FJORD
TRENDS 2020

Accenture Interactive
Executive summary

The COVID-19 pandemic swept across the world very quickly, creating and hastening massive changes to our lives. These unexpected events have only accelerated many of the themes we talk about in our 2020 trends. They are forcing businesses to change strategies and rethink their approach—and possibly their purpose—earlier and faster than imagined.

We defined the over-arching theme as a major realignment of the fundamentals, which was already important but has now become critical. Changes in our behaviors, values and priorities are affecting all areas of business and design.

The pandemic has made us aware of every experience we have, offering new perspective on what’s important—communities are pulling together, our appreciation for those we love is sky-high, and our judgments of organizations’ responses to the situation will far outlast the crisis itself.

In technology, developments some people had reservations about are coming into their own: AI is helping scientists chase down a vaccine; as restrictions lift, governments could use 5G to track us and monitor the potential for new waves of infection; and people previously reluctant to use digital services are habitually placing video calls and online orders.

In Fjord Trends 2020, we explore seven themes that are important for organizations, employees, customers and stakeholders as we navigate this most unusual year, and as we define our role in what comes next.
Many faces of growth

By the end of 2019, people were putting organizations under increasing pressure to define their success in more ways than the long-established standard of financial growth. New benchmarks against which we assess companies will emerge from the pandemic, hastening our reexamination of formerly ingrained beliefs.

Our judgments of organizations’ responses to it—both good and bad—will outlast the crisis itself. Those who quickly stepped up to reduce shortfalls in medical supplies, to feed those in need, and to offer financial relief will be remembered for their heart.

When the worst of the impact is in the past, changed social and economic circumstances will dominate conversations within organizations and households globally. It will, of course, be critical to get the global economy back on its feet, but shareholders would do well to remember that pursuit of financial recovery should come hand-in-hand with consideration for people and planet.

The pandemic will only add weight to our expectations that companies focus not solely on profit margins but on something more purposeful, too—new definitions of growth will lead naturally to new thinking in meaning and metrics. The key will be to sell that purpose to the stakeholders who will likely want to see improved numbers as the primary goal.
Our experience of money is changing. Before COVID-19, we posited that the very notion and shape of money is morphing, along with our perception of it, relationship with it, and thus how we think about paying for things. At that point, we were referring to technological progress like ecosystems from non-traditional financial companies, offering seamless, almost invisible payments that blur our relationship with money.

These advances are still marching on but additionally, since the virus arrived, cash has become recognized as a potential carrier and is going into rapid decline, which isn’t welcome news for those without bank cards.

We expect—and hope—to see financial services companies like banks and insurance firms seeking ways to help people adapt to radically new financial circumstances.

People’s confidence is dented right now, so they may well run to trusted financial brands rather than bold newcomers. We expect governments to look to digital currencies, like the US, where a massive pandemic-induced stimulus bill includes proposals to create a digital dollar.
Trend 3

Walking barcodes

Originally, this was about facial and body recognition making us as trackable in the real world as we’ve been for years online, and 5G creating opportunities for new products and services. Since we launched Fjord Trends 2020, disease control has become a factor and brought about an urgency we couldn’t foresee. However, even when haste is required, we must prioritize privacy and security above all else.

As machines get better at reading our physical features, our bodies are becoming our signature, effectively merging our digital and physical selves. 5G has the potential to track our movements, which is already being deployed by some countries to monitor the potential spread of the virus.

This trend is also about how living services—sophisticated, contextually-aware, digital services—will move from the digital world into the real world. As they do so, targeted advertising and experiences will become the norm in physical environments. Designers will need to facilitate meaningful human interactions instead of transactional stopgaps, and ensure that people understand when they’re giving their physical data away—and what they get in exchange.

We will likely find that a global desire to control the spread of COVID-19 will make people more comfortable to accept monitoring measures they’d previously have eyed with suspicion. They have other concerns now, which will have big implications on businesses: how will we work around people’s reluctance to touch surfaces, and how will facial activation work if masks become commonplace?
The human side of Many faces of growth. In short, consumption is changing—and even more dramatically now than when we first wrote this trend.

Originally, we wrote that people still want to buy and work, but they no longer want to define themselves by their possessions or their jobs. Organizations must support customers’ and employees’ increasingly changeable desires and their pursuit of greater meaning in their lives.

The global pandemic is prompting us to rethink many areas of our lives. Our sense of perspective has been reshaped and our priorities shuffled in ways we didn’t see coming. We’re thinking deeply about what’s important to us. When we emerge from this, it will be even more necessary for organizations to understand people as liquid.

