KIN + CARTA

Business Resilience Index 2022

Explore the factors that make up business resilience and enable brands to survive and thrive through these times of rapid change.

Contents

Introduction

In an ever-changing world, businesses are shifting from shareholder capitalism focussed on short-term thinking to stakeholder capitalism with long-term, centre-stage focus on the planetary and societal impacts of business operations. Whether it's out of necessity or endeavour, they are zooming out and building back towards a more digital, sustainable and inclusive future for everyone.

Some of the most resilient businesses are embracing modern delivery practices to fight through adversity and emerging stronger as a result. They are designing for the storm. They are conducting pre-mortems, adopting DevOps practices and embracing chaos engineering. They are disrupting themselves through innovation because they have to - their leaders envisage it and their customers and employees expect it.

Over the course of the past few years, we've seen sectors like digital, technology, healthcare and delivery rise to the challenge of increased demand. We've seen sectors that didn't exist before prosper in response to a pandemic, meeting modern-day needs like last-mile delivery, virtual dating, online wine tasting, cook-at-home meal kits, virtual whiteboard and venue management software. Unfortunately, we've also seen players lose their balance on a shifting landscape – Debenhams, Victoria's Secret and Paperchase are all testament to the organisational fragility that can be exposed if business and operations aren't designed with flexibility at the core.

What we are seeing now is the emergence of evidence to suggest that business will not return to the way it was before the pandemic. Supply chains are stretched and scrutinised over their sustainability, while workplaces are judged and shunned by employees who crave the flexibility they got used to during lockdowns – those who can't deliver are driving 'The Great Resignation' as people take the opportunity to create better lives for themselves.

With its key themes of sustainability and adaptability, The Kin + Carta Business Resilience Index this year highlights that there's never been a more pressing moment to get close to the people who power your business – your customers and employees – to understand what they value in real-time so you can fine-tune your organisational decision engine to deliver it. This is precisely what enables resilience against a backdrop of increasingly unpredictable events.

You'll see from our analysis how some organisations are embracing business as a force for good for the future. You'll also see from our action points what you can do to achieve the same with your own business.

Claire Robinson
Director of Transformation & Consultancy, Kin + Carta

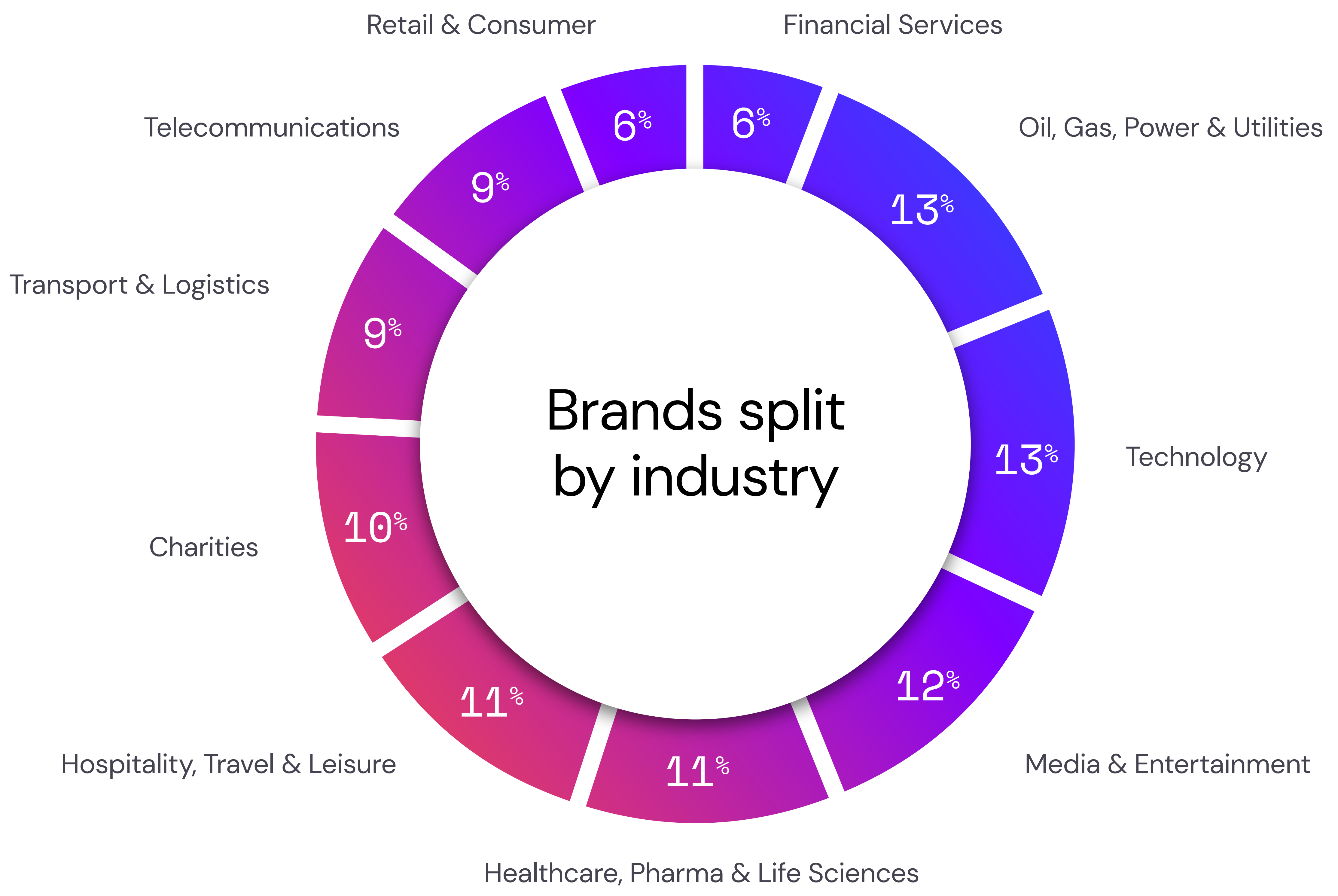
Take action

What is the Index?

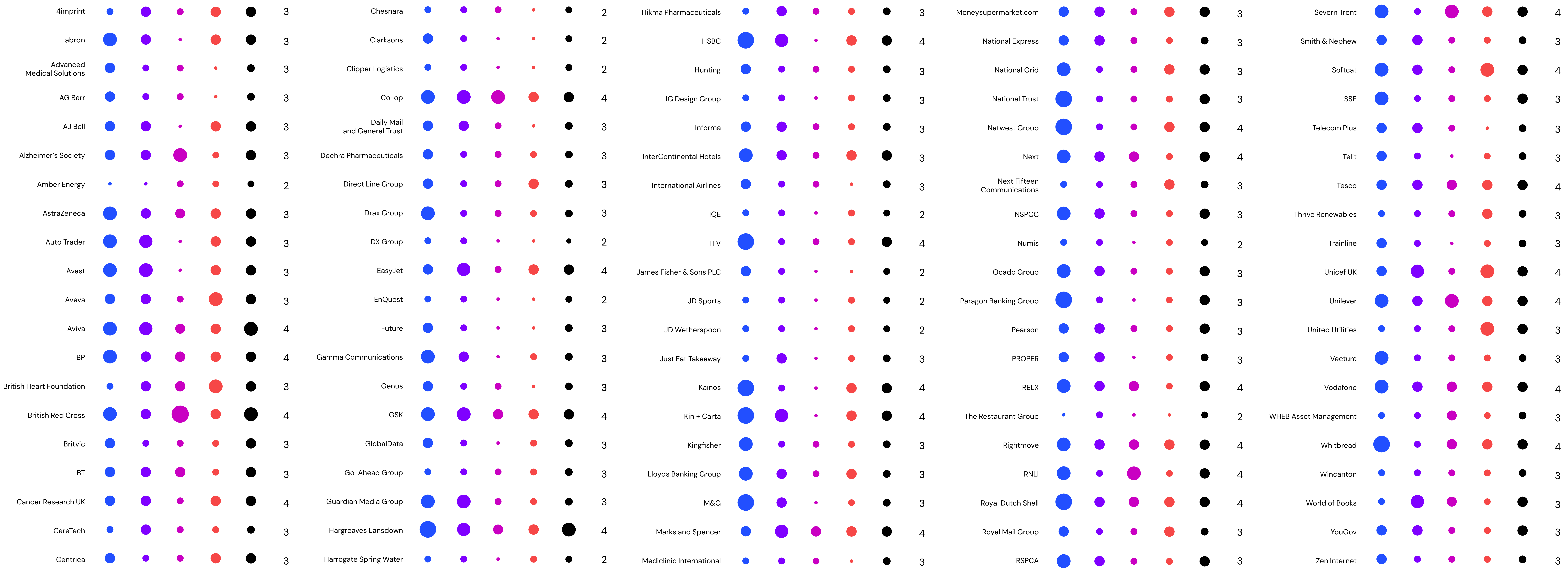
The Kin + Carta Business Resilience Index was developed in 2020 as a response to the central questions posed by COVID-19: what is resilience and how can we ensure our organisations become more resilient as the pace of change increases? Now, the narrative has shifted from reactive to proactive and the question is: how can we make sure our organisations continue to thrive through reinvention?

