ARCHITECTING BREAK THROUGH CUSTOMER EXPERIENCE

Ramesh KV
Global Accelerating AO Lead
Accenture

4th August, 2017
Netflix’s biggest competitor is the pesky human need to close your eyes and sleep for a third of the day

- Reed Hastings, CEO Netflix
WE LIVE IN A CULTURE OF LIQUID EXPECTATIONS,
WHERE EACH NEW AND AMAZING EXPERIENCE
BECOMES THE STANDARD TO WHICH ALL
OTHERS ARE COMPARED

"IF I CAN PAY SEAMLESSLY WHEN I TAKE AN
UBER, WHY ISN'T IT THE SAME WHEN I
PURCHASE MY GROCERIES?"
PEOPLE’S EXPECTATIONS ARE TRANSCENDING TRADITIONAL BOUNDARIES

Direct Competitors
Products or services that directly compete with yours

- Bank of America
- citibank
- Wells Fargo
- CHASE
- USAA

Experiential Competitors
Experiences that set expectations across industries

- PayPal
- Mint App
- Google Wallet
- Apple
- Venmo

Perceptual Competitors
Companies that change customer expectations

- Facebook
- Amazon
- WhatsApp
- Uber

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IT’S HARDER THAN EVER TO STAY ON TOP...

Average company lifespan on S&P 500 Index (in years)

Projection based on current data

Year (each data point represents a rolling 7-year average of average lifespan)

DATA: INNOSIGHT/Richard N. Foster/Standard & Poor’s
TRADITIONAL INDUSTRIES ARE UNDER PRESSURE

Unbundling of a Bank – USA

Source: CBInsights
TECHNOLOGY CHANGING THE LANDSCAPE OF TOP BRANDS

2006
1. Microsoft $62.0B
2. GE $55.8B
3. Coca-Cola $41.4B
4. Walmart $33.6B
5. Proctor & Gamble $32.6B

2012
1. Apple $183.0B
2. IBM $116.0B
3. Google $107.9B
4. McDonald's $92.2B
5. Microsoft $76.7B

2017
1. Google $245.6B
2. Apple $234.7B
3. Microsoft $143.2B
4. Amazon $139.3B
5. Facebook $129.8B

© BA Convention 2017  Source: The Visual Capitalist
5 THINGS TO GET RIGHT

Deep Customer Understanding
Design Touchpoints that Customers Love
Exploit the Reach And Impact of Technology
Influencers of Buying Behavior
Connect to a Larger Social Cause
DESIGN TOUCHPOINTS THAT CUSTOMERS LOVE

1. WhatsApp
2. Gaming

Trigger to Start Initiative
- Initiate Research
  - Web search
  - Analyst reports
  - Industry adoption
- Explore capabilities with Empanelled Providers
- Evaluate Internal Capabilities (IT/BIZ)
- Identify tools and capabilities
- Search for potential Pilot Partners for Automation
- Identify Pilot
  - Process
  - Tool
  - Commercial
- Initiate Stakeholder Buy-in
- Business + IT
- Ramp-up & Execution of Pilot
- Moment of Truth

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EXPLOIT THE REACH AND IMPACT OF TECHNOLOGY

1. Future of Technology
2. Futuristic Education & Medicine
3. Big Data & Analytics
UNDERSTAND INFLUENCERS OF BUYING BEHAVIOR
5 CONNECT TO A LARGER SOCIAL CAUSE
IF I’D ASKED PEOPLE WHAT THEY WANTED, THEY WOULD HAVE TOLD ME ‘FASTER HORSES’.

- henry ford
5 THINGS BUSINESS ANALYSIS CAN DO......

...TO DESIGN & DELIVER FRICITIONLESS CUSTOMER EXPERIENCES

- Conduct Immersion Workshops - Customer in focus
- Embrace Design Thinking - Techniques
- Network with Multi-Functional Skills - Collaborate
- Understand and Leverage Technology - Technology
- Anchor on Human Values - Social Good
“In order to lead a meaningful life, you need to cherish others, pay attention to human values and try to cultivate inner peace.”

Dalai Lama XIV
Nobel Peace Prize Winner 1989
APPENDIX
I Wake up in Cold Sweats Thinking, What did we Bring to the World?

- Tony Fadell
THE EXTRAORDINARY SIZE OF AMAZON IN ONE CHART

Amazon is bigger than most brick and mortar retailers put together

Market value as of December 30, 2016

$355.9B

$297.8B

Here is how the value of these companies has changed over the last 10 years:

<table>
<thead>
<tr>
<th>COMPANY</th>
<th>Marketable 2006</th>
<th>Marketable 2016</th>
<th>% CHANGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sears</td>
<td>$27.8B</td>
<td>$1.1B</td>
<td>-96%</td>
</tr>
<tr>
<td>JCPenney</td>
<td>$18.1B</td>
<td>$2.6B</td>
<td>-86%</td>
</tr>
<tr>
<td>Nordstrom</td>
<td>$12.4B</td>
<td>$8.3B</td>
<td>-33%</td>
</tr>
<tr>
<td>Kohls</td>
<td>$24.2B</td>
<td>$8.8B</td>
<td>-64%</td>
</tr>
<tr>
<td>Macy's</td>
<td>$24.2B</td>
<td>$11.0B</td>
<td>-55%</td>
</tr>
<tr>
<td>Best Buy</td>
<td>$28.4B</td>
<td>$13.2B</td>
<td>-54%</td>
</tr>
<tr>
<td>Target</td>
<td>$51.3B</td>
<td>$40.6B</td>
<td>-21%</td>
</tr>
<tr>
<td>Walmart</td>
<td>$214.0B</td>
<td>$212.4B</td>
<td>-1%</td>
</tr>
<tr>
<td>Amazon</td>
<td>$17.5B</td>
<td>$355.9B</td>
<td>1,934%</td>
</tr>
</tbody>
</table>
Social Media gave everyone a Voice
OVERVIEW

