

Change Report Introduction

As business leaders, we have a choice when faced with a global crisis: change with it for the better or be changed by it for the worse.

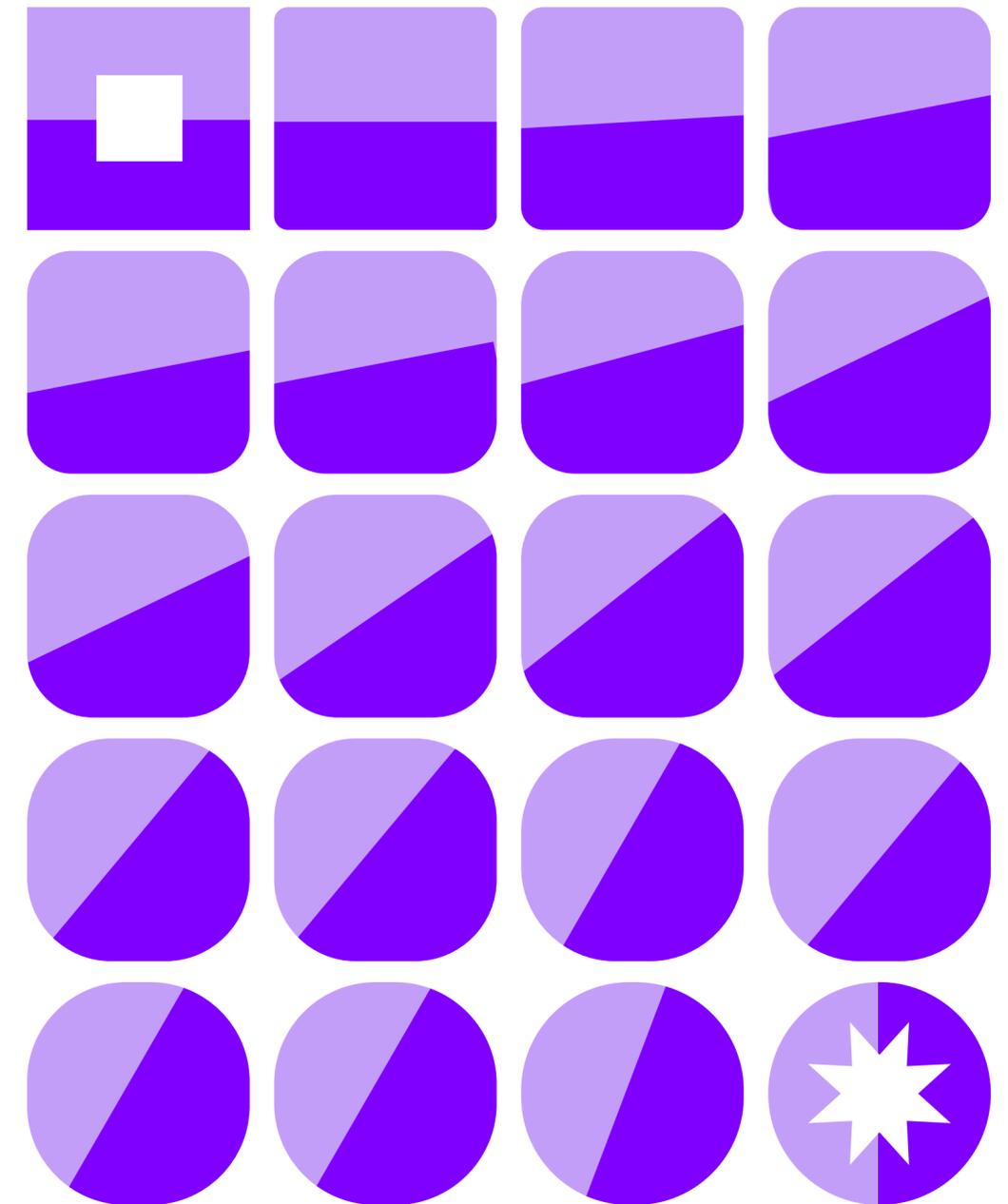
For those organisations that took the reins in 2020, there's no denying that agility and digital preparedness became the lifeline to reshape their current realities and to reimagine the future.

As we look ahead, we believe we'll see greater strides towards sustainable digital transformation across all industries, as businesses keep building resiliently towards a utopian outcome.

Introducing the *2021 Change Report*, our annual snapshot of how the world is changing, what this means for business leaders, and how change always brings opportunity on which to capitalise for the good of people, profit, and planet.

We look beyond momentary trends and hone in on the momentous changes that are keeping us all connected in an ever-evolving commercial landscape.

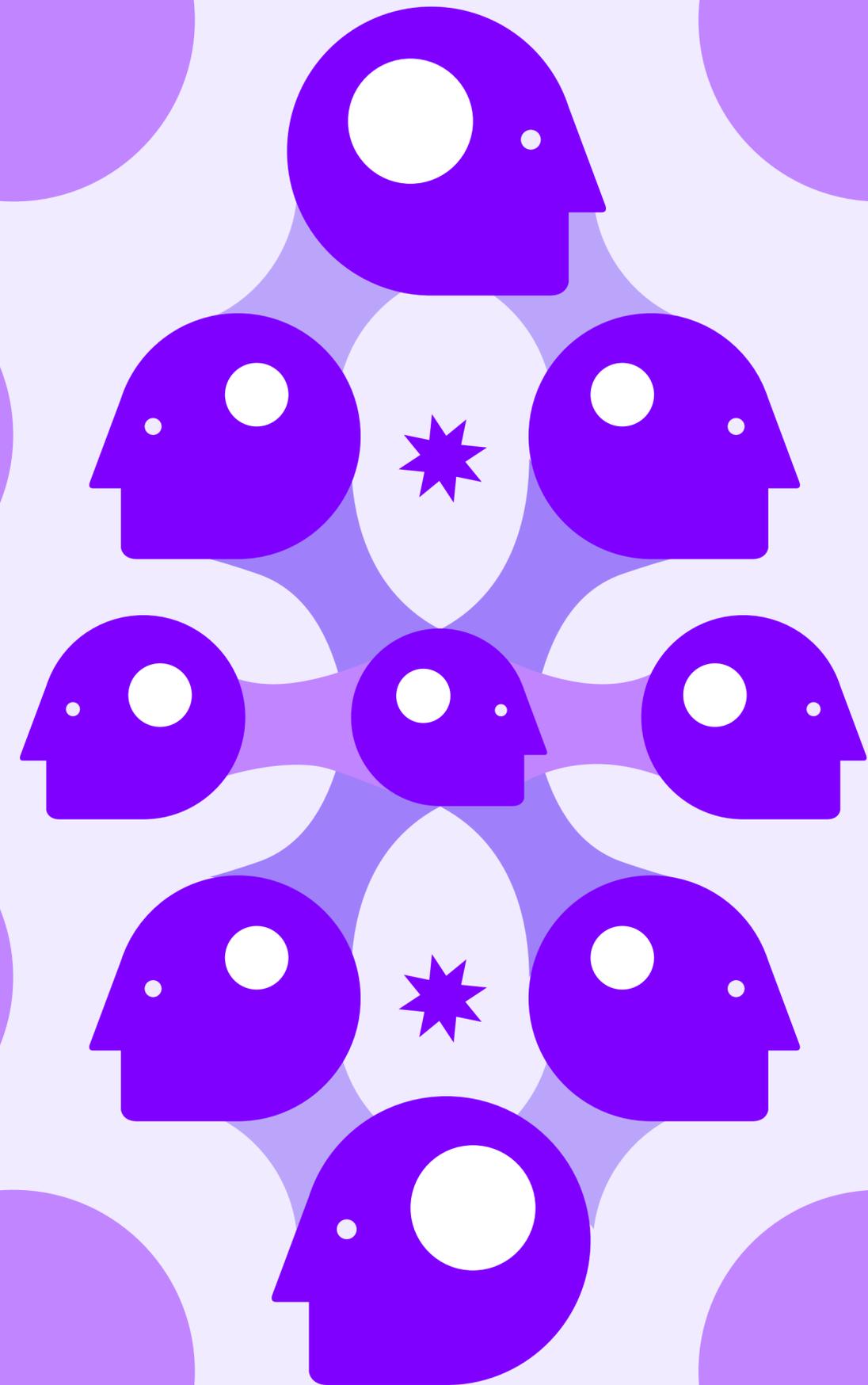
Born from our 1,600 strategy, digital, data and consulting experts, the 2021 Change Report represents everything we stand for at Kin + Carta: helping businesses embrace change to make the world work better, *together*.



Top 9 changes of 2021

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**Data
democratisation:
The paradigm of
company culture**



If language is the roadmap of a culture, it's time to get fluent in data.

Tomorrow's organisations are depending on data to change the way we speak, the way we think, and the way we act on our paths towards barrierless business.

Whose data is it anyway?

Most business leaders are probably familiar with the feeling that more data doesn't necessarily mean more value. Far from it, in fact: the growing reserves of data at their disposal have become more of a burden than a benefit – until now.

The pandemic has magnified the value of insights and the power of putting them in the hands of (or, at least, within reach of) the employees who need them. As we make sense of this new world, leaders are changing their relationships with data for the better. They are moving beyond self-serving data dialects that incentivise neither sharing data nor approaching it with a product mindset, to creating

data democracies that, in an ideal world, know no bounds regarding access and understanding for all instead.

In reality, however, the language of data has many layers¹, so organisations must overcome operational and cultural challenges to realise an all-inclusive, product-focused utopia in which everyone can access, analyse, and report on data. This is a necessary culture shift upon which the success of full data democratisation depends, and it is led by one fundamental question: how powerful can a language be if nobody within an organisation is taught how to speak it?

The truth is out there

The United States alone knows all too well that vast amounts of data are more money-burner than money-maker if they are inaccessible, unintelligible, and unusable. It's a problem that costs the US economy \$3 trillion every year².

Even if the data is intelligible and usable, many employees have neither the ability to access it nor the capacity to analyse it: only 10 percent of sales departments, for instance, can take advantage of their company's data, and a staggering 79 percent of people must call on IT for help when a problem arises³.

These issues, of course, have existed not at an operational level but at an organisational level because of the absence of data-driven cultures and

the abundance of data dialects and bottlenecks. Now, organisations are changing this by democratising data and, thus, empowering more people to do more with it.

Access all areas

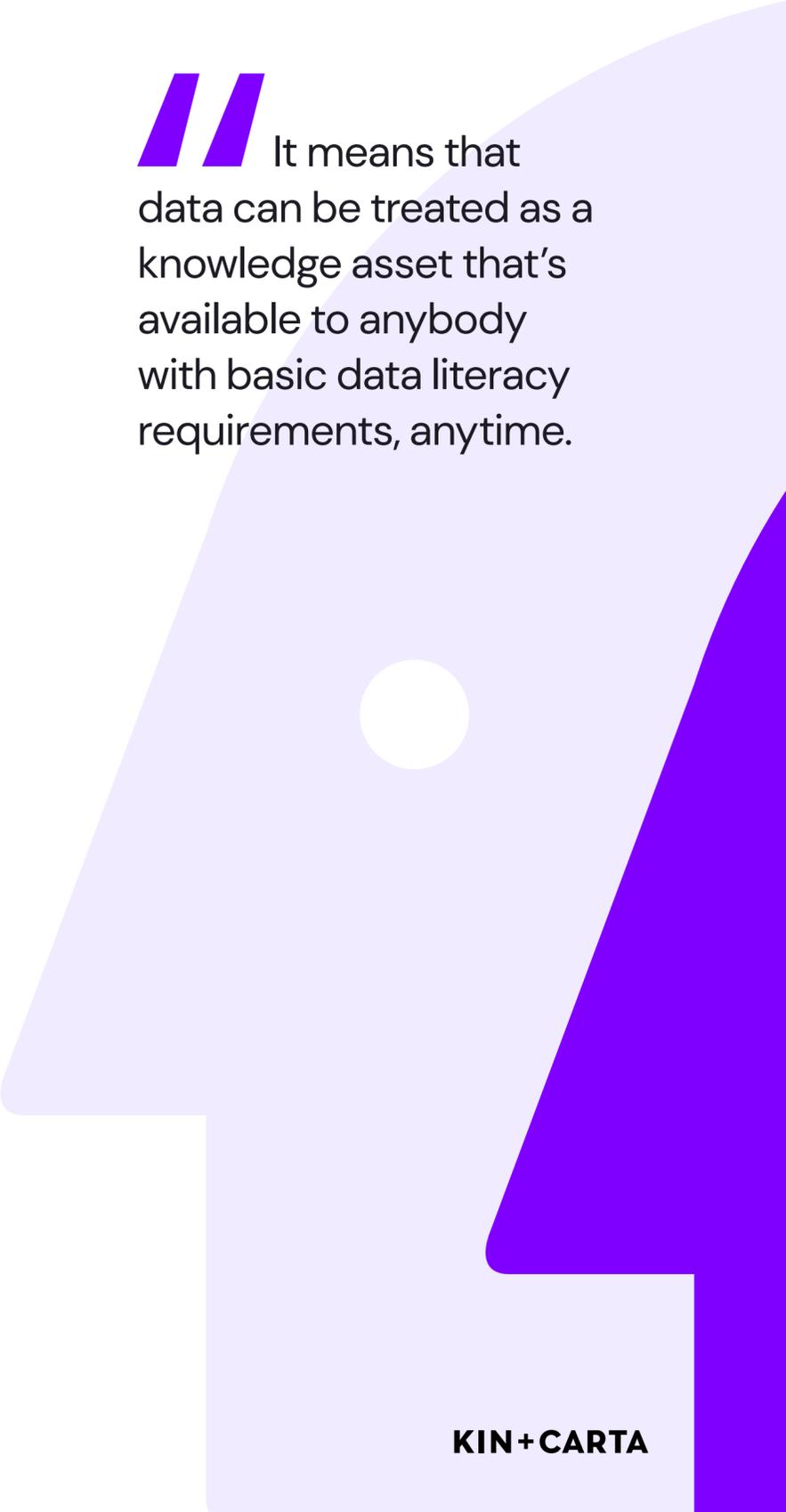
The legacy of the data warehouse 'owned' by specific departments has restricted the realisation of true return on investment (ROI) for businesses with valuable data sets. The advent of the data marketplace and, indeed, its effective adoption as a new wave of tech, means that leaders can finally unlock the potential value of these data sets by giving everyone a set of the proverbial keys. It means that data can be treated

as a knowledge asset that is available to anybody with basic data literacy requirements, anytime.

It means that the mindset can shift from more data to more accessible data to facilitate better customer experience, more timely decision-making, and more engaging content marketing (to name a few benefits).

Businesses that have more data than they know what to do with simply run the risk of unnecessary operational expense when it comes to people, projects, and processes. One Gartner survey found that three in five organisations don't even bother to measure the annual cost of storing data that nobody can understand⁴.

More accessible data by way of well-structured, well-managed warehouses and marketplaces means more options for people, more potential for projects, and more of a common language around



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internal processes and the ways data sets are used. Microsoft's user-centric Azure Purview⁵ is a good example of how this democratisation can be managed with data governance front-of-mind.

With greater access to data, of course, comes a greater need for data literacy, so business leaders must create democracies in which everyone who needs it is equipped with the capacity to interpret, analyse, and use the data available to them.

Power to the people

It's becoming increasingly important in this age of real-time, self-service analytics to adopt a data-driven culture as a competitive advantage.

Such a shift in mindset means that on-demand access to information from single sources of truth can benefit everybody because insights become instant – and

instant insights foster instant connections between people and businesses.

Walmart's Data Café, a state-of-the-art analytics hub, processes 2.5 petabytes of data every hour – and people are the liaisons⁶. At this scale, lightning-fast insights can lead to lightning-fast reactions, such as correcting in-store price miscalculations to recover sales.