With a firm belief in 'what gets measured gets managed', the Index plots the characteristics and practices that constitute resilience to help our clients measure and improve theirs. We ingest hundreds of articles and analyse thousands of data points to determine business resilience and manifest it in an Index based on four contributing dimensions: Agility, Maturity, Responsibility and Humanity.

This year, we've improved the breadth, depth and scope of the Index by assessing FTSE 100 and B Corp businesses across 10 industries (including ourselves, of course) to develop a more comprehensive and balanced view of business resilience for 2021 and beyond.



Business Resilience Index 2022



Executive Summary

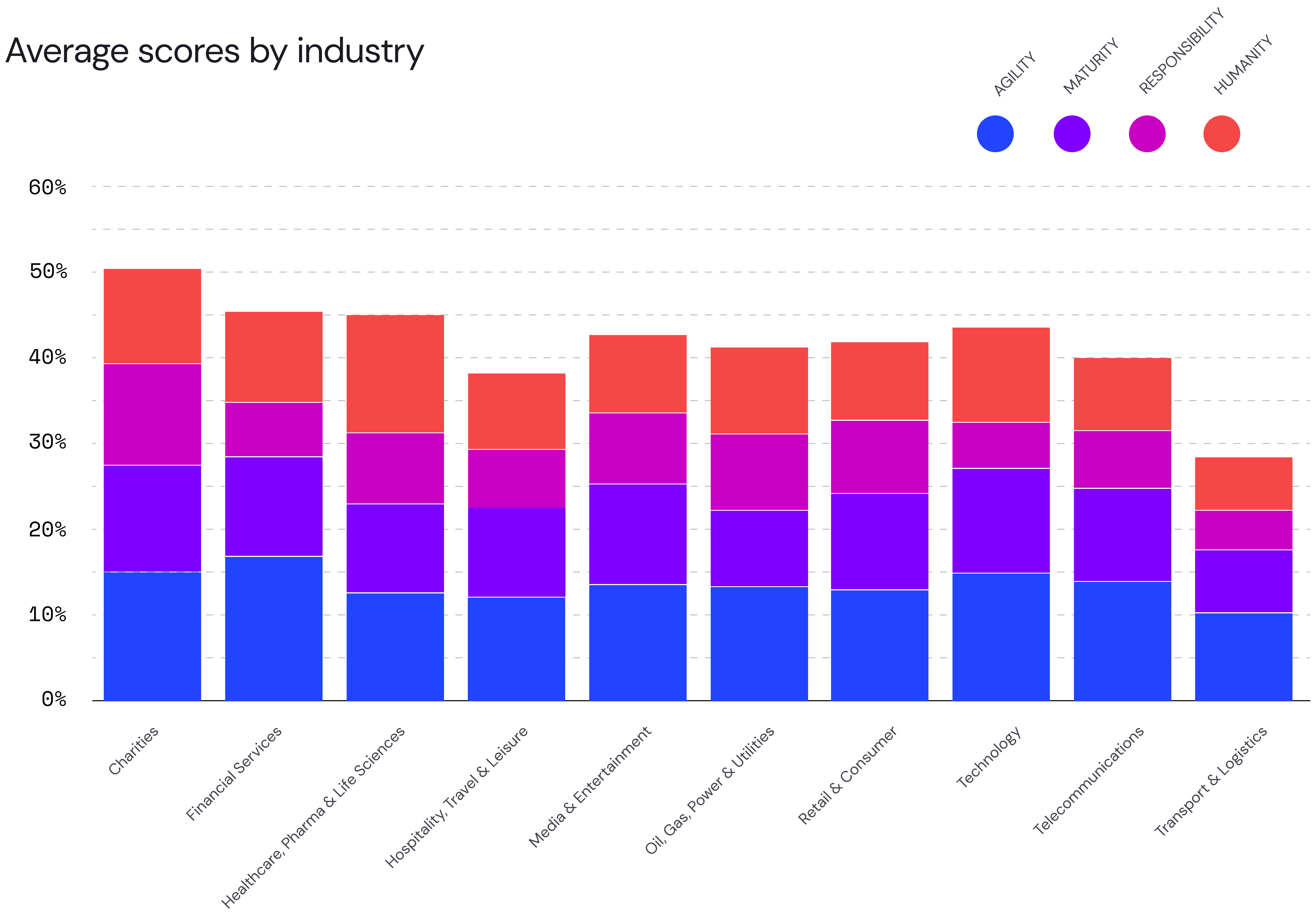
Building trust with stakeholders

When we assess the whole Index, we see a clear theme amongst the winning organisations: they are all investing in developing consistency and trust with a human focus on customers, employees and stakeholders. The four companies with the highest overall scores – (1) British Red Cross; (2) Aviva; (3) GSK and (4) Hargreaves Lansdown – are driven by purpose, their success founded on consumer trust. Companies with high Maturity (digitisation, connectedness and visibility) and Humanity (human-centricity, human tone of voice) are more easily able to create consistent platforms to ensure all customers receive joined-up experiences between offline and online channels, which ultimately cements brand trust, loyalty and advocacy.

Purpose-led, dependable companies benefit from a reputational advantage that decreases customer (and employee) acquisition costs, increasing brand value over time. When high levels of trust are achieved, a hard-to-emulate virtuous cycle is created; customers advocate and employees contribute disproportionately more, enabling collaborative innovation and breakthrough performance.

Organisations need to perform across all the key dimensions of resilience to survive turbulent times and must recognise that consumer trust can be won and lost at any moment. True resilience is in the ability to adapt to the changing criteria of that trust.

Average scores by industry



Prime time for taking Responsibility

The lowest scores in this year's Index are for Responsibility. This is a critical focus area for all businesses if we are to meet the new regulatory targets around CO2. We can see that it is the primary concern for many consumers, with a vast 79% of them believing "Businesses have a responsibility to invest in becoming more sustainable and environmentally friendly." (Kin + Carta Consumer Research Sept, 2021). Public companies are committing to change in response to increased pressure from stakeholders, but the outcomes of this change remain to be seen.

As global interest in Responsibility rises, we're beginning to see interesting initiatives in search of potential solutions stemming from private wealth. In April 2021, Elon Musk and Peter Diamandis launched a $100m XPRIZE[2] competition for entrants to develop sustainable ways to remove carbon from the atmosphere, and companies like Climeworks[3] are enabling individuals to subscribe to have their personal carbon emissions sequestered. It's clear there is consumer demand for carbon positive products and services, so the pressure is on for businesses to deliver.

Tech giants are rallying to support the World Health Organisation's effort and railing against misinformation (putting a temporary pause on the predicted 'techlash'), but it's clear that consumer expectations of the technology businesses they deal with are rising. These expectations of responsible business are moving out of the B2C limelight and onto the B2B agenda. The Transport & Logistics and Technology sectors, which came last in Responsibility in this year's Index, need to prepare themselves for a rapid rise in pressure from customers and stakeholders alike. The same applies to the organisational approach to the Humanity dimension; the high expectations for inclusivity, equality and respect that are commonplace in the Consumer Technology sector are now transforming outlooks for B2B organisations. Customers, employees and stakeholders are rightly expecting the same slick, intuitive, inclusive experiences as they receive in the consumer world, so B2Bs are under pressure to live up to higher standards.

Investing in the right areas

In last year's Index, we found a delightful correlation between 'best place to work' and Responsibility factors. Those that make the right investments in Responsibility can enjoy increased employee retention, creating a multiplier effect. Businesses should balance their investment across resilience dimensions to capitalise on these effects, while doubling down where they can gain a competitive edge.

