



# ASHLEY BENIGNO: FJORD TRENDS 2019

## VIDEO TRANSCRIPT

So, good evening, my name is Ashley Benigno so I'm responsible for Fjord across Italy, Central Europe and Greece, I run the Milan studio and in fact have a little promotional message that we are just setting up a studio here in Prague so I'm very very excited to be creating a Fjord presence here. And it was great to hear as a sort of thing the talks that just kind of came before from our clients because again on one side I think what is apparent to this speed of change, so from automotive to banking to health care, you know, to tell calls, now we've seen great changes in the way our customers act, want to interact with our services et cetera. And what's so great – and I must have made it from my personal level – to see, you know – and I'm really talking about that importance, if you want, of designing them towards your customers. Researching, understanding how they work.

So that's part of that of what we do in Fjord which, as you may know, is part of Accenture Interactive, what Mike was telling us about earlier, really, so we're there on the design element of this and as part of it, on the innovation side, what we do is every year – this has been happening now for twelve, thirteen years – we publish our yearly trends. And the way we do these trends, it's not so much a question of having two or three subject matter experts sitting somewhere in Tokyo or New York, you know, thinking these up, but this is kind of internally crowdsourced among the whole design community in Fjord, that's 28 studios at the moment, which range everywhere from Asia, Pacific, across Europe into the Americas, we've recently also opened a studio in Cape Town, so we've landed also in Africa.

Instead of what we really do is – I call it la vindimia in Italian – when September time comes,

we look, really, at what we've seen, you know, coming from our clients, in our personal lives, in our professional lives, and we then kind of make these, put these together, each studio presents its own, and out of those we kind of look, obviously, for the red threads that can run and be applicable, of course, let's say, globally. The way these trends are done, these are based in the now, this is not future casting.

We're

not looking three, five, ten years ahead; we're looking for evidence now. Not the ways things grow, just like seeds, they can grow a little and maybe wither, but others will, let's say, will take space, so there's always more, I mean today, we were mentioning robotics in the last presentation, I saw my first kind of robot in the while, in Prague Airport, you know, who was cleaning floor, so it's just paying attention or arriving here as you see some rumor trends around, let's say, mobility items in cities, but the mention at the start was on value, really, and of course here, the main thing is how do we continue bringing value and the other word is relevance on this, you know, both to our customers but also more and more, as we've seen, you know, these implications of back-ends, maybe to our employees.

And what we have seen, really, isn't a thing, you know – some people have touched on this already a little – it's I think in the last eighteen to twenty-four months, so year and a half, two years, the world again has changed dramatically and also we've seen that these kind of two decades of digital creation have – if you want – sort of created a lot of noise, maybe a bit too much around that, and that value also is seen as one of the challenges that we are facing as a planet with regards to, say, sustainability, climate change et cetera, means that value is no

longer just wanting to be dedicated to individual



consume but how do we bring value to wider society.

So, move to this: I have seven trends I will be talking you through, I'll be going quite quickly, we have twenty minutes, since then it's made to be maybe, let's say, without going into more detail, around forty-five, but I'll be happy to follow up with questions later and also, you'll find, as you leave, we've a booklet dedicated to these trends so a lot of the details are in there if you fancy reading oldschool print.

So, as I said, in this world that's changing and the way a lot of our trends here at times are maybe little counter-intuitive, they are going against what we've been doing in these last twenty years – my background is mixed, I've always done design but also brand and marketing – so these both touch me because what we're saying is, well, we need, maybe we have made too much noise, and how do we change.

So there was a mention of the digital divide earlier, and of course, you know, there're still people we need to connect at the same time as we are now looking at the majority of the population that is connected. We have a quote here from one of the kind of historical founding editors of Wired magazine, what he's saying is that the digital divide is no longer about who is connected and who is not but it's about the time that we spend on our devices.

And, you know, if there's a common picture across the globe as we are all, you know, looking

at our mobiles these days, and what is happening is of course that we have maybe overindexed in our use, that we're starting to have repercussions, so the pictures you see here –

see, this is British Parliament – and so what they're working on now is sort of having kind of guidelines, just like they were in health things for, let's say, for sugar intake or for alcohol drinking for adults, is not also looking to develop guidelines for how long it's right to stay online, and for any of you who have kids, you all know how difficult this may be.

But again it's not just about children. I mean if you talk to adults they are talking about the same kind of thing – how do we manage this influx of information and the way that- the impact this is having. You know, we've seen can continue later on. So thank you very much.

mental health problems; you're living, people are showing you their greater lives on Instagram and then you're thinking "What about mine?"