In agriculture, John Deere's data-enabled services allow real-time monitoring of data collected from the company's equipment, which is aggregated and synced with external data sets like the weather to help farmers optimise their farms and machinery⁷.

In banking, digital marketing leaders at RBS hold the torch of data democratisation after encouraging interdepartmental collaboration to improve customer experience⁸.



Colleagues from across the business – from HR to legal to the call centre – analysed the same data and offered transformative insights that were previously invisible to the marketing team. This kind of cross-functional and cultural approach to data is creating a virtuous cycle of value acceleration for businesses because time to value is shortened and power to the people is strengthened.

Insight, foresight, more sight...

This acceleration of value is vital for businesses that are dealing with increased demand from increasingly demanding customers.

Everybody saw the pandemic's effect on habits and behaviours in commerce. Lest we forget, those customers are savvier than ever about the data they share via transactions, so businesses are not only getting more data, but they're expected to use it more responsibly and effectively, too.

61% of people said, 'I don't mind sharing my data with organisations so long as I know what it's being used for, and it's useful to me.'

Kin + Carta Consumer Research 2021

This is where automation comes into its own. Retailers can automatically monitor purchasing trends and stock levels via in-store sensors and cameras, for instance, and use the data to trigger orders from suppliers well in advance.

Thus, with greater data fluency for all, customers are happier because businesses can give them what they want exactly when they want it, and businesses are slicker because they can order what they need exactly when they need it.

Automation mitigates the need for predictions and eradicates the nuisance of long lead times and drawn-out

processes, which is evident in financial institutions, too.

Anti-money-laundering procedures can now be bolstered by automated connections between disparate data sources to modernise compliance processes. The credit criteria of at-risk customers can now be automatically monitored thanks to the integration of multiple data sets and real-time analytics, so institutions can understand and, crucially, respond to their financial requirements at speed.

The value of velocity and capacity in many other industries can be realised, too, if data automation is adopted to streamline clunky processes and pre-empt behavioural changes, something that the US Small Business Administration found out the hard way⁹.

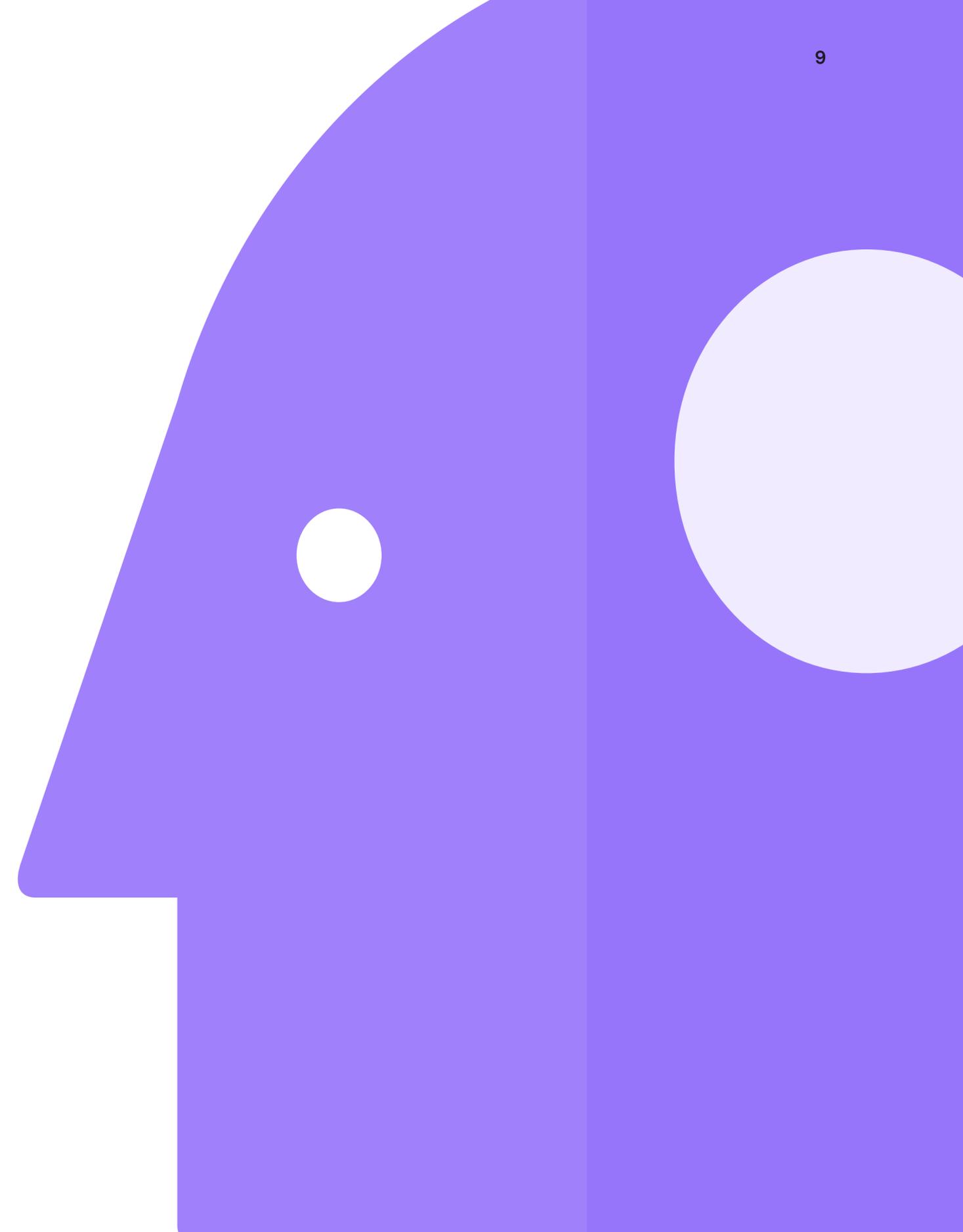
The democratised data years: 2021–

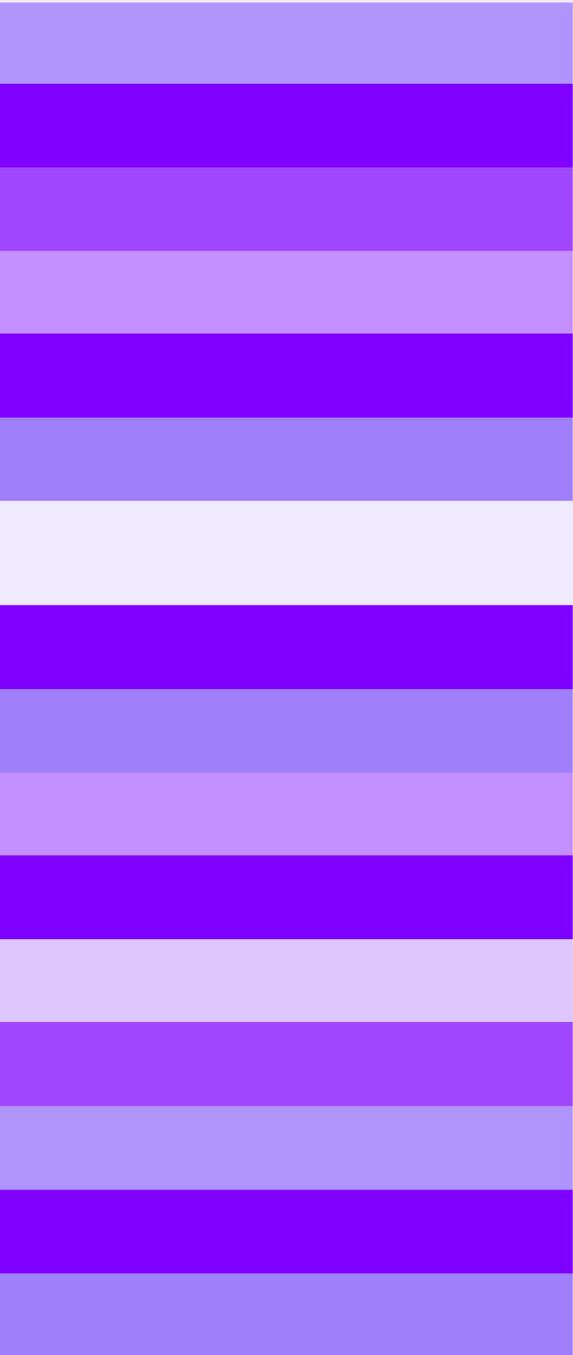
A data-driven culture won't come at the expense of culture itself. In fact, it will enrich it in an environment where people are inspired to share ideas for mutual benefit and reap the rapid rewards of company-wide data fluency.

Everyone from marketers to analysts to executives will be empowered by growing portfolios of harmonised data sets and targeted data products when they share a common language and no longer have to wait on support from IT as a result.

Business-changing decisions can be made in seconds, minutes, or hours rather than days, weeks, or months when the right data can be accessed by the right people at the right times.

With governance to maintain trust, technology to enable action, and faculty to turn raw data into useful insights, the productisation and democratisation of data will allow more businesses to become digital natives and galvanise inclusive, sustainable progress.





It's a new dawn, it's a new day,
it's a new set of customer expectations
in almost every industry in the world.

People are more digital, diverse
and demanding than ever before,
so organisations of all shapes and
sizes need to be more agile to meet
them at their various points of need.
At enterprise-level in particular, this
kind of agility might have seemed like
a pipedream for many – but then came
the MACH* architecture revolution.

*Microservices-based, API-first,
Cloud-native, Headless

A coming of age

Before the pandemic, a few early adopters were reaping the benefits of the MACH approach and reaching more customers with the right content on the right channels at the right times.

In 2021, everyone can see that this dynamism for the dynamic is now a precondition for survival, and the MACH ecosystem has stepped up to the task. Its maturity primes it not only for post-pandemic recuperation but also for future-focused innovation at pace.

By 2025, 80% of interactions between suppliers and buyers in B2B sales will occur in digital channels.

Gartner Future of Sales 2025

It's not a magic elixir, though.

Organisational pain-points like skillsets, security, resilience, and recruitment must be nursed if legacy systems and processes are to become nothing more than nostalgia.

The good news is that we can now stop telling people that microservices-based, API-first, cloud-native Software as a Service (SaaS) and headless solutions are the way forward because we can show them just how achievable, adaptable, and enterprise ready they are for 21st-century businesses.

Modular modernity and the demand for more

One of the main challenges holding brands back from MACH was not simply a fear of the unknown but a fear of the cost of the unknown. The familiarity of legacy tech provided comfort blankets to pull over the eyes of those suffering from technical debt – until the pandemic burnt giant holes in them.

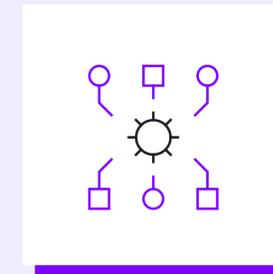
Now, many more businesses can see the benefits of optimising digital experiences for the benefit of their customers. Thanks to headless technology, for instance, continual iteration is possible on a modular level, so development and delivery comes down to making things better instead of making things again.

System reboot: Consulting the MACH book

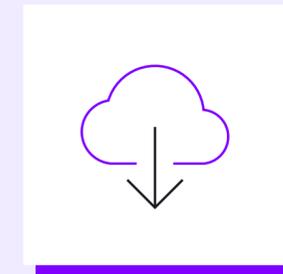
Those who have replaced old tech with new MACH solutions can discover economic benefits in terms of total cost of ownership (TCO) because of their sheer flexibility.

SaaS providers, for instance, offer integrations that can be achieved in a few clicks, so large-scale, lift-and-shift replatforming jobs are becoming distant memories.

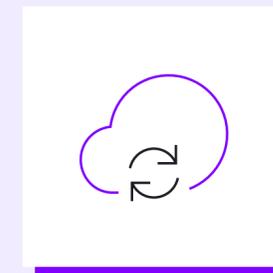
Key traits of MACH technology



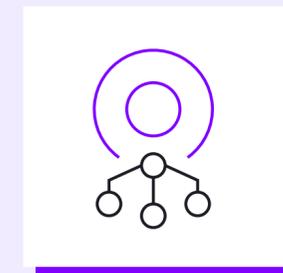
Microservices



API first



Cloud Native



Headless

Multi-cloud solutions supply the kind of resilience enterprises need to cope with outages, so multiple providers are sharing the responsibility of protecting trust in business-critical applications and lessening reliance on debilitating on-premise solutions.

In addition, using cloud-native technology ensures that only the necessary computer resources are used. Instead of overprovisioning an entire virtual machine, system designers have the flexibility to choose the cloud functions, database technologies, and SaaS-driven APIs to meet their needs, with flexible time-based cost models that scale with the growth of their solution.

The MACH approach packs ethical wins, too, insofar as the digital divide and the Purple Pound are concerned. Headless technology is delivering the kind of agility businesses need to adapt to legislative requirements in new markets and accessibility requirements in new and underrepresented audiences.

74% of respondents agreed that 'It's important to me and people in my household that websites and apps be accessible for people with different needs.'

Kin + Carta Consumer Research 2021

This is all possible because of leading headless technology providers such as Contentful and commercetools, which take an API-first approach to content management. Such is our faith in the headless approach that [Kin + Carta worked with the Co-op and Contentful](#) to deliver an experience that resulted in a 300 percent increase in dwell time and a 40 percent decrease in bounce rate.

[We also worked with the UK's fastest-growing startup, Cazoo](#), to build an end-to-end platform with all the benefits of cloud-native architectures and MACH solutions such as commercetools. The complex and emotional nature of buying

£10,000+ cars and not £20 toasters in this manner meant that designing with trust to create confidence was crucial.

// We live in exciting times for online experiences, and 2020 has shown us the need for a new playbook – platforms that can allow businesses to build compelling and differentiated experiences. This requires flexibility, the scope to experiment at low cost, and technology that converts ideas into market-facing content within hours rather than weeks.

[Kevin Zellmer, VP of Partnerships at Contentful](#)

Combining the availability of data and programmability of structured content has allowed Nike¹⁰ and IKEA¹¹ to create



category-leading, story-forming customer experiences, too. Even fast-moving consumer goods (FMCG) businesses are getting involved.

One of Kin + Carta's clients – a global leader in the industry – chose a headless approach for the efficiencies in time and cost it could bring to its corporate platform network and 48 local network sites.

Quicker time to market can save costs, simpler user journeys can boost accessibility, and better testing and pivoting can open doors to services and technologies that would otherwise be out of reach.

It's the kind of transformation that breeds differentiation because of the collaboration it facilitates within teams. This comes with its own unique challenges, of course, but, in the wake of the pandemic, the potential rewards for overcoming them are simply too great to ignore.

 The MACH approach's flexibility means freedom, not frustration, so marketers can focus on creating valuable and engaging experiences.

Fix up, look sharp

The ability to easily distribute content to multiple channels at speed sounds like a daunting task to undertake. Indeed, it was for years, but 2020's seismic shifts in culture and behaviour forced unprepared businesses to find their footing again in unfamiliar landscapes.