Agility and Maturity provide the platform for leaders to build resilient channels and processes to ensure rapid responses to change. For instance, when customer value shifts, for instance, Agile businesses are able to adapt and reinvent at almost a moment's notice. Indeed, seismic shifts in business and operating models can be swift; in direct response to the urgency of the pandemic, we have seen unprecedented levels of co-operation, collaboration and creativity across industries (just look at how the Public and Private sectors worked together to deliver vaccines), so we know that change can happen literally overnight.

The pandemic has opened as many doors as it has closed, accelerating the digital transformation of many businesses. Beyond that, though, it has reconfigured the role of organisations in society: people trust and expect that businesses contribute towards common goals. People expect that businesses are doing and will do the right thing for them and the planet ,not just for profit.

It's time for businesses to go beyond flirting with Environmental, Social and Corporate Governance initiatives towards purpose-driven action, demonstrating (and not just claiming) that they are a force for good. It's time for businesses to safeguard not only the financial and professional growth of their employees, but their mental and physical wellness.

Agility

Agility is assessed across multiple markers to determine where businesses are displaying evidence of:

- Agile ways of working
- Ability to pivot
- Continuous learning
- Broad diversified reach

Average score across 100 organisations:

55%

Agility

Organisational Agility is a marker of how able a business is to transform when either the world demands it or internal leaders have the vision to adapt ahead of the curve towards a changing future. Those that had flexibility as both a mindset and a way of being before the pandemic were able to navigate one of the trickiest timelines in recent history. Those that hadn't embraced Agile practices not only struggled to stay on their feet this year and last, but also fell behind on opportunities to bolster their business models for a future that looks more changeable than ever.

Our analysis shows that businesses in the Financial Services industry are winning thanks to a focus on experimentation and recruiting for Agile skills. Having already been through a crisis in 2008, they perhaps had a head start on most, with increased scrutiny and regulation ensuring resilient business practices became the norm rather than the exception. Agility is only one part of our resilience score, of course, but it is perhaps the best indicator of how prepared for the unexpected an organisation might be in this new world.

Agile ways of thinking and working

Commitment to Agility is clearly evident in the Financial Services and Technology industries, with average scores of 67% and 58% respectively. Every business with a score of 4 or 5 demonstrates all the hallmarks of a modern approach to listening and experimentation, which means they can test, learn, iterate and adapt at pace with the customer front-of-mind at all times. Quick decision-making has helped them not only survive, but also create a platform for growth, from hiring a flexible workforce to diversifying products and services.

During the pandemic, Amazon offered its employee-focused telemedicine service to other businesses. The National History Museum increased accessibility and created a global audience for its digital products by pivoting to online experiences, enabling access to those who could not visit the physical museum. Even in the heavily impacted Aviation industry, Emirates demonstrated Agility by successfully pivoting to freight and adding smaller jets to its fleet to serve more business customers.

Moreover, it was one of the first airlines to add on-site rapid COVID-19 testing to its check-in process for passengers in Dubai, fronting the added costs of government checks so its passengers had peace of mind.

Our assessment shows that Agile ways of thinking and working are built into the business practices of the leading pack. All of those with top scores use an Integrated Reporting Framework, which allows effective and productive allocation of capital while supporting accountability, stewardship and integrated decision-making for value creation over the short, medium, and long term. At the time of analysis, our strongest performers were actively hiring people with Agile and DevOps skills, demonstrating investment in these skills in-house to enable more robust ways of working and more frequent technology releases in the wake of the pandemic.

Adapting with DevOps adoption

The pandemic has accelerated the digital transformation of most businesses and those that saw themselves as software companies had a head start. Never have Microsoft CEO Satya Nadella's words been more prescient; his claim that "Every company is now a software company" is supported by the fact that the business practices of software companies are being embraced by our top scorers.

Adopting DevOps practices is one of the key ways we've observed businesses shifting to more digital release models. In 2020, an Atlassian survey[4] of 500 developers and IT decision-makers found that 90% of respondents said DevOps had a direct positive impact on business metrics, indicating its impact on the top and bottom line.

DevOps is a movement that aims to improve the reliability of services and increase the productivity of software development teams. Organisations must take it into their workflows to be able to pivot quickly during testing times and become operationally resilient.

There are four key DevOps-related metrics that help determine the performance of a software development team:

Lead time:	The time it takes from code committed to running in production;
Deploy frequency:	The regularity with which code is deployed to production;
Time to restore:	The time it takes to restore service to users if an incident or defect occurs;
Change fail percentage:	The percentage of changes to production that result in degraded service to users.

Low-performing organisations are those that rarely release value to their users and, when they do, they deliver many changes at once, often creating a negative user experience as a result. High-performing organisations are those that are nimble enough to rapidly respond to changing customer needs thanks to resilient business practices.

Vodafone's DevOps adoption has led to a huge uplift in the regularity of releases

A great example that highlights the value of adopting DevOps practices is the recent Vodafone transformation. The company was struggling to deliver value at speed, with many development teams attempting to work in parallel across inflexible, monolithic digital architecture.

Through the introduction of new automation tools and the development of a continuous delivery pipeline, Vodafone is now able to easily and independently build new environments, test code and release valuable software far more frequently than before. It was a top-10 organisation in this year's Index, with an overall score of 54.7% as the eighth-most resilient business. This included an Agility score of 68%, which was its highest-rated category.

Making small, incremental changes in your journey to DevOps adoption

There are many simple ways you can start to embed DevOps practices into your organisation to improve business operations at every level. Whether they are technical practices that optimise pipelines or boardroom practices that improve the speed of decision-making, the mindset shift can have a drastic impact:

Technical: Build quality into your pipeline via automation, minimising errors.

Process: Make tasks small and limit work in progress. Focusing on one small thing at a time ensures that work flows through your process more efficiently, bottlenecks are exposed and reduced, and waste is minimised.

Culture: Create a climate for learning within your organisation. Whether it's advocating for an employee training budget or organising regular lunch-and-learns to share expertise, creating a learning culture is vital for ongoing improvement and development.

Taking responsibility (or not)

The top-four performers in Agility are all in Financial Services - HSBC, NatWest, M&G and Paragon - but their high scores aren't consistent across the other areas of the Index. In fact, none of them score a 5 for any other resilience performance indicator. HSBC, for instance, scores a 5 in Agility and a 4 in both Maturity and Humanity, but receives a 2 in Responsibility due to low scores in closing the gender pay gap, demonstrating public leadership on climate change and triple bottom line thinking (Triple Bottom Line is an organisational approach that balances social, environmental and financial outcomes in decision-making).

True resilience requires a balanced approach across all areas of a modern organisation; being operationally Agile will have little impact if a recruitment strategy is socially prohibitive and exclusionary. To that end, some of the scores in this year's Index indicate there is much work to be done if the actual potential of an Agile business model is to be realised.

Becoming Agile on every level

Getting the balance right means embedding Agility at every level and removing the barriers to listening, testing, iterating and pivoting so an organisation can respond when the world needs it.

We saw the importance of this preparedness during the COVID-19 pandemic, when diversification was thrust upon businesses all over the world. As they tried to find ways to adapt and survive, it was a stark reminder for many organisations that people and processes need to be prepared for timely pivots if they are going to survive downturns and turbulent times.

This means investing in upskilling and reskilling to build Agility into different parts of the business - and it's now a more pressing need than ever. The World Economic Forum recently predicted that the COVID-19 pandemic accelerated the need for immediate reskilling, indicating that some 50% of all employees will need to be retrained in the next four years in top skills such as analytical thinking, creativity, leadership and social influence[5].

Those businesses that have a clear strategy to nurture and grow their human and intellectual capital are at a clear advantage, especially during a time of high employee attrition in 'The Great Resignation'. Ultimately, retention of staff and addressing new human and intellectual resource needs will allow businesses to adapt more rapidly to changing circumstances in the future.

3 key takeaways on Agility for your business:

1

2

3

Build **Agile ways of thinking and working** into your business practices to enable you to **diversify products and services** in preparation for future storms.

Make incremental steps towards **DevOps adoption** to improve the **reliability** of your services and **productivity** of your software development teams; apply the tenets of DevOps (release early and often, learn quickly) to business change.

