

the global future forum

the global future forum prepares business for the future

Trust Me

THE EXPERT PANEL SERIES

Trust Me!

June 2004

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Welcome to the fifth report of our expert panel series GFF Pulse. My thanks go to all who participated and particularly those who provided such a rich vein of commentary. We have entitled this report 'Trust Me!' reflecting some of the interesting trends emerging from the series.

We in the GFF are committed to provide practical help to you as you plan for the future. Wherever possible we have teased out some questions which you can ask yourselves when assessing how prepared your organization is for the changes tomorrow will bring.

We can all shape the future if only we have a better understanding of what might be important to us then. I hope this report gives you the confidence to 'seize tomorrow' today.

Christine Carroll
Project Director
June 2004

the global future forum

The global future forum (GFF) is the global organization which originates and consolidates futurist thinking for the benefit of business today. An independent partnership of futurists, academics and business people, the GFF is committed to helping organizations extend their strategic planning horizons, and better prepare for the future.

Our aim is to inspire and enable organizations to challenge current thinking and so pursue the opportunities of the future with greater certainty.

To achieve this aim, the global future forum offers business a single point of access to world-leading future-thinkers, and develops the knowledge-bases and methodologies to enable business to adopt future-thinking as an integral part of their strategic planning process.

In addition, we offer futurists an opportunity to enrich their view and apply their expertise to today's business challenges, in an actionable and practical way.

Developing a unique, comprehensive view of the total business environment over the next five to ten years is a core goal of the global future forum. To achieve this, we commission strands of continual research to gauge the expectations of leading thinkers in various industry sectors.

The objectives of the global future forum include:

- to stimulate dialogue and an exchange of ideas concerning futures research and studies, and
- to develop methodologies that link futures research with current business planning and strategy formation.

'the global future forum
prepares business for the future'

Introduction

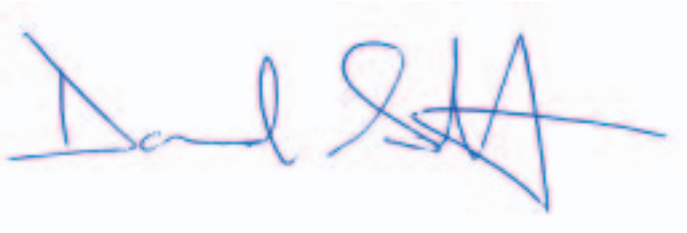
"Yesterday is not ours to recover,
but tomorrow is ours to win or to lose."

Lyndon B. Johnson

Every day we make decisions that will affect the success of our organizations. Some address short term operational issues and others may have far reaching implications. If we consider some of the amazing changes our society has seen in just the last two decades, we know that few things remain constant. Over this time period our faith in the press, government, the church, our police, military and even trades unions has diminished. Our belief in marriage remains firm but the rate of marriage has halved over this time and half of these result in divorce. We believed for years that we were being responsible by having fewer children, but now we know we have created a crisis, particularly in Europe, where we have too few children to secure the future for our elderly citizens. So whom do we now trust? No wonder this is a key issue for this decade.

The technology explosion beginning in the '80's has been relentless and 'Moore's Law' has been about right, that computing power has roughly doubled every eighteen months. After the 'false start' of the dot.com era we are relying on the Internet and similar technologies for more and more of our business and citizen services - e-mail and 'texting' are new standards of communication across all age groups. But who would have thought of 'computer viruses', identity theft, hackers and criminals that are undermining this communications breakthrough as we speak.

Were you able to foresee these great changes across our society?
Did you manage to take advantage of them or did they come as a surprise to you and your organization. I invite you to evaluate the scenarios we present in this study and with your judgement respond to those which may hold the seeds of an idea that could help your organization and to those that could disadvantage you.



David Smith
Chief Executive
the global future forum

1. GFF Pulse- expert panel series

The **GFF Pulse** expert panel series is an integral part of the global future forum research programme.

Based on a collaborative assessment of future scenarios, the survey is designed to build a consensus of opinion as to how various trends might impact future conditions (and practices) within economic and industry sectors.

Framed in the near future (2008) it explores a number of micro scenarios encompassing business organization, people and how we live our lives, technology and

global issues such as ethnic diversity. The series invites comments from a global panel of leading business analysts and future thinkers on the likelihood that certain scenarios may come to pass and the impact these scenarios would have on business strategy. This report is the consolidation of responses from around 240 participants. Output from these surveys provide valuable insight to strategists and business planners.

The results are also used to underpin other GFF research projects.

the expert panels

GFF Pulse utilizes three expert panels to gain a 'three-way' perspective on the issues impacting the formation of strategy. In this survey these were:

(1) Futurists: 66 recognized experts working in the field of future studies or consulting (i.e. typically over a 5-10 year timeframe). Panelists are drawn from the business, university, government and commercial research/consulting sectors to provide a multitude of perspectives and areas of expertise.

(2) Industry Analysts/Consultants: 104 business commentators and consultants who are engaged by major clients in the definition and development of corporate strategy. Panelists are drawn from a wide

range of industry sectors including financial services, telecommunications, retail and public services.

(3) Practitioners: 68 professionals in industry who are directly engaged in the execution of strategic planning. Panelists are drawn predominantly from large organizations covering several industry and public sectors.

The panelists who responded to the survey are summarized below:

Futurists	Industry Analysts/Consultants	Practitioners
27%	44%	29%
Europe	North America	Rest Of World
63%	24%	13%

survey scenarios

The survey is composed of micro scenarios, each of which profile the way in which certain factors will shape a particular aspect of the future. These scenarios fall into five categories:

1) Business organization.

In this section the Panel was asked to comment on the changing role of leadership and its drivers.

2) Organisational agility.

Examining the potential change in the way business is organized, how products and services would be marketed and how they are likely to cope with deploying new technologies.

3) People. Who we are and how we will live our lives. The impact of changing demographics on marketing strategy, consumer behaviour, recruitment and government policies.

4) Technology scenarios. The impact for business and government of bio-analysis, mobile communications, new energy sources and ubiquitous computing.

5) Customer Service. What will customers consider to be good or exceptional service in five years time and how will organizations respond.

scenario scoring

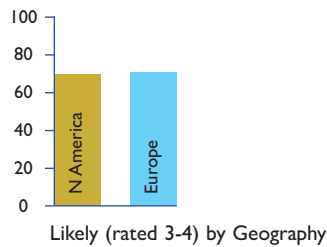
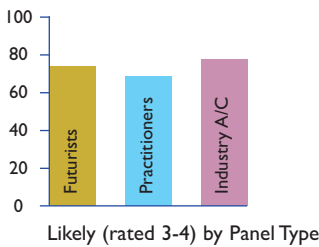
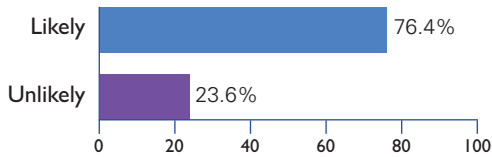
Panelists were asked to respond to the individual scenarios according to their assessment, on a scale of 1-4, of:

- (a) *the likelihood of their occurring*
- (b) *the impact of their occurring*

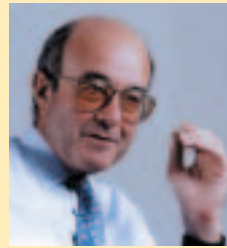
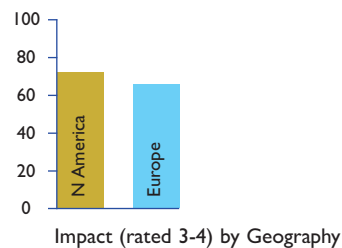
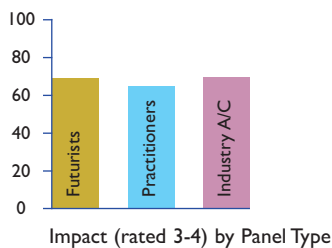
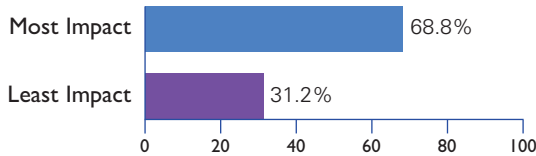
Likelihood	Scoring	Impact	Scoring
Highly likely	4	Extensive impact	4
Quite likely	3	High impact	3
Quite unlikely	2	Low impact	2
Highly unlikely	1	No impact	1

“The tenure and remuneration of CEOs is closely and critically monitored by boards of directors, who are quicker to replace those who under-perform strategically.”

Likelihood



Impact



2. Business Organization

Robert Heller

Mind your back...and your front!

Robert Heller is a journalist and business commentator of much renown - he is a prolific writer and author of many best selling management books including his latest best seller *The Fusion*.

