for new product opportunities around people's money goals.

Trend 3

Walking barcodes

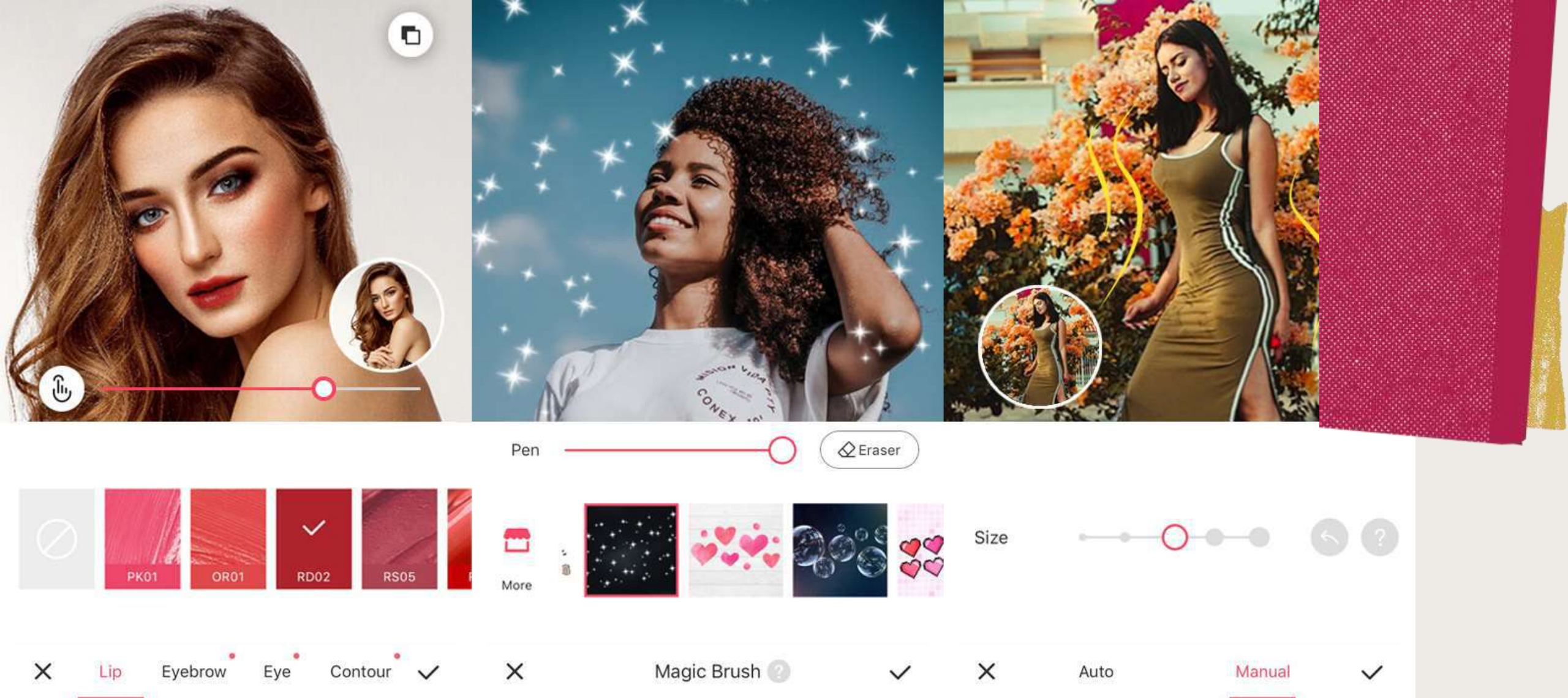
Interfaces are dissolving, and we're finding new ways for technology to identify both us and features of our behavior. 5G's impact will extend beyond faster data connection to enable new physical experiences, made possible by facial and body language recognition.