Connect the dots between your resilience indicators; don't sacrifice Responsibility for Agility, for instance, but instead find ways to **improve them in tandem.**

Maturity

Maturity is assessed across multiple markers to determine where businesses are displaying evidence of:

- Digital Maturity
- Brand Maturity
- Organic Visibility of Online Presence
- Organisational Connectedness

Average score across 100 organisations:

44%

Maturity

A mature business is one that understands its role in the world and can execute it seamlessly across channels and systems because its people, processes and technologies are interconnected and enabled at every level.

Digitally mature workforces are enabled when their experiences are underpinned by modern, flexible architecture, instead of being inhibited by legacy systems and disconnected data. It's why we've seen many leaders investing heavily in company-wide digital experiences in recent years to adapt and respond to change, attract and keep new staff as well as customers in the process.

The pandemic accelerated investment in cloud technology, remote working solutions and data enablement strategies, but is the potential of these investments actually being realised or are businesses stumbling as victims of short-termism?

Design systems can unlock value

One of the greatest gulfs in the Maturity of digital leaders is in how deliberately their digital presence is designed and connected, from experience to data and technology. Being able to think globally and act locally across digital channels is underpinned by the presence of a clear design system, ensuring customers can intuitively navigate.

The vast majority (89%) of the consumers we surveyed agree or strongly agree "It's important that a website or app is laid out in a clear way, and feels intuitive/familiar," (Kin + Carta Consumer Research, September 2021) demonstrating the imperative for businesses to adopt design systems that support their brand presence across all channels.

Over 76% of the Indexed businesses that rank 4 have clear evidence of a comprehensive design system that allows them to present an efficient and coherently designed online experience to the world. By contrast, only 11% of those ranking 3 or lower across all industries display the same systematic approach.

Getting up to speed with mobile

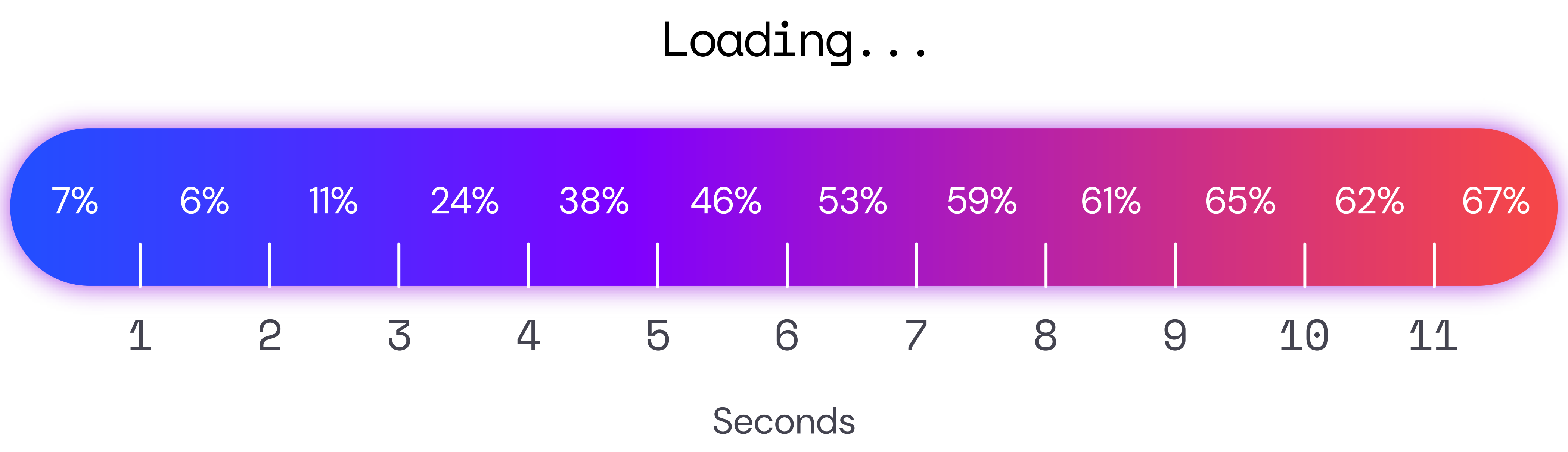
Despite Google's year-long transition to mobile-first indexing in search, which was completed in September 2020, many well-known brands in the Index are still not performing well in terms of mobile load speed.

The tech giant's algorithm prioritises mobile versions of content over desktop when delivering search results to users; as confirmed back in 2018[6], the speed at which those pages load is officially a direct ranking factor in mobile search. That means the scores of businesses across all industries that only manage 50% of the industry benchmark for page load speed are missing out on reams of visitors and potential customers every month; slow mobile pages rank lower and, therefore, have lower visibility and fewer clicks.

It's remarkable that 38% of businesses scoring 5 or 4 in Maturity and 41% of those scoring 3 or 2 are falling short with their Mobile Load speed. Compare that with the 97% (5 or 4) and 91% (3 or 2) that exceed the industry benchmark for Desktop Load speed and you can see that it's a huge opportunity for businesses to improve their resilience, reach and ultimately their Maturity by focusing on the long-term benefits of SEO.

This marker may seem unimportant or too technical at first glance, but it can be evidence of a connected organisation that understands the impact that one department can have on the next. The heavy files and pixels required to achieve Advertising's vision, for instance, might have an adverse effect on the mobile commerce experience, so an immature business that lacks such connectivity can frustrate and lose customers. Businesses that systematically optimise this balance in favour of customer experience (CX) open up more commercial opportunities and engender trust as a result.

The drop off rate for every second a customer has to wait for an experience to load:



Source: Think with Google UK

Page load speed by device – Industry by industry		
Industry	Mobile Load speed % (against industry benchmark)	Desktop Load speed % (against industry benchmark)
Charities	16.72%	66.77%
Financial Services	23.15%	65.49%
Healthcare, Pharmaceuticals & Life Sciences	35.08%	70.09%
Hospitality, Travel & Leisure	22.29%	55.66%
Media & Entertainment	18.24%	68.25%
Oil, Gas, Power & Utilities	20.90%	45.95%
Retail & Consumer	19.29%	65.49%
Technology	22.80%	68.25%
Telecommunications	8.36%	58.41%
Transport & Logistics	8.36%	50.10%

Source: developers.google.com

Antifragile technology enablement models and why they're important

It is clear that it's not just the physical environment in today's world that can cause disruption to businesses. A 2020 survey of infrastructure and operations leaders revealed that 76% experienced an incident during the previous two years that required an IT disaster-recovery plan and 50% experienced two such incidents[7].

Bertrand Russell's concept of antifragility[8] is based on processes that absorb, withstand and emerge from high-stress events that, in today's world, would otherwise destabilise fragile organisations. This risk can be mitigated in modern organisations through baking in processes such as pre-mortems (Astro Teller's famous approach to stress-testing new ideas by trying to kill them before launch) and Chaos Engineering[9] (a disciplined approach to identifying failures before they become outages). By proactively testing how a system responds under stress, you can identify and fix failures before they end up in the news.

Risk often resides outside the borders of traditionally understood businesses, so this has never been more important. Security is no longer simply about protecting internal systems; it now includes external sharing and linking into a vast, interconnected network of risk. Organisations that want to be competitive in the 2020s need to be interdependent and leverage the value (while mitigating the risk) of the businesses they are connected to instead of acting as islands.

Many leading businesses still rely upon traditional organisational approaches and legacy systems; they make smaller investments in bolt-on subsystems that inevitably become misaligned with aging platforms and render the business unable to handle the slightest sign of stress.

Digital natives, by way of comparison, embrace the power of Agile architectures and operate on antifragile technology enablement models to achieve Maturity. These models significantly reduce the probability of failure, fault or exposure and increase the opportunity to thrive and leverage broader-set technology resources, which ultimately provides flexibility and better central governance in today's digital-first world. In 2021, organisations in regulated industries like Finance and Utilities have already got themselves ahead here.

One of the difficulties within the Index is that it is impossible to measure the complete technology architecture of an organisation via an outside-in approach, so this is something we deep-dive into with proprietary month-long diagnostics programmes for organisations that want to pinpoint opportunities to enable themselves through technology. Please contact us if you would like to know more or complete our PulseLite survey to get more antifragile insights for your organisation.