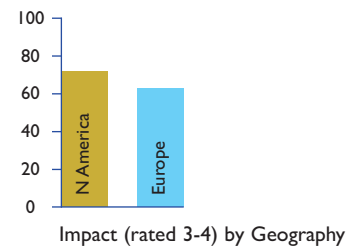
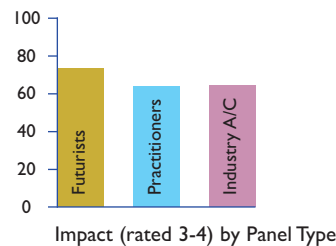
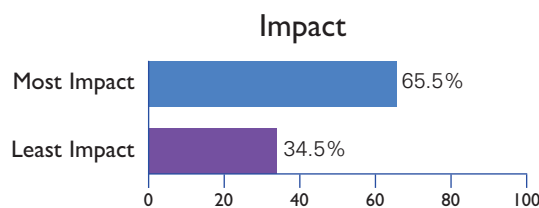
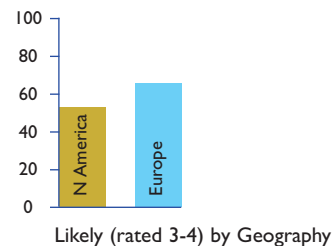
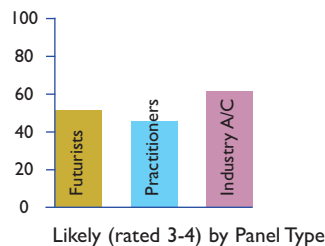
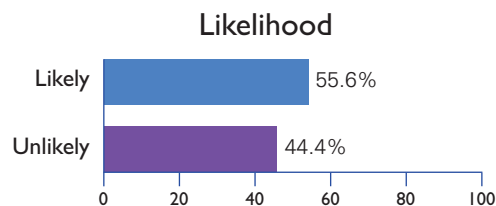
Without question, the environment of the business organization is changing. The sight of famous CEOs in the dock; the no-holds-barred criticisms of boards of directors by powerful institutional investors: the sudden departures of CEOs found to be inadequate – all these and other events are signs that the Cult of the Chief Executive, originally damaged by the collapse of the bull market, has not recovered its former vigour in line with stock market recovery.

The results of the GFF Pulse expert panel survey clearly confirms this picture. Two-thirds of the respondents envisage a future in which it is very likely or likely that the authority, role and remuneration of non-executive directors will come under pressure from regulators and institutional investors as they exert their influence on these three crucial matters. The pressure, moreover, is expected to have consequences. These strengthened non-executives will act in the boardroom to monitor more closely and critically their most senior executive colleague – the CEO. As a result, not only the CEOs’ remuneration, but their tenure will come under closer scrutiny, with the replacement of non-performers following more rapidly and more often.

The numbers here are convincing. Three-quarters of the Panel rate the above adverse developments (adverse, that is, from the CEO's viewpoint) as likely or very likely. Indeed, this is not so much futurology as sensible expectation; future events are expected to mimic those already taking place. The unthinkable has to be thought – like the replacement of a Shell chairman, Sir Philip Watts, only days after he had announced his determination to continue. The sight of this most blue-blooded of corporate giants caving in to shareholder pressure must have sent shivers down many lesser spines.

Even those CEOs (surely still the great majority) who survive the new external pressures will not be immune from internal change – although here the Panel takes a slightly more conservative view. All the same, over 30% give major importance to the impact on the CEO of different management practices, new market forces and advancing information technology. Three-quarters feel that mounting developments in these areas are likely or very likely by 2008. Again, today's evidence clearly supports this view of tomorrow – with, no doubt, further consequences for the sensitivity of the CEO to internal and external criticism.

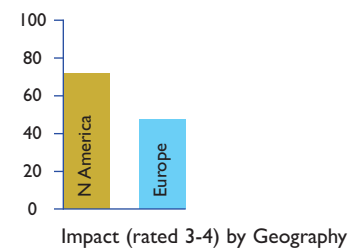
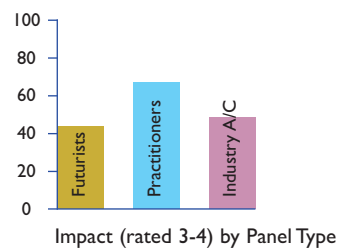
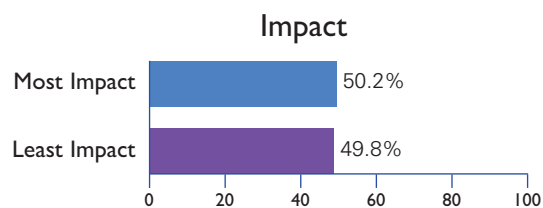
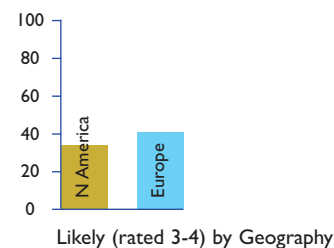
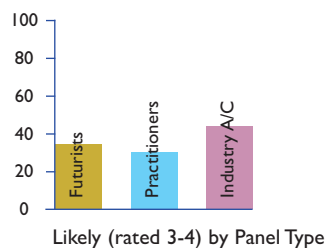
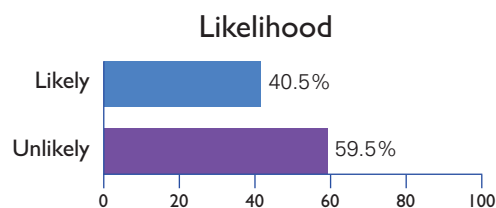
“The traditional role and status of the CEO as sole leader have been overtaken by developments in management practices, market forces and information technology”



But this lessening of CEO supremacy is less significant than the change in role which must surely follow from the increased complexity of business. That applies both within the organization and in relations with the outside, truly global world – in which partnerships and other long-term arrangements mean that highly important areas of activity are moving outside direct CEO control. That has long been the internal reality, with devolution of power and the intensive use of IT offering the only alternative to disorder and disappointment – as time has already begun to tell.

One further aspect of recent upheavals must be stressed. Adverse movements in the share price have been the predominant trigger for CEO change – even though the argument for other measures, especially those of non-financial performance, is clear and compelling. After all, it's competitive success and long-term achievement that generate an upward share price – not the other way round. But less than half the Panel expect financial targets to be replaced as the main corporate guidelines. In fact, even 'shareholder value', long exploded as a dangerously misleading euphemism for the share price, has yet to be knocked off its perch.

“Shareholders (particularly the large institutional shareholders) are routinely selecting the chairmen and chief executives of major companies.”



The reason is clear. Even as the irrelevance of market value as indicator and objective has been better understood, so the influence of large shareholders has increased (witness the response to the first question above). More than ever, boards feel the heavy need to satisfy and gratify these powerful institutions. At the very least, it's tactful to assure the investors that their prime interest (a high and rising share price) is at the core of management's strategy and tactics. Whether this strategic approach is either wise or successful is another matter, but its pursuit has clearly had huge impact.

Failure to deliver the goods has never deterred management from clinging to the conventional wisdom. This has long held that understanding the customer and superior customer service hold the golden keys to success everywhere – not just in retailing. Manufacturing has receded in relative importance, partly because of the powerful outsourcing trend, but also because of the equally powerful need to differentiate. In many cases, marketing seems to offer the only available means of creating that vital difference. The Panel views resoundingly echo this belief, with 80% endorsing the trend and two-thirds expecting significant impact; but excellence in customer management may go on being honoured more in the breach than the observance.

The final question is the most problematical. Will shareholders (especially major ones, of course) take the initiative in appointing chairmen and chief executives – and on a routine basis? Three-fifths of the Panel thought this to be on the unlikely side, and less than 10% thought the development very likely. Curiously enough, the division is much less marked on the issue of impact. How can an unlikely event have major impact? Presumably that's because even a few examples of shareholder intervention would have serious ripple effects elsewhere – and there have already been cases where shareholder disapproval has forced boards to think again.

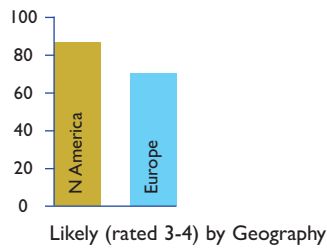
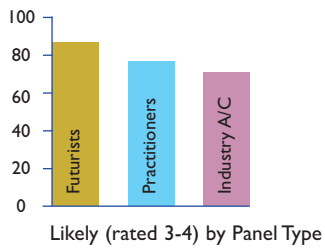
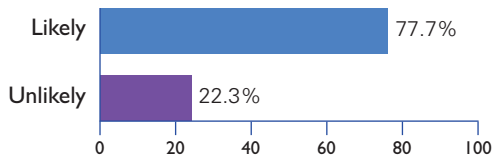
Taken together, the Panel's forecasts strongly suggest that the executive suite is in flux: hardly surprising, given the upheavals in its own business and management environment and in the world beyond. The picture is very hard to contradict, but also very difficult to accommodate. Firms face tough transitions as the Old Order changeth and a New Order looms ahead. Those organizations that can change themselves fittingly under stress will surely be the winners.

Can you look your shareholders in the eye and say:

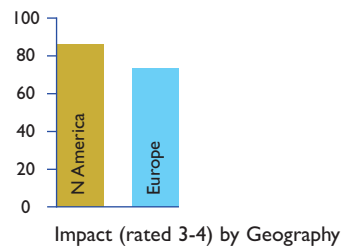
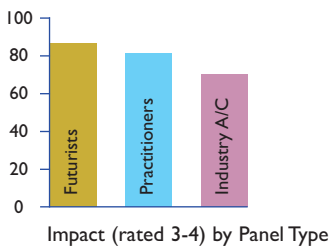
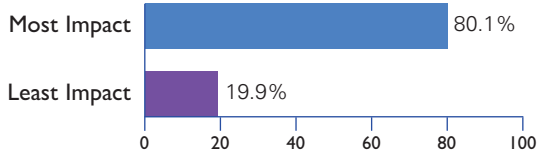
- Our customers are the most important part of our business
- Share price does not unduly influence our strategy
- Trust us we will not let you down

“The use of consumer information and advanced technology allows products and services to be dynamically priced and tailored to individual consumer requirements.”