We’re witnessing behavior change at a scale and speed we’ve never seen before—sparked by fear, proselytized by social media, encouraged by government. For example, pre-pandemic, public transport was the environmentally and socially responsible option—now, it’s reserved for key workers keeping our countries running. To work at home, millions of people have made changes to their tech setup, and are possibly more open-minded about technology they previously dismissed.

Behavior change will become central to experience creation: we need to understand and monitor shifting behaviors immediately. Once we’re past the pandemic, how will people’s sense of self and what’s important to them have changed? Will they want to travel alone or on public transport, holiday at home or catch a flight to a far flung destination, continue to shop online or seek out things in person—in fact, will they even want to buy the things they once thought mattered? We don’t yet know which way people will trend, but one thing is for sure: we must all flex as the customers do.
Artificial Intelligence (AI) is moving on. While, at first, it was largely used to improve efficiency through smart automation, its next iteration will be more about adding new value and supporting human ingenuity. This is particularly relevant in 2020 as many medical are working on developing AI-enabled systems to contain, control and combat COVID-19.

This trend is about how AI is maturing as a technology and how, as organizations start to look to it for more than automation, they’ll need better tools and more careful consideration of its economic and social effects. Key to success is a commitment to designing for human intelligence and optimizing the relationship between people and machines.

Through our work with The Dock, (Accenture’s flagship R&D and global innovation center in Dublin, Ireland), we’ve identified three key areas: enhancing the human experience (e.g. using AI to expedite the quest for a COVID-19 vaccine, or enabling scientists to see inside living cells), empowering people to cope with complexity (e.g. the AI that accurately predicted the global cities where COVID-19 would surface, or that which helps combat unconscious bias), and envisioning new products and services (e.g. systems that can take the temperature of 200 people per minute in public areas, or those that can accurately predict which fashion styles will be hits or misses).

If we can design systems that effectively blend people’s skills with AI, we’ll be able to devise disruptive business strategies, empower people to cope with increasing complexity in the workplace, enhance the human experience—and likely save lives.
Digital twins like 3D and data models are established tools in manufacturing and industry. Now, the race is on to create virtual manifestations of ourselves. In light of COVID-19, we’ll probably see people become more willing to adopt developments that previously felt confusing and scary, like digital doubles.

At first, our digital doubles will offer personalized entertainment opportunities—soon after, they’ll combine with other agentive services. Eventually, they’ll become a virtual home for all our data, over which we’ll have control (at least in theory).

Virtual adoption has sky-rocketed in 2020. When around a third of the global population was under lockdown, people were inspired or forced to do more online, and those who were uncomfortable with digital technology are finding it less daunting as they use it more. While in-person medical resources remain stretched or risky, we may see people more willingly plugging into digital health services.

Brands and public services must at least learn how to design for our new digital doubles and, for a few winners, how to create them. Businesses will need to tap into the vast data people generate to create better experiences, both on- and offline. Digital doubles will become gatekeepers to our lives, and financial services, healthcare and workplaces will need to respond appropriately.
Life-centered design

COVID-19 has only accelerated the switch in design’s focus from “me” toward “we”, which was the backbone of this trend originally. Under lockdown, we all redesigned our lives to protect and help each other, and this is the most universal, tangible realization of life-centered design we can imagine.

One of the few positives in the pandemic experience has been the much-needed boost to our sense of community. The swift emergence of “caremongering” (a new word for looking after others, which emerged in Canada then quickly spread), is unlikely to go away any time soon. For years, user-centered and human-centered design has often separated people from ecosystems. Now, designers must consider people as nodes in an ecosystem rather than the center of everything.

We expect a faster shift to “conscious consumption” as people rethink their priorities and learn to buy only what they really need. 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.
This is more than an 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.

Our best advice to organizations seeking clarity on their next move is to build empathy into every part of your change program. Listen to people—to your teams, to your customers and to the public at large—and make sure you’re giving them experiences they need, that add value as their circumstances change before their eyes.

The pandemic has been a steep learning curve for those in powerful positions, as they’ve discovered that some things are simply beyond their control. Rather than doggedly clinging to the hope of a return to “normal”, it’s important that organizations be willing and ready to adapt and reinvent, whatever “normal” turns out to be next.

However it plays out from here, one thing is likely: some things will never be the same and we must all be ready to adapt. We should, in fact, choose to see this as an unforeseen, golden opportunity to reimagine our experiences entirely, and shape a new and improved world.

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