What's going on

- Disease control is at the forefront of people's mind as the pandemic takes hold globally.
- Many governments are using people's phones to monitor their movements, deploying apps and systems to keep tabs on those known to have been close to anyone testing positive for the virus and movement generally. Examples include:
 - Singapore is doing exhaustive contact tracing, publishing detailed data on each case.
 - Israel plans to use cell phone location data to trace people who've been in touch with known carriers – technology otherwise used by its intelligence services to track terrorists.





Privacy vs benefits

Facebook AI Research has now even created the first “de-identification” program for video to make people invisible to facial identification software. Babylon's AI assesses patient reaction to help gauge whether they fully understand advice.



Body as a signature

UK's Gatwick airport confirmed that it will permanently use facial recognition for pre-flight ID checks.



What's next

- The Internet of Bodies will be added to the Internet of Things.
- Living Services will move from the digital world into the physical one. We will start designing for dissolving interfaces, 5G-enabled space personalization and machine-to-machine communication.
- Designers will need to learn from the data mistakes made in digital, and ensure that the invisible data transaction is an exchange that offers people tangible value.
- Organizations will need to understand how to design opt-out in the real world, how to ethically shape people's behaviors, and any associated concerns and constraints.



Reimagine new services for dissolving interfaces, enabled by 5G.

Think

Which of your services could be unlocked by biometrics? What could you do with facial recognition or understanding body language to reduce friction for people?

Then look at the human experience of these services: Who do they most convenience? How do people consent?

Health issues have rocketed to the top of most people's agenda. Touch is an interaction issue: what parts of your experience should/could go touchless?

Say

Advocate for data minimalism and educate your customers about data consent and privacy—the consequences of data breach in biometrics are much more severe.

Do

Make the invisible visible so people understand when a scan, transaction or consent has taken place.

Ensure that people can be the curators of their own personalized experiences—build a platform for people to express, discover, and receive what they want.

CONSUMER

Trend 4

Liquid people

What does it mean in 2020 to be a "consumer" or an "employee"?

We increasingly need to support individual customers' and employees' changeable desires and pursuit of greater meaning in their lives.



What's going on

- Behavior change is happening at a scale and speed never seen before. e.g. frequent handwashing, working from home, and bad behavior such as toilet paper hoarding.
- The pandemic is prompting us all to rethink many areas of our lives: our priorities, how we define ourselves, and what is actually important to us.
- Home is considered our safe space, as people's attitude to risk is changing.
- As COVID-19 tends to be most serious in the elderly and those with health conditions, there's a renewed focus on the need to see them as people first and "high risk" second.





Consumption “shaming”

“*Flygskam*” is a new Swedish term for “flight shaming” has resulted in an 8 percent fall in airport passengers and 2 million extra train journeys.





**Choices:
Easier to find.
Easier to make.**

A conscious flexitarian diet is becoming the new norm.

95 percent of people buying Impossible Burgers are meat-eaters.



What's next

- It's unclear which markets this trend will most affect and when, but personal purpose-seeking is on the rise. Expect COVID-19 to accelerate this (once we move back up Maslow's hierarchy).
- Expect to hear more about ethical anxiety as we navigate trade-offs between competing ethical demands and our own wants and desires.
- This is not a generational shift. A preference for products, services and work with personal purpose will be just as likely from people in their sixties and seventies as by teens or the middle-aged. This is a rapidly growing market opportunity.
- We will need to link customer and employee experience much more closely than ever before.



Reimagine your offering for the era of conscious consumerism.

Think

How does your brand enable people to define themselves beyond what they consume, the work they do or the income they earn?

Check how customer preferences are expected to change as a result of COVID-19.

How does your business think about people beyond the boxes of "customer" or "employee"?

Say

Strike the word "consumer" from your vocabulary.

Provide people with choices that allow them to flex and explore their identity.

Do

Help people navigate anxiety around ethical choices.

Set up Human Insights teams instead of Consumer Insights—focus less on the number of people that are taking specific actions, and more on the context that surrounds their decision-making.

Trend 5

Designing intelligence

The next step for Artificial Intelligence is a generation of systems that blend it with human intelligence to unlock the full potential of people and machines working together.