Likelihood



Impact



3. Corporate Agility

David A. Smith

**‘Not what you know,
but who you know’**

David Smith is the chief executive of the global future forum. He speaks regularly for the GFF around the world on issues which will impact all of us, in business and in government. He has three decades of business experience in the information technology sector in Europe and held global positions in multi-national organizations. His experience and time spent advising the European Union and UK governments on future issues has led him to believe in the wisdom of looking ahead when we are making our journey through life.

“Personalised products and services, dynamically priced, offered and administered through a flexible network of close partnerships will be the norm by 2008.”

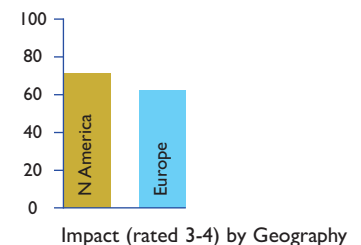
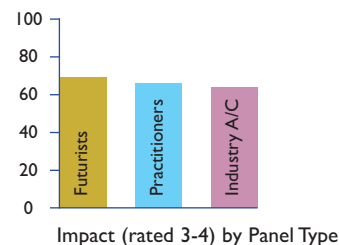
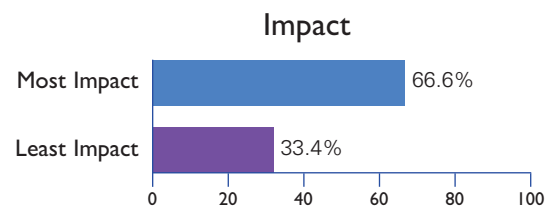
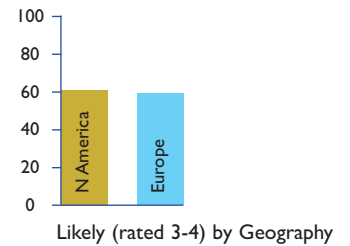
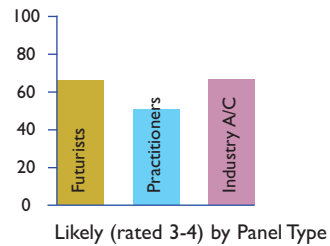
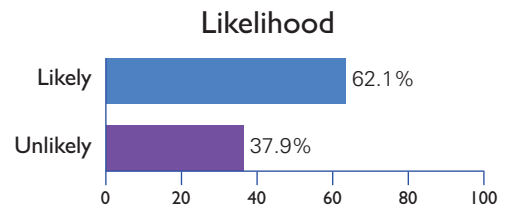
Alvin Toffler first raised the idea that economic and political blocks would increase in size and simultaneously people would become more concerned with smaller groupings of community, family and friends way back in the 1970’s. Today we are living in the age of an expanding European Union and World Trade Organization, and an explosion in growth of global corporations. Simultaneously we’ve seen the rise of the networked ‘family’, the friends we choose to make up our new ‘extended family’, the importance of our ‘work life’ balance, of supporting our communities and the increase of personal empowerment and autonomy and in our desire for privacy.

The results indicate that both business and society are entering a dynamic and aggressive period with business determined to target individuals through highly personalised and individually priced products and services using detailed consumer information. At the same time consumers are highly motivated to protect and defend their private information and are determined to share it with potential suppliers only with their express permission.

Over three quarters of the panel (78%) believe that *the use of consumer information and advanced technology allows products and services to be dynamically priced and tailored to individual consumer requirements*. Almost all (94%) respondents believe this will be the case in North America by 2008 and 68% in Europe, a view shared by 78% of strategic thinkers in business. Most respondents believe this will have a profound impact on the way organizations price and offer their products and services.

In an emerging era of permissive marketing the prize will go to the organization that can engender trust and be let into the private 'lives' of tomorrows consumers. The new organization will encourage partnerships and change. Change in what it does, it's product, and who it does it with, its partners. To achieve this it will have a flexible attitude in its management and a collaborative relationship with it's customers, particularly on how they gather consumer information and market their wares.

“Organizational adaptability and flexibility have become more important to corporate success than operational performance and efficiency.”

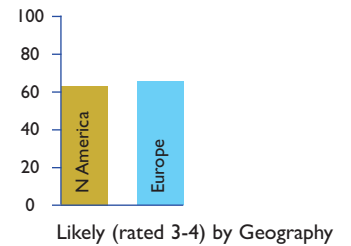
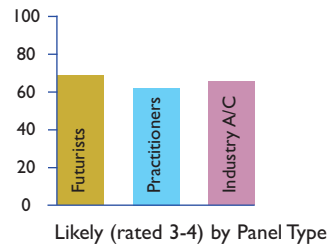
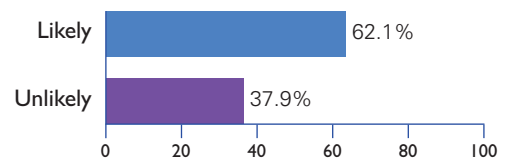


We, as consumers, will demand highly targeted and personalised offerings from would-be suppliers but we will not look kindly on these organizations if we suspect they know 'too much' about our transactions and our private lives. Resolving this dilemma may be a key to success in this first decade of the 21st century. The 'Information Wars' are beginning in earnest and the losers will be those organizations that are too slow or unable to respond or whose brand values are not judged as trustworthy.

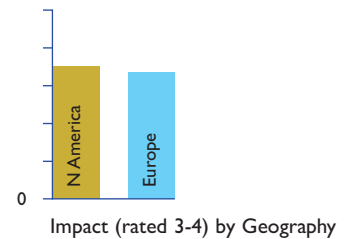
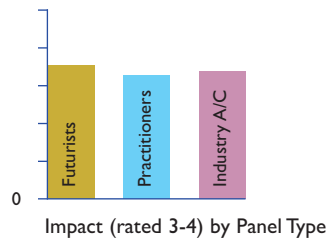
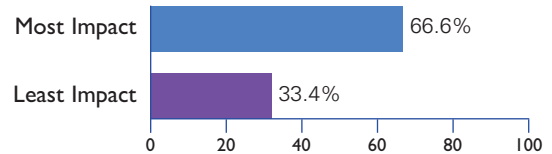
Conversely, those with strong brands will continue to 'stretch' them into new, and sometimes unexpected, markets. Our research has indicated that *mass-market business that conduct consumer transactions have leveraged their brand to offer a broad range of products and services*. With the networked organizational structure in mind we can expect that often brands will be franchised to operations with efficient organizations to support the brand value. 68% of the sample believes that this will have happened by 2008 and nearly 60% believe it will have significant impact on the way markets operate.

"Many organizations are unable to effectively manage and deploy new technology due to rapid change and constant innovation."

Likelihood



Impact



The GFF Pulse study shows that one of the keys to corporate success will be flexibility. We are being told that *flexibility in business will be more important than operational efficiency*. Might we be arriving at another age where we see the demise of some forms of business because they could not adapt fast enough, another round of 'dinosaur' extinctions. Overall 62% of respondents believe this will be the case.

Analysts and consultants, and futurists are convinced of this (66% and 64%) less so in business (54%).

The last decade saw year-on-year record-breaking levels of mergers and acquisitions, leading to larger, more complex and often global organizations.

The drive has frequently been to gain greater economies of operational scale, requiring a keen focus on cost reduction and efficiency to drive out the benefits of the merger. These organizations are not always able to respond quickly to market changes, and to consumers who are changing all the time. Today's consumer, in the developed economies particularly, can shop the world across the internet in a moment. He wants what he wants, when he wants it, because he knows he can. Being slow to respond to competition is not an option.

After spending two days with us at our annual conference, *FutureScene*, a director of a major Bank recently told me that it is important to 'once in a while take a moment to reflect about the future and not only about the next quarter'. Maybe the futurists and analysts can see something coming that those in the industry have not had time to fully digest. The importance of flexibility over efficiency may be a telltale indicator of changing imperatives.

A high number of respondents believe that the larger corporations will have transformed into networks of partnerships and alliances in the next five years. When asked how the industry will be organized in the future, 86% futurists and analysts believe that by 2008 *many of the larger companies have become a network of outsourced resources, partnerships, alliances and contractors that are connected through a real-time information exchange*. 91% of respondents from North America and 75% from Europe believe this will have happened by 2008 and all respondents believe this will have a high impact on the way organizations operate.

There is little disagreement that the networked organization will emerge as the dominant form in the coming years. This is a real sign of the impact of the information age on the way business and government is organized, and announces the end of the industrial age and its preferred form 'the Company' as we know it. The motor and many manufacturing industries have already fragmented their supply chains so this model is not new in itself, but are they flexible enough to cope with the more dynamic and demanding market of the noughties. Have they been set up to be inherently flexible or to leverage specialisation and economies of scale of component manufacturers?

So how will we cope with all this structural change? As far as technology is concerned, two thirds of the panel (67%) believe that *many organizations will be unable to effectively manage and deploy new technology due to all the rapid change and constant innovation*. Overall 64% in North America and 67% of Europeans believe this to be likely. Maybe now is the time to partner with outsiders to gain the skills to be competitive in the future. Outsourcing has often been the chosen action after identifying a low competence in a non-core part of the enterprise. Maybe in the future we will see 'choice-sourcing' as a way of increasing competence or taking advantage of market opportunities and flexibility in core areas of the business. Keeping operations 'in-house' only becomes an option if we can't find a suitable 'choice-partner'.

Modern fighter aircraft are essentially unstable. Without sophisticated information technology embedded into their design, keeping them in the air, they would crash to the ground. With the prospect of highly dynamic markets, offering highly personalised offerings based on 'real-time consumer information, sometimes on a market-of-one basis, across complex and fast changing networks of collaborating organizations, business may soon take on the stability of the modern day fighter aircraft – essentially unstable without highly reliable, real-time information technology across the wider enterprise.

