



# The life centricity playbook

Proven strategies for growth through relevance





# When the growing gets tough...

Consensus is often hard to reach among C-suite executives, but as we spoke with them for our latest research, there was unanimous agreement on one thing: It has likely never been more challenging to achieve meaningful growth.

After years of global volatility, black swan events continue to upend the world as we know it, yet leaders are finding their toolboxes offer limited options to thrive amid the upheaval. Attracting and motivating talent has become more difficult, while initiatives meant to induce growth often fail to gain traction.

At the same time, people are becoming increasingly unpredictable—even paradoxical—in their choices.<sup>1</sup> As they face economic, social, environmental and political instability, they are continuously reassessing their values and sense of

purpose. They seek to balance their needs with the constant pressures of external life forces, while still demanding more, better and faster from the companies with which they interact.

Amid these ongoing challenges, we surveyed 1,700 global C-suite leaders over the course of two survey runs. What we learned underlines the key issue of today: In our most recent survey, more than 95% of both B2C and B2B executives told us that they believe their customers are changing faster than they can change their businesses. That's up from 88% of executives just a few months prior.



# 97%

of executives  
acknowledge that,  
at best, turning to  
technology merely  
allows them to keep  
pace, not gain ground

Many are turning to technology in hopes that a new digital approach will reshape their operations and keep them a step ahead of their competitors. But while nearly all executives (95% in our recent survey) are accelerating their transformations, an astounding 97% of them acknowledge that, at best, this effort allows them to keep pace but will not on its own help them create new growth.

Within our research, however, we discovered an important ray of light: some companies are beginning to break out. The highest growth companies in our study are widening their strategic aperture, transforming in ways that position them to drive new growth and relevance. They're moving beyond basic digital upgrades and instead using technology more creatively to solve emerging customer needs. Most important, our analysis found that the companies gaining momentum are not using strategies that are product-centric or customer-centric—they are becoming life-centric.



The way forward:

# A life-centric approach

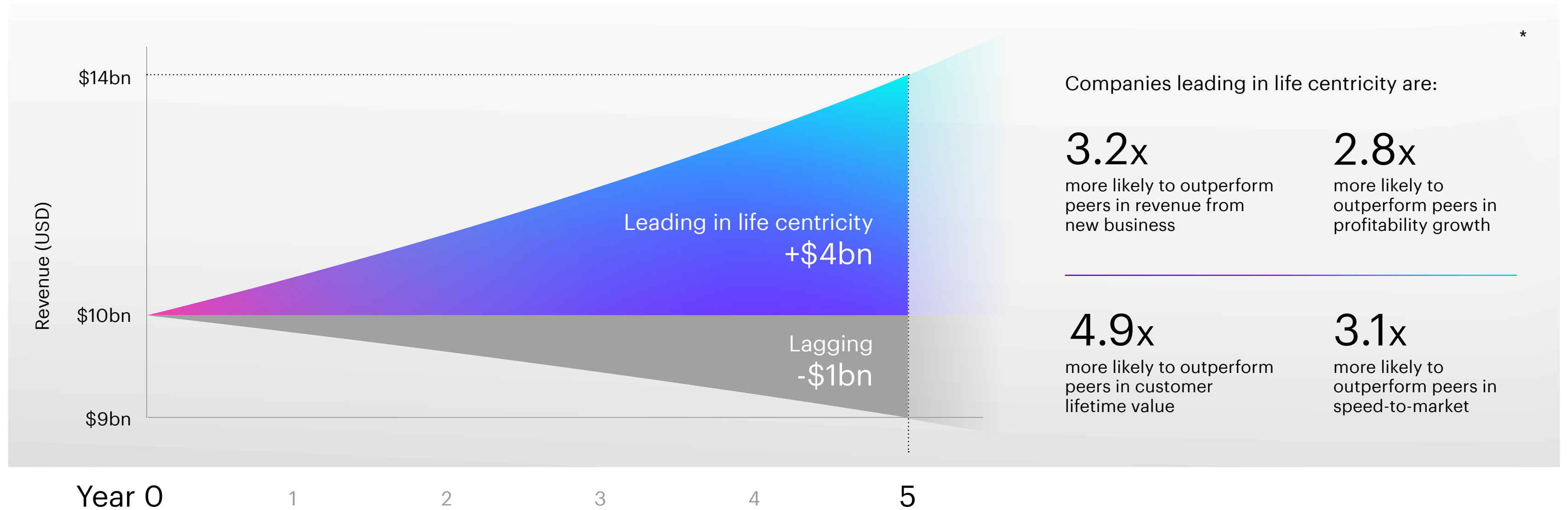
Businesses today need to take a broader view that allows them to see customers in their full lives and adapt to their ever-changing needs and priorities. We call this life centricity.

