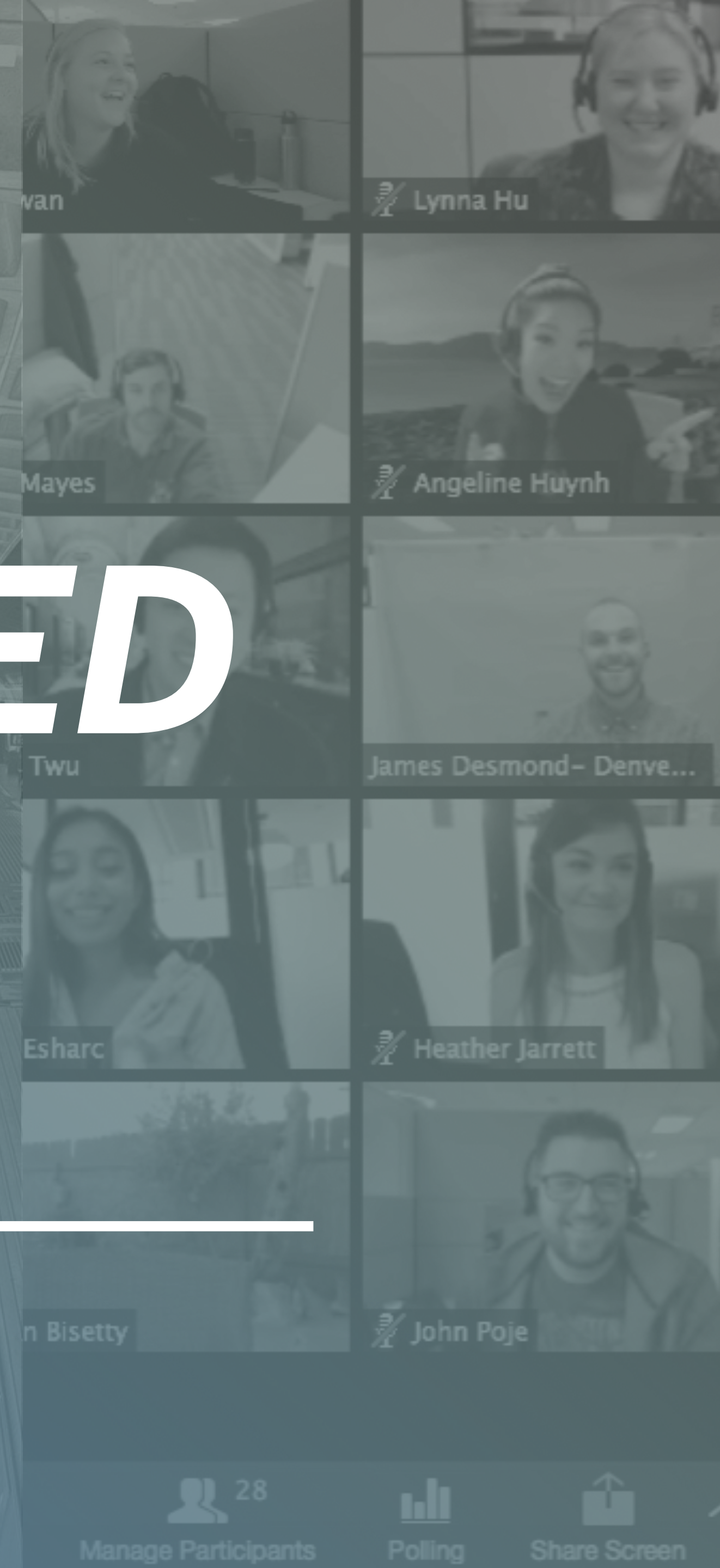
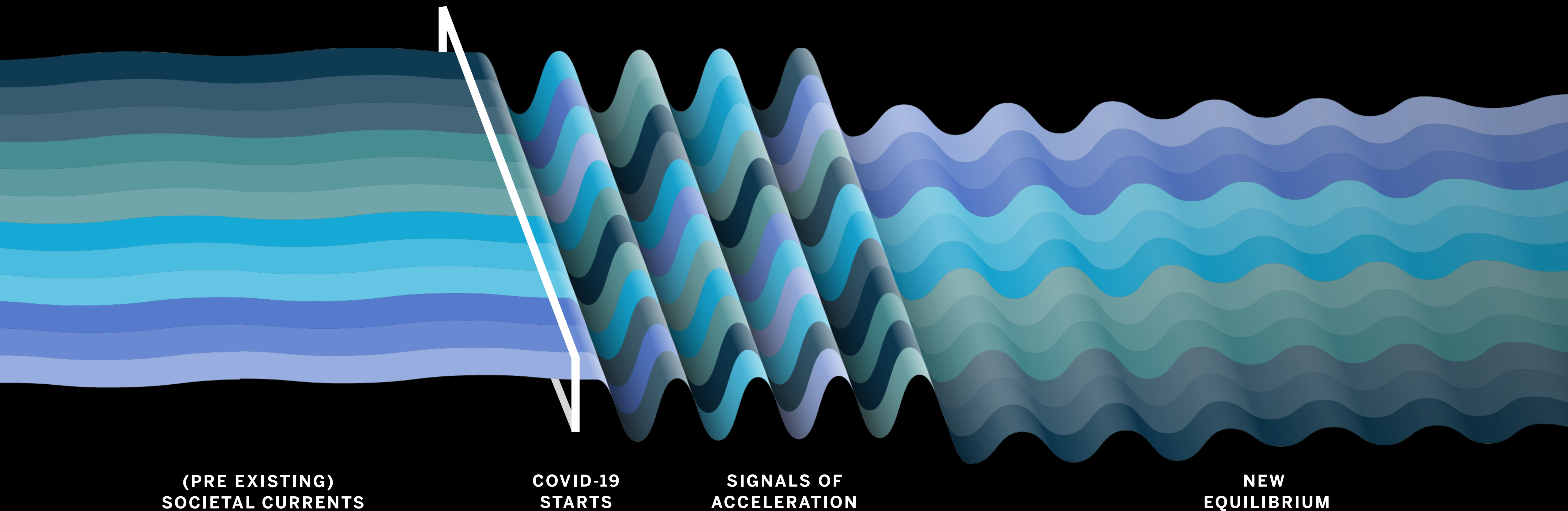