Enterprises will need help from organizations who understand their business, understands how to deploy technology, who are prepared to be innovative and flexible in how they partner to create flexible networks of functions across the business. The partnerships will help personalise the organizations offerings to their target markets and compete or collaborate with non-traditional 'new entrants' seeking to leverage their brands.

So how prepared are you?

1. What would our organization look like if it were designed for flexibility?
2. Are we a networked organization already, but is it flexible?
3. Do we implement all the technologies we want?
4. Are we good at managing change?



4. People

Liselotte Lyngsø

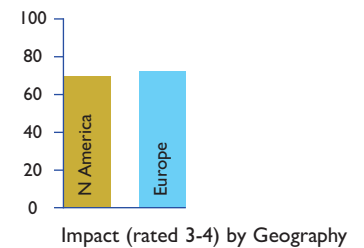
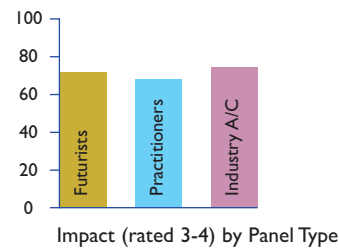
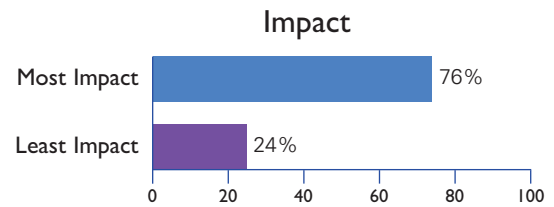
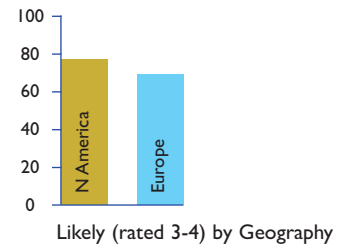
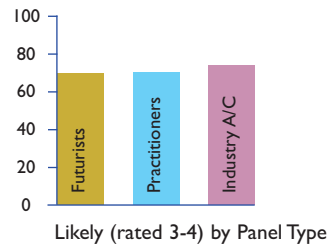
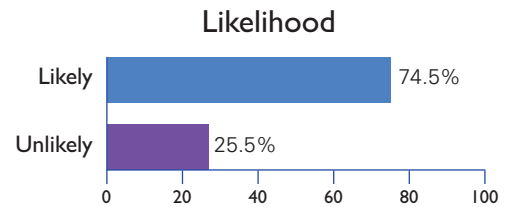
The Generation Clash

Liselotte Lyngsø has an M.Phil. in economics and politics from St Antony's College in Oxford, UK. Since 1996 she has worked with futurology and dialogue based scenario processes and now heads up the innovation consultancy Fahrenheit 212.

She is a member of Foresight Editorial Board and a Co-founder of The Global Future Forum. Liselotte works intensively with the future consumer, company and products, among others for global organizations such as IKEA, UNISYS and the EU. She is in high demand as a speaker and is co-author of a number of books about the future balance between work and family.

The Expert Panel Series is now in it's fifth cycle. This provides a sufficient range of time for us to be able to spot significant changes. One dramatic shift that is worth noticing, is that there since May 2003 has been a doubling of support to the statement that "the shrinking working population has become increasingly reluctant to support a growing elderly population", with 79% stating in 2004 that it will have a high impact. It seems, therefore, that more respondents are beginning to notice evidence of a potential generation clash. In other words, the future is increasingly becoming a challenge in the present which governments and companies will be forced to deal with.

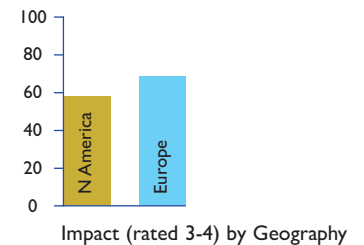
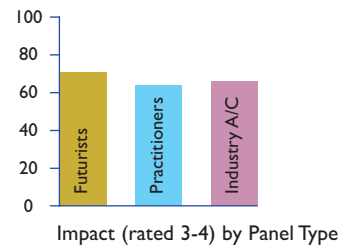
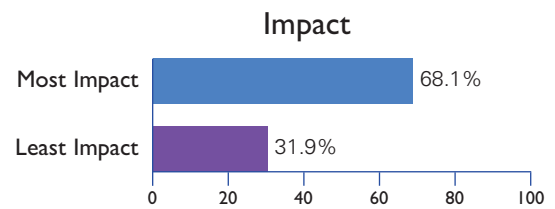
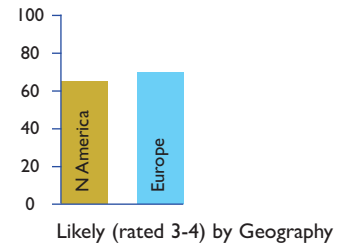
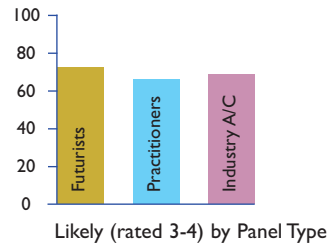
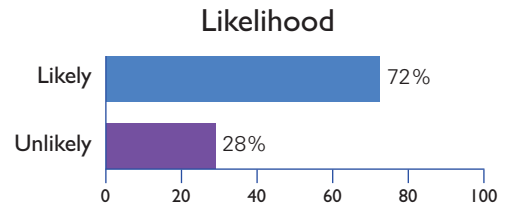
"The shrinking working population has become increasingly reluctant to support a growing elderly population."



The lack of solidarity might be further worsened if the respondents are right when 72% agree that the younger working generation is seeking identity from other aspects of life than work. A future generation that gives less attention to long educations and a focused career – preferring to travel and enjoy life in their search for meaning - will put further strain on businesses and governments to sustain a growing elderly population. Also, it will challenge the way we recruit and retain an attractive labour force. Strong corporate values will be just one way of gaining attention from young people who are on a search for the “deeper” meanings in life.

Initiating and creating meaningful relationships that entail emotional involvement might also be a way forward when dealing with the demographic challenges. For instance, developing new communities and stakeholder involvement could be an alternative to the welfare states’ failure to overcome the solidarity gap between the young and elderly.

“The younger generation does not seek identity from their work but from what gives their life meaning.”



One of the respondents comments:

"Privacy, spirituality and an aversion to being seen as a cog in the marketing gears of thousands of companies and other institutions will stir new approaches."

Questioning the impact of individualisation, half of the respondents still believe that it is valuable to focus on specific target groups. Nevertheless, evidence points towards more situation-based consumption. This means that consumer behaviour will be much more difficult to predict as consumer preferences will vary according to the specific situation they find themselves in, instead of being more in accordance with a coherent picture of who they are and what they want. Also the notion of age is slowly losing its importance as the single lives of the 20-30 year olds and the 50+ year olds are getting fairly similar.

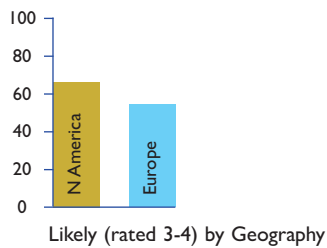
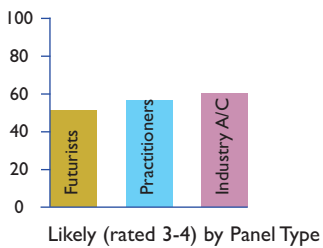
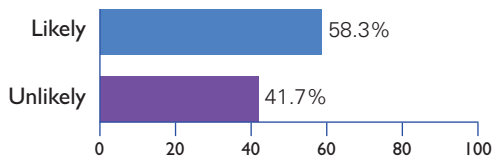
Both groups enjoy cultural, educational and political life. It is the families with small children that stand out, and amongst them an increasing proportion periodically live a single life due to the increasing number of divorces. These factors amount to a situation, where – seen with the eyes of traditional segmentation models - the consumer is becoming increasingly irrational and emotional. As new methods are developed that deal with understanding the implications of the new consumer situation and the effect it has on our preferences, many traditional segmentation models will need to be abandoned or altered.

Ask yourself the following questions.

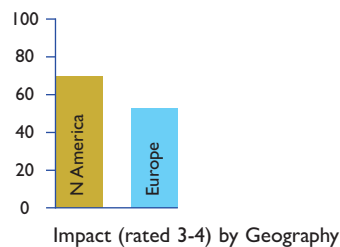
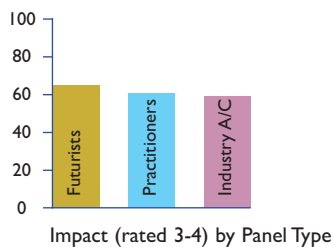
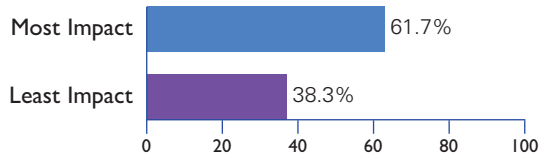
- How do we track customer motivations and aspirations?
- Are we flexible enough to attract good talent from the new labour market?
- How will I provision for my own personal elderly care needs?

“People in general have accepted the benefits of new advances in technology and have a positive rather than a negative response to them.”

Likelihood



Impact



5. The Technology Outlook

James Bellini

Caught in the IT trap

Dr James Bellini is a broadcaster, futures analyst and strategy consultant with a strong interest in the role of technologies in shaping the evolving business environment. He was the first UK member of the Hudson Institute, the US-based futurology think tank and subsequently worked with the Henley Centre for Forecasting before embarking on a twenty year career as a television presenter and programme maker. He is currently co-authoring a book on corporate psychology and business strategy.