What's going on

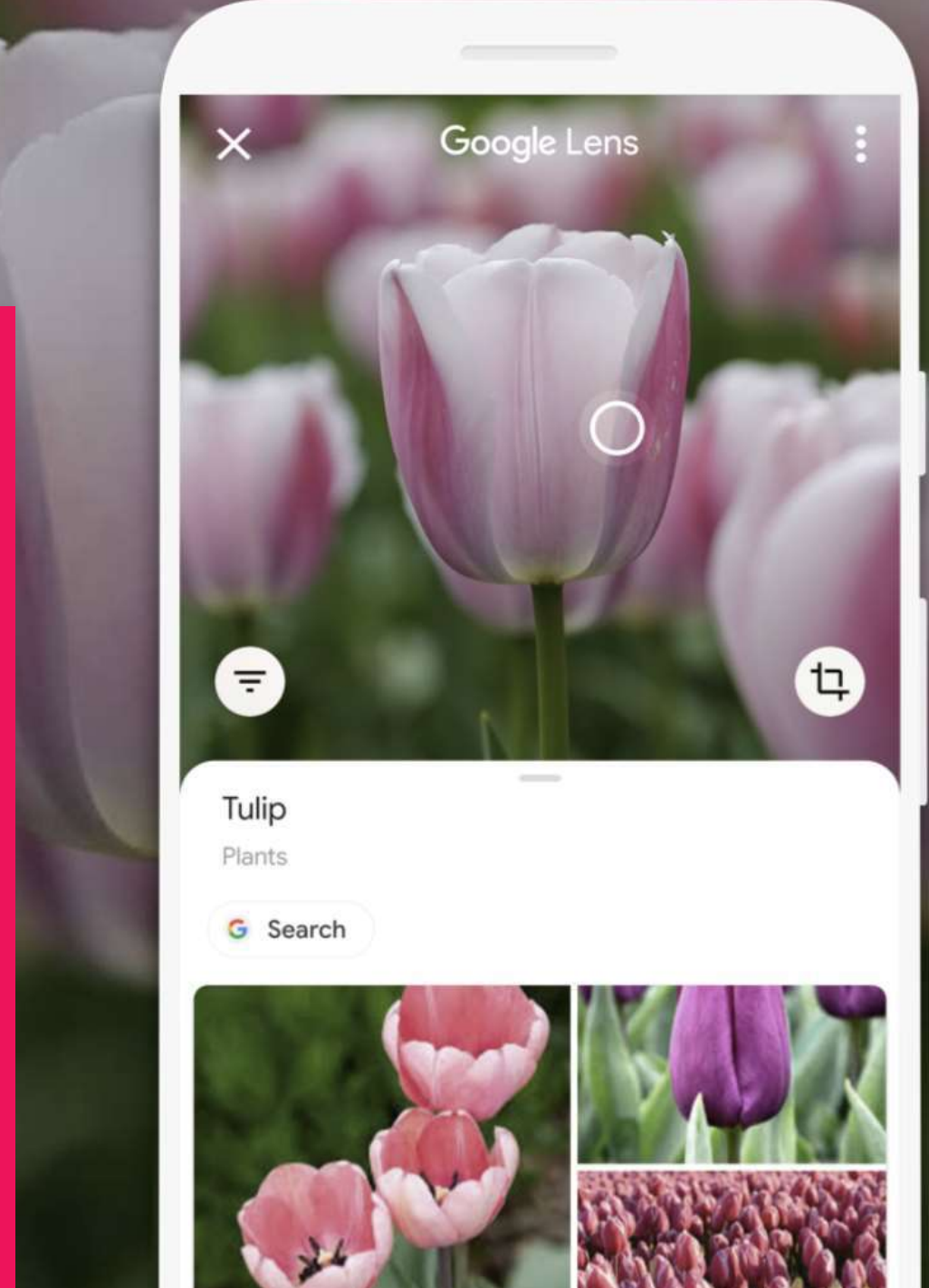
- Cutting-edge AI research companies are using deep learning to find new information about the structure of proteins associated with COVID-19, which could provide crucial clues to the scientists developing a vaccine.
- AI now exists which – when combined with the assistance of human experts – can not only predict the start of an epidemic, but also forecast how it will spread.
- An AI system that uses cameras equipped with computer vision and infrared sensors to measure people's temperatures in public areas is already in use in one of Beijing's railway stations.