The ACCELERATED FUTURES Model™



WHAT IS GOING TO BE ACCELERATED BY COVID-19?

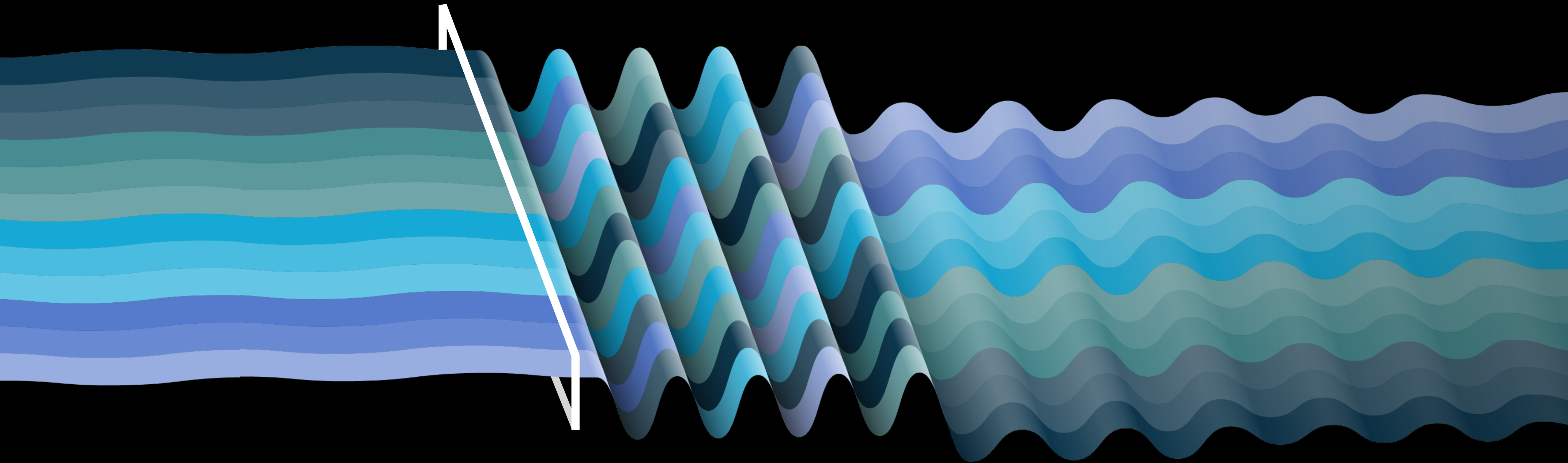


**AGE OF
CONTACTLESS
COMMERCE**

**EXPECTATION
OF BUSINESS
TO ADDRESS
INEQUITIES**

**RISE OF
RESILIENCY OVER
EFFICIENCY**

**ENGAGE
CUSTOMERS
ANYWHERE
MOVEMENT**



AGE OF CONTACTLESS COMMERCE

IMPLICATIONS THREATS & OPPORTUNITIES

Building Loyalty by Connecting Less

Leaders that reduce the number of touch-points in the sales and payment process will be rewarded.

Rise of Predictive Commerce

More digital transactions:
= more willing to share data
= higher expectation of retailers “knowing what I like”

Frictionless Service is the Cost of Doing Business

Things like contactless delivery, curbside pick-up, and virtual tours will be the new “price of entry.”

EXPECTATION OF BUSINESS TO ADDRESS INEQUITIES

IMPLICATIONS THREATS & OPPORTUNITIES

All companies will have Responsible Design Principles.

- Should before could.
- Data is the users' property.
- We provide more value than we capture.
- There are no edge cases.