So, the changes that are arriving, and this again is being a sort of my backlash, I should be saying there, what's happened is, because of this, we're actually seeing the main technology players reacting and bringing, if you want, to mind what we could be calling you know, kind of more of a mindful approach to design.

So digital well-being as on Android, to anyone for who's kind of updated, you have any OS recently, or even your iOS on your Apple phones, what you'll find there now is a tool that will

tell you how long you have been, you know, on Twitter, on Instagram, doing emails every week or every day. And if you want, just like a couple of years ago, we started quantifying our use, you know, how far do I walk, you know, or how much I'm sleeping, we're seeing the same tools are now happening also, as I said, in the tech industry. The example from this video that's running up here, this was from Kickstarter, so again, just a project that was looking for financing and it's always a good metric of what people are interested in, so these black glasses, they call them In Real Life Glasses, what they do is, you can see, is once you

put them on, they black out all the screens that you see in front of you, so again, way of really keeping this away, and to the extreme down here, this is called the Light Phone, so again this is a smartphone but let's say it's being reduced in functionality to such point that it's more similar maybe to, let's say, a dumbphone from back in the old days. So, all of these

trends, we use these trends a lot in our work with our clients, our projects, we call it "trends reframing", so essentially we will take elements of these trends and understand how they can be applied to solve challenges. And when we publish them, also we look at really bringing recommendations to be making these, as I said, actionable.

So, this idea of being quieter, which, again, is a bit counter-intuitive, which means not speaking less, but being very lot focused on what is being said and also at the same time radically simplify things like feedback.



These days, you know, digital makes it very easy to ask for your opinion to things, but maybe again we don't always want to be asked. And that information, if you want to put it in too, is already out there – for example in Accenture Interactive we do, you know, have a social listening team that, that, if you want them, can understand it in real time and organically what people are already saying about the brand, or measure the cognitive effort, I think, you know, Mike certainly gave you an example before around the car dealer and the financing of it. If I have to sit down for twenty minutes in an office, that is putting a whole big cognitive effort on me, that I'm putting in work, so there are lot ways that are not maybe as here it was, well, actually you have got your salesman or your saleswoman, you know, have that path, and that again is helping, reduce against this. Second trend to move on, the last straw, is saying we are also looking at problems that have vinaccia, so it's the leaves and everything from when they have picked up the grapes, so this would have been thrown away before, now it's actually being made into textile, so a beautiful Italian story of going from wine, if you want, to fashion, and then again creating, as I said, those virtual loops.

And collaborate, so if I'm going to go back to Michael's presentation from Skoda, what was interesting was that he had said "We're collaborating with our competitors," so when the challenges are big, there's definitely a space for going- to open up to finding solutions together and then, if you want, jumping in again – I'll tell you stories around it if you're doing it.

Data minimalism: I think you know we'll be touching a lot on data here and again, what we've seen, is again a way of perception that is changing and, you know, Cambridge Analytica, who has already been mentioned here today, just as GDPR has, but of course – and you know, this is being linked, as we said, you know, with the Bush election when the US were let's say at tipping point there on certain elements, Brexit, again, but if you look at most elections also in Europe there are elements of this at play – so this is really kind of change.

<https://www.accenture.com/us-en/financial-services-finance-risk>

Or, around new memes, if anyone has done – did anyone do that 10 Year Challenge on Facebook last month or two ago? No? See, you've got to pick it up guys – but one of the stories there, well, was actually that this is a way, a very easy way, to train AI in age growth, because, of course, Facebook has billions of pictures of all of us already, but I'm going to give them a very clear data set, if I give them a picture of me today and a picture of me 10 years ago, and if you think, multiply that, by the millions of people who did it, means that again, you'll get into- you're training your machines to understand how people can age. Nothing wrong with that, again, that may be true or not, but again it's around trust in the way that we bring things to life, you know, past GDPR, anytime you go to website now, you're asked about cookies so it becomes- we start realizing more and more how much this is happening. And the symmetry of data, also, because some start-ups ask about "How do we monetize peoples? How do we make my data more valuable?" But currently some of the estimates have come out that apparently you can maybe make- monetize it for about ten dollars a year, so not really you're going to be able to eat a pizza and maybe what is really linked to this is that this theme or the symmetry of the data – Mike touched on it again earlier with this example of the taxi drivers when he said, you know, what was important there was to aggregate the data. It was no longer a single person but if I know how everything is moving around that city and see that "Yes, I can predict that on that corner someone will be coming out, most probably asking for something." So, in this world where, again, this is still a field that is very open so how do we- and it was at the T-Mobile, as speaking before, so again what was seen there, you know, it was – and this is important for us – we want to, you know, set expectations beyond regulations, beyond laws, we are wanting to show a certain way that we react to this.