Everyday AI

- 1. AI ranges from the uses we're aware of to the completely hidden.
- 2. Attitudes reveal a tension: 80 percent of businesses are implementing AI.
- 3. 82 percent of Americans think it needs to be managed carefully.





From automation to value creation

“The truth is that business has become too complex and is moving too rapidly for boards and CEOs to make good decisions without intelligent systems.”

MIT Sloan researchers



AlphaStar’s ability to solve problems with incomplete information is a big step toward making AI applicable to real business challenges.



What's next

- Organizations will need new, systematic approaches for unlocking the full potential of human collaboration with AI.
- Through our work with Accenture's Dock, we've identified three key areas:
 - Enhancing the Human Experience by extending our perceptual capabilities.
 - Empowering People in Complex Systems of global organizations.
 - Envisioning New Products and Services through simulation and decision making support.
- AI and people view the world very differently, and if we harness AI for innovation, we could generate ideas we'd never dream of ourselves. It's not a race against machines, but with machines.



Reimagine how to design AI for the human intelligence around it to step to the next level of value creation.

Think

How can you make AI part of your strategic decision-making process rather than just automation of individual tasks?

Where in your processes does human input add more value, and where is AI better suited for the job? What human qualities will you intentionally design into your AI colleague?

How will you effectively manage the interface and handover between humans and machine?

Say

Talk about AI in simple terms according to what it can do—see, hear, recommend—rather than technical descriptions, like "computer vision".

Do

Trust AI data to help you in your decision-making and mock-up your AI first before heavily investing in it—barriers to entry for AI prototypes has dropped dramatically, thanks to online platforms.