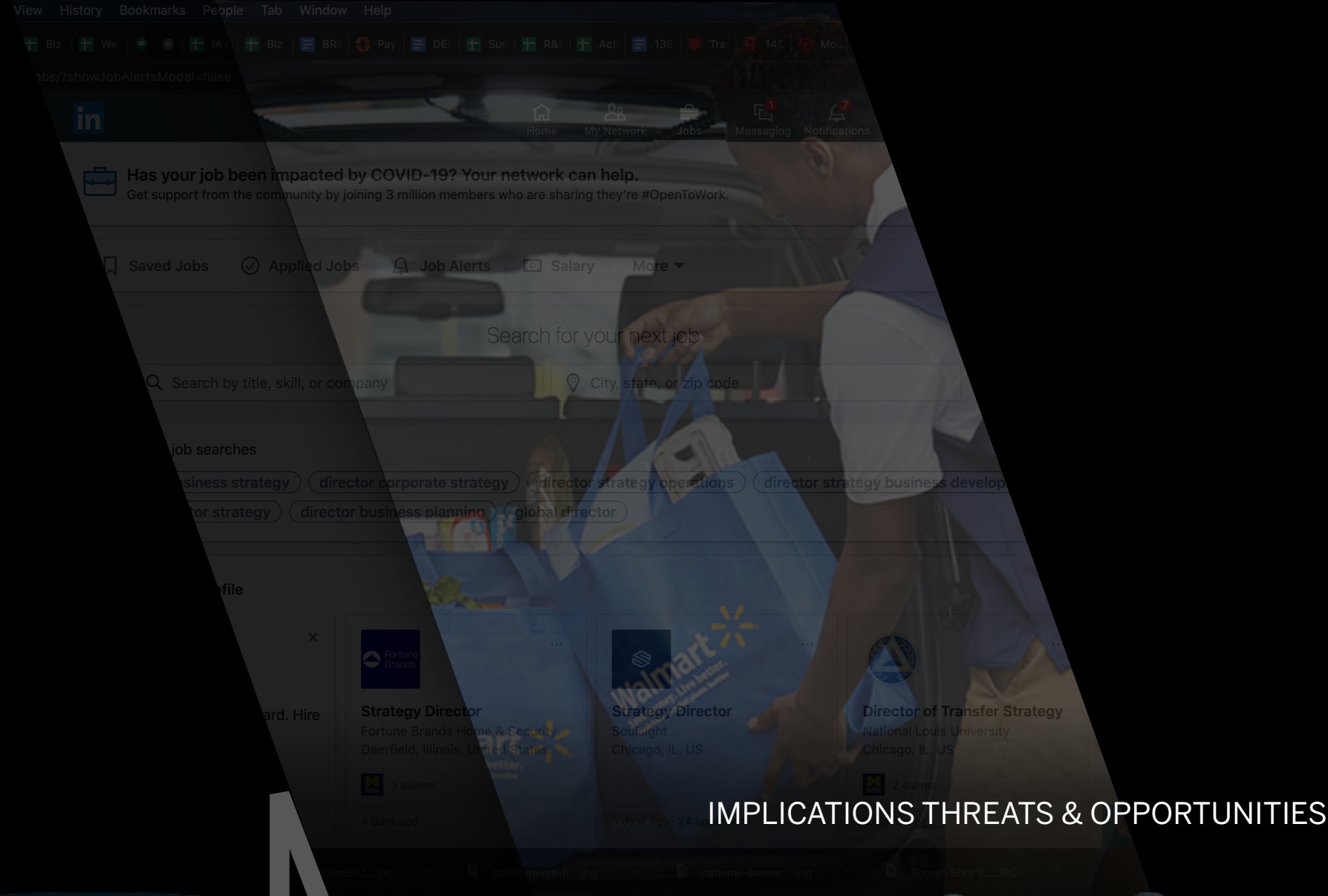
Equity will become a pillar of corporate strategy.

- Segmentation
- Design research
- Data ethnography
- New product development

Business offerings will accelerate and sustain equity.

- Products, services and experiences intentionally created to advance equity
- twine, be-money, ellevest

RISE OF RESILIENCY OVER EFFICIENCY



Investment in “Redundant Innovation”

Increasing investment in what may seem like “counter-intuitive” initiatives, e.g. creating excess capacity, lower-margin diversification and more optionality in CX.

Earning + capturing more Direct Data

Creating front-end digital experiences that “earn” consumer engagement (data!) and reduce dependency on intermediaries.

Rebalancing Innovation Portfolios toward the “New New”

Developing New offerings to meet New consumer needs (e.g. “New New” innovation).

ENGAGE CUSTOMERS ANYWHERE MOVEMENT

**Digital fluency
is now a proxy
for expertise.**

My WebEx isn't working
= I'm not up in my industry

**Sales people
will need a
“real” reason
to connect in
person.**

No longer true:

- Customer relationships built on the golf course
- Big ticket items must be experienced in-person

**Digital will expand
(-vs- replace)
in-person
experiences.**

In the long-run:

- Telemedicine visits are a complement to in-person
- Endless “seats” will be available for SRO events (sports, concerts)