With technology issues regaining attention after several years of dot.com disillusionment and constrained IT investment, the survey looked at possible technology advances up to 2008 and their likely impact on organizations, people and governments.

On a broader level, panel comments reflected a recognition that organizations will continue to move away from traditional hierarchical structures and favour networked relationships in response to technology influences and changing employee attitudes. The CEO will no longer be regarded as ‘divinity’ but will instead play the role of team motivator and provider of decision-making context. Cultural and societal factors will be increasingly important in shaping corporate actions. Virtual business communities will pose an increasing competitive challenge to traditional large enterprises.

Clearly, the technology landscape is re-shaping how organizations should go about their business. But conversely, massively increasing regulatory demands on business – not least in areas like financial compliance – are bound to make companies utterly dependent on sophisticated IT systems to handle the colossal data tasks this will involve. And, as we all know only too well, the technology doesn’t always do the job.

Some survey respondents referred to the jaded sentiments resulting from costly and over-sold innovations that have under-delivered to the user: *'technology moves faster than a company's ability to make use of it. Over-hyped technology that fails on its promises to solve marketing problems creates a culture of disappointment.'*

Among a range of issues panellists were invited to comment on trends in life sciences and new energy forms before addressing the topic of social acceptance of new technology shifts. They looked first at differing aspects of the field of bio-science over the time frame up to 2008. One such proposition was that 'Rapid advances in bio-analysis and bio-informatics have allowed the creation of new businesses and services where, for example, self-tests for many conditions have become quite common.'

There was strong endorsement for this proposition, with over 80 per cent of our panel rating it either a high or fairly high probability. A lower percentage, around 70 per cent, felt it should influence current business strategy or planning. It seems certain that, after many years of lab-based progress, we are about to see a number of bio-science breakthroughs make their way into the everyday healthcare marketplace, as well as the emergence of a new health management industry. In most developed economies healthcare demand and costs are both climbing steeply, not least because of steadily ageing population profiles.

'Do-it-yourself' diagnostic techniques are bound to find favour in easing pressure on over-burdened healthcare infrastructures, while improved bio-informatics systems will prove essential in meeting rising consumer expectations for increased healthcare standards.

One panel member expressed serious misgivings about where some of this may lead:

'Major disasters in health and the environment from genetic engineering and nanotechnology will cause a larger percentage of the population to shun new technology until reliable safety controls are in place.'

The panel were then asked to consider the social ramifications of potential advances in bio-analysis – genome exploitation and proteomics – that provide far more detailed personal information and drives changes in assessing insurance risks and other lifestyle factors. Here there was lower overall consensus about developments up to 2008. Fewer than one in four amongst our panel rated this a highly likely scenario, with two-thirds voting in the middle ground. There was nevertheless a strong belief that such possibilities should be built into current thinking – an indication that few of our panellists doubt this will become an important consideration within a few more years hence.

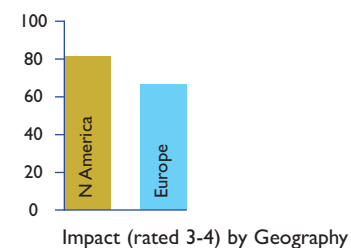
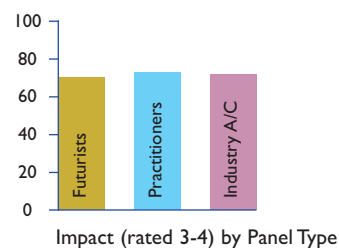
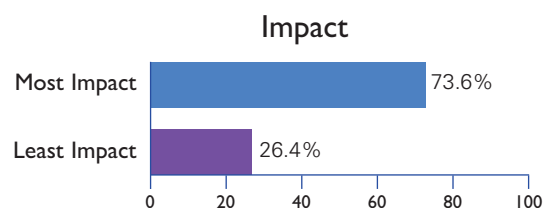
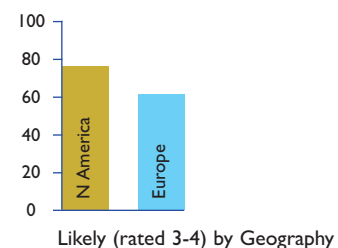
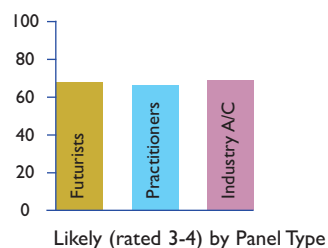
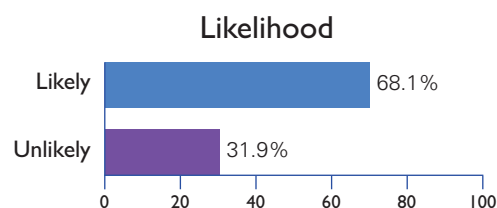
‘Insurance companies will use bio-information analysis to predict behavior and set costs. There will be major issues over privacy arising from this. Insurance companies will become more heavily regulated regarding privacy issues. The insurance industry will attempt to alter its business models as people change lifestyles to conform to accepted norms.’

‘There will be some landmark legal cases over privacy of genetic information and its use in employment and insurance. Governments will have to respond with compensating legislation.’

Social and ethical concerns of a different kind were raised by another, more dramatic, 2008 scenario: ‘Cloning of humans is a clearly established trend. There are lots of fears and concerns relative to it, but there is no question that a growing number of people are opting to duplicate themselves’. Moral and legal implications apart, there was little support from panellists for the contention that human duplication will have become a reality before this decade is out. Only 6 per cent saw this as a high likelihood, with around 85 per cent putting it in the lower half of the spectrum of probability.

Interestingly, views were more mixed as to the impact on current strategy and planning with an almost equal split between ‘low’ and ‘high’ probability ratings. In fact, the largest segment of our survey respondents – over one in three - was those giving a ‘high’ level of impact. This seems to be saying that not only is the issue of human

“Bio-analysis (genome exploitation and proteomics) have made much more detailed personal information available and this has led to changes in insurance risks, healthcare and lifestyles.”



cloning firmly on the futures agenda but that surprising developments in this field may come sooner than many expect.

'While cloning will occupy a small niche for couples or individuals who can't have children by other means (or choose not to), designer genetic enhancement for babies will be available much faster than we think - to those who can afford it.'

The survey then turned to an area that has featured in futures debates since long before cloning became a prominent subject – the search for new and environmentally sound forms of energy. Our panel members were asked to consider this possibility by 2008: 'Demands for 'green' energy have produced a range of options for users – fuel cells, flexible solar sources, wave energy – with consumers meeting the extra costs involved through taxes or pricing'.

Their verdict can best be described as faintly optimistic about 'green' energy developments over the next four years. Fewer than one in four gave this particular scenario a high probability rating; some 70 per cent of respondents settled in the middle ranges of likelihood. But their strategy impact assessments nevertheless suggest decision-makers should build in positive expectations of new energy sources within a somewhat longer time frame. Two thirds of panel members posted 'fairly high' and 'high' responses.

Faint optimism, though, won't change the inexorable arithmetic of global energy consumption, which points to the unavoidable need for new, sustainable and 'clean' sources within the near horizon. The latest forecasts see world energy use rising on current trends by some 20 per cent between 2000 and 2010, with carbon dioxide emissions increasing almost as fast to around 7.5 billion tonnes a year by the end of the decade and a seemingly unsustainable 10 billion tonnes by 2025. A key question: what will it take for the global community to kick-start a truly ambitious shift to a 'green' energy economy?

The final scenario offered interesting insights on an issue that is taking on increasing relevance -- public acceptance of new technologies. Commentators now talk of 'technology fatigue', of an overcrowded and complicated marketplace characterised by excessive consumer choice, of a public bewilderment that is accentuated by a continuous flood of gadgets and technology updates. Our panel seem to endorse this view. Only 15 per cent of survey respondents thought there is a high likelihood that, by 2008, people will have generally accepted the benefits of new advances in technology and will have a positive response to them.

As one panellist argued, there is much thinking to be done in re-aligning the debate about technology and people. At the moment there's just not enough 'people' in it. The next stage for organizations, this argument runs, is towards 'mutualism' – an environment in which people work together whilst keeping their own individual identity. Another respondent stressed the difference between work/life balance and work/life divide. Others commented on the probability of an anti-technology back-lash, not least in areas like customer relationships, where product quality and relevance will speak more loudly than high-tech sales channels and distribution systems.

Here are a few challenges to cogitate:

- How strong are the social filters necessary to avoid techno-calamity?
- Can we prevent abuse in areas like privacy?
- Will new technologies deliver better results than in recent years?
- Can we drive a new agenda in energy and find the key to a 'green' revolution?



