



**High performance. Delivered.**

Accenture

Era of Living Services: Mark  
Curtis

## An introduction to Living Services

**Mark Curtis:** Living services is a culmination of a lot of thinking we've been doing in Fjord over the last couple of years and represents our belief that we're about to enter what we think of as the third main era of digital.

The first era was desktop web and that began in depending on who you are and whether you were involved or not in 93, 94, 95, the second era was mobile and although it was really underway in early 2000, it sort of kicked off with the iPhone in 2007 and make no mistake we're in the middle of the mobile era now and that will continue for some time there is still a lot to learn and a lot to experiment with. But happening faster than we anticipated even two years ago, the third era is really coming at us very fast now and we call that era Living Services.

So Living Services is really the coming together of two main things it's the digitalization of everything and what we call liquid expectations. So the digitalization of everything sometimes referred to as the internet of things is about the way in which even mundane physical objects around us like doors for example in hotels are becoming digital and are being given a digital makeover and becoming something you can interact with and we can take data from in new ways. And it's not just doors obviously it's our homes, it's our cars, it's our workplaces. And liquid expectations are the process by which what we are now seeing in digital is that customers are having an experience over here, they're enjoying that experience and they are then transferring their expectations for what best experiences should be across industry barriers.

What that means is if you want to deliver customers the best possible experience that they are expecting, it's no longer good enough if you're a bank to compete with other banks or even insurance companies within a broader category called financial services. Now you need to be looking long and hard at what people are doing in completely different industries, like taxi companies for example or like travel, or utilities or in technology. An understanding how those best experiences for example getting out of a taxi and not paying because the payment all happens in the cloud.

How those experiences are becoming liquid in the way they drive customer expectations across industry boundaries and that's really challenging because it means that we're beginning to look at competing for the mind share of customers, not just within our own narrow silo category, but actually right the way across everything they do 24 hours a day.

There are three reasons why we are calling these Living Services, the first is because they are going to be very proximate to us, think wearables and nearables, these are things in the environment around us, we've already got that with the phone but, but watches, jewelry even shirts that we wear which are digital even closer to our bodies. So they are living because they're very close to us, the second thing we're going to see is these things are actually going to impact on our lives in ways which are much more exciting than we've yet seen with digital, digital has done some amazing things for human beings and for the world.

But what we're about to see is a wave of services which actually change our everyday lives and change the things we perhaps really care about more than we might whether or not we can sell something on an auction site or get a book delivered to us in 24 hours. Great those things are, they don't fundamentally affect our education, our lives, our families, our health, the way in which we work, the way in which our governments interact with us, these are the things which are going to be changing in the next five years and we're going to see more change in the next five years than we've seen in the last 20.

The third reason why I call them living, is because these services will actually change and morph around us in real time, this is probably the most difficult point to articulate and I think the vision that we're working on and that we're beginning to see come true, is that we're going to have to move design and thinking about service design to a space where we imagine services which are no longer fixed and delivered to the customer in a one size fits all format or even a one size that gets changed according to a few parameters. What we now have to deliver are services which actually morph and wrap themselves around the individual in real time, using data, contextual data, thick data about who they are and how they respond in ways which will be entirely new and will create this sensation that, the thing that we're interacting with is actually alive and is changing with us.

#LivingServices

Copyright © 2015 Accenture  
All rights reserved.

Accenture, its logo, and  
High Performance Delivered  
are trademarks of Accenture.