Finding the Maturity to grow at pace

The leaders in Maturity all have something crucial in common that might seem obvious on the surface, but when it comes to business resilience, it is a self-reinforcing level of sustainability. M&S, easyJet, Co-op and Aviva are not only the leaders in Maturity but perform well in all four resilience dimensions. What they have in common is a self-reinforcing level of sustainability. This is particularly noteworthy because, unlike the higher performers in individual areas of the assessment, these four clearly display an understanding that digital success demands a holistic approach.

Regardless of industry segments, many B2C businesses have been leveraging digital for longer in order to engage their customers, which is a likely reason for their superior Maturity. Proactive B2Bs that are taking the same holistic approach to digital can create competitive advantage in growing markets; Forrester estimates that, across Germany, France, Italy, Spain and the UK, B2B e-commerce will hit €2.8 trillion by 2024[10]. B2B customers are buying 75% of products online and 47% conduct relevant web searches during those purchase journeys, while the experience gap is closing here, too, with 56% of B2B customers prepared to pay more for a better experience[11]. Digitally mature businesses are best positioned to reap the rewards of these changing habits.

Businesses ultimately need to become comfortable with continuously developing their digital experiences while governing with a single, comprehensive design system that includes antifragile, best-practice processes. This approach provides organisations with a pathway towards winning in a digital-first world of connected devices, with the right practices to mitigate risk.

The importance of designing and architecting digital solutions as a collection of composable services cannot be underestimated. What's more is that it can be achieved easily when leveraging the quality and flexibility of modern solutions and cloud technology, enabling an organisation to mature and grow at the pace of digital change while having a positive effect on sustainability.

We see a trend in businesses utilising advanced technologies and shifting operations to the cloud - they're focusing on farsighted migrations that will not only save them money but will reduce carbon footprint and allow a positive impact on their sustainability reporting.

Nick Woodley
Sustainable Cloud Architect, Kin + Carta

3 key takeaways on Maturity for your business:

1

Invest in a **clear, intuitive design system** that leverages cloud to connect journeys for your customers and improve the Maturity of your brand experiences.

2

Prioritise your customers' outcomes with a **connected** and **balanced approach** to mobile experiences; ensure your organisational units work together to achieve this. Are you making your customers frustrated?

3

Embrace a cloud-based architecture to **save yourself money** as an organisation and help **protect the planet** at the same time.

Responsibility

Responsibility is assessed across multiple markers to determine where businesses are displaying evidence of:

- Diversity & Inclusion
- Using business as a force for good
- Environmental sustainability
- Impactful charity programmes

Average score across 100 organisations:

31%

Responsibility

‘Building back better’ has become a mantra across politics, business and society as we collectively emerge from a devastating pandemic, but what has this looked like for organisations in reality? For some, it has accelerated existing efforts to become more ethical and sustainable. For others, it has provided the impetus, combined with internal and external pressures, to start effecting significant change for good.

From inclusion, diversity and mental health to climate change and carbon negative ambitions, this year has produced a raft of reasons why the corporate world can and should have a positive impact on both people and planet.

It is the collective responsibility of businesses everywhere to back up words with actions and make the world a better place for everyone. Some have clear actions and goals firmly in place; look at Microsoft’s detailed plan to be carbon negative by 2030, have all historical carbon emissions removed by 2050 and invest $1 billion in a climate innovation fund. Others display discrepancies between words and actions; not a single Financial Services brand, for instance, scores on the ‘leading on climate change’ indicator of the Index, despite claiming to be contributing to climate action.

Our report includes consideration of diverse leadership and gender pay gap, B Corp certification, philanthropy efforts, Sustainable Development Goal (SDG) mapping, CDP scores[12] and energy efficiency ratings for digital estates. The results indicate the social and environmental impacts that the 100 businesses in our Index are having on the world in 2021

.Responsible by nature

Perhaps unsurprisingly, Charities are the top-performing sector in the Responsibility Index and feature strongly in the top 10 organisations, with British Red Cross coming out on top due to its strong performance in Diversity & Inclusion, mapping of goals to the SDGs and leading position for a charity on sustainability. Unilever, Severn Trent and the Co-op comprise the top three profit-making companies overall, which is a reflection of the reputations that Unilever and Co-op have as forward-thinking, ethical businesses (the former with its long-term purpose to make sustainable living commonplace and the latter with its ambitious 10-point climate plan, amongst other initiatives).

Utility companies are perhaps not often considered the most ethical or sustainable businesses, but the Oil, Gas, Power & Utilities sector actually ranks second overall, albeit a fair distance behind Charities. The societal pressure on them to be more environmentally friendly is perhaps at play here, encouraging them to outperform certain industries in other areas of corporate social responsibility. Many are also now cognisant that significant transformations in operating models and business strategies are now necessary, with investment in clean energy tech a common focus. BP, for example, recently announced its intention - to the consternation of some shareholders - to shift from oil to ‘integrated energy’ in order to deliver on its net zero ambition.

Healthcare & Pharmaceutical companies all score well on mapping to the Sustainable Development Goals, in part due to their global stature, but also as a result of increasing focus in this industry on behaving ethically across the board. For example, Johnson & Johnson is leading on reducing its impact on the planet by focusing on increasing renewable energy share and reducing water consumption in its operations. Amongst smaller businesses, Dr. Bronner's, purveyor of organic and fair trade body care, has the highest standards for ingredients and packaging, while providing education and support for suppliers and dedicating a third of its profits to social and ecological projects.

Answerable to everyone

The sectors that don't rank as well in terms of Responsibility are Transport & Logistics and Technology, which includes Kin + Carta. As B2B outfits, they aren't contending with the typical scrutiny that the likes of fossil fuel and big pharma companies face from consumers or wider society, so external pressures are perhaps weaker here than they are in other areas.

There are signs that this is changing, though. While Transport & Logistics might be expected to score poorly due to challenges with emissions and workforce representation, the pressure is ramping up on Technology companies to take more Responsibility. In the coming years, emissions from the digital industry are set to surpass those of the Aviation industry, while there are still many tech companies that are struggling to build diversity into their workforces (think biased AI, racial facial recognition and the archetype of the 'tech bro'), so they are rightly under the same increasing scrutiny as everyone else (such pressure is also pushing transport companies into positive change, for example the world's first battery-electric freight train from Wabtec).[13]

The Index shows the gap that companies in each of these sectors must close to become a force for good for everyone in the world, including us. At Kin + Carta, we have significantly ramped up our commitment to being a more responsible and accountable business over the past two years; embedding our IDEA (Inclusion, Diversity, Equity and Awareness) initiative into our very foundations is a prime example of that. The frank scoring in our Index shows that there is still so much more work to be done. Yet we are ambitious about our goals and committed to being a triple bottom line business, as shown by recently becoming a Certified B Corporation in the United States and Europe.

The future of responsible business

What does all of this mean for Responsibility in business? What can organisations do in themselves to do more for the world around them? It's our view that the short-term lessons in Agility that emerged from pandemic coping strategies should be applied to the long-term emergency that is climate change and sustainability should be indefinitely embedded into everything we do.

At Kin + Carta, we see this as an opportunity as well as a risk. Mindsets must change - and fast - so we are looking to maximise our positive impact by influencing suppliers and helping clients achieve their goals by creating accessible and energy-efficient digital assets.

We can see from this year's Index that the majority of companies of a certain size and stature are finally taking their societal and environmental responsibilities seriously. We fully expect the scores to improve in the years to come, thanks to an ever-sharpening focus on Environmental, Social and Governance (ESG) criteria from investors, employees and customers alike.

Kin + Carta's consumer research (September 2021) highlighted that:

- 73% of consumers agree that they "prefer to deal with companies that are intentionally doing good - not just maximising profits"; and
- 79% of consumers believe that "businesses have a responsibility to invest in becoming more sustainable and environmentally friendly".

When it comes to improving our impact as organisations, one of the most significant challenges for many industries comes down to the rigorous measurement of success and doing so against trustworthy benchmarks.

Responsibility looks different to every business in every vertical, so there is no one-size-fits-all, follow-the-leader approach here; each organisation has a unique duty to identify the thin slices of value that will affect its operational impact on the world.

An e-commerce business might optimise high-value customer journeys to reduce the number of page visits required to complete a sale and measure the carbon reduction impact. A fashion brand might reduce water consumption in textile manufacturing processes and track subsequent savings. Any tech company might implement stricter email retention and storage policy and monitor server footprint reduction as a result.

The supporting frameworks and associated goals already exist to help businesses along this journey of Responsibility; the mindset of every person at every level at every organisation is what needs to change en masse if true transformation is to be achieved for the world around us.