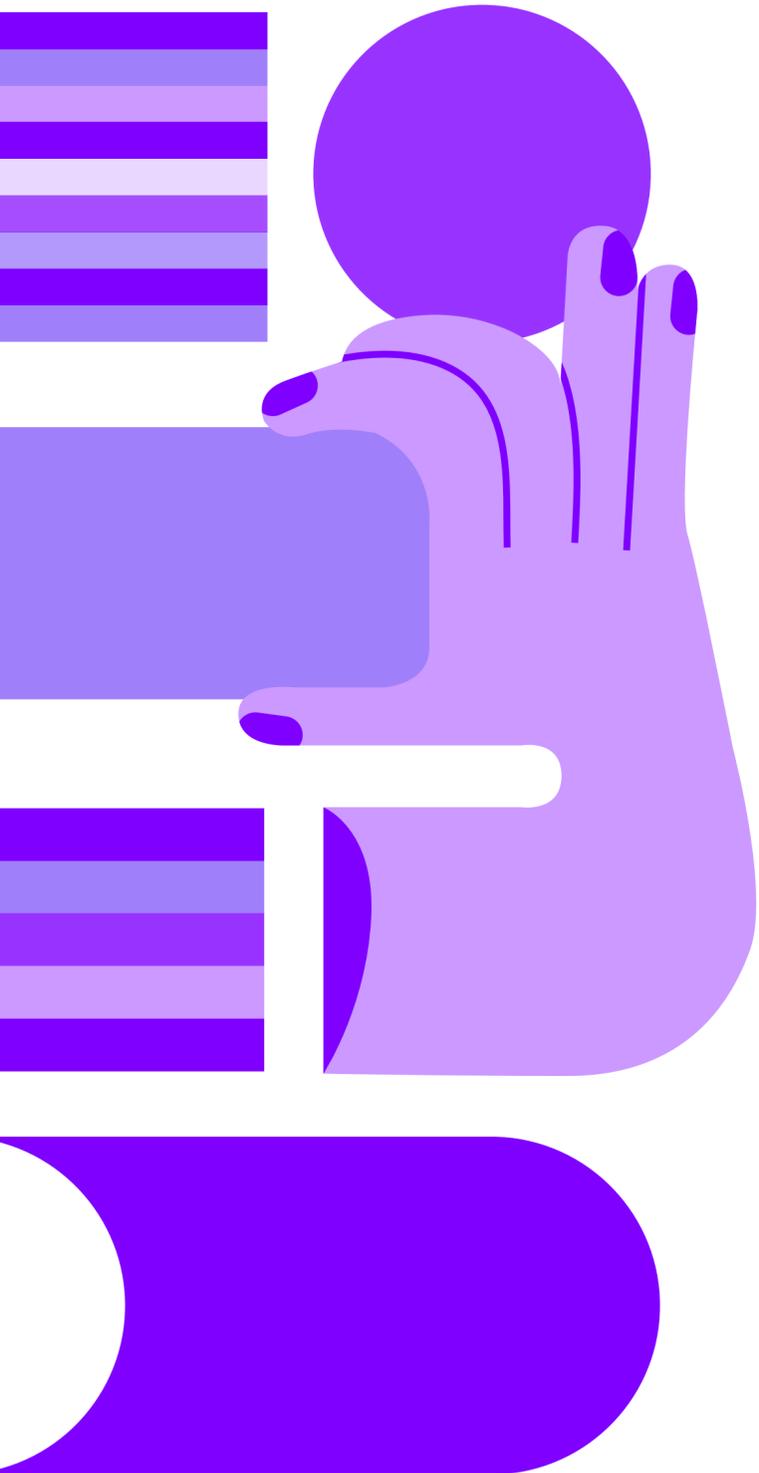
75% of respondents in our consumer research agreed that 'an old-fashioned or out-of-date app, store or website reflects poorly on a brand.'

Kin + Carta Consumer Research 2021

There is no denying that many needed the change, but they also needed the teams and trust to absorb it, which manifested a two-fold challenge in training existing staff and hiring prospective talent.

Legacy-focused staff might lack the SaaS experience to see the light and be inherently reluctant to relinquish control of their data. Moreover, technical talent is tough to find: notions of rocks and hard places spring to mind.

There is, however, a way out and the sooner those moves are made, the sooner businesses can gain from ever-changing customer needs.



The MACH approach's flexibility means freedom, not frustration, so marketers can focus on creating valuable and engaging experiences.

When the weight of legacy suites is lifted and the liberty of global collaboration becomes reality, businesses can engage not only more international talent but also a more intentional client in face-to-face, screen-to-screen, person-to-person interactions.

MACH to the future

Clearly, old technologies no longer support new markets, so businesses that were previously hesitant will now become impelled to make a change.

In our recent survey, 70 percent of consumer respondents said that they have abandoned an online purchase because the website or app was complicated, slow, or unfamiliar.

A modern, MACH-based architecture can help overcome this challenge and allow organisations to harness the cloud-native technologies developed by commercetools, Google, Microsoft, and Amazon to deal with the highest traffic estates online.

Those that have made prudent tactical adjustments will start to embrace cloud modernisation and realise the potential of agile ways of working.

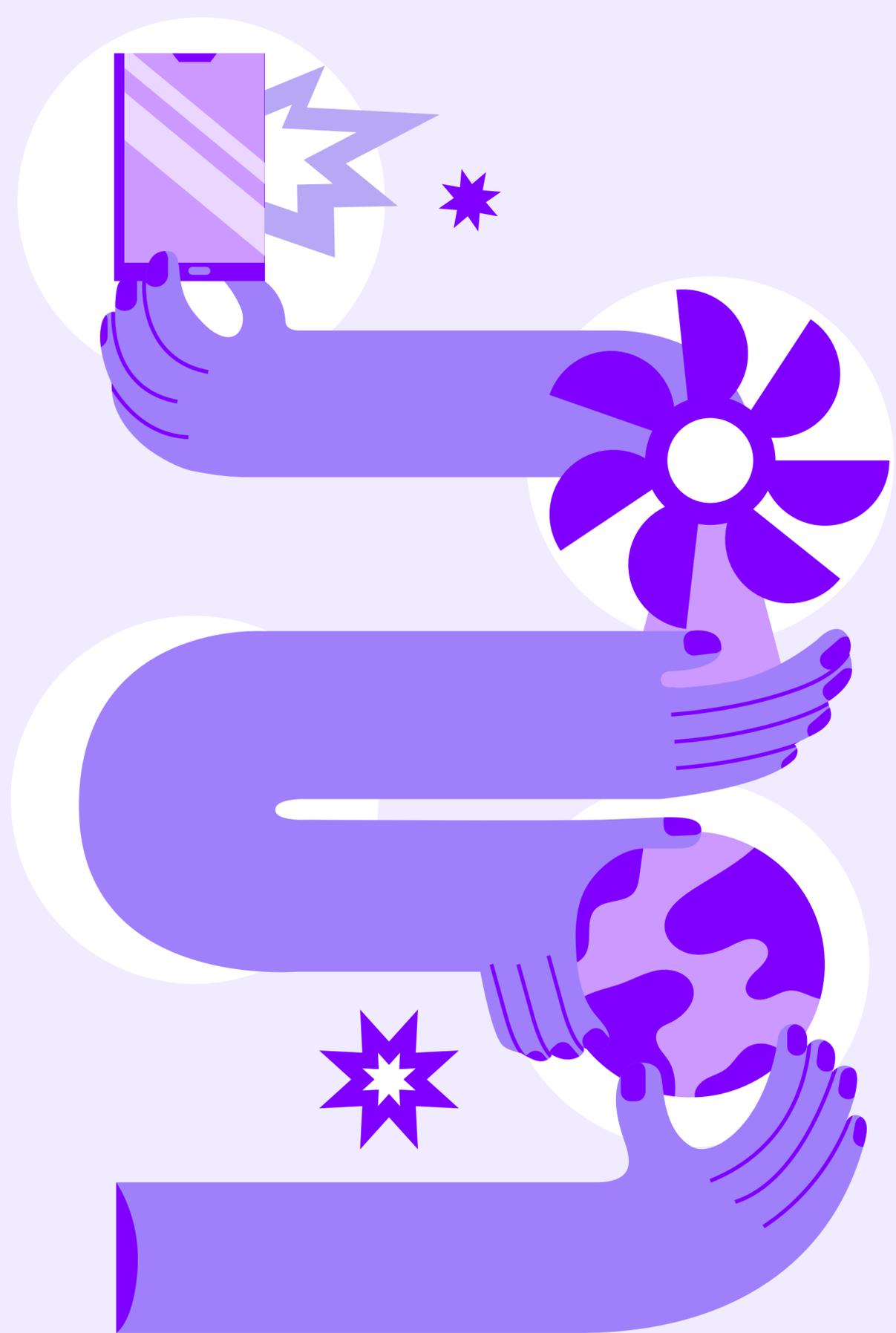
Customers will enjoy richer and more rewarding relationships with brands, while employees will be able to pivot at a moment's notice because they'll have tighter control of their stack.

Ultimately, businesses will grow much more comfortable with the fact that they don't need fixed platforms, off-the-shelf products, and five-year plans.

Rather, they need nimble ways to meet the needs of markets that can shapeshift from one day to the next.



Sustainability and the digital do-gooders



If we are meeting the needs of the present without compromising the ability of future generations to meet their own needs, we can all be part of a brighter and better (digital) ecosystem.

This is only true, however, if we choose the right partners and walk the right paths with them – arm in arm, shoulder to shoulder, carbon footprint by carbon footprint.

Indeed, choosing the wrong partners and the wrong paths for any kind of digital transformation can be more damaging than simply standing still.

The North Star of responsibility

Businesses across verticals had their sustainability credentials put to the test by the coronavirus crisis. The ability to cope with compound shocks to operations, behaviours, and work-life balances was inextricably linked to pre-pandemic decision-making.

Often, those who led with sustainability and digital enablement came out on top. In other words, they proactively chose their partners and paths because they understood the impact of their business on everything and everyone around them.

It's this holistic approach to (digital) sustainability – one that considers every consequence of every action on people, planet, and profit – that can help today's leaders build better businesses for tomorrow. There is, of course, a market for doing well by doing good¹², and its ear is firmly pressed to the ground beneath our feet.

O sustainability, where art thou?

The problem with buzzwords is that their widespread repetition makes them all too tempting to ignore. However, the problem with ignoring sustainability is that the consequences become more difficult to ignore with every passing day.

That's why the businesses that want to do more to protect themselves and those they serve are taking a more sustainable approach to digital transformation.

Ethical directives are newly bolstered by commercial incentives for leaders to make better decisions, from reducing their carbon footprints to bridging the digital divide by making their products and services more accessible.

The ethical odyssey

We live in a world in which a new doctrine of Corporate Digital Responsibility¹³ has the potential to change the way we do business for the better. The people demand it for the sake of equality and quality of life.

81% of people agree that 'Brands and businesses have a responsibility to do good in the world – not just to maximise their profits.'

Kin + Carta Consumer Research 2021

How seriously brands take that responsibility is transforming their relationships with people and, as a result, altering their impact on an ever-changing world.

It might be obvious enough for a business to allow remote working to reduce emissions, for instance, but what if another facet of its digital transformation strategy excludes people with impairments because 'going digital' inadvertently pushed its products out of reach?

The truth is that it wouldn't be taking full responsibility for sustainability. That digital divide, in fact, is shutting out billions of potential consumers around the world, which is, in many cases, seriously damaging brand reputation for those that aren't holding themselves accountable for doing good with inclusionary, digital-first thinking.

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74% of people agreed that 'It's important to me and people in my household that websites and apps be accessible for people with different needs.'

Kin + Carta Consumer Research 2021

The reputational impact will be generational, too, if businesses don't keep up with today's digital natives who are growing up in a much more ethically awake world. Of course, this applies as much to tomorrow's consumers as it does to tomorrow's job applicants.

As more physical experiences become digital and vice versa, people are becoming more intentional about their behaviours and decisions at home and at work. This means that businesses must become more intentional about their products, services, and workplaces to ensure they are as aligned as possible.

What are they offering? How and why does it exist? Who will it affect at any given point of its journey? Who does it leave behind?

This ethical shift in mindset shows that it's not simply about modernising for modernity's sake; it's about evolving for posterity's sake.

The commercial reality

The desire to be more B Corp is driven not only by a changing customer base, workforce and climate but also by a growing understanding of the impact of funding and environmental, social, and governance (ESG) investment opportunities¹⁴.

The conversation and its many benefits existed before the pandemic, of course, but it has now given the global conscience a new direction and a fresh focus on the future.

Multinationals like Visa¹⁵ and Mastercard¹⁶ have pledged hundreds of millions of dollars to support small businesses in coping with the crisis, while millennial investors are predicted to contribute to the 'biggest-ever generational transfer of wealth' to the tune of \$30 trillion (£21.2 trillion) in the coming years. A change that Nigel Green, founder and CEO of deVere Group, says has been accelerated by COVID-19¹⁷.

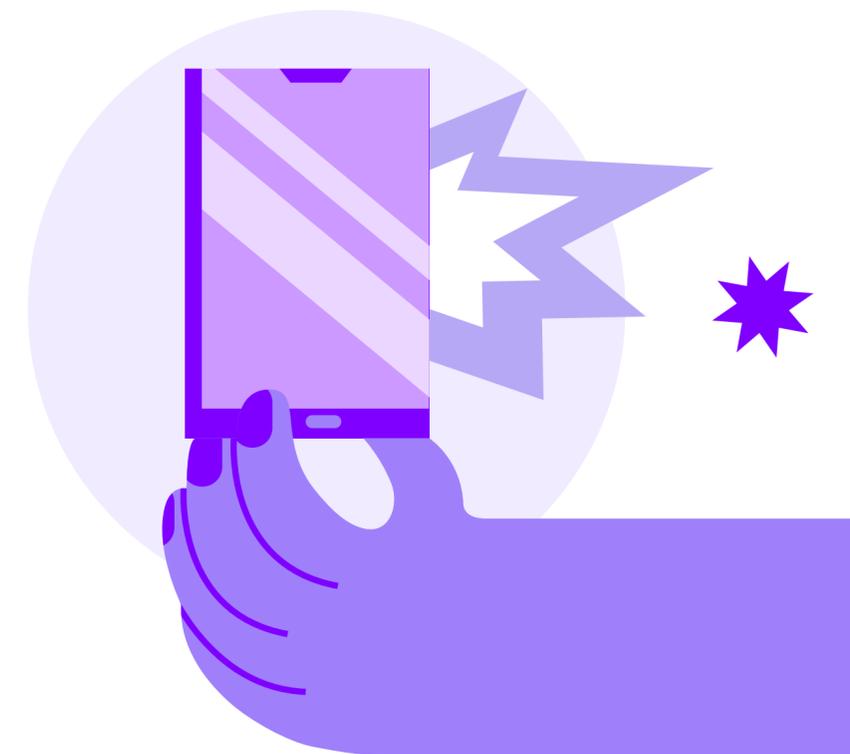
Organisations large and small want to move from happy accidents of sustainability to active investments in responsibility in light of the pandemic.

If that means going green, the scientific studies and commercial warning signs¹⁸ are there to help businesses choose the right digital strategies for good and not just for now.

If that means going Purple, the global spending powers of people with disabilities are enough to help some

businesses grow their customer bases by up to 20 percent and, crucially, be more ethical in the process.

If that means staying out of the red, the onus must be on leaders to hold themselves accountable for every decision they make, whether it has a direct or indirect impact on their people, their planet, or their profit.