Two weeks ago I was here in Prague, my flight was late, it was EasyJet, and I got a message they've sent me to tell me that they were reminding me "Hey, we value your data and we are using it for, like, in this case it's obviously to tell you that your flight is late, but we're not looking to sell it." So, again, we've seen that this is an evidence more and more again, so, how we use the data, obviously, that is the moment, actually, of going for data minimalism, so of really understanding the data that you do need and using them without kind of just going and dragging that in, everything that you can.

It's like when my little 10-year-old when she downloads apps and, as a bit of literacy that should come from a game, and she goes "Dad, why is it asking me for my location? It's not a location game," so this even here, and this is ten-year-old that we're now linking onto this, so, beyond that it's of course champion trust, which is very easy to say, it's a bit more challenging to be doing in person.

And, on mobility, really, this is, what we say, ahead of the curb, so what we've seen is big changes to cities infrastructure, we saw customer journeys being shown before but what was

probably missing from us are our customers' journeys from our cities, the way of bringing it all together. So what happens is that now, as you have a series of start-ups coming in, our cities are getting clogged, we're just like, you know, our online space. These scooters are the fastest growing kind of vehicle in history in terms of numbers, you know, I have seen loads around here, around cities, similar with motorbikes, and, you know, a lot of these, if you take

it to the extreme, back to cities in China, where they originated from, the fact is you'll find videos on Google of mountains of bikes that had been abandoned, if we go back, obviously, they have been thrown into canals, so, around all this it's how do we manage it, how does that come together, so what we've seen is two things happening. Up here is a, you know, a flying car, if you want to be futuristic, so, you know, kind of a mega-drone, that starts being a

flying taxi. And if that feels a bit kind of away into the distance, it's actually a Mobile World Congress two weeks ago, there were a couple that were there demoed, they're still kind of implying that stage, but we've seen, well, Uber, Boeing, Rolls-Royce, who are working on these elements.

And differently on this side, this idea of ticket to ride is going to be, you know, we've been talking more and more about platforms, we saw, you know, health, you've heard earlier of around, how this can, well, actually, what is still missing again there is this fragmentation to journeys. It's a similar thing – I came here this morning, I had my abbonamento to get my train to Milan and to buy another ticket to get to Malpensa, I bought my e-tickets somewhere else, I got here, I paid a taxi, and actually to get from A to B, I went through a whole different way, of means and things, while what we're seeing is how'd you bring all of this together, so that you're offering platforms that you can be saying "Okay, so if you need to get from that A to B, I can offer you the best means that both suits yourself, if you're into, you know, scooters in town, and also through using data, it means that a lot of these can understand, you know, the fastest routes too."

And if you're wondering here "Okay, this is mobility, obviously it involves a company like Škoda," but what we think is that it's not just about who directly works in mobility but we can be looking at having a layer of mobility that's added to your service, so from the examples here, there's Mooji, so Mooji'd be normally known for, you know, doing papers and notebooks in Japan and this is a collaboration they have done with Helsinki, it's going live now in spring, that will bring together a private company and public administration and again, you know, blurring the lines in this kind of self-driven shuttle while using a vehicle as an actual form of communication.

And similarly, Nike down here in LA is offering a shuttle service, a kind of curb service, in and out of their store. So, again, it's looking at, as I said, this idea that mobility can really come from different partnerships so you can think of this very laterally and how it could be working, you know, these themes of the last mile going



into this, it's not just about people, it's obviously more and more about packages that are delivered to us so you're seeing companies like Alibaba in China or Amazon in the US starting to use people in the local neighborhoods to help with that last mile and again here, like everything, partnerships can very much help push and enhance your service. Inclusivity paradox, the number five, is, again, you know, more and more attention is being paid for both terms of inclusivity and diversity and the companies and the way we talk to people but some of the ways that we put these together really no longer work. So there is a quote here from – which I love – from the vice president for Netflix, where he goes “Yeah, you know, it'll be great, everyone's in, we can find people's age, their gender,” and then will go “Well, actually, we can't really do that much with it.”

So, what does that mean? It means that maybe we are what we think is, you know, in a postdemographic world, where, again, it's not necessary to know my age or my gender to develop things, but it's my approach to a mindset and to a lifestyle. In the picture down here is like, you know, western companies trying to get into let's say female Muslim market, seeing it as a homogenous group, but of course it's created by millions of subgroups within that.