2017 VISION TRENDS
TECHNOLOGY BY PEOPLE, FOR PEOPLE

TREND 1
AI IS THE NEW UI

TREND 2
ECO SYSTEM POWER PLAYS

TREND 3
WORK FORCE MARKET PLACE

TREND 4
DESIGN FOR HUMANS

TREND 5
THE UN CHARTED
THE RESEARCH REVEALED FIVE DIMENSIONS FOR MEASURING CUSTOMERS’ FEELINGS TOWARD A BRAND EXPERIENCE

FUN
Holds people’s attention in an entertaining way

RELEVANT
Provides clear and customized information

ENGAGING
Identifies with individual needs and wants

SOCIAL
Connects people with each other

HELPFUL
Is efficient, easy, and adapts over time

Source: The Love Index – Accenture Study
"The times," someone once said, "they are a changin'"—and nowhere is this truer than with technology. But any technological forecast of the future is a shaky sort of structure, at best—built on a quicksand foundation and liable to collapse at any time. With that caveat firmly in mind, we've assembled this speculative peek around the corner, to glimpse just a few of the many marvelous things to come.

**2019**  
**EYE-CONTROLLED TECHNOLOGY**  
Advances in face and movement recognition software usher in an age of machines that are controlled by gestures or eye movements.

**2020**  
**PAPER DIAGNOSTICS**  
Cheap diagnostic tools made of specially designed paper enable rapid screening for Ebola, tuberculosis, Zika, swine flu and many other diseases.

**2023**  
**DESIGNER ANTIBIOTICS**  
Bottom-up technology for building macrolides allow for cheap, bespoke antibiotics to defeat "superbugs."

**2024**  
**INGESTIBLE ROBOTS**  
Consumable, biocompatible microbots that repair our injuries from within.

**2026**  
**SMART CLOTHING**  
Nanoporous fabrics, miniaturized electronics, and haptic feedback make for "smart clothing" that change color or shape, and keep you cool or warm as the need arises.

**2027**  
**PHOTONICS IN SPACE**  
Photonics technology means increased bandwidth, a data rate 100s of times greater than RF, and lower power requirements for spacecraft communication.

**2028**  
**VOLCANIC MINING**  
Precious metal and minerals extraction from active submarine volcanoes becomes feasible and economical.

**SPINTRONICS REVOLUTION**  
The rapid commercialization of "spintrons" (electron spin-orbit technology) revolutionizes smartphones, "smart" technology, and the IOT.

**2029**  
**CARBON-BREATHTING BATTERIES**  
Electrochemical cells that suck in CO2 to generate electricity and valuable byproducts, solving at once our power and pollution woes.
WHATSAPP USER GROWTH?

Why do Users just LOVE it!

First Four Years Growth after Launch
Monthly Active User Accounts of Selected Services that are 4+ Years Old, in Millions

WhatsApp 419MM
Facebook 145MM
Gmail 123MM
Twitter 54MM
Skype 52MM

Source:
(1) comScore Media Metrix
(2) comScore Media Metrix, news, and company filings
(3) News and company filings in addition to estimates derived from these sources

#FutureFintech
The Interesting Neurology of Gaming

Video games have both positive, negative effects on the human brain. They can be used to educate, improve cognitive functions, and enhance learning. However, they can also have some less-positive side effects.

Different gaming scenarios and situations affect different areas of the brain by provoking certain reactions.

**The parts of the brain impacted by games**

**PREMOTOR & PARietal CORtex**
Games that require real-time action, like “Space Invaders,” activate these areas, which control sensory movement.

**FRONTAL LOBE**
One study claimed frequent players can get “video game brain.” This means key parts of their frontal lobe become underused, which can alter moods.

**PREFrontal CORtex**
Games that require logical thinking, like “Othello” and “Tetris,” activate this area, which controls decision making.

**DOPAMINE**
Dopamine, which is involved in learning and feelings of reward, is released in the brain’s striatum during video game play.

**DORSAL ANTERIOR CINGULATE CORtex**
Immediately after firing a weapon in a video game, players show greater activity in this area, which controls cognition and planning.

**ROSTRAL ANTERIOR CINGULATE CORtex & AMYgdala**
Areas that resolve emotional conflict showed less activity during video game play.

**The positive and negative effects of video game**

Depending on what areas of the brain are being tested, studies can produce very different results.

- Games that require teamwork help develop collaboration skills.
- Games designed to help children manage health problems like asthma are more effective than doctor’s pamphlets.
- Violent content in games increase aggressive responses.
- Violent game play increases anger suppression of emotional responses.

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**The effects of violent video games**

- When gamers play frequently, there’s a decrease in prefrontal brain activity. This can lead to altered moods and aggressive behavior, which can last even after the game is turned off.
- One week of violent game play can lead to lower activation of the left inferior frontal cortex, during emotional tasks and also in the anterior cingulate cortex during numerical tasks.
- Those who play high-aggression games are significantly more anxious than those who don’t.
- Playing violent games increases aggressive thoughts, feelings, and behaviors in the short- and long-term.
Thank You!