It is no easy task, but we have strong, ambitious plans to reduce our own direct and indirect greenhouse gas emissions. Clearly, these have to be more than bold targets. There is no room for failure in seeking to protect the planet and we are actively working on new and stretching ideas, and looking for collaborative ways of working with others to achieve our aims.

Retailers have a duty to make their products better for the world, reducing their negative impact on the environment and supporting those producers in the supply chain who are already feeling the impacts of climate change now. Positive social impacts are just as important as we make the changes to how we trade and sell.

As well as needing to reduce our impacts, we must also help shoppers to do the same. Communication and engagement need to be vital elements of our plans, as well as making solutions and actions simple so that any life changes are easy for everyone to make.

In retail, tackling climate change should come before competitive advantage. It's in the long-term interests of everyone that we make lasting changes and we share best practice. There's never been a more important time for businesses to stand up together and change the course of history.

Jo Whitfield
Chief Executive, Co-op Food

3 key takeaways on Responsibility for your business:

1

Take learnings from other industries to level-up your Responsibility credentials and join the global push for a **more sustainable future for everyone.**

2

Don't wait for external pressure to become more responsible; **become a responsible leader** in your sector by transforming your business towards carbon positivity.

3

Embed sustainability into everything you do and carve out your own path; being more responsible (and measuring it) **looks different** to every organisation.

Humanity

Humanity is assessed across multiple markers to determine where businesses are displaying evidence of:

- Human, connected leadership
- Intuitive, human experiences across channels
- Treating customers in human ways
- Treating employees in human ways

Average score across 100 organisations:

38%

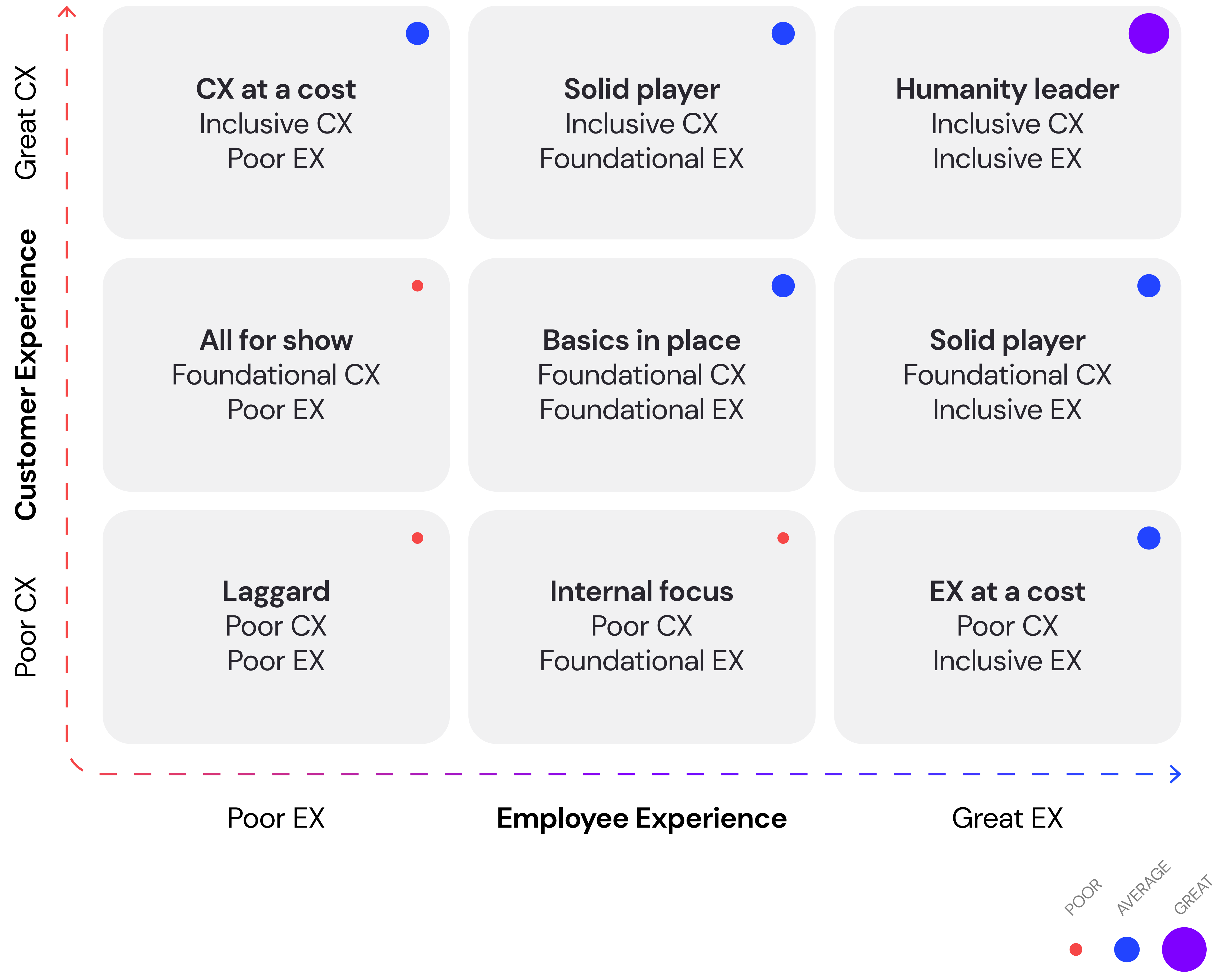
Humanity

To treat the humans your business touches with respect and care has never been more important. The pandemic has driven up expectations of connected, digital experiences, but also more broadly of the behaviour of businesses with regard to equality. Duty of care extends to the digital experience for customers and employees alike, especially for those who can be excluded through disabilities or impairments. Businesses have a responsibility to be more inclusive and treat all people humanely in today's world.

This is evidenced in our consumer research (September 2021):

- While 67% agree or strongly agree that "It's important to me that digital experiences (apps, websites, content) are tailored to my needs and respect my time"
- 71% believe that "It's important to me and people in my household that websites and apps be accessible for people with different needs"
- 87% agree or strongly agree that "It's important to me that the companies treat their staff fairly and with respect".

The tide is turning; inclusivity and better employee experiences are not nice-to-haves, but they are becoming expectations from customers, even more so than expectations for their own interactions with businesses.



Charities ahead

Even after a pandemic, Humanity is the only category in which no businesses obtain top scores. It is too early to measure the full impact of COVID-19 on Humanity as a resilience performance indicator, but the fact that many brands are still not showing signs of investing in customer experience or inclusion as serious organisational initiatives suggests that many leaders have been slow to react. It remains to be seen whether or not this tumultuous time will accelerate the Humanity-based initiatives we need in the business world.

Of those who fare well in this category, Charities like British Heart Foundation (68%), Unicef (64%) and Cancer Research (56%) and Technology companies like Softcat (68%) are closest to achieving a Leadership score thanks to their high levels of transparency, positive staff sentiment on Glassdoor and multiple feedback channels for customers and customer insight. Interestingly, though, none of them have signed up to the Valuable 500 (correct at the time of analysis), while many of them lack a human, conversational tone of voice and fail to offer fully inclusive digital touchpoints; poor accessibility and slow-to-load sites are the most common shortfalls.

No brand boasts a perfect score in Humanity, but Charities rise above the pre-existing challenges around donations and budget to deliver a more human experience than most. If financial obstacles can be overcome, their digital estates may be enhanced by improving site load speed, adapting copy and content to be more personable and introducing more human touchpoints for triage to give more people access to content and services. But organisations in other sectors have further to go to improve their Humanity scores in future. Regardless of industry, organisations must strive to strike the right tone and use unbiased data sets, for instance, to ensure they don't become exclusionary in themselves.

External influences on CX and EX

Some sectors are under more pressure than others to become more diverse and inclusive purely because of the public-facing nature of their businesses. Technology, for instance, features a great number of barriers to entry, from skills gaps to affordability, so it's little surprise that businesses in the sector were thrust under the spotlight during the pandemic. They perform well against our markers for success, though, so many have responded positively and transformed by adopting more human-centric practices under the pressure.

One of the surprises in this year's Index is the Financial Services sector, which scores relatively highly by comparison. Banks and financial institutions have been disrupted into being more inclusive and accessible by the meteoric rise of start-ups like Monzo, which boast people-first products that make life easier and safer for their customers.