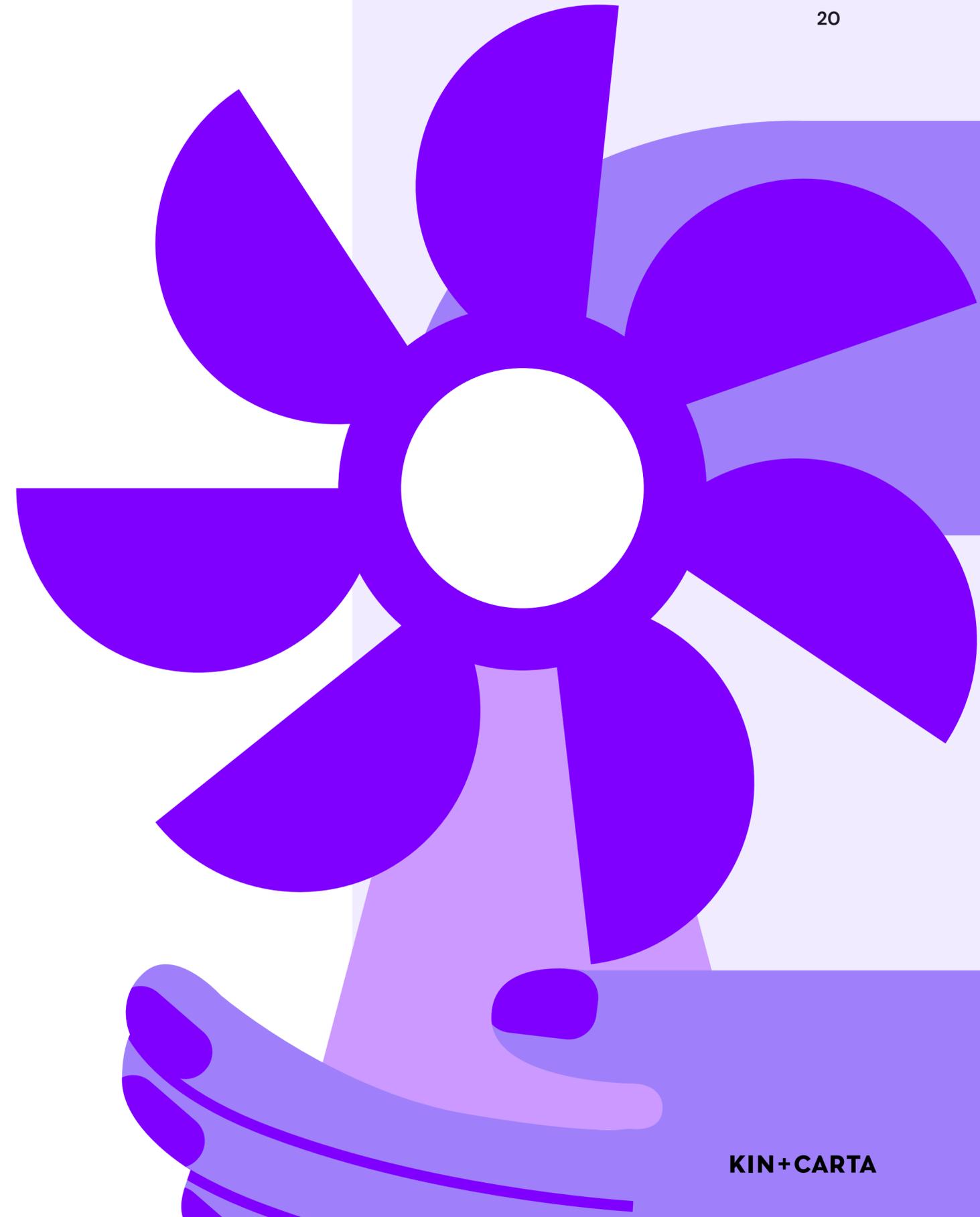
Follow the sustainable leader

The business landscape of the future will be filled with the business leaders who decide to act in the present. There will be no other path to a fruitful future. There will be no teleportation to the proverbial promised land.

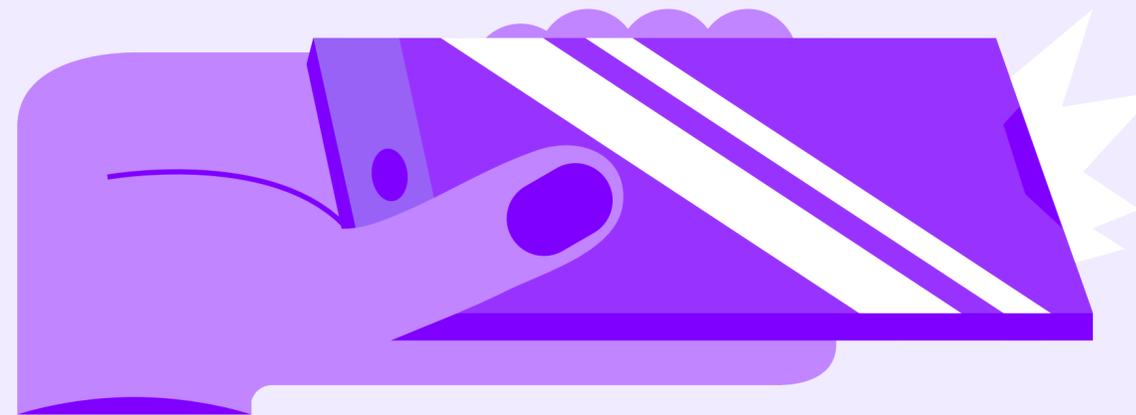
There will be – indeed, there is – a physical, digital, ethical, commercial, and sustainable journey that all businesses must take together, and the directions for it already exist¹⁹.

Leaders who take responsibility for the footprints they leave behind – who embed sustainability in everything they do – will weather storms and may have to reroute from time to time, but they will almost certainly make better friends²⁰ and more money along the way²¹.

Are you ready to take responsibility?



The contactless economy: Mind the gap



The whole world has quite literally taken one step back to take two steps forward.

Whether we must click and collect or quickly disinfect anything and everything around us, contactless experiences have become commonplace, and they are here to stay.

Come closer (but not too close)

Businesses must now adopt a people-first approach to profitability, so they have a renewed and sharpened focus on data, technology, infrastructure and customer experience (CX) in a world of change that they thought they had 10 years to adapt to, rather than one.

Leaders must understand and confront a cacophony of challenges and opportunities if they are to deliver the contactless experiences that the economy now depends upon and which the people now demand.

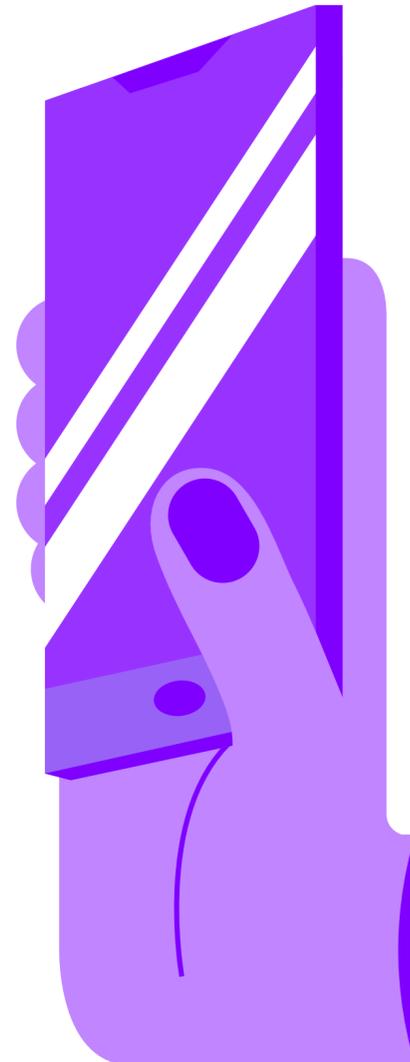
The question is, then, how do we make sense of that? How can we create experiences that people will actually use, and what is the cost of getting it wrong?

All for one and one for all

Contactless solutions are nothing new – think key fobs and transit cards created for speed and convenience – but the safety imperative of the pandemic means that businesses now require a more thoughtful orchestration of their customer touchpoints.

It's for that reason that the likes of contactless delivery, scan-and-go commerce, and ID authentication technology, amongst others, have been fast-tracked into society.

On the one hand, the digital leaders embracing the universal need for safety are not only gaining ground, but they are cutting costs with better customer experiences, slicker supply chains, and smarter manufacturing processes. The world's digital laggards, on the other hand, are scrambling to keep up.



Close encounters of the convenient kind

The best thing about the added convenience that comes with a contactless society is that it can be valuable for everybody. Let's consider this from the brick-and-mortar perspective.

Consumers benefit from not having to wait in line for anything from financial advice to fast food. They can use voice assistants and chatbots to sort their finances from a futon while they order a Whopper from Google Maps to their doorstep²².

Employees benefit from not having to meet so many customers face to face²³ or repeat themselves over the phone²⁴. Thanks to the acceleration and automation of certain processes, they can be more productive in repurposed and more rewarding roles that take their safety and wellbeing into account.

Businesses benefit from not having to contend with lengthy lines that ultimately limit the number of transactions that can be completed in any given day. They can use the likes of Tilitier's 'plug-and-play' cashierless tech²⁵ to automatically identify products via artificial intelligence (AI) and, thus, reduce the need for physical staff, barcodes, and extra packaging and increase the ease and speed of sales.

Recognising the need for convenient solutions that reshape physical and digital experiences is only part of the puzzle, though; the real challenge is in understanding how to action them in a way that enhances human connections. Even the best intentions of CX can come undone if operational and even emotional complexities aren't considered.

Before convenient contactless tech is installed, store planners need to ask how they will slip seamlessly into the in-store experience. Will some customers feel

// The prospect of a cashless society is one example of a shift that's forcing businesses into this mindset as they come to terms with a contactless economy.

alienated because they aren't digitally astute enough? Are staff trained to field questions from customers who don't know what to do?

Before agile cloud and machine learning technologies are adopted, employee experience (EX) and CX managers need to understand how they will affect the productivity of a distributed workforce or the proclivity of a customer base to engage with a chatbot that asks for personal information.

Such solutions can provide stability in some areas, but they might cause shockwaves in others if they are not applied with a full view of the landscape in question.

The prospect of a cashless society is one example of a shift that's forcing businesses into this mindset as they come to terms with a contactless economy.

Some of the world's most fervent consumers might have been reticent about it as recently as 2019²⁶, but Mastercard still reported in May 2020 that 78 percent of all its transactions in Europe were contactless²⁷. Alipay and WeChat Pay are growing increasingly popular for contactless payments in China, while data from Juniper Research suggests that 53 percent of global point-of-sale transactions will be contactless within five years²⁸.

75% of people agreed that they '... used contactless payment more often in the last 12 months than in previous years,' and '...used less cash in 2020 than in previous years.'

Kin + Carta Consumer Research 2021

Despite all of that, we can't shy away from the fact that, regardless of whether people carry cash or not, the fear of coronavirus transmission has drastically affected global transactions²⁹. When we consider that the eCommerce share of global retail sales is expected to rise from 14.1% in 2019 to 22% in 2023³⁰, businesses are left with an existential quandary to solve: how do they digitally onboard everyone to make sure no-one gets left behind?



We come in peace

People can feel the friction of change for a variety of reasons. They might like the way things were, they might not get the way things are, and they might struggle to see the way things will be.

With that in mind, it's of paramount importance that businesses take inclusivity and sustainability seriously when it comes to becoming part of a safe, contactless economy. If they don't make consumers or employees feel like they're a part of their vision and purpose, then they might not be a part of the contactless economy at all.

The urgency of inclusion is evident in the digital divide that has widened because of the pandemic. Some older people don't get on well with smartphones, for instance, and some poorer people can't afford them to begin with, so the prospect of 'automated this' and 'contactless that' fills them with dread when they already feel out of touch.

The opportunity of inclusion, however, is evident in technologies like Internet of Things (IoT) devices and voice biometrics.

In 2018, Kohler³¹ introduced voice-controlled fixtures for bathrooms and kitchens that create more accessible and hygienic environments for everybody. In 2020, Phonexia³² made speaker identification for contact centre agents possible with only three seconds of net speech, benefiting those who would prefer to speak on the phone than struggle with an app.

The role of contactless technology is not to displace people of different socioeconomic status. It is to help us all stay connected in a safe and sustainable way, so business leaders must start by pinpointing the precise (non)touchpoints at which it can be most effective.

Customers, employees, and businesses alike can enjoy the mutual benefits of a contactless, tech-centric economy because it has the potential to meet everyone's needs.

AI product recognition can reduce the need for plastic packaging to protect the planet. Encrypted payment technology can enhance the security of transactions to protect the people. Motion sensors and cameras can improve stock management in stores and warehouses to protect the profit of businesses that want to be more responsible.

We can even get back to enjoying live performances again in a contactless 'gig' economy, thanks to initiatives like Busk in London³³, through which iZettle, a PayPal-owned Swedish fintech, provides buskers with card readers so passers-by can tap to tip³⁴.

Is that an encore we hear?



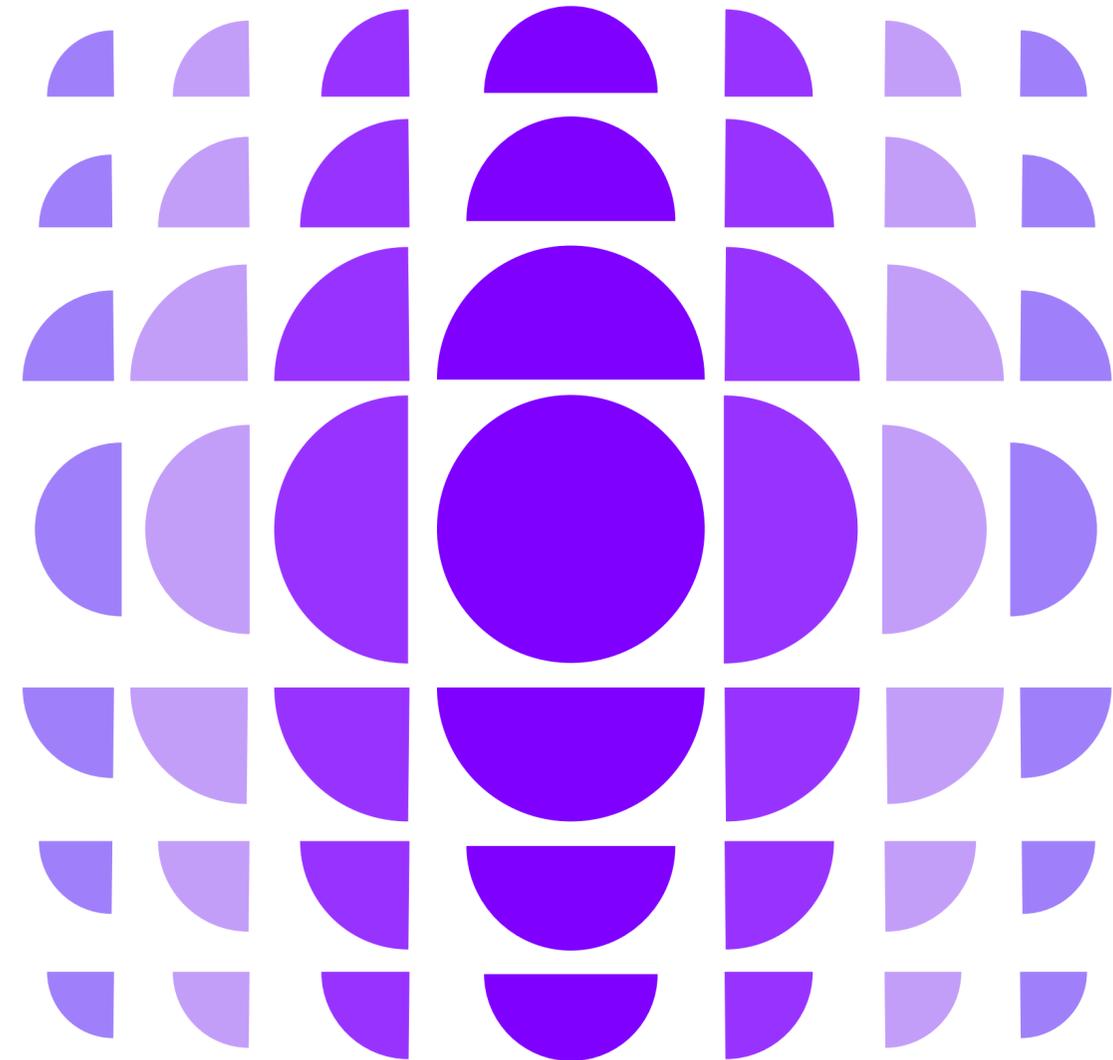
Let's keep in touch

If anything good has come out of the pandemic, it's that the protection of our physical and mental health is much more deeply ingrained in the global conscience than it was before.