Our research has found that companies which are furthest on to road to life centricity are best positioned to maintain their relevance and thrive.<sup>2</sup> They are three times more likely to outperform their peers on speed-to-market and almost five times more likely to outperform on customer lifetime value.

They're also positioned to jump to the front of the growth race. Our modeling analysis predicts that companies who lead in life centricity will outpace the growth rate of their peers by nine percentage points annually. In fact, companies that lag furthest behind in life centricity are likely to shrink year-on-year. For a \$10 billion company, this could mean the difference between growing \$4 billion in new annual revenues over five years or shrinking by \$1 billion in the same period.



Our model predicts that otherwise similar companies—similar-sized peers in the same industry and country—will achieve vastly different growth trajectories depending on the extent of their life-centric capabilities.





We had previously offered a framework to approach life centricity: See, Solve and Simplify.<sup>3</sup> From our latest analysis, we've been able to further distill these three steps into the plays that leading companies are making to activate them.

**Seeing** requires a profound understanding of people's lives and the forces that affect them, through human and machine intelligence.

**Solving** requires moving away from the perceived constraints of an industry (total addressable market) to embrace the expansive need states of modern life (total addressable needs). We have seen leading companies approach this in two ways: "outside-in," finding new customer needs and creatively rising to the occasion to fill them, and "inside-out," creatively finding new applications for existing capabilities, technology and talent.

**Simplifying** requires two plays as well. The first is through integrating customer-facing functions like marketing, sales, service and product into a single connected "experience continuum" that makes customer interactions delightful and easy. The second is building the internal operational fluidity that allows that continuum to be supported by an agile and dynamic organization.

Each of the five plays uncovered by our analysis represents a way that companies on the road to life centricity are focusing their investments to capture new growth amid uncertainty, and every one of them confers a lasting advantage. We believe that any single life-centric play can be used on its own but has compounding effects if combined with the others.



# 5 life-centric plays to drive growth



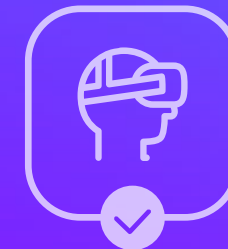
Play #1  
Gain a profound understanding of people



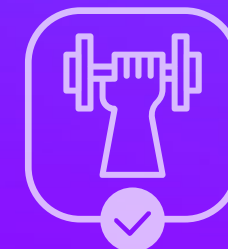
Play #2  
Broaden your canvas for value creation



Play #3  
Creatively transcend industry norms



Play #4  
Design a delightful experience continuum



Play #5  
Build a fluid operation across functions





Play #1



Gain  
a profound  
understanding  
of people



**From:**

Seeing people  
as “buyers” with  
static personas

**To:**

Seeing people as multi-dimensional,  
through dynamic data and life force  
monitors

**Growth potential:\*****16%**

more likely to achieve  
highest levels of  
profitability growth

**19%**

more likely to achieve  
highest levels of  
employee retention

The combination of human and machine intelligence is allowing us to understand—more deeply than ever before—people and the forces that affect them. Today, to see people merely as static buyers of products, unaffected by the chaotic life forces that surround them, leaves immense opportunities for value creation on the table.

People play multiple roles in their lives: parent, citizen, friend, student, or activist, to name a few. With the right intelligence in place, leading companies can identify and understand these roles, and the needs and desires that stem from them, to find greater opportunities for adding value to people’s lives.



Further, forces such as political, technological, cultural or environmental change affect life to a far greater degree than ever before. Intelligence once again comes to the rescue, allowing leaders to proactively predict the impacts of these changes by monitoring these life forces in an always-on way.

Through methods and technologies like artificial intelligence, analytics, ethnography, trend forecasting and deep qualitative and quantitative research, leaders can create more dynamic, expressive customer segments that evolve as their customers do. This dynamic view allows them to spot proactive opportunities for growth, both from a B2B and B2C perspective.

It's worth noting that this culture of deep understanding often extends to employees as well, with companies that demonstrate this trait significantly improving employee retention.