So, how do you do this or what does that change is going in addition to your quantitative studies. What you should be adding to those are qualitative elements which, again, is very much a thing we do as designers, so the technology, it's going out, it's listening to people and seeing them in their environment and what I think, more importantly to this, is this idea that beyond traditional segmentation there's an idea of mindsets.

And mindsets we first developed for the banking sector and we're now doing it in different industries, but again there, it was said that traditionally a banking with the photo of me, 50-year-old, you know, male, professional, to be very different from let's say a 20 year old

female who is studying at a university, you know, with very little money. However, my approach to money could be the same as hers – I don't think about it, I spend it today, tomorrow, who knows. So, understanding mindsets to think again could help us to design in different ways.

Space odyssey, which is really how- again, this follows this idea that digital and analogue can no longer really go together and we're seeing them as separate things but what we've seen in both, especially in retail, is, after years of the commerce, we've now seen this hybrid of both of those, when you either start something online and finish it offline, or vice versa, there're also shops that are getting reinvented.

So again – and this is Jack Ma, an ex-chairman of Alibaba, China's Amazon, you know – this is idea of new retail, when it's difficult to say when offline ends and online starts, so from facial recognition here, extreme convenience Amazon Go likes style, and in China, you pick up the stuff, you're recognized, you leave, or you have more durative experience, like an Amazon 4-star, where they've taken the products that have resonated most online and then

brought them to spaces in offline world.

And of course, so, I said there's many different ways that these retailers are changing, so it can go highly experiential, to higher convenience, and also not only that, but workspace,

that's something like where we work, which is the biggest – I believe I've seen them also here in Prague somewhere – the biggest co-working space, where you're using again the real-time data to best use, where they're working and reduce, if you want, hassles among their employees.

So, to this, and I just really want to stop on that first point, “let online behaviors inform offline,” because what is interesting is we're seeing how design now, from ways that we do online, is informing the designer in physical space, so if I go back to Nike, but in New York, they've similar – you can go in and have a great



experience, like, long time. If you already know that you have a pair of sneakers to pick up, there's a back entrance, which is, like, a one-click, if you want a physical card that is allowing you to be in and out very very quickly. And my last one for today – I think time is probably running – this is, again, feels like the most sci-fi one of it but it's here and it's happening now around things we're calling synthetic realities. So, essentially this is linked from face-swapping technologies and voice simulation, to what it does is you're seeing in a moment. This video here, for example, of Obama – it's not Obama. It was an actor who kind of simulated him, he's changed the face, and obviously having enough recordings of Obama's voice, that he'd managed to simulate that. So if we have come from the time of, let's say, fake news, well, this now brings the name as deep-fake. So, again, we have to build even more literacy in understanding what is real and what is not. While the guy down here, from one of the Chinese news channels – he's not real, he's an artificial intelligence, so it's a composite image, so it's created by a computer. And, just like here, it's taking on a horse and making it into a zebra, so it really becomes difficult to say that what you had seen is what you'd believe, as always, you know, it's a tool, it could be used for good or for bad, I always say it's like hammers – I can build a table with hammer or I can hammer you on head with it, yeah? So, what we're seeing is for example medical use, great use of kind of synthetic realities, because it allows you to simulate, let's say, your patterns of the brain without having to do it on real people. And down here, where she should appear, there she is, she obviously doesn't look real, looks like a cartoon, but if you look especially to Japan, I mean she's a superstar out there. So, thousands of people would go to see a concert of what's known as... And similarly even here now, anyone interested in fashion, Prada last autumn had a Lil Miquela as their poster child. Little Miquela is a –

find her on Instagram – has 1.5 million followers, and again, she's not real. So- and if you want to check, there's the thing – this is not a person-dot-com, you'll see how the kinds of faces are just generated in real time. Just one this up here, this was a provocation I have from a campaign done in the UK from Dove and you had an artificial intelligence that kind of reinvented or revisited all the past campaigns to create to this question around, you know, and again, she's not real, or the baby, Or maybe, you know, that imagination of what a perfect mum was. And of course, a speculation, so you have an AI starting to paint – not too keen on that – so to write plays et cetera – this was sold at Christie's for close to half a million, I think, just before Christmas. So here we are, really, as I said, in the world where we really need to re-understand what authentic means, you know, be prepared, this can have PR implications for most companies, if you think back to the Obama or the deep-fake one, how do you react to a deep fake that is addressed to your company for example. But on the positive side, and I'm excited, it's to explore, if you want, the creative tools. So I think synthetic realities can really bring to life a storytelling in a very different way. And obviously use of AI as we have seen, that computers now can see and recognize, again, are a great tool to fit into this. That brings me to my thank you. So again, any questions, if you we can continue later on. So thank you very much.

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