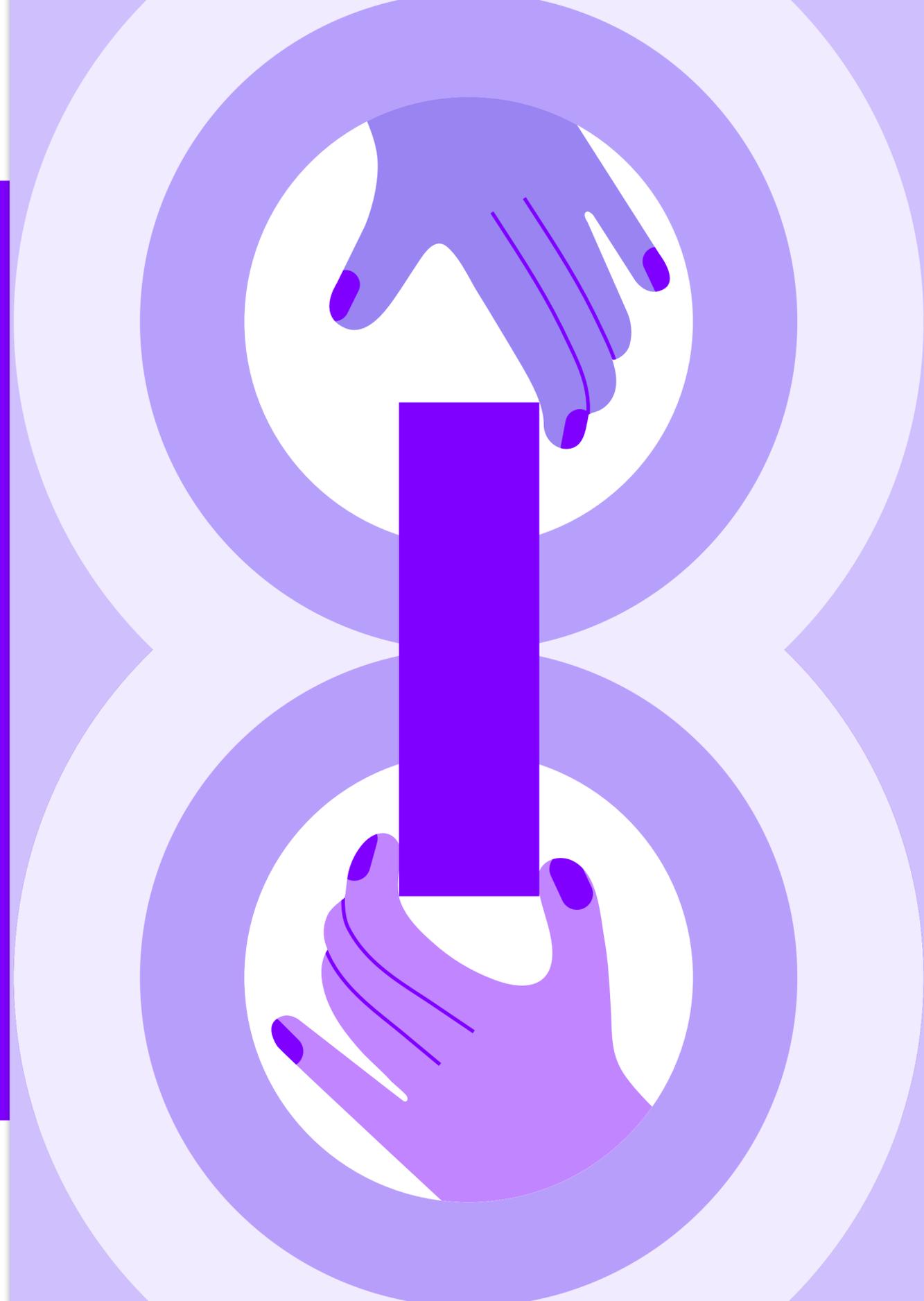
This will be the beacon of hope for the contactless economy as we set about designing better experiences and building better societies for everyone, from those who are used to digital to those who are new to it. It will be especially pertinent to stay connected when social distancing is required.

Clean and COVID-free stores and supply chains will be just as vital for shopkeepers and warehouse workers as hassle and contact-free collections will be for customers and delivery drivers.

Businesses that can develop the digital maturity that is required to make the world a safer place will ultimately reap the rewards that an efficient, inclusive, and sustainable digital approach can offer. Are you ready for contactless everything?



**The great
inclusion:
Bridging the
digital divide**



Five people have the same destination, but only four can access the directions. One gets lost.

Now, multiply that by a billion and you get an idea of how many disabled people felt further away than ever after the whole world went digital in 2020. Multiply that further still and you start to account for the billions of socially excluded people, too.

When exclusion points in eCommerce get overlooked, underrepresented people can't shop online.

When skills gaps in digital get ignored, underrepresented people can't work online.

When digital poverty gets disregarded, underrepresented people can't even afford to get online in the first place. The digital divide is costing businesses dearly – literally billions³⁵ and billions³⁶ in commercial terms but irreversibly in reputational terms – so it's time for ethics to prevail as we usher in the great inclusion.

To be (inclusive) or not to be (inclusive)

This is, of course, as much a commercial and legal question as it is a moral one for a variety of reasons, especially as we 'build back better' after the pandemic. It's our shared obligation to embrace inclusivity to build digital estates that appeal to everyone and not merely (and often inadvertently) a privileged few.

53% of people make purchasing decisions based on how diverse and inclusive they know a business to be.

Kin + Carta Consumer Research 2021

Who's in?



In October 2019, Gartner identified Inclusive Design as one of its Top Digital Experience Trends for 2020³⁷, and many businesses, such as Procter & Gamble and Unilever, were already blazing trails as far as Diversity and Inclusion were concerned.

The subsequent pandemic accelerated demand for online access to products and services for shop-from-home customers and productivity tools for work-from-home employees, which, in turn, accelerated the need for the wider business world to shift itself into gear.

Businesses could no longer afford to treat

inclusion as a box-ticking, virtue-signalling exercise. Progress became a prerequisite for profit, and everyone was watching. In this age of activism, movements like Black Lives Matter, #MeToo, ExcludedUK, and Diversity and Inclusion (D&I) have collectively bumped equality up on the global agenda, which has led millions of people to reassess how and why they engage with businesses.

This means it is no longer about what businesses say; it's what they *do* that counts (as ESG investors will testify).

Bridging the digital divide

To proactively affect the inclusive nature and culture of a business, this strategy for progress must acknowledge, understand, and address two concerns: cost and access.

Cost concerns the affordability of the technology and the connections that open digital doors to bigger, better, cheaper things.

For instance, the UK's Office of National Statistics (ONS)³⁸ stated that, in early 2020, 96 percent of households had access to the internet, but the nature and quality of that 'access' was undefined.

The UK's government subsequently allocated £84 million to providing devices for children without suitable remote learning access during the pandemic, which raises questions about equality and access in relation to such a statistic. Was the equal access already there or not?

Poverty is a barrier to internet access, and this digital divide is widened because online-only businesses can offer cheaper prices with little or no overhead. In fact, online shopping was found to be 13 percent cheaper on average than in-store shopping, so some people *spend more* simply because they can't afford the technology to *spend less*.

Access concerns the ability or capacity to engage with products and services online. Millions of people are excluded from CX or EX because either they lack the skills or knowledge to access them or the experiences are not Designed with Empathy (DwE) to allow them to do so.

Staggeringly, 98.1 percent of the one million homepages analysed in WebAIM's 2020 report³⁹ contravened the Web Content Accessibility Guidelines (WCAG) 2.1, which means that those who can access the internet are presented with immediate exclusion points.



If customers reach points of exclusion and can no longer shop, revenue is lost. If employees can't access the right tools to work remotely, productivity is lost.

Adults with a disability are less likely to have recently used the internet (78%) than adults without a disability (95%).

– ONS, May 2019⁴⁰

These difficulties indicate not only an ethical shortfall but a financial one as well (the UK has \$352.2 billion USD in spending power, and the US has \$490 billion USD in disposable income). If customers reach points of exclusion and can no longer shop, revenue is lost. If employees can't access the right tools to work remotely, productivity is lost.

Businesses that don't consider designing with empathy from the beginning – that is to say, businesses that don't remove bias before building – will struggle to attract and keep customers and employees in the years to come.

The good, the bad and the exclusionary

Both Procter & Gamble and Unilever have recently set the precedents for progress in inclusive design. The latter's CEO, Alan Jope, has been vocal about its D&I strategy for 'attracting and retaining the very best talent,'⁴¹ while the former, whose workforce comprises over 140 nationalities⁴², has re-evaluated everything from product design to advertising to support blind and deaf people.

Not everyone is getting it right, however. Amazon's AI-driven recruitment tool⁴³ was doomed⁴⁴ after it was trained to vet applicants based on a 10-year database of previous job applications. Because most were from men, the tool favoured male applicants.

It goes to show that data sets will always be biased because they are built by humans, but, naturally, more diverse teams will build more diverse data sets, so it pays to plan.

Reactive readjustments, on the one hand, can be expensive and reputationally damaging, to say the least; proactive planning, on the other hand, can save time, money, and, indeed, face in the long run.

A change is gonna come

The Purple Pound presented a huge opportunity for business growth via better D&I before the likes of the pandemic and Brexit hit, but its potential is unequivocal now.

75% of disabled people and their families have refused to give their custom to UK businesses after they provided poor accessibility or customer service.

[WeArePurple.org.uk](https://www.wearepurple.org.uk)

In the short-term, refocusing on 'the missing 20 percent' who were previously neglected will be crucial to recovering revenue in a dramatically reshaped market. In the long term, contactless user interfaces (UIs) will be critical

for companies concerned with safely implementing inclusive design for all.

What's more, ageing populations with more access to technology suggest a growing number of prospective customers and employees, so the digital divide could become much wider if businesses don't act now.

Governmental focus on D&I is also sharpening around the world with the WCAG2.1 criteria becoming law in the UK, the USA, and Canada and with WCAG2.2 landing in summer 2021, so exclusionary choices could have (and have had) greater legal consequences.

Are you designing with empathy?

The key to inclusion is to embed this thinking into the way your business operates at every level.

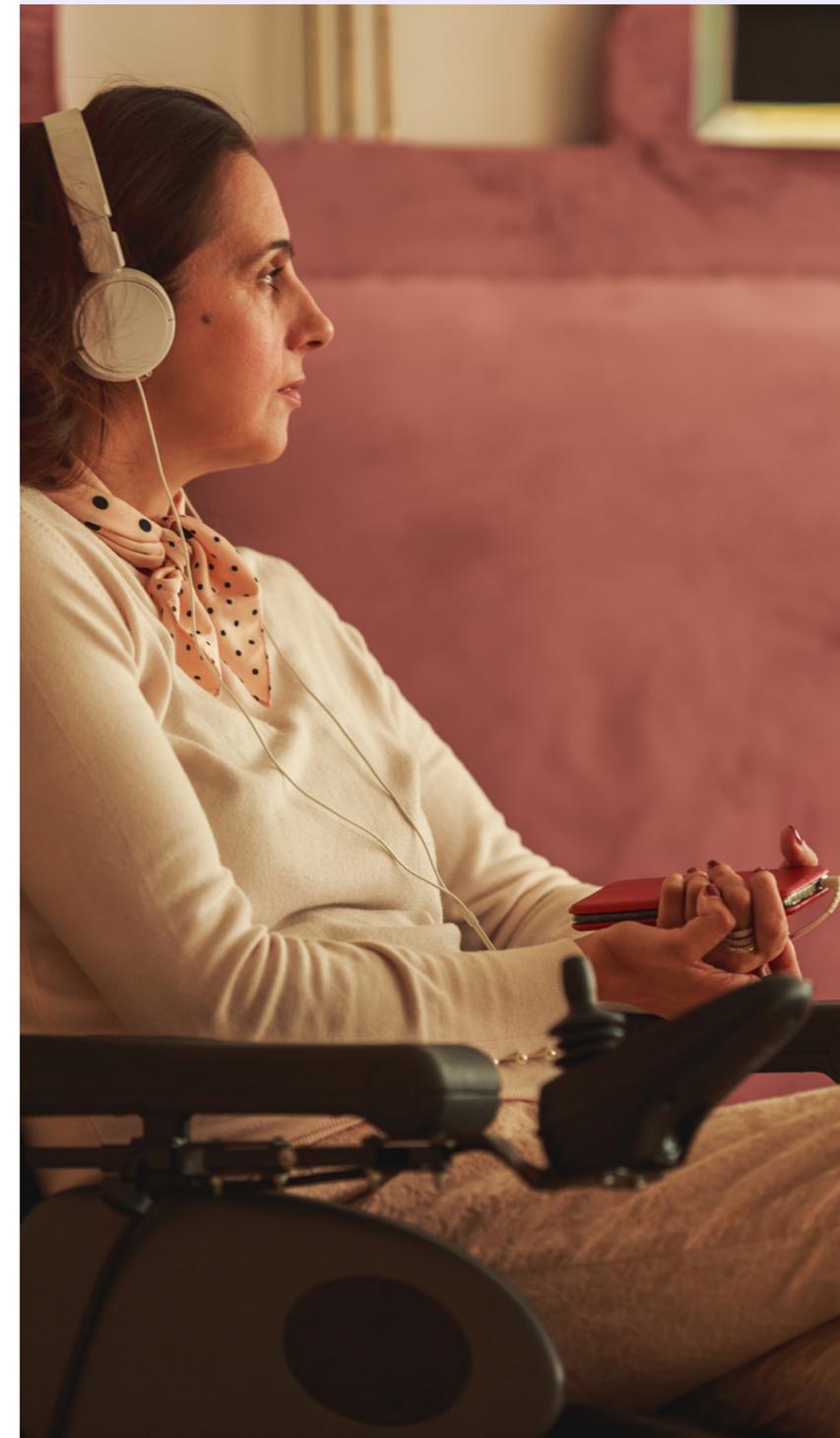
Are your product designers considering how a blind customer will distinguish between different drinks in identical bottles?

Are your web designers considering how dyslexic people will engage with your content?