Trend 6

Digital doubles

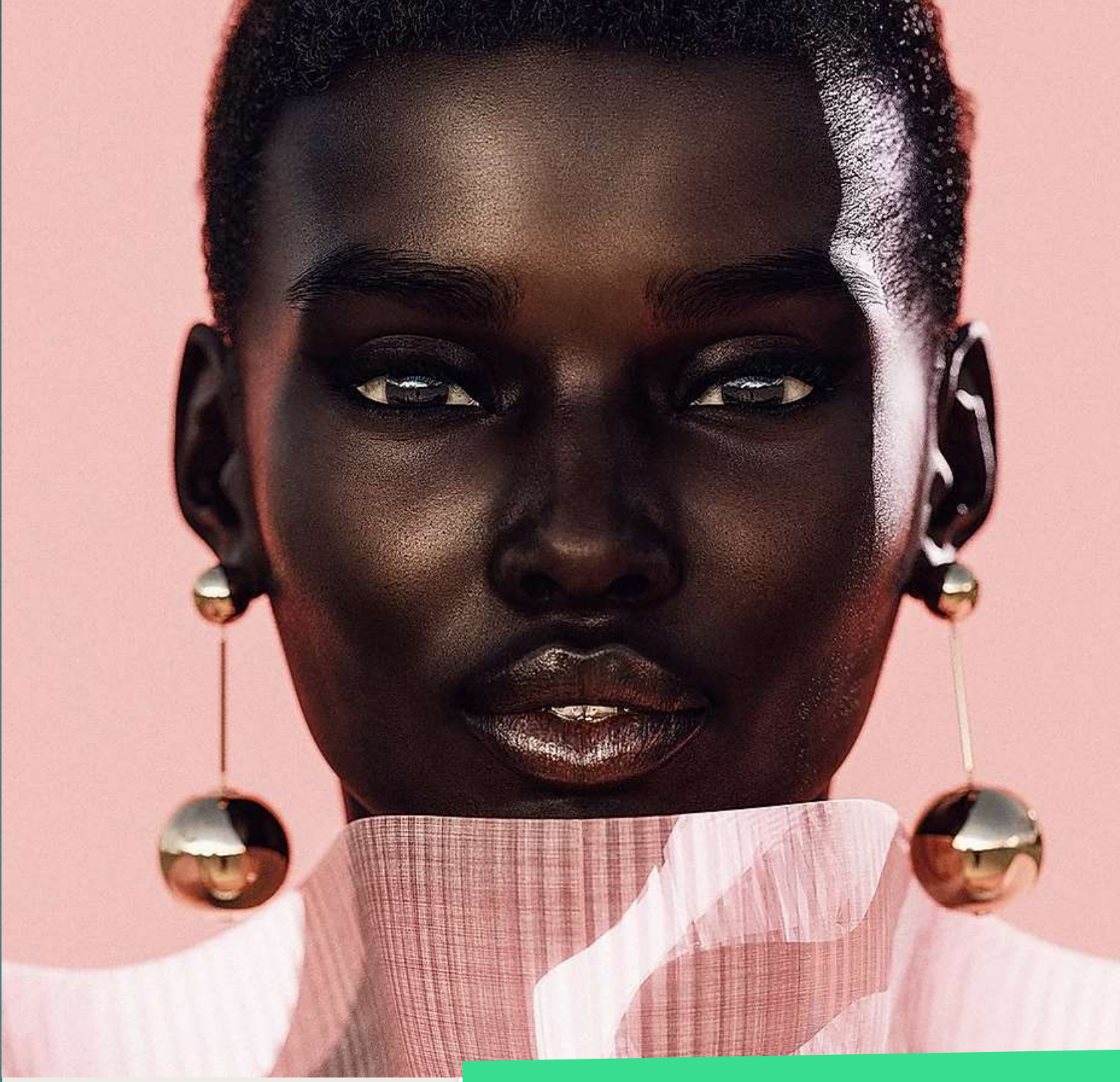
Digital doubles

Brands will need to learn how to interact with our digital doubles—virtual home for all our data, and gatekeepers of our digital lives. So will we.

What's going on

- Around 1/3 of the global population is in shutdown as of early April, inspiring people to do more online than they've done before.
- Those less comfortable with digital technology are learning about it and are, slowly, finding it less daunting.
- With medical resources being strained, people more willingly seek ways to get the attention they need by plugging into digital health services.
- As the world embraces online even more, people might become less resistant to the concept of digital doubles.





Digital twins

“Anything you can really think of that a human can do digitally, you can replace with an avatar.”

Christine Marzano, co-founder of DNABlock

“Half of large industrial companies will use digital twin technologies by 2021.”