## The play in action: Kimberly-Clark

# Using data to personalize connections

### BEFORE:

“In today’s world, people expect us to be digital ... They expect us to use data to better target and give them solutions they need,” says one member of Kimberly-Clark’s C-suite. But companies in the consumer products space often end up at arm’s length from customers, as retail operations stand between the two. The personal-care products manufacturer needed a new way to connect directly with its customers.<sup>4,5</sup>

### AFTER:

Kimberly-Clark wanted to connect more emotionally with its customers and open a two-way dialogue. To achieve this, its solution involved pulling first-party data to the fore, and collating brand data from different sources to build a cohesive picture of its customers’ needs. The new digital connections mean Kimberly-Clark can connect in a personalized way—for example, by offering new parents informational tools and loyalty rewards on its Huggies mobile app or by reaching out to people buying cold medication to help them find Kleenex and other products they might need.<sup>6,7</sup>

### THE LASTING ADVANTAGE:

This play unlocks a human insight advantage. Kimberly-Clark is better able to identify users’ needs across services and brands, giving its limitless opportunities to play a more meaningful role in its customers’ lives, now and in the future.

 Play #2

# Broaden

your canvas

for value  
creation





**From:**

A focus on financial value while meeting existing needs

**To:**

A focus on sustainable growth through solving unmet needs: providing customer, social, environmental and employee value

**Growth potential:\***

**26%** more likely to achieve the highest levels of market share growth

**24%** more likely to achieve the highest levels of customer lifetime value

As people are rethinking their sense of purpose, they expect businesses to align with their values and address the bigger problems they see in their lives and the world at large.<sup>8</sup> Companies that take a narrow view of their role in society and the marketplace miss the opportunity to provide solutions to unmet needs—and reap the resulting profits. Those that don't broaden their mission around social, environmental, economic and other values put their relevance at risk.

In this new world, how you meet these needs is just as important as meeting them. As people—both in business and in their personal lives—come to grips with the finite amount of resources on earth, the innovators who can turn scarcity into abundance through technology and ingenuity will win the growth battle.



The play in action: [Johnson Controls](#)

# Creating sustainable value for customers

## BEFORE:

Johnson Controls, Inc. (JCI) was an industrial company that revolved around building management solutions and products such as electronics, batteries and HVAC equipment. It saw a growing need in the market for bigger-picture solutions: “We recognized that CEOs and companies were investing in highly productive work environments, not controls on an HVAC chiller or sensors,” says the company’s global marketing executive.<sup>9</sup>

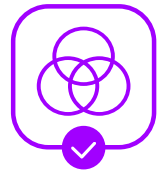
## AFTER:

JCI took a big leap, giving up reliable income streams such as its lead battery business, that were profitable but had limited growth or future appeal.<sup>10,11</sup> Through intelligently monitoring life forces, it found that concern for the environment was growing globally, and that remote work was putting renewed pressure on buildings’ value proposition.<sup>12</sup> As such, the company reoriented itself as a sustainability partner for the world’s biggest companies, and moved towards an AI- and software-focused approach.<sup>8,13</sup> To help reduce the 40% of carbon emissions that come from buildings globally, JCI developed an ecosystem of AI-led solutions that improve safety, customer experience and environmental sustainability.<sup>14</sup> Its digital and AI efforts have already contributed to revenue growth in 2021 and 2022.<sup>15</sup>

## THE LASTING ADVANTAGE:

Making this play helps create an enduring sustainability advantage. By building new core competencies and transforming its business model around the sustainable and regenerative growth that is being demanded by customers in a resource-constrained world, JCI was able to help future-proof its business and ensure relevance for decades to come.





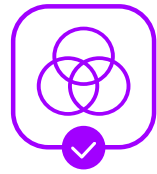
Play #3



Creatively

transcend

industry norms

**From:**

Extracting incremental growth from existing technology and talent

**To:**

Driving exponential growth by finding creative new applications for technology and talent outside of industry norms

**Growth potential:\***

**32%** more likely to achieve the highest levels of revenue growth from new ventures

**29%** more likely to achieve the highest levels of speed-to-market

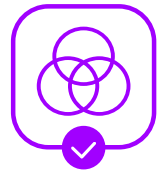
Companies often define themselves by their industry, drawing comparisons with peers pursuing similar goals or taking pride in being labeled an “industry leader.” As intelligence broadens the potential value brands can deliver, and as customers increasingly permit brands to play different roles in their lives, it has never been a better time to shed the boundaries of industry and find new, creative ways to apply technology and talent to solve new problems.

Consider the case of ride-sharing apps that expanded from connecting people with cars to offering scooters, motorbikes, bicycles, food deliveries, product orders and more. They saw

themselves as competition not just for taxis, but for any point-to-point movement of people and goods.