6. The Future of Customer Service

David Jackson

Winning the Service race

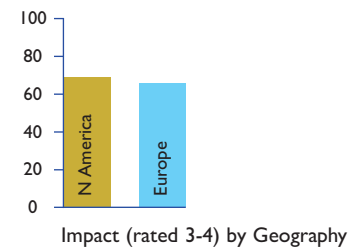
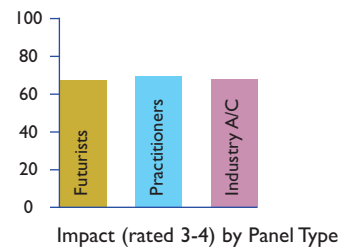
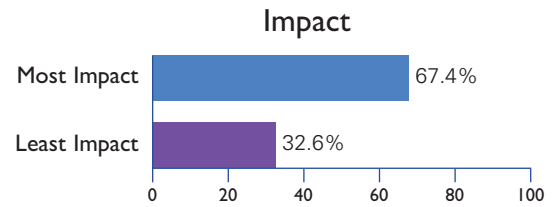
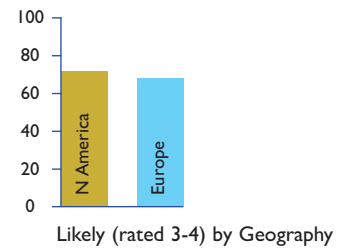
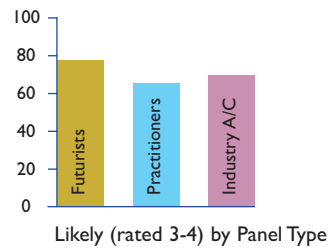
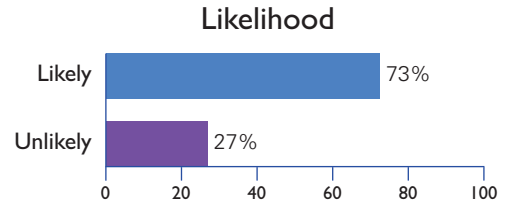
David Jackson is a recognised expert in the field of customer focused organizations and is a lead member of the team responsible for the Unisys/Management Today Service Excellence Awards. He is the author of two best selling business books, 'Dynamic Organisations' and 'Becoming Dynamic' published by Macmillan.

This is the first time that customer service has been included as a separate section within the GFF Pulse expert panel survey. It is widely recognised that customer service is an essential factor in successful companies. But will that still be the case in 2008? The panels' results throw up some interesting and, at times, paradoxical results.

Our expert panel clearly believes that customer service will increasingly be a winning strategy. 83% think it is likely that service based differentiation will succeed ahead of price. This is a significant majority and the factor the panel believes is most likely to happen.

"As the quality of goods and services is increasingly assumed to be excellent, service becomes the deciding factor in selecting provider."

Many organizations who differentiate themselves by their customer service, enhance their market performance beyond others with more price competitive offers.



Almost nine out of ten panelists believe this will have an impact on organizations. There is of course a very obvious effect: provide high levels of service or become an also ran, possibly go out of business completely.

Experience to date shows how difficult it is to build a truly customer focused organization. Change has to go to the heart of the company's culture if excellence in customer service is to be achieved and sustained. Customers have to be part of all aspects of what the company does: recruitment, measurement, product design, pricing, learning and development, marketing and (perhaps the greatest challenge), leadership. Outside in management has to replace the essentially internally focused management practiced in many organizations today.

These changes will have to be achieved whilst maintaining competitively priced offerings. Companies that can reliably provide better customer service often charge a premium price, as the scenario suggests. The pressure to provide more for less will however remain. Each consumer has a degree of elasticity in the price they are willing to pay for superior service. Understanding that elasticity in the context of a rapidly changing market will take on greater significance for the financial success of organizations, particularly as information on competitive products and services becomes easier to find. Continuous improvements in productivity and innovation will underpin successful strategies.

By 2008, service might be a more expensive commodity for customers to access. 62.6% of the panel believe that the costs of providing high levels of service means that more companies charge for after sales service. This is an expansion of existing practice. Many companies already charge for service; for example, some software providers charge for support on a per call basis. Extended warranties, another additional charge on many products, also require the customer to pay for after sales service. Whilst commonplace in the product arena, charging for after sales service in the services market is less so.

Will insurance companies start charging to change policy details such as name and address or providing statements and advice?

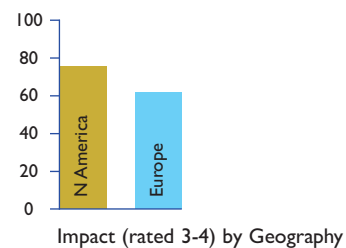
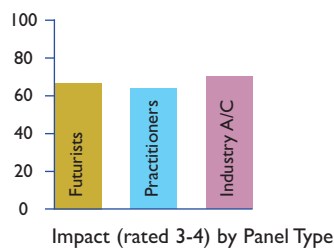
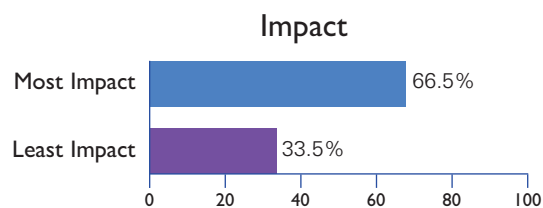
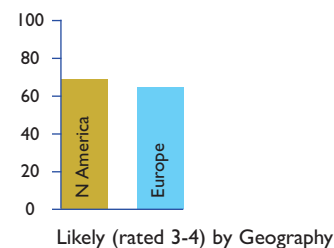
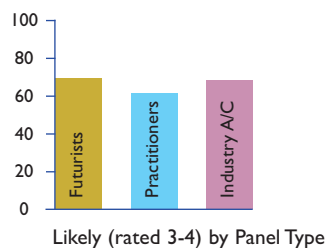
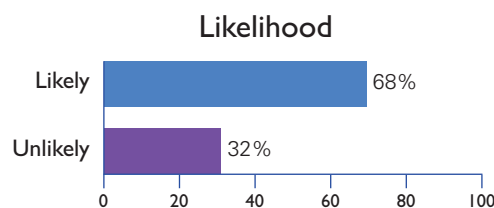
Paradoxically, many organizations bundle these services into the initial purchase price, a ploy particularly used when competition gets stiff. It seems that service is a great sales tool for tough times but a cost to be passed on in easier times.

Half the panel believe this will have an impact on organizations. It will certainly make a difference to profitability. It will also increase consumer pressure for reliability of products; the more consumers are asked to pay, the more they will become aware of any failings or shortcomings in the product. The real challenge will come when one supplier stands apart, offering an all inclusive package. How many consumers in a world where there is more to do than time allows will want the easy option of an all in, hassle free purchase?

To enable them to provide after sales service at a profit, companies will have to lower their costs. Sixty six percent of the panel believe that it is likely that service will be outsourced, many of them to offshore companies. Whilst this is recognised to reduce costs, there are early signs of a backlash against exporting jobs. Many consumers want home grown service and low costs, posing a real dilemma for suppliers. For example, 66.7% of the panel also report that barriers to entry will be created as consumers select one 'trusted advisor' and share their personal data with them. But will 'offshoring' erode that trust as consumers begin to weigh social responsibility with cost?

The growing concern about personal data reflected by the panel is highly relevant to the buying public in some sectors but plays little in the decisions for some purchases, such as electrical goods and cars. Many companies see opportunities to buy and sell personal data, indeed it has spawned an industry of its own. But as concerns for personal privacy grow, companies that get involved may well find themselves ostracised by the very people whose data they are trading.

Increasing consumer expectations for "instant gratification" drives business investment in real-time monitoring technologies to be continuously tuned in to their customers' needs."



As the results show, those companies that build genuine relationships based on trust will secure longer term relationships, leaving others to fight over the mercenary customers who trade in deal loyalty, not real loyalty. Companies will have to recognise that even real loyalty has its limits. Trust is not just about privacy of information. It also embraces fair pricing, reliable and effective products and services and the company's public image.

Those organizations that can effectively build a trust based relationship with their customers will be the obvious winners. Larger organizations will find this a massive challenge and therefore leave the door open to smaller, fleeter companies.

This simple view hides a real complexity. Many products and services are not of real significance to some consumers. They are simple purchases, where a trusted advisor is not required. The sophistication and needs of different customers compound this complexity.

One question asked the panel to consider the nature of customer information organizations collect as consumers demand instant gratification. Meeting needs on the spot will require significant changes to customer information and the way it is used. Much of the data held in CRM systems are about what customers have done. They do little to help organizations understand what customers think about the company and its products/services or what they are likely to do in the future.

Opportunity detection implies forward looking, not historic data. It is more crystal ball than rear view mirror. Segmentation will have to become much more significant; focusing on the different situations the customer exists in, not just the static dimensions of customers that underpin today's commonly used segmentation approaches.

The real time organization is fast approaching. Sixty nine percent of the panel believe that it is likely that real time monitoring technologies will be employed by 2008. As customer needs change more rapidly and they become less tolerant of failure to deliver great service, rapid identification of customers' perceptions will be essential.

Whilst many customers may be unwilling to share personal information, they are often happy to tell suppliers what they think about their products and business practices. Companies will have to rethink how they collect and use customer feedback; connecting real time experience feedback with rapid cycle performance improvement. Information from customers will have to be available 'on demand' to everyone who touches the customer. More importantly, managers will have to devolve considerably more decision making on continuous improvement. Knowing how a customer feels about an experience is second best to being able to do something to improve it. The former is data collection, the latter is performance improvement.

What are the messages the survey delivers?
Well service will continue to be a market winning strategy in 2008 but organizations are going to have work harder to find profitable ways of delivering it. Success will depend on much more dynamic collection and use of information to build a real time, responsive company. Whilst offshore outsourcing might form part of a delivery strategy, the cost advantage it may deliver has to be balanced with the overall impact on how the customer perceives the organization. Don't wait too long to make service the heart of your strategy: you might find the market has already been cornered.

Are you set up to be a service winner?

- Do our customers rate our service better than the competition?
- Do we use customer feedback continuously to improve productivity and service ahead of our competition?
- Can we build a customer focused culture where service, in its broadest sense, permeates the whole organization?



7. The Contradictions of Privacy

Peter de Jager

Peter de Jager is President of the GFF, North America and is a columnist with a dozen columns worldwide representing approximately one million monthly readers. He has published articles in Scientific American, the NY Times, and the Washington Post. Peter has presented at the World Economic Forum, the World Bank and at hundreds of other conferences in 34 countries and is best known for his global leadership role in creating responsible awareness of the Y2K issue.