Along with the likes of Netflix, Cazoo and Deliveroo, they are reaping the benefits of entirely customer-centric business models, with a keen focus on developing solutions for the next generation of digital consumers. Such a steadfast focus on rapid growth can come at a cost, though, as we see from our Glassdoor analysis; it indicates that high standards for customer experiences are sometimes attained at the expense of brilliant employee experiences. Clearly, the most resilient businesses that are built for longevity ensure that both are consistently addressed and improved.

CX and EX transformation is not so evident in Healthcare, Pharmaceuticals & Life Sciences. Businesses in this industry score poorly in Humanity for a variety of reasons, including robotic copy, no evidence of conversational interfaces, no clear, human brand personality and slow loading experiences, but GlaxoSmithKline (third-placed overall in the Index) deserves a mention for being the only Healthcare organisation to register a score in the

IBM humanity tone analyser[16]. With customer and employee expectations of organisations increasing post-pandemic, the gap between expectation and reality is widening for Healthcare companies, so this sector will certainly be under pressure to improve in 2022 or face disruption from human-centric start-ups that place the patient at the centre of healthcare solutions.

For all of Humanity

If you think the pandemic has inspired business leaders to find more innovative, inclusive solutions to help everybody cope in everyday life, you'd be right; it's accelerated greater digital accessibility and a more flexible approach to work.

Some brands were already working towards being inclusive for all humans before 2020, but our Index shows there's still a long way to go in many sectors. We are only a few years on from a UK study that found that 75% of disabled people have previously had to leave a shop or business because of a lack of understanding or awareness of their needs[15], yet still none of the 100 businesses in the Index scores a 5 in Humanity.

The encouraging signs are there, though; initiatives like the Valuable 500[16] have gained significant traction this year, while digital accessibility lawsuits are on track for a record high - rising 81% from 2018 to 2021[17] - indicating that people are increasingly demanding equality and humanity from businesses.

Interestingly, 13% fewer FTSE businesses had named senior roles relating to accessibility, inclusivity and diversity in 2021 versus 2020. Perhaps this is an indication that more businesses are taking note of the typical B Corp approach, where inclusion is built into every department as standard.

Our consumer research (September 2021) shows inclusion is becoming a customer expectation; 72% of consumers agree or strongly agree that "It is important to me that businesses place an emphasis on inclusion and giving people from all backgrounds opportunities." This year's Index shows there is still a lot of work to be done before many organisations can say they have fully embraced Diversity & Inclusion.

To be truly resilient as an organisation, inclusivity needs to be embedded at every level; indeed, one good thing to come out of the pandemic is that there is far greater impetus to make this happen in the business world today.

It's clear that expectations of employees are shifting rapidly - 'The Great Resignation' is largely due to employers' inflexibility around returning to work. Remote working during the pandemic enabled many people with caring responsibilities and disabilities to enter and thrive at work on a par with those able to be physically present in offices or on sites. The pandemic acted as a leveller that enabled inclusion on a previously unimaginable scale.

From innovation and brand reputation to productivity, Corporate Social Responsibility and compliance, the benefits of becoming more inclusive for all of humanity are far-reaching and, of course, financially worthwhile. After all, why would any business consciously ignore up to a fifth of its customer base?[18]

Brian Cooper
Creative Director, Condeco

The world of work has experienced a paradigm shift. Work is now something you do, an outcome, not a place or a time. In this bright new world, employees want to be able to work from anywhere and they want to be measured on their output, not their input.

Employees still want to come to the office, but when it is right to do so; collaboration, training and social interaction are all important to them. But they also want to work from home or near-home spaces when this is best for their productivity or because it suits them better.

Businesses that embrace this shift will be the businesses that thrive. They will attract and retain the best talent while others are left behind; by empowering their workforce through flexible working and attractive spaces for interaction, they will power their businesses to growth.

3 key takeaways on Humanity for your business:

1

2

3

Create human, connected customer experiences that **prioritise the emotional needs of end-users**. Deliver outcomes they want with seamless, personable experiences that live up to the high expectations of modern, connected consumers.

Make sure that transformation of your **customer experiences** is supported by robust **employee experiences**; pursue a flexible, inclusive approach to 'return to work', ensuring you're treating all stakeholders in a human, intuitive way.

Audit the accessibility of your products and services to ensure that **nobody is left behind**. Don't settle for simply introducing quick-fix accessible solutions; **obsess over tone of voice and unbiased data sources** to ensure they are as **inclusive as possible**.

So, what does this mean for your business?

Resilience clearly looks different to every kind of organisation out there. It's tested on a daily basis through crises large and small and it doesn't take a pandemic to expose critical weaknesses in operating models, business mindsets or strategic roadmaps.

Customers, employees and stakeholders now expect more in a world of intense and constant scrutiny, so it is the remit of business leaders to understand and play into those expectations with every decision they make.

Their customer and employee experiences must be responsible and adaptable if they are to retain customers and employees. They must be rooted in resilient business models that respond to change if they are to engage people today and protect them tomorrow.

Sustainability is undeniably much more than a talking point; it's an essential facet of the survival strategy of every modern business, but what does that look like in real terms? What practical steps can you take as a business leader now to ensure you remain one for the next 10 years and beyond?

From reinvention to protecting people and planet, here's how you can start to move from the 'recovery' playbook and into a period of responsible, sustainable growth:

Act now on climate change:

COP26 has pushed climate change to the top of the global agenda and the pressure from consumers and employees alike means that irresponsible businesses will fail to secure new customers and attract talent. That doesn't mean that transforming your business sustainably needs to come at the price of profitability and community; sometimes the most sustainable initiatives (investing in Green Cloud as an example) increase efficiency, saving money as well as the planet. McKinsey research has found that a triple bottom line approach (including combating rising expenses like raw material costs) can affect operating costs by up to 60% and become a source of competitive advantage[19]. It's time to take a look at your business operations. Find the hidden multipliers that can release value. Identify the champions in your business who will see these initiatives through with passion. Start small with a workshop to identify opportunities and experiment. Celebrate and reward wins until this thinking becomes part of your organisational fabric and is embedded in your culture.

Listen and act speedily:

Companies that listen and respond fastest can thrive in unpredictability. Tightening the time lapse between listening and acting on customer insights enables businesses to continually detect and capture customer value and realise this over time. Creating the perfect blend of human and machine can accelerate this process, using machine learning to analyse data, and fielding humans to address the more emotive moments in the customer experience. If you don't already have a Voice of Customer and Optimisation programme in place, now is the time to set it up. If you have, it's time to double down, unblocking any impediments on speed-to-value.

Galvanise your people with a mature EVP:

'The Great Resignation' and the widening skills gap mean there has never been a more important moment for organisations to connect with employees and help them become the reinventors of business. The technologically enabled workplace of the future will thrive on digitally mediated relationships between work types, times, physical locations and people, so your Employee Value Proposition should have trust and care at its core. You can galvanise your people by connecting their success with the business' success, enabling them to connect with customers where it counts to deliver value. If you haven't already articulated your EVP, it's time to define how you'll add value and deliver it.

Don't neglect the long-term view:

Acting in the now has been a necessary response to the challenges of the pandemic, but the businesses that win over the long term are driven by purpose and maintain trust. Long-term brand-building for customers and internal culture initiatives for employees enable businesses to nurture these invaluable assets. For the ship to turn as one, it's important to present a consistent, understandable brand presence across all channels physical and digital, internal and external. PwC's June 2021 Consumer Insight survey[20] found that 59% of respondents say a company's purpose and values influence their buying decisions. Find your true purpose and repeat it consistently and often - to employees, to customers, to stakeholders. Ensure this comes to life through your channels by adopting a connected, modern-technology-driven, design system approach.

Build risk-balanced resilience through connections:

"Resilience is not purely an individual characteristic, but is also heavily enabled by strong relationships and networks." Stakeholders and partnerships are crucial in a connected economy – no business is an island – so you can begin to deliver connected value chains for your customers by creating links between businesses. Assess the broader supply-and-demand network your business is part of - who should you be working with to deliver value? Businesses that can manage and coordinate experiences and respect boundaries (like privacy) throughout their customers' connected journeys will be able to demonstrate true resilience in their respective value chains. By respectfully sharing and protecting second-party data with businesses of similar perspectives and purpose, you can collaboratively improve your customers' lives, carving out value niches, creating competitive edge.