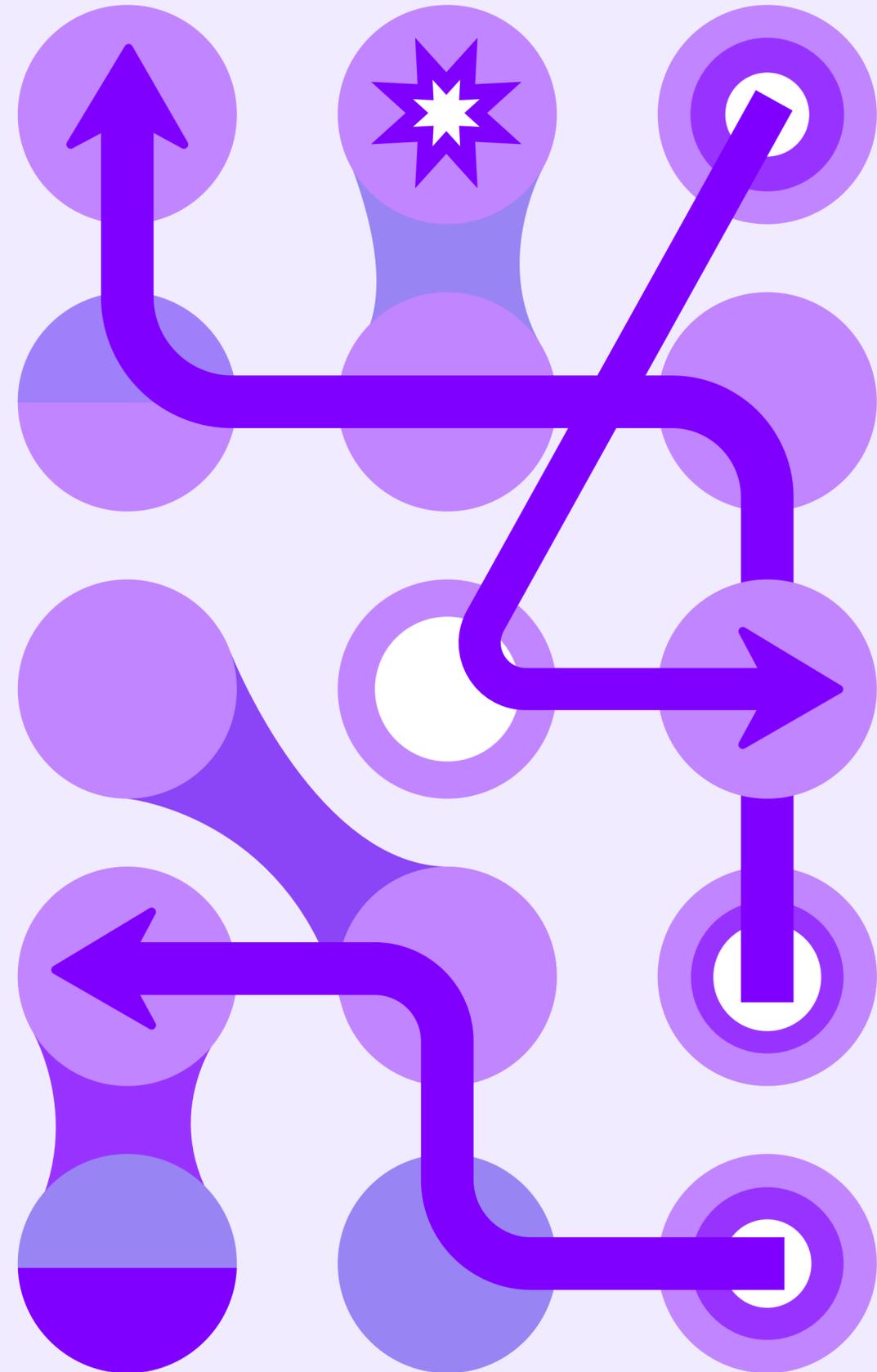
Are your marketers considering how underrepresented minorities will feel about your communications?

Are you considering those who are stifled by digital poverty?

Good design is compassionate design that avoids tokenism and stereotypes and instead intentionally includes everyone. It's time to be the change or react to it later.



**Turn and face
the change:
The agile
evolution**



When the biggest shopping event of the year for the biggest online retailer in the world gets postponed because of supply chain shortages and delivery delays, you know there's a seismic shift afoot.

Amazon's Prime Day was moved from July to October last year after record Q2 sales rocked its logistics⁴⁵. It bought the company time to contend with the unprecedented demand caused by the pandemic while forcing many other retailers to recalibrate their campaigns around the holiday season, Black Friday, and Cyber Monday.

Not even Jeff Bezos and the Amazonians were built to withstand such a force of nature, but withstand it they did, in a robust display of agility, from warehouse prioritisation to workforce optimisation.

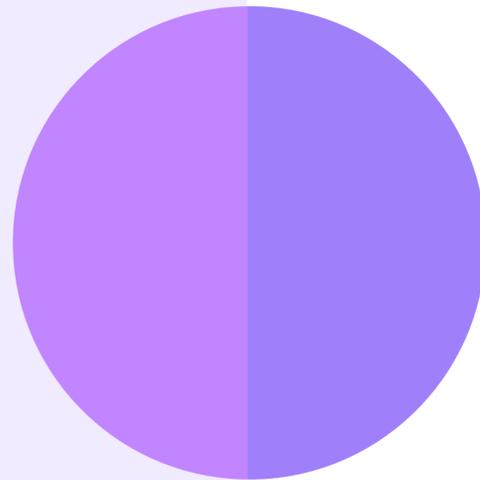
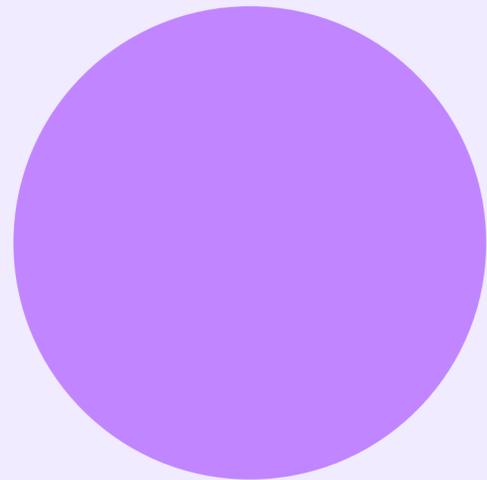
The company reported \$125 billion+ in quarterly sales⁴⁶ for the first time and hired 425,000+ people in 10 months⁴⁷ to buck the trend of a crisis that shook so many businesses to the core.

The era of the agile

Entire business models collapsed under the stress, while others absorbed the shockwaves and harnessed their energy with nimble approaches to serving customers, sorting supply chains, and doing business on any channel, anytime, anywhere.

COVID-19 accelerated a true agile evolution where change is the only constant and the future-proofed promise for prosperity is made through flexibility and a full view of people, products, and processes.

The companies that can now find their feet will gain stability from agility in unpredictable landscapes. Those that can't might fall through the cracks for good.



Strong minds and (fr)agile hearts

Even with the best predictive analytics, no-one was prepared for the full extent of 2020's disruptions. Movement restrictions and trade wars challenged the expectation of easy cross-border shipments, while social distancing requirements urged hubs to revise staffing practices overnight.

Businesses of the agile variety, though, have been able to rethink and reshape the way they work, and reshoring and hyperlocal production are only the beginning.

Agility paves the way for better experiences for customers, better roles for employees, and, ultimately, better results for those who get it right.

The seismic business shift

There is no one-size-fits-all approach to implementing an agile business model, but there is one common thread: the openness and capacity to change.

The leaders who have shunned rigidity in favour of flexibility have set the precedents for post-pandemic business.

Take Pret a Manger, for instance. The UK-based sandwich shop chain relied heavily on footfall thanks to a high concentration of city-centre stores, but its operating model buckled at the knees when millions of workers started lunching from home.

COVID-19 took what was probably Pret's biggest strength and brutally exposed its operational constraints, which compelled its leaders to adopt a more holistic channel strategy⁴⁸.

Part of its response was to pivot to a subscription-based loyalty programme, YourPret Barista, to streamline in-store experiences for subscribers via in-app orders and QR codes. Perhaps its ultimate success will depend as much on reaching pre-pandemic traffic levels as it will on winning post-pandemic price wars, but, by 3pm on launch day, it had eclipsed the number of sign-ups it had expected that day five-and-a-half times over.⁴⁹

Pret also put its money where its customers' mouths were by opening a ghost kitchen in North London and hastily joining every major food delivery platform in the city. Supermarket shelves and Amazon listings were added to the mix, too, as the business strove to sate the changing habits of a nation.



// Recognising the need is one thing; delivering it seamlessly sans friction is another.

Meanwhile in the US, the concept of 'going ghost' continued to change fulfilment, too. Whole Foods opened permanent dark store facilities⁵⁰ from which employees pick products for quicker delivery so customers don't have to leave home, which is especially important when they can't.

From manufacturing to marketing and development to delivery, the impact of an agile business model is more cross-functional than it was before customer needs and employee expectations were rocked by the pandemic.

Now, internally agile businesses can be externally tactile brands to more people at more touchpoints.

Digital solutions can help banking customers move from in-branch to online⁵¹ or equip employees with AI assistance to better manage inventories and shipping processes.⁵²

Physical spaces can be repurposed as anything from in-store vertical farms⁵³ to logistical assets in localised storage lockers⁵⁴. Interestingly, Walmart is pioneering ways to further narrow the physical gaps between customers and products with InHome Delivery⁵⁵ and at-home smart boxes⁵⁶, moves that could redefine the concept of the 'convenience store' forever.

Proactive advancements like these have defined the agile evolution that was only hastened by the pandemic.

If flexibility was a foresight before 2020, it's now a guiding light for those who must be able to pivot at a moment's notice.

Pulp friction: This is a tasty merger

Recognising the need is one thing; delivering it seamlessly *sans* friction is another.

Manufacturing decisions must be shrewder, supply chains must be slicker, and recruitment choices must be wiser and wider in international scope if leaders are to lead.

In a kind of global hyperlocalisation, it is now more about bringing the business to the people than bringing people to the business.

72% of people agreed with the statement: 'I prefer to eat, socialise and shop local to where I live.'

Kin + Carta Consumer Research 2021

This means that the proverbially tight purse-strings of the supply chain are loosening and managers are increasingly likely to choose speed and resilience over cost efficiency⁵⁷ to meet people's demands.

It's a change that's manifested in the interdependent partnerships and multi-purpose spaces springing up globally.

Deliveroo, for instance, blazed the trail for on-demand groceries⁵⁷ by teaming up with 7-Eleven and Marks & Spencer to bring safety and convenience to Hong Kong shoppers.

Kroger piloted a partnership with Indianapolis-based startup, ClusterTruck, to run kitchens inside its stores and offer restaurant-grade food for pick-up or delivery⁵⁸. In an industry that's expected to be worth \$21.6 billion in 2022⁵⁹, this level of collaboration will be a critical aspect of post-pandemic recovery for many businesses. Even in manufacturing, the benefits of co-operation became clear in the early days of the crisis when carmakers like Ford, General Motors and Jaguar Land Rover struck deals with global healthcare partners, which meant repurposing their plants for mask and ventilator production at scale.

Such unlikely alliances are simultaneously optimising precious real estate and revolutionising the ways businesses streamline supply to meet demand together. It has blown the potential for more global partnerships and, indeed, better offshore talent acquisition wide open.

We know by now that the world can change overnight, so it has become a competitive advantage for businesses to have goods and talent distributed globally because it makes them internationally available at any given moment.

As both businesses and consumers, we are so *au fait* with on-demand now that we expect it to be at least an option for everything from electric razors to electric cars, so leaders can only make it work if they can make it seamless.

Into the agile: Pivot by pivot

If the vision is to become truly agile, the mission will be to iteratively evaluate the way business is done in a world that can and probably will change with little to no notice at all.

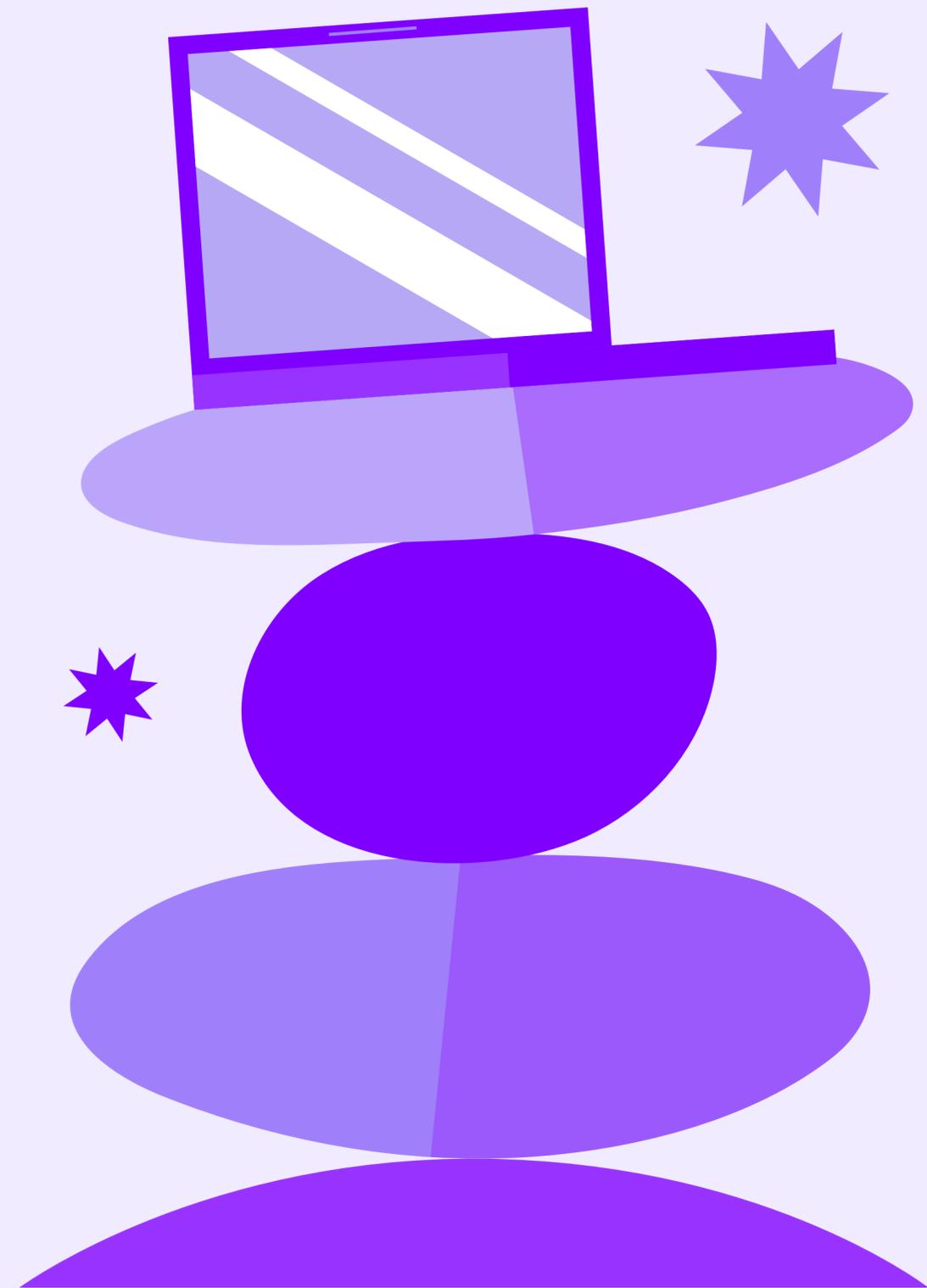
The leaders who expand their horizons into true agile business models driven by resilient stacks and flexible workforces will achieve their objectives more profitably and sustainably than ever. Those are the leaders who will strategically analyse sales funnels and tactically optimise operations not yearly or monthly, but weekly, because being set up to do so means being set up to do more before someone else gets there first.

Is there a partner who can help you deliver better food to more customers? Is there an automated process that can help reduce wasted time, money, and resources in your supply chain? Is there an existing process of your own that can help you pivot to service an emerging industry?

If we are collectively smarter about how, where, and why our business is done, we can be collectively sharper about our organisational responses to that universal constant: change.



**Just another
malleable Monday:
Investing in
tomorrow's
workplace**



We've been propelled into a world in which flexible, remote, and distributed collaboration technologies are necessities for many instead of nice-to-haves for a few.

Some businesses were prepared and some were caught off guard, but now everyone is faced with the same challenge of becoming digitally attached to physically detached workforces.

When 'normal' vanishes, leaders must leverage technology as a multiplier to craft company cultures that are as fulfilling for those on the inside as they are alluring to those on the outside.

You scratch my back...

This change makes the undercurrent of trust and understanding in the employee–employer relationship even more powerful and unpredictable than it was before the pandemic.

When four in five people in the US alone would quit their jobs to join a company that cares more about mental health and flexibility⁶⁰, it's evident that the onus is on employers to do more to deliver the kinds of symbiotic relationships that people truly seek.