My interest is in the Future, because I am going to spend the rest of my life there.

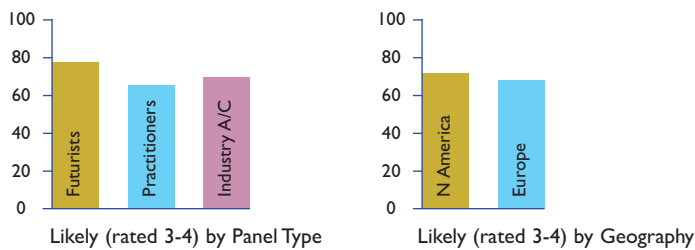
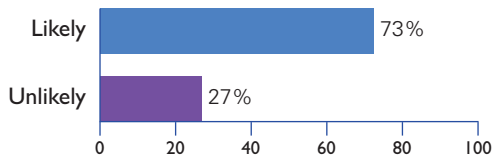
Charles F. Kettering
1876-1958 American Inventor

When walking into their favorite bookstore, few people would raise any concerns if the helpful clerk met them by name and let them know that the latest book by their favorite author had arrived. This level of personal service, totally dependent on knowing the customer and their specific taste in authors, is appreciated by most customers. It is often the primary reason why a customer makes a point of returning to the store month after month.

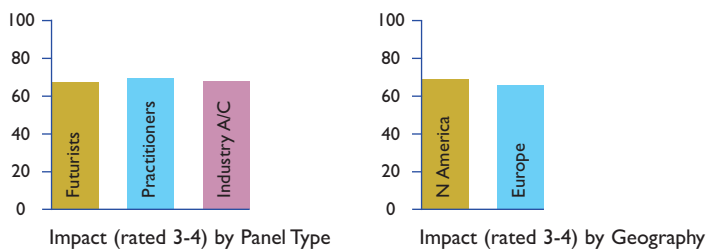
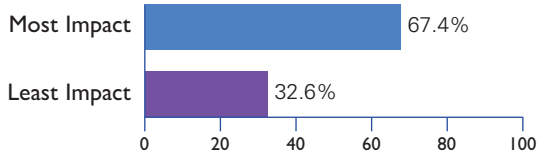
When companies speak of "good customer service", what they are thinking of is personalized service. CRM (Customer Relationship Management) is the buzzword and the ultimate goal is to treat every customer as a preferred client, but there is often an unexpected consideration waiting for companies who embark down the path of enhancing service via technology.

Many organizations who differentiate themselves by their customer service, enhance their market performance beyond others with more price competitive offers.

Likelihood



Impact



When we automate customer service, the relationship between the customer and the store changes. It changes even if the objective, "providing a high level of personalized service", remains the same. An e-mail from the store announcing the arrival of the same book, is seen by many, as an invasion of privacy. Unless of course, that e-mail was specifically requested by the customer.

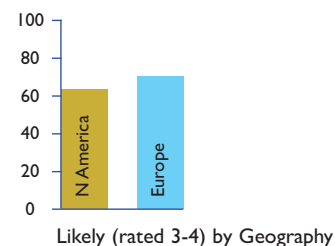
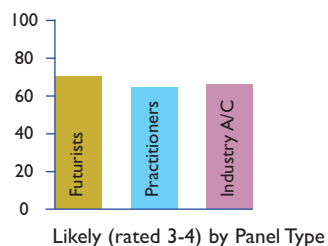
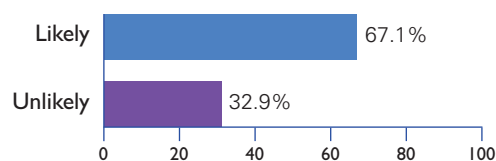
With this vignette in mind, what if this inherent contradiction between consumers desire for service and their wish for privacy, i.e. "Meet my personal needs, but I'm not comfortable with you knowing what they are", becomes the cultural norm?

Respondents to the survey agree that there is this huge desire for "Instant Gratification" and that meeting this desire can lead to increased business. The first step to take advantage of this desire is to collect, store and manage customer information as quickly as possible. The entire push towards CRM is based upon this belief.

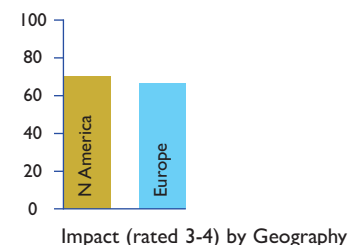
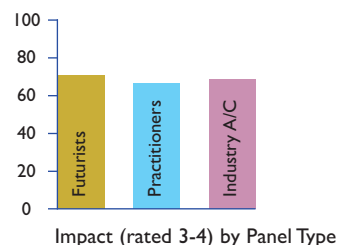
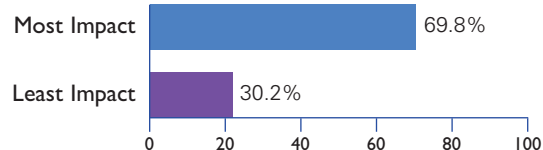
Information, especially about customer preferences has a short shelf life. The optimal time to sell life insurance is shortly after someone has bought a house, or had children, not 10 years later. Like newspapers of old, where getting the 'scoop' out on the street first allowed publishers to capture market share, companies must collect and act on "real time" data.

"Many organizations are unable to effectively manage and deploy new technology due to rapid change and constant innovation."

Likelihood



Impact

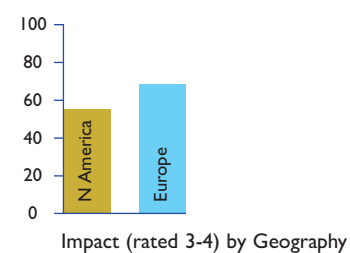
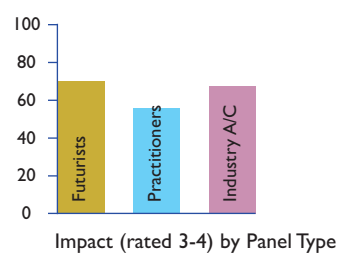
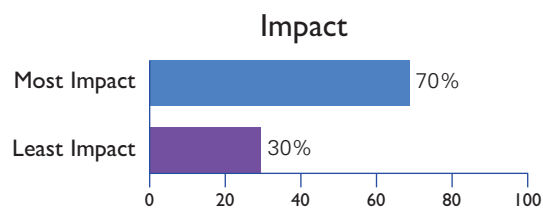
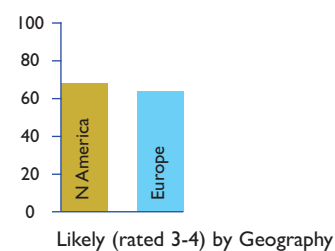
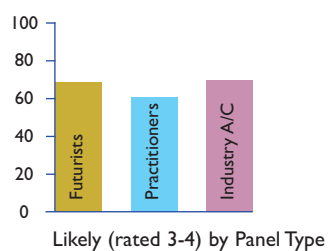
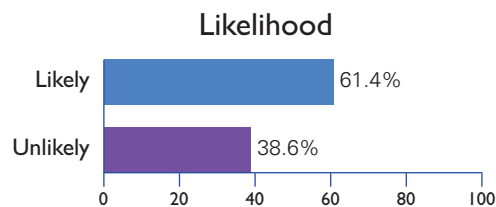


But as we saw in the book store, customers are contrary. While they want personalized service, they also don't want everyone to have the personal information necessary to deliver it. The desire for privacy in an increasingly open digital world is raising obstacles to information access and usage. Governments, ignorant of how information flows in organizations, are legislating control of personal information back to the individual. This shift in ownership is significant; it immediately degrades the value of the contact list and associated information of corporate databases.

With their privacy rights restored and enshrined, people will make a point of exercising those rights, refusing to opt into information usage agreements which would ultimately help them achieve their basic personalized product needs. This tendency is further reinforced by the fact that most privacy legislation demands a positive opt-in process. People must respond to a notification before companies can utilize existing information for a new function.

The response rate for any mailing, in an age where everyone is too busy to even read all their mail, will very quickly degrade the usefulness of corporate databases.

As consumers select one supplier to be their 'trusted advisor' and invest time in communicating their personal data and needs with that supplier, the barriers of entry to competitors have increased significantly.



But... realizing that they must trust someone with their data, consumers will decide to assign usage rights to a single 'most' trusted vendor, they and they alone, will have the right to use their data. The question, "Whom will they trust?" is perhaps best answered by the question, "Whom do they trust already?"

Meanwhile, the pressure to gain market advantage continues to build. Competition gets stronger, organizations seek innovative ways to capitalize on the information they already have access to... they seek out "trigger events", changes in consumer buying patterns which signal future sales opportunities.

With the potential of information hobbled by usage agreements, companies create formal alliances allowing them to share data under existing privacy permissions. While this will violate the intent of many of these agreements, they will attempt to honor the "letter" of the agreement.

Given that companies are unable to deploy technological and organizational change as fast as their needs change, these informational links between alliance members aren't perfect. There are gaps in the interchanges, and increasing opportunities for Information leakage.

With personal data flowing from well defined trusted sources into, and through legally defined alliances, criminals look to the same technologies to perpetrate larger and more subtle identity fraud schemes.

In conclusion, in the future, the competitive edge belongs to those organizations who can best capitalize on consumer information all the while allowing the consumer full control of how it is being used. This is an almost contradictory objective, but one which is achievable if we possess the right combination of agile management and flexible technology.