Gartner, 2019

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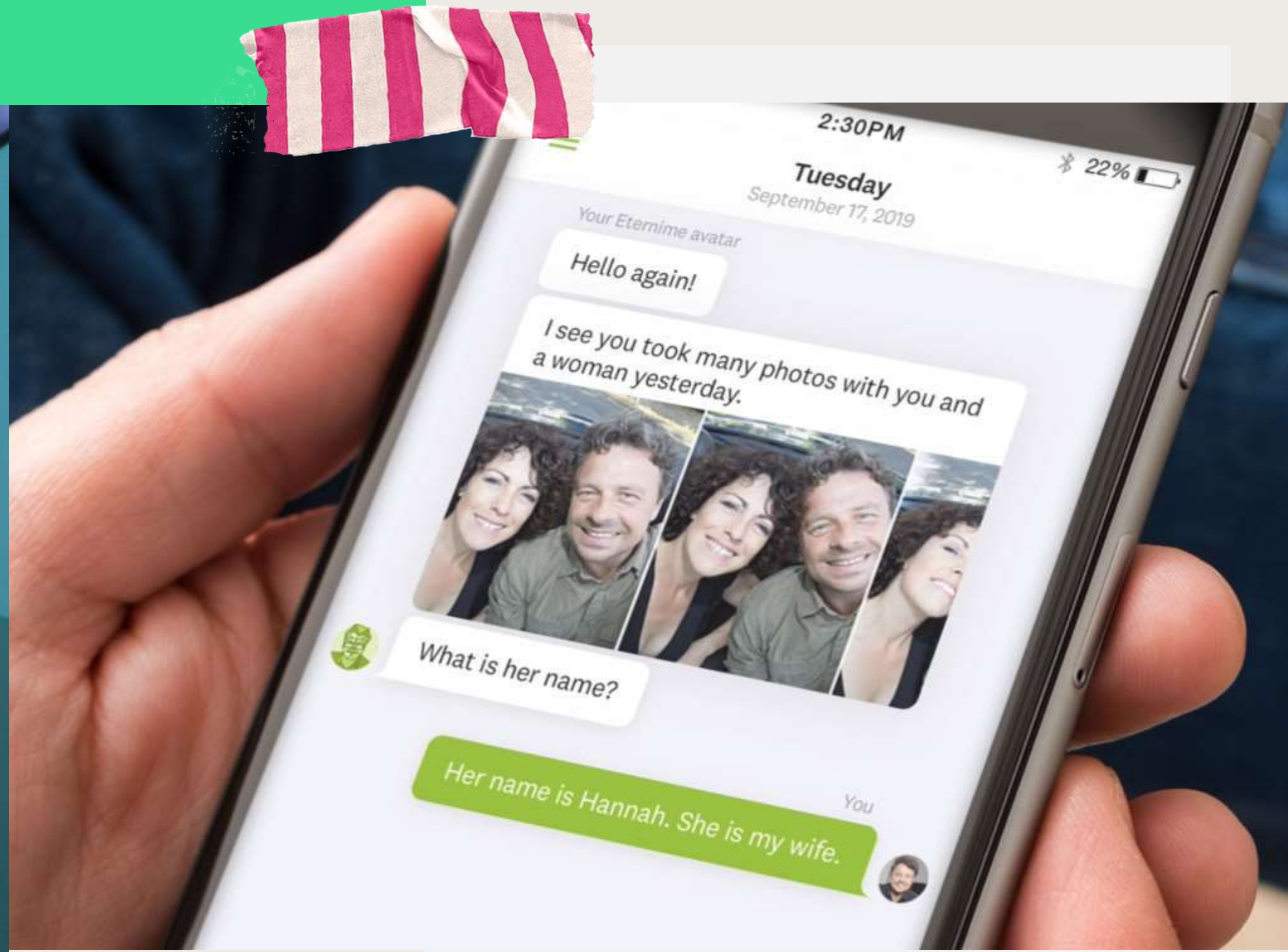
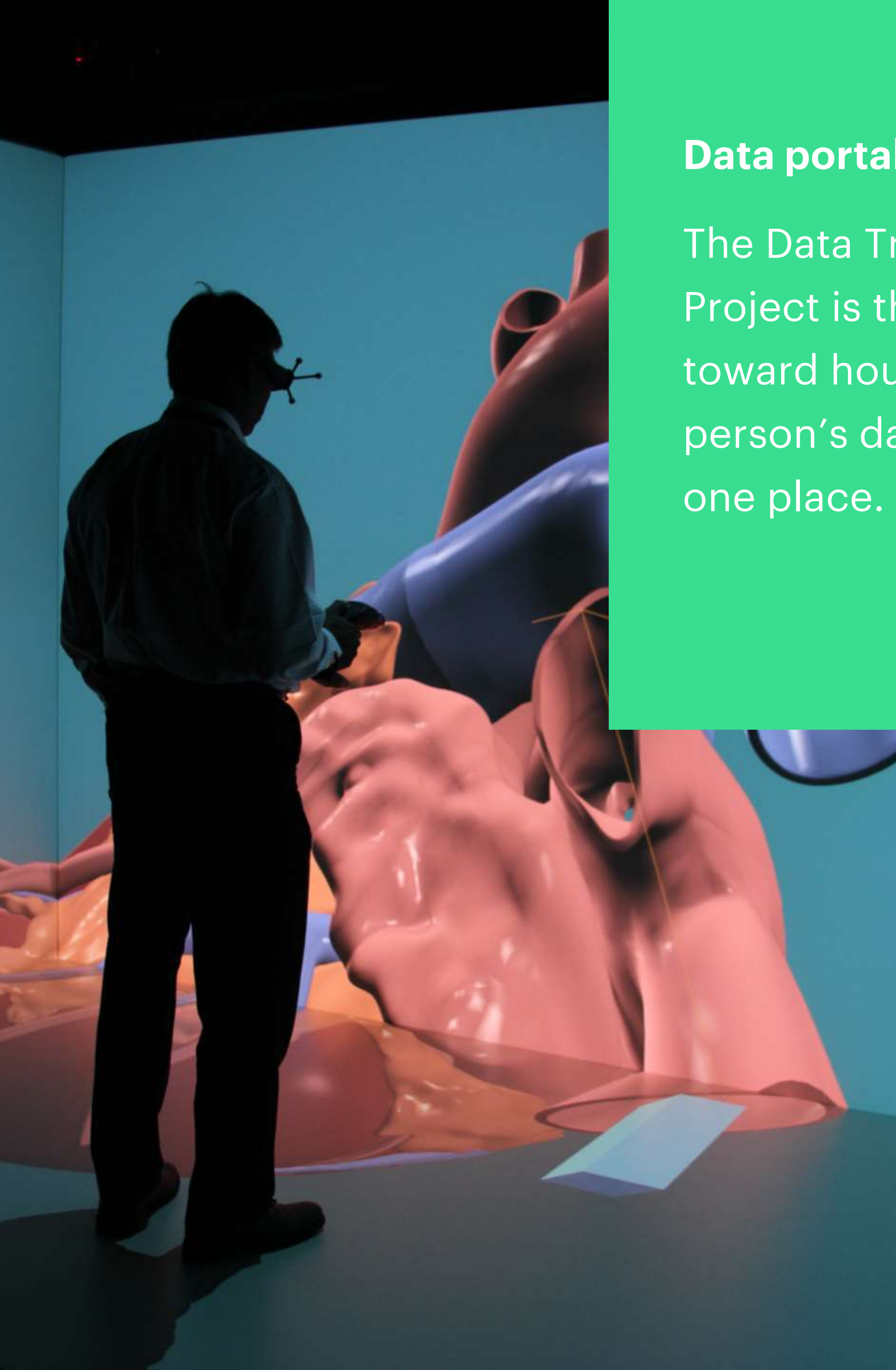
3D and data models of physical objects that can self-optimize over a product or system’s lifecycle. Now, they’re getting personal.