It's not enough to say that mental health is 'a priority' now.

It's time to invest in the tech that fosters connections between colleagues as if they were still in the same workspace. It's time to show the kind of leadership that creates a sense of purpose and belonging among colleagues and redefines our relationships not only with work, but with each other.

Work to live, not live to work

We find ourselves in an opportune moment to ask fundamental questions about what home and work mean to us.

What do we ultimately want out of each experience? How do we find the sweet spot of enjoying both at the same time (especially when both happen under the same roof)? What will our work–life balances look like a decade from now?

The answers differ from industry to industry, but the commonalities of flexibility and personalisation are there for office, gig, and warehouse workers everywhere.

58% of people can't see the way they do their jobs going back to how they were before the pandemic.

Kin + Carta Consumer Research 2021

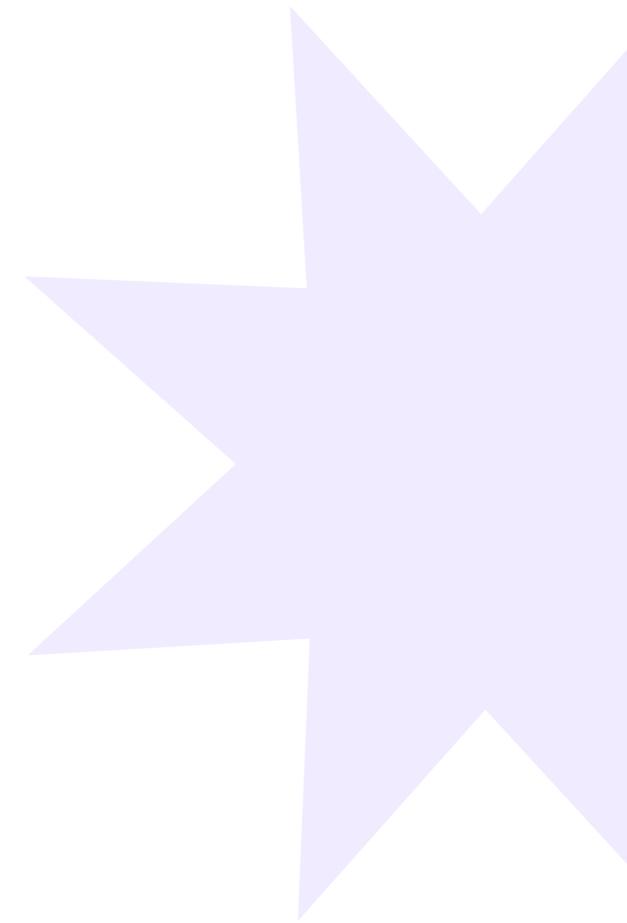
Businesses have always had the choice to invest in the tools that allow us to work to live rather than live to work. Now, that investment is a prerequisite for sustainability.

The world is moving from off the shelf to of the self when it comes to bespoke stacks with flexibility at their core – look no further than the move to microservices and headless systems for evidence of this.

We need to start by being more intentional about sustaining better work–life balances, creating more dynamically productive workforces and, crucially, nurturing more trusting relationships between employers and employees.

We need to start by choosing the right tools for the job.

// We need to start by being more intentional about sustaining better work–life balances, creating more dynamically productive workforces and, crucially, nurturing more trusting relationships between employers and employees.





Heigh ho, heigh ho, it's off to home we go

It's not so much working from home (WFH) as it is homing from work. For those who have been able to make the transition, there aren't many who would say it's been easy.

Non-stop video calling and children bursting in and out of the home office won't be part of anyone's favourite memories as we look back on 2020, but there are positives to take from the shift.

Employers are growing increasingly aware of the benefits of remote working⁶¹ and are more open to facilitating it by investing in productivity, timekeeping, and accounting tools.

Employees are generally happier about their new work-life balance, so employers simply must invest in the right tech stacks to future-proof themselves and protect their workforces.

69% of respondents to Kin + Carta's consumer research agreed with the statement 'I prefer to work from home at least some of the time if I can.'

This is not only great for the morale of existing staff, but it presents a tantalising opportunity for employers to put themselves in the global shop window for prospective employees, too. By providing tools that help and don't hamper a healthy work-life balance, they can demonstrate that they value outcomes over outputs and, ultimately, people *as well as* progress and profit.

Such a positive attitudinal shift towards remote working is perhaps overdue, but now that leaders can see the strengths of coupling productivity with flexibility, they are levelling up the trust they put in their people, as evidenced by Facebook⁶², Twitter⁶³, and Microsoft⁶⁴ all making WFH a permanent option for their staff.

What the tech?

Creating a culture of trust and productivity is tough when people are seldom in the same building, but none of that existed within walls in the first place. It existed within people.

Leaders now have greater responsibility to give those people the tools and trust they need to perform to the potential for which they were hired.

The likes of Salesforce's Slack-uisition⁶⁵ and Qatalog's⁶⁶ all-inclusive interface of SaaS building blocks are clear signs of the important role that software can play in organisational operations. The evolution of asynchronous communication, in fact, means that remote workers can become better at certain aspects of their jobs because they can approach them at their own volition: they are not forced to be creative or reactive at contrived moments of the day.

69% of respondents to Kin + Carta's consumer research said that 'the opportunity to work flexibly will be a big consideration next time I look for a job.'

Kin + Carta Consumer Research 2021

The workplace of the future is also in better shape for those who can't work remotely as readily. Exotec⁶⁷, Geek+⁶⁸, and Amazon⁶⁹ are spearheading warehouse optimisation with robotics-led automation for tasks like stock replenishment so people can enjoy more rewarding working days when they must be in a physical workplace.

Process automation and workspace optimisation are reshaping the ways in which we do our jobs both physically and digitally, but leaders need to know how their people worked in the past and how *they could work* in the future to be able to invest in the ideal environments for them.

Physical spaces for ideation and socialisation will be as important as digital options for collaboration and organisation. The reality is that digital is not replacing physical; it's merely blending into it, so leaders must invest in the tech that's pertinent to them to allow it to do so.

// Many organizations throw billions into building magnificent buildings, but they don't hear this very simple idea: If you don't understand how your social and spatial environments are interacting, more likely than not, all that investment is for naught."

Felix Kabo, Architect and Scientist,
Institute for Social Research at the
University of Michigan



// Personal lives may take precedence over professional lives in this new world of ours, so it's up to leaders to decide what takes precedence for them: resist or assist?

(Flexible) Workin' for a livin'

Now that 'the office' is optional, we will fully embrace barrierless communication and collaboration to grow much more diverse, inclusive, and global workforces.

The expectation of reciprocity between employers and employees will lead to healthier work-life balances for all, but only if trust and understanding are explicit values and not implicit visions.

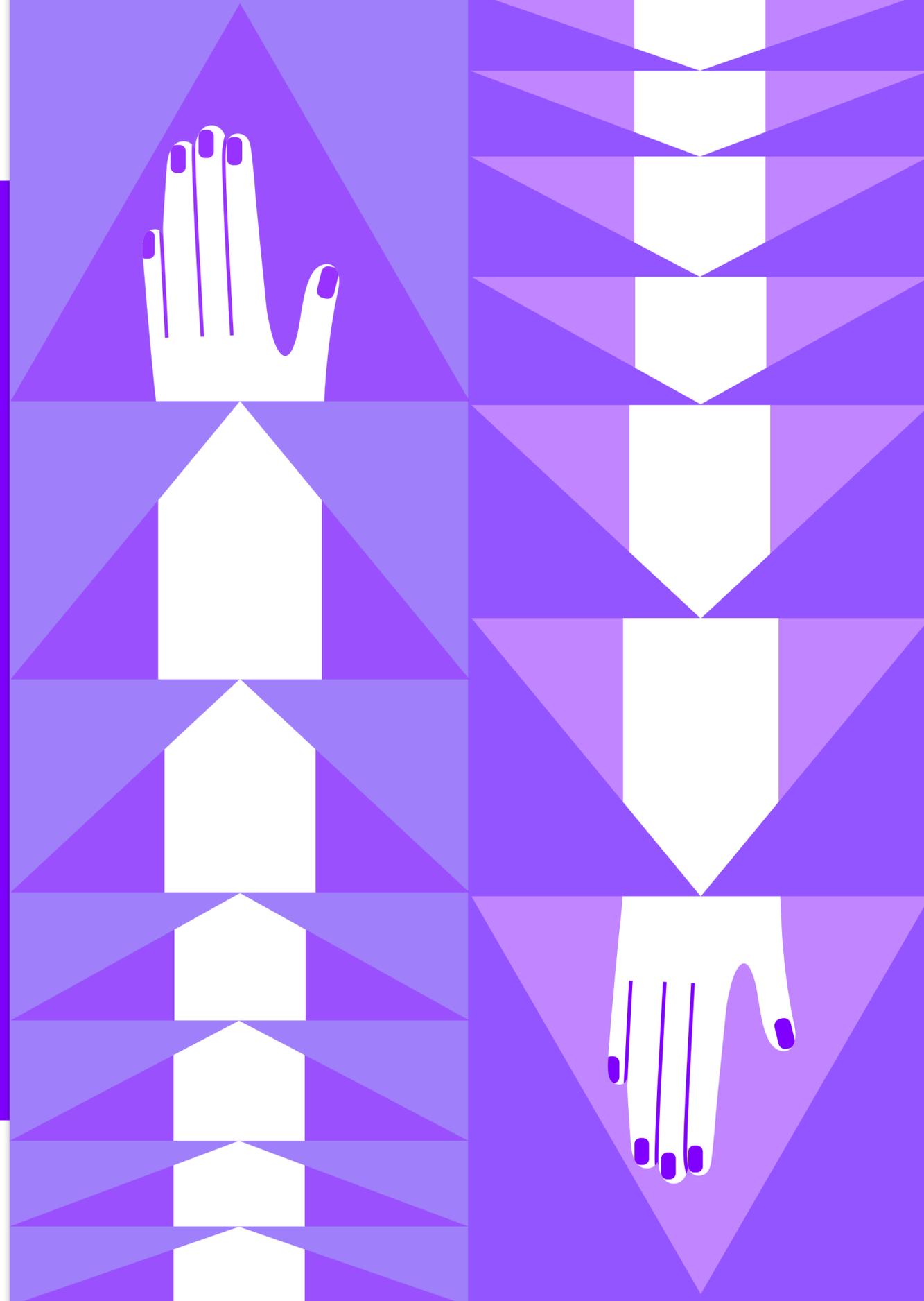
Leaders who want to make a palpable difference for their people can start by including them in their decision-making when it comes to building better businesses.

Ask them what they need to make remote working easier. Provide them with the technology tools to support their workloads. Invite them to schedule their own breaks into calendars. Give them immersive workspaces that do away with silos. Offer them non-working days to concentrate on other commitments.

Personal lives may take precedence over professional lives in this new world of ours, so it's up to leaders to decide what takes precedence for them: resist or assist?



Hyperconnected
humanity and
the urgency
of now



Interconstellation communication might not be as far away as you think.

OK, maybe a thousand years or so, but a thousand days from now, we'll be living in its antecedent.

The hyperconnectivity of humanity is becoming a reality and its possibilities are endless. Everything will be faster with 5G, everything smarter with IoT, everything better for everybody... right?

Global responsibilities for universal opportunities

It's a hard truth that connectivity comes at a cost. The financial outlay for businesses to create the infrastructures, build the smart hardware, and optimise the operations can be, for want of a less daunting word, huge.

SpaceX's purported 'megaconstellation' of 42,000 Starlink satellites, which is intended to deliver low-latency broadband around the world with almost five times the total number of satellites ever launched, was estimated three years ago to be costing the company \$10 billion to get off the ground (literally)⁷⁰.

Moreover, the societal impact of connecting everything for the sake of

data and insights can be even greater when privacy, security and safety enter the conversation. How do we protect ourselves and each other from the dangers of deep access and the threat of future health crises?

From telemedicine to manufacturing and office life to daily life, digitally mature businesses are proactively investing in 5G, IoT, and hyperconnectivity to create a better and safer world for us all.

In some industries, we already know *what* it takes to achieve that. The question now is *how*?

To hyperconnectivity ... and beyond!

The global data volume is increasing exponentially, so connectivity managed and moulded by smart hardware will play a vital role in making this new way of life both useful and sustainable.

This makes 5G indispensable as an accelerant for change in practically every industry. It will provide eight million times the throughput of the first generation of mobile data networks, enabling 100 billion devices to be instantaneously and simultaneously accessible around the world.

It's predicted that 152,200 IoT devices will go online every minute of 2025, so the opportunities for the range and speed

of tomorrow's digital experiences are positively cosmic, if we can build our launchpads in time.

Is there life on Mars?

Connectivity isn't an investment in technologies. It's an investment in possibilities.

It means better customer experiences through more choice. It means better employee experiences through greater productivity. It means better business experiences through broader prospects.

No matter the need, urgency or distance, anything is possible with larger-scale, higher-speed, lower-latency connections. Many communications service providers (CSPs), in fact, believe their use cases are capable of delivering cost reductions of 11 percent or more over the next three years⁷¹.

5G technology is inspiring innovations in IoT and robotics from the likes of Qualcomm, Audi, Ericsson, and SICK⁷³, the latter trio of whom comprise a partnership with the express goal of improving the safety and manoeuvrability of automated guided vehicles (AGV)¹ in factories in Germany.

This could be a precursor to the safety and manoeuvrability of smart cars in urban environments⁷⁴, too, considering the necessity of lagless data transmission and reception between autonomous vehicles and street sensors.



In agriculture, business owners are emboldened to do more with IoT devices like drones and sensors facilitating precision farming, a way for farmers to monitor anything from crop health to animal health on an individual basis. With real-time data on tap, they can optimise their uses of pesticides and fertilisers and, if necessary, adjust a single cow's diet to nurture it to full health.

// The atmosphere in this new interconnected environment, however, is a heady combination of excitement and trepidation.

Better data means better forecasting, too, so suppliers and demanders alike can rest assured that their needs can be met with greater accuracy and timeliness.

As surely as shopkeepers can order precisely enough produce from farmers, retailers can order precisely enough stock for shoppers by sharing real-time sales data with suppliers, thanks to in-store, IoT-enabled motion sensors and cameras.

The trajectory of hyperconnectivity means not only that businesses can make smarter investments but also that they can reach more people with more solutions by doing so, which is working wonders for inclusivity and productivity in many industries.

If the ultimate aim for leaders is to improve lives by connecting anything and everything around us, though, an acute awareness of the speed we want and the security we need is a necessity.

Is there trustworthy life on Mars?

It's no secret that the pandemic accelerated the pressure on businesses to do more⁷⁵ and do it faster, but that's exactly why the rollout of 5G is so timely.

Deployed in the right areas, automation and high-speed data processing can make businesses more efficient with time, money, *and* resources. Analysts, for instance, can spend more time analysing and less time on admin. Machines can detect service requirements for appliances in the home so engineers don't have to. In other words, less waste, more haste.

The atmosphere in this new interconnected environment, however, is a heady combination of excitement and trepidation.

While 53 percent of the people we surveyed said they're excited about the possibilities of 5G devices, 72 percent said they're 'worried about the security

and privacy risks of more and more things around the home being connected to the internet,' which indicates the significant role that trust plays in the commercial environment.

Leaders have been forced into finding the fine line between access and accessibility in the collective consumer conscience. People want innovation, but not *invasive* innovation.

Take smart toys, for instance. The idea of connected teddy bears that can send and receive messages between parents and their children might sound nice in principle, but it becomes a privacy nightmare when hacking the recordings is as easy as taking candy from a baby⁷⁶.

The relationship works both ways and is based on mutual benefits, a sentiment evident in the results of our consumer survey: 69 percent of people feel like they have given up a lot of data to businesses online but have not got much in return.