By connecting their deeper understanding of customers’ lives to potential new uses for talent and technology, companies can expand beyond the boundaries of their traditional industry and into a broader ecosystem of meeting people’s needs. It’s not just a technology update; it’s an entire mindset makeover, one that brings creativity into the boardroom to seize opportunities for value creation, growth and relevance in the process.





## The play in action: Qualcomm

# Thinking beyond industry borders

### BEFORE:

Cellular technology giant Qualcomm hit it big in the smartphone era, but it needed to find avenues for the future.<sup>16,17</sup> “We capitalized on the smartphone boom, and it took us from being a small start-up into the billions. But there’s that next difficult transition of growth, which is: how do you not be a one-trick pony?” says one of the company’s product executives.<sup>16</sup>

### AFTER:

“The question moved on from how can we sell more smartphones? to where else can we apply the same technology and skills?” The answer: helping people connect. Instead of sticking strictly to telecommunications, it looked to the auto industry, as car companies sought to integrate smart features and automation.<sup>16,18</sup> Today, nearly every car on the road includes some of Qualcomm technologies.<sup>19</sup> Its history with connectivity devices made for a natural transition into the world of smart home products, smart city initiatives, smart factory development and more.<sup>16,20</sup> Now, its platforms allow towns, schools, ports, hospitals and others to deploy digital tools without hefty up-front costs.<sup>21</sup>

### THE LASTING ADVANTAGE:

This play unlocks a lasting creative advantage. By expanding its view and taking a more creative approach to growth, Qualcomm found a host of new ways to leverage its engineering capabilities, product networks and R&D investments to break into entirely new industries, achieving greater growth and relevance—all while establishing a creative and entrepreneurial culture that will likely endure.

 Play #4

# Design

a delightful

experience  
continuum





**From:**

Overcomplicated, under-performing experiences that fail to satisfy customers

**To:**

Thoughtful connectivity across all customer-facing functions for a simpler, engaging experience

**Growth potential:\***

**26%** more likely to achieve the highest levels of customer satisfaction

**26%** more likely to achieve the highest levels of speed-to-market

Technology is often touted as a way to make things easier but as new tools, platforms and functionalities proliferate, and the lines between physical and digital worlds blur, it's actually making customer experiences more challenging. Companies are adding tech that serves a specific silo, such as marketing or sales, but are failing to account for connections between those functions. This over complicates the experience for the user, without achieving the utility that the technology promises. We call this a "complexity tax."

A life-centric approach aims to eliminate complexity tax by designing for simple but significant interactions across a unified experience continuum. To achieve it, all customer-facing functions (including product, marketing, commerce, sales and service) should be connected across a single data and experience platform. The full scope of the customer experience needs to be thoughtfully considered in a way that understands and responds to their needs in real time and draws actionable insights from those engagements.



The play in action: [Minna Bank](#)

# adaptable future

## Setting up for an

### BEFORE:

Fukuoka Financial Group (FFG) found Japan's digital-native consumers were increasingly averse to a brick-and-mortar banking experience.<sup>22</sup> "I realized there were few services that met customers' needs in reality ... there was no process of developing services and products [that address] what the customer really wants and the potential needs that the customers themselves were not aware of," says one member of the bank's C-suite.<sup>23</sup> Rather than just adding a basic app or website on top of its traditional banking structure, the company wanted an entirely new model that put technology—and the role it plays in customers' lives—front and center.<sup>22, 23</sup>

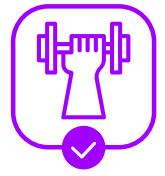
### AFTER:

FFG created Minna Bank, a unique digital entity and the first ever with a full cloud banking system.<sup>22</sup> To meet digital-native customers' needs, it takes a mobile-first approach and breaks typical financial services silos through user-friendly twists, such as the ability to see aggregated account activity from multiple banks. Useful tools, such as QR codes for deposits and transfers, aim to make customers' lives easier.<sup>24</sup> More critically, Minna Bank's cloud-based system allows Banking as a Service (BaaS) and a flexible API structure. This way, non-financial institutions can integrate banking services seamlessly into their offerings for a simplified customer experience and greater integration into the multifaceted lives of their customers.<sup>23, 25</sup>

### THE LASTING ADVANTAGE:

This play sets companies up to maintain a continuing experience advantage. By unifying a person's entire banking activity into a single, delightful platform with synchronicity across media, Minna Bank was able to provide tremendous value to customers while simplifying their financial lives.