Data portability

The Data Transfer Project is the first step toward housing all of a person's data in one place.

Instead of amorphous clouds, we will **store all our data in digital doubles** – and nurture it to expand its capability, Tamagotchi style. Emergent areas already are Life Sciences and Agentive Services.



What's next

- By looking like us, digital doubles could rewrite the data ownership model. By doing all the work with companies and serving back to the user the best solutions for them, they begin to become the gatekeepers of our digital lives.
- The critical consideration for every person will be: who do I trust to host my digital double?
- A critical consideration for organizations will be: how can we design and build trust and safety into our offering to give people the confidence to choose us as their host?
- Any digital double experience must be engaging, transparent and easy to access. Interface and interactions must match the user's mental model—and be simple and clear. Visualization will be a central challenge.



Reimagine the representation of people.

Think

What category of interactions could be opened up by digital doubles?

Shape your strategy with digital doubles around three use cases:

- Delegating tasks for you.
- Masquerading your presence.
- Modeling your behavior or future.

Say

Make it clear to people that they have control of their data—not you—and demonstrate that your platform can be trusted to win customers and employees.

Do

Ensure data reliability, but make sure you're not overly reliant on the data—always include the "lived reality".

Avoid falling into the gamification trap but do play and experiment, as this is a new realm with properties which are as yet undetermined.

HOLISTIC

DESIRABILITY

VIABILITY

FEASIBILITY

THERE IS NO
PLANET B

Trend 7
Life-centered
design

If it's true that organizations are working to define new forms of growth and that people are moving away from defining themselves simply by the items they buy or the work they do, how should design respond?

What's going on

- COVID-19 is accelerating the shift from “me” to “we”, throwing those two priorities into stark relief. Everyone is being forced to redesign their lives for the sake of others.
- Buying things has become physically harder, and buying for the sake of having is considered frivolous and pointless.
- People's sense of community has been given a much needed boost. The swift emergence of “caremongering” – a new word for looking after your neighbors but also those further away, which emerged in Canada then quickly spread to the UK – is unlikely to rapidly go away.
- The severity of this virus and its impact on every corner of our lives has served to remind us of the fragility of life, and it's not something we'll forget in a hurry.





From “me” to “we”

The values in the traditional Venn diagram of desirability, feasibility and viability are fundamentally changing—as are our design responses to them.





Designers and business owners must both face this complexity head-on and unite the best of systems thinking and practice.

“Design is a connecting tool between people, economics and the environment—and out of this communion, understanding and respect for new ideas and products with integrity can come.”

Dr. Carmen Hijosa

What's next

- Those producing physical goods will have to change often complex supply chain and manufacturing processes in time to meet customers' demand for purposeful products and services that make a positive impact.
- Those in digital must replace their business model of constant engagement and self-service with alternatives that reinstate the interpersonal connections, attention and time that people want.
- Design needs to adjust. Designers must broaden their understanding to look at entire systems as they increasingly design to meet the needs of personal and collective values. New tools will emerge.



Reimagine the role of design in 2020.

Think

Redefine desirability, feasibility, viability in your work.

How can your offering become regenerative by design, including deleted items that disappear from view?

How can you use design as a central tool for creating alignment around change, and the purpose of innovation?

Say

Show that you consider natural, political and societal ecosystems as equals– practice "do no harm" in all areas rather than paying lip service.

Demonstrate that life-centered design is your new norm, and not just a project.

Do

Update your design skillset with systems thinking.

Collaborate with other disciplines, such as scientists, technologists and futurists, and actively design in systems that encourage people to reduce their use of resources.

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Thank you

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Accenture is a leading global professional services company, providing a broad range of services and solutions in strategy, consulting, digital, technology and operations. Combining unmatched experience and specialized skills across more than 40 industries and all business functions—underpinned by the world’s largest delivery network—Accenture works at the intersection of business and technology to help clients improve their performance and create sustainable value for their stakeholders. With 505,000 people serving clients in more than 120 countries, Accenture drives innovation to improve the way the world works and lives.

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Fjord, part of Accenture Interactive, is a design and innovation consultancy that reimagines people’s relationships with the digital and physical world around them. We use the power of design to create services people love. By combining a human-centered approach with robust methodology, we work with some of the world’s leading businesses to make complex systems simple and elegant. Founded in 2001, Fjord has a diverse team of 1,200 design and innovation experts in 33 studios, including Atlanta, Auckland, Austin, Barcelona, Berlin, Bogotá, Buenos Aires, Canberra, Chicago, Copenhagen, Dubai, Dublin, Helsinki, Johannesburg, Lima, London, Los Angeles, Madrid, Melbourne, Mexico City, Milan, New York, Paris, San Francisco, São Paulo, Seattle, Singapore, Stockholm, Sydney, Tokyo, Toronto, Washington, D.C. and Zurich. To learn more, follow us [@fjord](https://twitter.com/fjord) and visit www.fjordnet.com.

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