The true incentive for businesses is to instil trust by delivering value, whether in the form of faster and more efficient customer experiences or safer and more rewarding employee experiences.

The technologies and all their intercontinental potential to deliver such value already exist, but the crux of the connectivity conundrum is when to invest in them: when it's potentially too expensive or when it's probably too late?

T-minus 5(G) minutes...

Society on a global scale is increasingly eager for meaningful connections, a trend that has evidently been accelerated by a pandemic⁷⁷ that has prevented the physical and challenged the emotional.

People will, of course, crave better ways to connect with loved ones in future, but they will also actively seek more meaningful connections with businesses that can bring real value to their lives. Naturally, the ones that invest in innovation will be the ones who ignite people's imaginations.

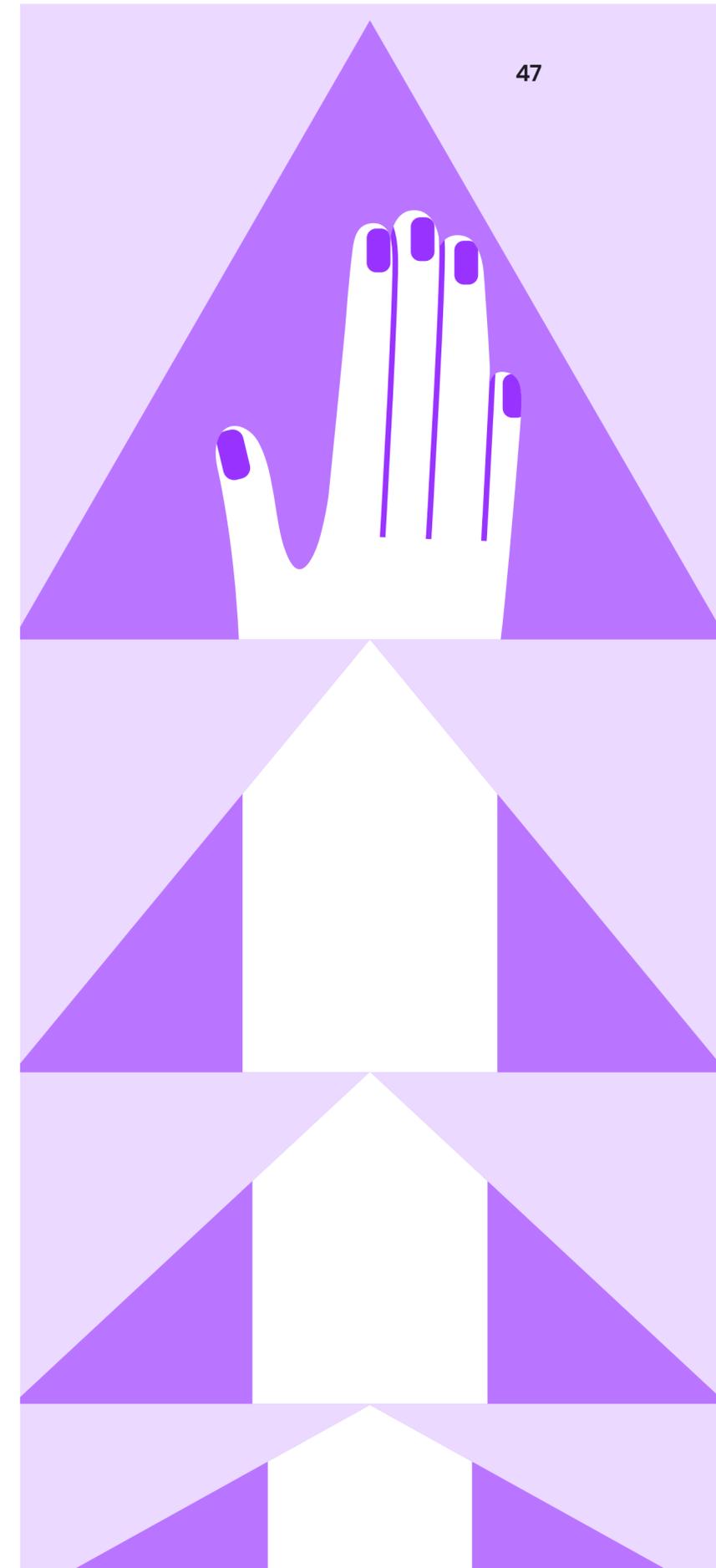
You can bet they won't be stopping there either, for the possibilities of lightning-fast 5G and ubiquitous IoT know no industry bounds.

Some already have a head start, while others don't know where to start. For us, at least, the journey towards tomorrow's hyperconnectivity begins with a look in today's mirror.

How can you find the partners to unleash the potential of 5G before challengers beat you to it?

How can you prepare to scale rapidly when your consumers' behaviours demand it?

How can you choose to go to the moon and plant your future-proofed flag in it?



**When physical
met digital:
A marriage of
convenience**



There is no returning to normal commerce because normal no longer exists. The modern consumer has a new, reshaped, and re-evaluated concept of trust that demands a new, reshaped, and re-evaluated concept from brands in every industry.

Wish you were here, there, and everywhere

The pandemic fast-tracked a decade's worth of predicted change, but the sentiment remains the same. Customers can only be met at their diverse and often unpredictable points of need if online and offline experiences are fused together by the most appropriate digital services.

The ultimate goal – indeed, the ultimate opportunity – is to create a single-pane view of each customer to deliver extraordinary experiences every time, whether face to face, screen to screen or, more to the point, a blend of both.

77% of people expect every store to offer some kind of online option nowadays.

Kin + Carta Consumer Research 2021

It's more important than ever, then, for the likes of banks, retailers, and supermarkets to use what they know about their audiences online to create better experiences offline, so that customer satisfaction and loyalty aren't gambled away for good.

The high street isn't dead, it's just different – and you should be, too.

It ain't what you sell, it's the way that you sell it

And that's what gets results.

This has arguably been true for centuries, but those results are beginning to look very different for brands that are embracing the power of digital to connect with customers at their convenience.

From supermarkets adopting scan-and-go technology to individualised shopping experiences to challenger banks leveraging AI⁷⁸ to transform the ways customers manage their finances, businesses are getting personal in a digital survival of the fittest.

This is the existential challenge for retailers, too. Do they keep faith in the (socially distant) human touch and digitise the in-store experience or do they go all out online?

As we might expect, the answer is not one-size-fits-all. Sure, the eCommerce share of total global retail sales is predicted to keep rising annually⁷⁹, but simply shunning bricks and mortar to go digital might cause more problems than it solves for both brands and consumers.

75% of respondents agreed that 'shopping online can be convenient, but it's no replacement for being able to experience a product for yourself in store.'

Kin + Carta Consumer Research 2021

It's not only in retail, of course – the shift is sector agnostic. Regardless of the product or service, customers will not just accept but expect personalised interactions if they deliver premium experiences.

Every commerce experience is different because every customer is different, so, thanks to greater demand for speed, reliability, and personalisation, a form of blended reality is here to give customers more control and choice and businesses more data and insights.



The pandemic has undoubtedly accelerated this change and forced brands to sit up and not only take notice but take action to survive.

Another brick in the mall (phygitally speaking)

Convenience reigns supreme and any brand that has relied on footfall knows it. The growing number of empty retail units on our high streets and the increasing requirement for on-demand solutions have ultimately led to an overhaul of physical interactions between consumers and brands.

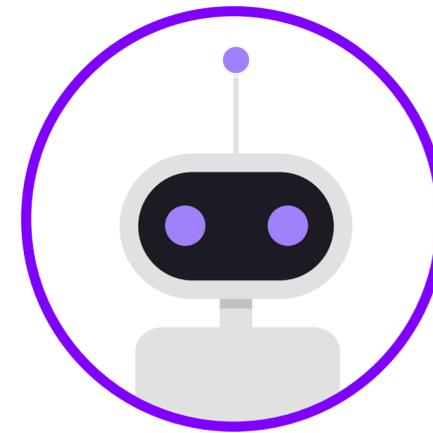
With the rise of the concept store – the reimagined customer-facing space with augmented reality (AR)– and AI-driven approaches to engagement and stock management – we have the potential for ultimate customer convenience and elevated brand experiences rolled into one.

Samsung’s Experience Stores⁸⁰, for instance, immerse customers in a physical ‘About Us’ story to sell the brand’s personality as well as its products. Amazon Go stores⁸¹ are making queues and cashiers things of the past with grab-and-go-style purchases. Finally, Levi’s is improving its conversion ratios with interactive digital walls in fitting rooms.

QR codes, cameras and motion sensors are used to automatically process payments as well as stock replenishment, so it’s reasonable to forecast that an engaging, inventory-free future is closer than you might think for physical stores.

Trust me, I’m a robot

Alongside the digitisation of human experiences sits the humanisation of digital experiences.



Early adopters of AI and AR discovered the hard way that this comes with its own unique challenge: people inherently don’t trust intelligence of the artificial variety. However, recent innovations indicate that humans and robots can and will coexist peacefully, but only if trust is woven into the fabric of every engagement.

In May 2020, eCommerce’s share of the UK’s retail sales rocketed to a record-high of 33.4 percent because of pandemic-related restrictions; and, in the same month, Salesforce reported that 71 percent of high-income earners expect

to do more online shopping in future⁸². That’s an extremely attractive prospect to brands and one they can’t afford to misjudge, with many hustling to enhance their online presence before it’s too late.

Contact centre AI (CCAI) is one solution that aims to humanise customer service and minimise session abandonment, which is something Salsify⁸³ reported that almost 70 percent of consumers have done because product pages lack information. The personalisation of chatbots, for instance, helps shoppers in an altogether more human way by providing natural information at the point of need instead of letting them try and fail to find it themselves.

What’s more is that AR and virtual reality (VR) are no longer the gimmicks they once were; they are becoming especially useful indeed in some industries. Over half of the respondents (51 percent) in a recent Nielsen study⁸⁴ said they’re open to using them to assess products before they buy.

IKEA Place⁸⁵ was one of the first apps to utilise ARKit (Apple's AR framework) to deliver a digital retail experience to people's homes, and it did so with an acute awareness of the ethics surrounding direct access to smartphone cameras. Its uptake generated a commercial goldmine of data, but IKEA's then-digital transformation lead, Michael Valdsgaard, ordered its deletion for fear of intrusion.

With more choice comes a more complex set of needs and expectations for customers, so investing in new models that prioritise personalisation is precisely what will garner trust and loyalty in the long run.

If it's not trust at first sight, customers will look elsewhere for a warmer and more rewarding brand relationship with shared values of accessibility, sustainability, and accountability.

Shop, look, listen: The age of multisensory marketing

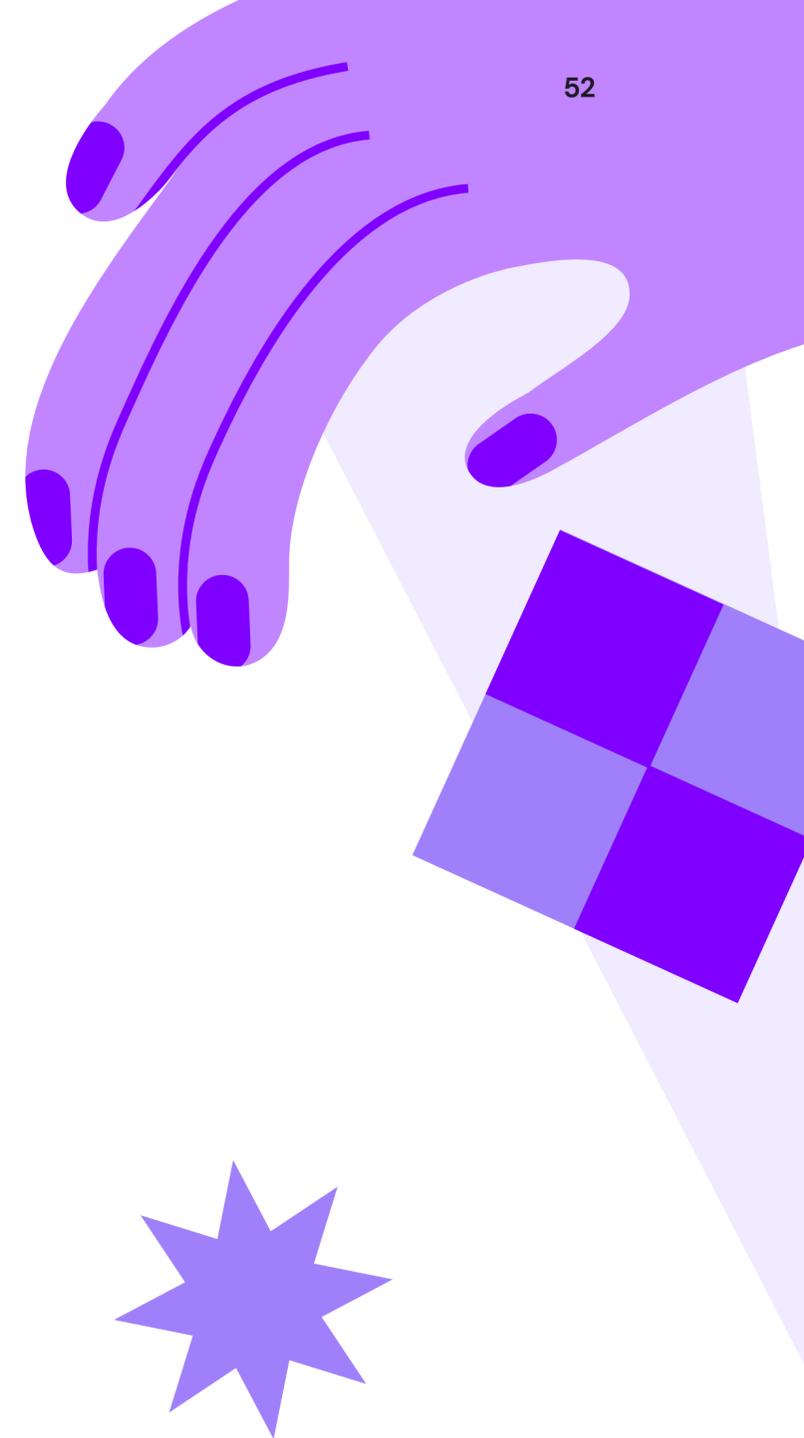
Behavioural changes are to be expected of consumers in times like these, and the same goes for the brands that will continue to attract them at their individual points of need. The key to this will be in embracing convenience and automation to integrate and, crucially, not isolate the physical customer experience and all the sensory stimulation that comes with it.

Immersive in-store environments that don't require actual products will retain the potential to attract customers with purchase intent by adding value with AI, AR, and VR solutions, so long as such technologies are inextricably linked to the desires of the customer.

It ultimately won't matter if some people have every intention of researching and buying online; the physical store will simply become part of tomorrow's digital-first journeys towards those transactions.

A better understanding of what's important to customers will lead to smarter tech investments in physical and digital experiences; and, of course, better blended experiences will lead to better outcomes for customers and businesses alike.

Are you prepared for the ultimate marriage of convenience for consumers?



About Kin + Carta

Kin + Carta creates products, platforms, and experiences that **make the world work better**.

A consulting business built for the 2020s, Kin + Carta makes the journey to becoming a digital business tangible, sustainable, and profitable. By seamlessly integrating strategic consulting, software engineering, and data expertise, Kin + Carta helps global enterprise clients *Make It Happen*. With a 'roll up your sleeves' culture that values delivery over decks, Kin + Carta maintains a boutique feel at scale to create real business value.

Headquartered in London and Chicago, Kin + Carta provides clients with access to a global ecosystem of 1,600 technologists, strategists, and creatives across four continents.



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Appendix*

*All appendix entries are clickable hyperlinks

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