8. In Perspective

Joop de Vries

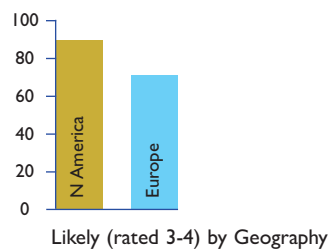
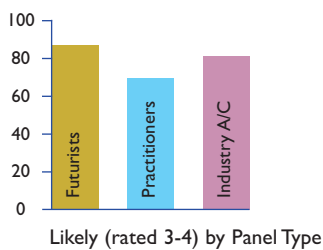
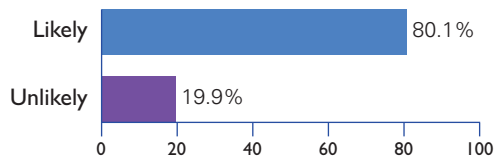
Joop de Vries worked for Shell from 1974 to 1996, in several fields including research, supply and trading, planning and marketing. By training, he is a scientist with a PhD in physical chemistry. In the late 80s he was head of the team producing Shell's global scenarios. In 1997, he moved to Sociovision working on the development of societal scenarios, which are used in marketing, human resources and corporate affairs.

I analysed the data from the last expert panel series using the format of three scenarios. The findings of the latest survey would lead to quite similar scenarios, which is what one would expect after only one year. ([See GFF Expert Panel Series 4, May 2003](#)). Once again, the responses are quite evenly divided between quite probable / not so probable, and high / low impact. There is only a single question that polarises the respondents : approximately one third of respondents believe that cloning will have a quite limited impact, while another third think it will have a very major impact.

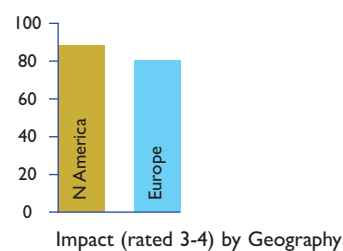
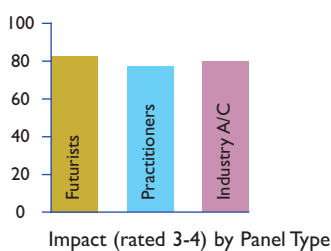
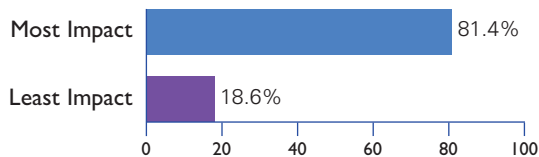
In order to evaluate the data without repeating last year's conclusions, I looked at the respondents who scored their answers at both extremes of the scale (++ and --). These answers mean that people really believe that a specific development will happen (or won't) and that it will really make a difference (or have no noticeable impact at all). Many of the responses in the two middle categories represent people without an outspoken opinion, or people who think it could go either way. On this occasion, I left these out.

“Many of the larger companies have become a network of outsourced resources, partnerships, alliances and contractors that are connected through a real-time information exchange.”

Likelihood



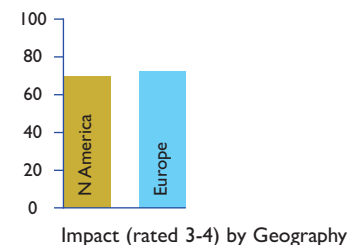
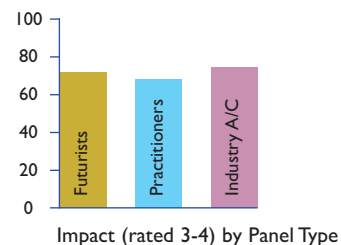
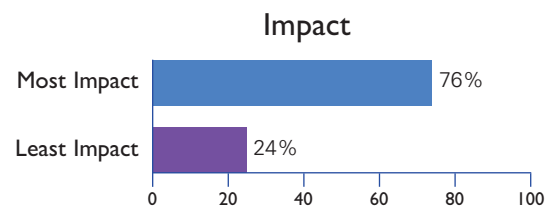
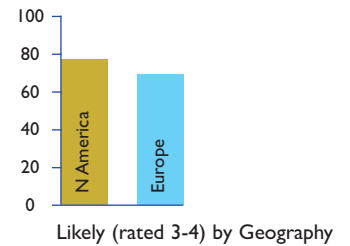
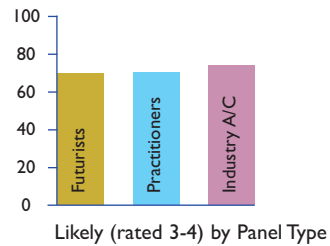
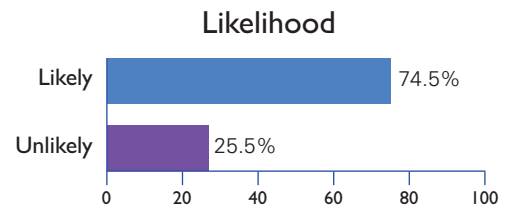
Impact



1 A strong belief that organizations and society will be dynamic and restless

There are a few possible developments that are considered very probable by at least one third of the respondents, and that will have a sizeable impact, also according to at least one third of the respondents. In addition, we observe that, with respect to impact, the response profile shows a linear increase from the lowest to the highest score; this is a profile that demonstrates conviction. The development most strongly supported (nearly 40%) is the transition towards network-like organizations, with many units interconnected through real-time information exchange (consistent with this is the expectation that the CEO will not be the sole leader as he often was in the past). Also in terms of impact, this trend is near the top (42%). In the same way, many respondents expect dynamic pricing, tailored to the individual consumer, to be both probable (41%) and important (43%). This points to a dynamic but also aggressive business culture. There is a link with the most widely supported social trends. Over 30% are convinced that working people will be reluctant to support the growing elderly population, and over 40% think this is very important. There is almost equal support for the notion that electronic crime and fraud will play a major role, and they consider this will have a major impact (46%). These, too, are signs of a society that is under pressure, as a result of struggle between generations, and technology that creates new types of crime.

“The shrinking working population has become increasingly reluctant to support a growing elderly population.”



2 Personal autonomy

As far as individual people are concerned, over one third of respondents are convinced that young people will seek identity not from their work but from whatever gives their life meaning, and nearly the same number consider this really important. This trend towards autonomous people making their own choices, is also reflected in the 30% support for the thesis that consumers will want much more control over the way companies are using personal information. One of the most-supported theses (41%) is that bio-analysis and bio-informatics will create many new businesses and services, such as "do it yourself" tests. Over one third consider the impact of this development will be high. Taken together, these responses demonstrate the belief that the individual citizen/ consumer will be very much more "empowered" than he is today, and that this will make a big difference. At the same time, consumers are forced to defend their cause, against an increasingly aggressive and intrusive environment. For example, nearly 40% feel strongly that the gathering of personal data through bio-analysis will change insurance risks and healthcare, and that this will have a major impact.

3 Management activism

Nearly one third consider it very probable that major companies with many consumer interfaces, will leverage their brand and enter new territory. Apparently, traditional sector boundaries are too narrow to contain companies, and they need to search for growth opportunities wherever these are to be found. The same activist attitude is expected in management appointments at the top: one third considers it very likely that the board of directors will keep a close eye on executives, and replace them when they under-perform.

One third of respondents are convinced, in line with the above, that business targets will increasingly be linked with competitive success and less with financial performance yardsticks.

4 The state of society

The overall impression created by respondents' outspoken views (++ or - -) is that citizens, companies, and society will become more dynamic and activist. Ethnic diversity is definitely a major element, but on this point the respondents remain divided. Globalisation is not the solution to ethnic problems: two thirds believe that it will exacerbate rather than reduce racial tensions, and one third are convinced this will have a major impact. Over 40% believe that racial prejudice will be reduced, as a result of greater contact between ethnic groups, and 28% think this will have a major impact. These are clearly two different groups with opposing convictions. Overall, most respondents do not envisage a world where racial tensions are disappearing and migration is free. Only a minority is convinced that immigration policies will become more liberal, and the impact of this issue is considered rather high (+) and high (++) by 35% and 39%, respectively. More than 55% expect that barriers to immigration will in fact be raised as a result of intensifying domestic opposition to immigration - and in spite of a declining population. Ethnic diversity policies in companies may be monitored, but 27% expect this will have no impact, with 41% who are only slightly less negative.

5 Developments with significant opposition

Cloning was already mentioned : 54% give widespread cloning a very low probability, and 32% believe that cloning will have a low impact. There are also outspoken negative views on the issue of legislation supporting the work life balance concept. Over 20% believe this will definitely not happen , and 16% consider that such legislation will have a low impact anyway. Also the suggestion that demographic developments will become more important to government than environmental sustainability, is seen as definitely improbable by relatively many respondents, i.e. 16%.

6 Technology

There is optimism about the role of technology in energy production. 23% feel that there will be several "green energy" options, and 32% state that this will have a major impact. As far as the application of new technology is concerned, 28% consider it very likely that organizations will not be able to keep up with constant innovation, and 35% are convinced this will have a big impact.

Summary

The question on cloning shows how polarised the group of respondents can be, but, for other questions, the large majority of responses are close to the centre position, on either side. The data allow us to construct clusters of opinions and scenarios, as we did for EPS4. On this occasion, we focused on respondents strongly in favour (++) or clearly opposed (- -) to the propositions. This highlights respondents' statements that are based on knowledge and conviction. We observe that outspoken statements point in the direction of continuing innovation, sovereign consumers, and a dynamic but also defensive society.

Panellists survey commentaries

Panellists were asked to provide additional commentary on the Survey scenarios. To see these verbatim commentaries in full, please go to the global future forum website, www.thegff.com/eps5-verbatim.pdf.

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