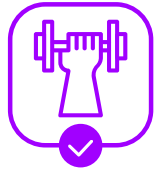




## Play #5



**Build** a fluid operation  
across functions

**From:**

Misaligned teams that operate in silos and develop organizational inertia

**To:**

De-siloed teams that operate fluidly and fuel organizational energy

**Growth potential:\***

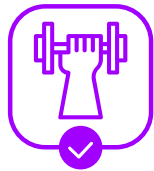
**28%** more likely to achieve the highest levels of revenue growth

**23%** more likely to achieve the highest levels of profitability growth

An incredible experience continuum is often most effective when paired with the fluid and agile operating practices that enable it. Solving the latter, however, can be challenging.

Some executives may wonder which plagued their business first: intractable processes or overly rigid culture? Either way, the resulting inflexibility permeates everything the company does—and is notoriously hard to dislodge. In fact, it's becoming more intractable: 88% of executives told us that their organizations became more risk averse because of the pandemic. Though adhering to routine can seem like the safer, more comfortable option, it opens companies to tremendous risk. In today's world, the pressure of life forces demands constant pivoting, which makes that lack of adaptability a dangerous liability.

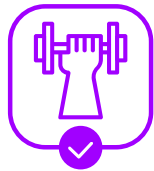




Companies can combat this inertia and renew organizational energy by looking inward and reconfiguring operations for flexibility and fluidity. Many organizations look inward to drive new efficiencies, but the companies best set up for the future are rethinking their operations with an eye towards unlocking new growth opportunities. A life-centric approach is about better understanding the needs of people—not just customers, but a company’s own internal talent as well. Automation can streamline routine tasks to free up talented teams for more complex, human-centered work, and leading-edge human and machine teams can significantly augment and accelerate desired outcomes.

Unifying workflow systems and platforms, as well as incorporating agile organizational design, can create the efficiencies needed to boost productivity and profitability. Breaking down silos can unleash the communication and creativity that drives innovation.

A life-centric approach is about better understanding the needs of people—not just customers, but a company’s own internal talent as well.



The play in action: [Shiseido](#)

# Revolutionizing internal culture

## BEFORE:

Shiseido was one of Japan's leading cosmetics brands, but its local shares had been slowly decreasing year after year. The company wanted to shift from mass marketing to an experiential marketing strategy but faced resistance from long-time partners and internal processes.<sup>26,27</sup> "No matter how wonderful the strategic thinking and the technical planning is, at the end of the day, people have to operate and execute. And if their culture and mindset does not change, they will always revert to the old way of doing things," says one C-suite executive.<sup>26</sup>

## AFTER:

In the interest of better reaching its customers, Shiseido revamped its internal culture and its internal technology in Japan. It underwent a digital cloud transformation that allowed better data usage and operational capabilities.<sup>27,28</sup> This facilitated broader access to its skin analysis tool on websites and in-store tablets, which grew its websites' reach users to 230 million in just a year.<sup>27</sup> In an effort to focus on customer lifetime value, the company moved away from over planning and risk aversion in favor of continuous experimentation. It instituted training programs around design thinking and project management so employees could meaningfully contribute to a more agile environment.<sup>27,29</sup> To upend the idea of "chain of command," Shiseido empowered its 8,000 beauty consultants with more responsibilities, emphasizing that not every good idea needed to come from the C-suite.<sup>27</sup>

## THE LASTING ADVANTAGE:

This play delivers a lasting operational advantage—one that continually opens opportunities to evolve at the speed of life. Shiseido's improved internal culture set it up to make faster decisions closer to "the front line," i.e. at the sites where the company interacts with customers' lives. Shiseido's digital upgrades started to bring basic capabilities up to speed but grew into a greater transformation of both the customer experience and the company's overall cultural mindset.



# Putting the plays into action

In an increasingly complex and rapidly changing world, life centrality offers an opportunity for businesses to unlock lasting advantages that deliver new growth and relevance—even in the face of today’s unpredictable business environment.

There is no single path to life centrality but focusing investments and leadership attention toward these plays can start companies on their way. Each one helps strengthen connections with customers and provides a new step toward meaningful, sustainable growth.



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## About the research

To study how companies are responding to the evolving (and often paradoxical) demands of customers in today's rapidly changing world, Accenture Research conducted executive surveys as well as a series of executive interviews. The surveys were conducted in two waves (in February–March and June–August of 2022), each drawing feedback from 850 CXOs across 14 countries and 19 industries. This was used as the basis for predictive modeling of company performance, as well as a clustering analysis that revealed the five distinct plays. The interviews included 30 executives from companies based in 11 different countries and 12 industries.





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