Experiment to find the win-win:

Transformation is not a zero-sum game. Wins in the sustainability arena need not (and should not) come at the cost of financial profitability, nor should gains in technology and automation come at the cost of delivering a human, connected experience. The best solutions come from finding the innovative solutions that unlock societal and economic value and, thus, create win-win scenarios. Experimentation can accelerate the process of testing win-win ideas within your business and help successfully bring them to market. Examples include solar PV and a large clothing retailer who created a circular business model that co-exists with the current non-circular model. Experimentation produces the evidence needed to justify further spending and development while simultaneously limiting risks associated with disruptive and innovative thinking. So, follow the world's most innovative companies and ask: could experimentation be used to your advantage? Where are the generative opportunities in your operations?

The business imperative for a sustainable future

The greatest lesson that COVID-19 has taught us is that the force of a crisis can catapult change, no matter the size of an organisation or the apparent immutability of its operations. When change becomes a necessity for survival through external forces, we've seen that barriers can be broken down and resilience can be achieved through swift internal action. The difference between the pandemic and other imposing crises, such as climate change, is that we already have the predictive data to inspire such a revolutionary reaction. We now know that overnight transformation is possible for the good of people, planet and profit, so imagine the kind of impact that a proactive approach to climate change, starting from the inside out, could have on our collective future.

When it comes to applying product thinking to business transformation, imposing constraints encourages creativity and inspires positive action. It means asking potentially landscape-altering questions to find better ways of doing things.

What might be possible if we are forced to change our businesses for the better? How might we create a supply chain without plastic? How might we use only responsibly produced electric vehicles that run on clean energy for travel and freight transport? How might we utilise waste products to generate new consumer value? How might we tap into increasing consumer demand for carbon positive products and services? How might we create a circular business model?

As the adage goes, the best way of predicting the future is to invent it. By creating an active, inclusive dialogue with customers and employees, by embracing constraints, by asking these kinds of questions and trusting in experimentation, business leaders can inspire the kind of change that not only creates resilient organisations for the future, but also builds a world that ultimately works better for everyone.

Claire Robinson
Director of Transformation &
Consultancy, Kin + Carta

Appendix

**This year's Index did not include accessibility factors as part of our Humanity criteria. It was necessary to omit accessibility this year because our automated data collection would only unearth 20-25% of the actual issues present in a business' digital estate. This would have given an inaccurate reflection of Humanity credentials in the Index (or lack thereof) and the only way to resolve this would have been to conduct a manual review of all 100 businesses. This is, of course, a service we offer on an individual client basis as and when detailed manual reviews are required.*

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16. Kin + Carta (2020), The Valuable500
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Methodology

Each and every business has been assessed and scored against our four resilience dimensions, with each section worth 25% of the overall score. If a brand scores 17/25 for Agility, for example, it achieves an Agility score of 68%, while its total of 17 points is added to the scores for the other dimensions to determine a final rating. The four dimensions are defined below. These four dimensions of resilience are independent and, yet, interconnected aspects of a business' ability to survive and thrive. Collectively, they are our barometer for the potential of each of the businesses in our report this year.

Agility

Agile businesses are those that are most able to adapt to change. Businesses can be truly Agile in two ways: (1) with an Agile business model with a broad, diversified reach across multiple markets (this helps absorb shocks in a single market or product), plus a cash position that enables pivots, and (2) with an Agile operating model that enables rapid responsiveness, a bias for action, and collaboration between self-organising, autonomous teams. This Agility is evident through the presence of sprint teams and swift, continuous technology releases.

Aligning both operations and a business model with the principles of Agility enables efficiency and the ability to change quickly in response to external conditions. For this year's analysis, we scraped annual reports for references to human and intellectual capital to indicate continuous learning around business models, while on the operations side, we scraped careers content for evidence of recruiting an Agile and DevOps-skilled workforce.

Maturity

In a person, Maturity is the ability to listen and respond. To authentically pursue long-term goals while adapting to changing circumstances in the present. It's knowing who you are and being true to yourself. In a business, it's much the same when it comes to long-term brand-building and staying true, which is why we're looking beyond 'Digital Maturity' alone this year.

It's the capacity to find the delicate balance between acting as a unified, cohesive brand globally, while accommodating specific needs of individuals locally. It's about empowering employees with the right information, whether they are in customer service, design, or finance, to act appropriately and make authentic and intuitive decisions. It's about embedding cutting-edge technologies and processes to deliver customer and employee insights to key decision-makers without delay.

Signifiers of Maturity include a strong organic presence, ecosystem connectedness, a modern architecture, established design systems, and a consistent, pervasive brand.

Responsibility

With activist generations valuing purpose over profit, and customers demanding more sustainable products and services, the level of Responsibility of a business is under a brighter and more revealing spotlight than ever. In addition, people now have not only an increased interest in scrutinising the practices of businesses and their suppliers, but also an increased ability to do so via digital channels.

Smaller or single product businesses can be more transparent about their supply chains, so often find it easier to achieve B Corp status, but larger businesses are now discovering that alignment to the United Nations' Sustainable Development Goals (SDGs) is becoming a must. We included metrics across both to ensure our index treats differently sized companies fairly in analysing Responsibility.

Humanity

It's well-documented that delivering inclusive, Human experiences creates more lasting connections with customers and employees, which, in turn, enables businesses to grow and evolve.

To that end, the Humanity indicator in our Index goes beyond what businesses must do to achieve responsibility targets and instead analyses how they treat people both inside and outside the organisation. It's all about connections in this dimension, from appealing to customers with delightful, efficient experiences and respecting their time and needs, to embracing employees with inclusive workplaces and visible and connected leadership teams.

Indicators of Humanity include design simplicity, human tone and experience, accessibility and inclusivity scoring, Glassdoor score analysis, BAME representation and nominations for best places to work in respective industries.

Authors

For further information reach out to our experts:

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Ruth-Louise is passionate about helping teams achieve their goals in style. Her experience spans Waterfall and Agile approaches across client focussed projects and product led teams, from a career built at IBM, giffgaff and now at Kin + Carta.

Claire Robinson
Director of Transformation & Consultancy

Claire is an energetic design thinker who brings nearly 20 years of digital consultancy experience to the table. She leads human-centred digital transformation programmes across financial services, automotive, energy, healthcare, sports and leisure & not-for-profit clients.

Nick Zinzan
Head of Responsible Business

Nick leads the efforts at Kin + Carta to ensure we work in a socially and environmentally responsible way. He helps develop and coordinate improvements to internal operations, client services, and governance framework.

Paul Carysforth
Experience Analytics Director

Paul has 20+ years consulting experience in digital data & analytics for global & Pan-European customers. His focus is supporting clients to strategically reframe how they measure, quantify, analyse & optimise customer experiences through data.

Dominic Meehan
Strategy Consultant

Dominic works across sectors including retail, transportation, and private equity. He supports and delivers digital strategic engagements, focussing on defining the best outcomes for organisations and developing tangible steps for businesses to make these real.

Tom Murdoch
Director of Intelligence

Tom helps brands triangulate in on sustainable and economic value while increasing their data literacy to deliver successful outcomes. He leads experts who continually unlock intelligence within data through enablement strategies, automation, BI and ML decisioning products.

Morgan Kainth
Principal Strategist

Morgan has a background in impact-focused commercial and proposition strategy, and champions an integrated approach to commercial and sustainability planning. At Kin + Carta, Morgan supports and advises on digital strategies that will support core commercial and customer outcomes.

Eloise Maslewski
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Eloise provides input, strategic leadership and innovative thinking in the creation of new propositions, including creative technology and inclusive design and accessibility. She is passionate about building ethical, outcome-driven relationships that makes the world work better, for everyone.

How can we make it happen for you?

If you'd like to discuss how we can help you build towards resilience:

Get in touch

About Kin + Carta

Kin + Carta is a global digital transformation consultancy committed to working alongside our clients to build a world that works better for everyone.

Our 1,700 strategists, engineers, and creatives around the world bring the connective power of technology, data, and experience to the world's most influential companies, helping them to accelerate their digital roadmap, rapidly innovate, modernise their systems, enable their teams, and optimise for continued growth.

As a Certified B Corporation in the United States and Europe, and in our offices across South America, our triple bottom line focus on people, the planet, and profit is at the core of everything we do.

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