Creating the future

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April, 2019

Elevate
Inspire
Accelerate

What business are you *really* in? Which future will you create?

The power of *yes, and…*

The tech factor…

And the human factor

The product performance…

And the customer progress

The immediate opportunity to exploit
And the future we will create

"we spent years ignoring what people were actually doing with our product…"

"half the functionality at twice the price!"
Scott Cook – Intuit

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What causes an innovation to succeed?

A new offering that resolves a circumstance of struggle and fulfills an unmet aspiration

Progress.
Meaning.

Mindset.
Skillset.

The big shift: enabling progress vs selling products

To identify and create new sources of value for customers, we need to shift our mindset and think less about our products and more about the "Jobs" they need to do.

From   To

Product   ▶ Job to be done

competing on feature and functionality and price   enabling progress in a consumer's life

Success is: Differentiation   Success is: Customer Progress

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Jobs lens: markets expand and opportunities emerge

"I had a car accident and need some cash"

Product lens

tr_____view
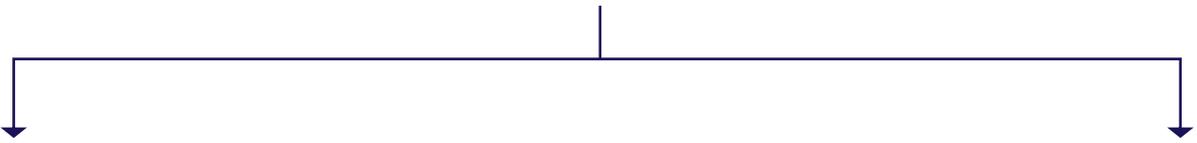
Offer a loan or use credit card

Jobs lens

how people navigate and choose

ebay — Sell a table

UBER — Pick up a few rides

CATALANT — Get a side gig

airbnb — Sublet my second bedroom

TRIM — Cut redundant expenses

What is a Job?

———————

A "job" is the *progress*
that an individual seeks in
a given circumstance

How do we understand what Customers are trying to achieve?

Circumstance

- *who, when, where*
- *desired progress*
- *current behavior*

Feeling **Doing**
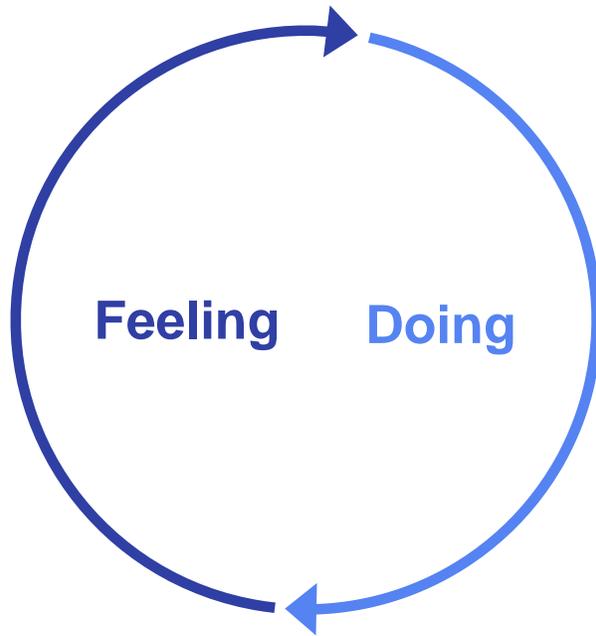
Job dimensions

unpack all aspects of the current struggle as well as of the desired experience/solution

Functional

Social Emotional
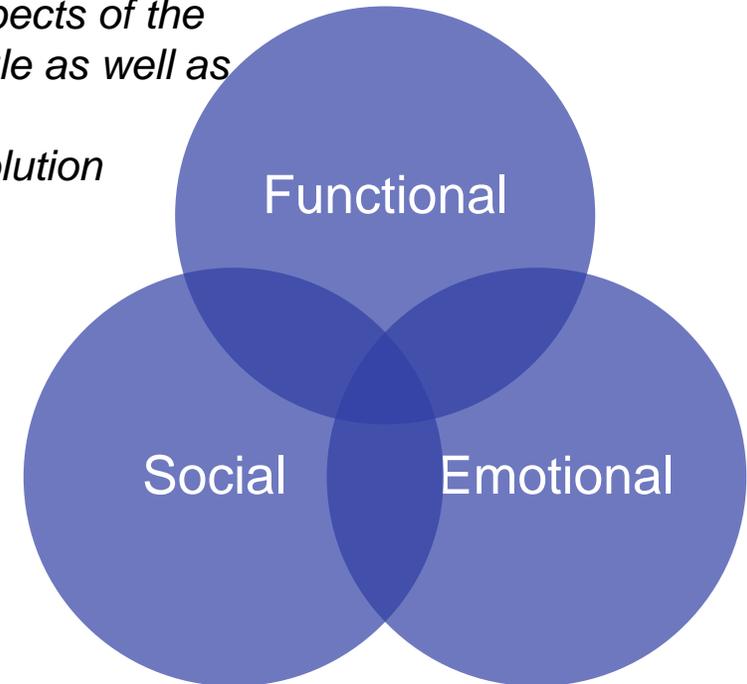
What does innovation data look like?

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Stories are the data
behind the *numbers*

How a Jobs approach focuses, aligns, and accelerates success

Greater clarity of jobs to be
done has powerful cascading benefits throughout the organization

When I am…
Help me…
So I can…
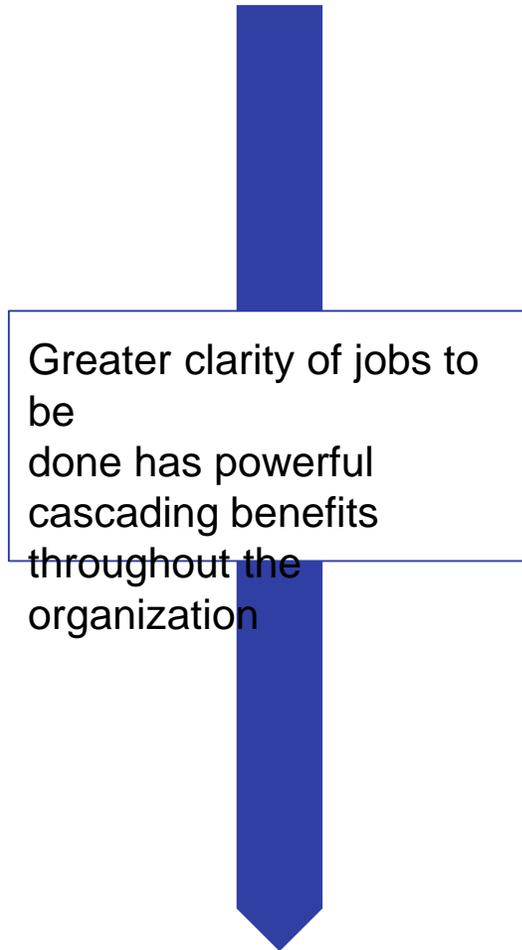
Ideal customer experience

Processes we need to perform to create ideal customer experiences

Processes

All the people, brands, hard assets, intellectual property, and stuff we need to enable the critical processes

Resources

How we do things because of who we are and what we believe

Culture & Governance
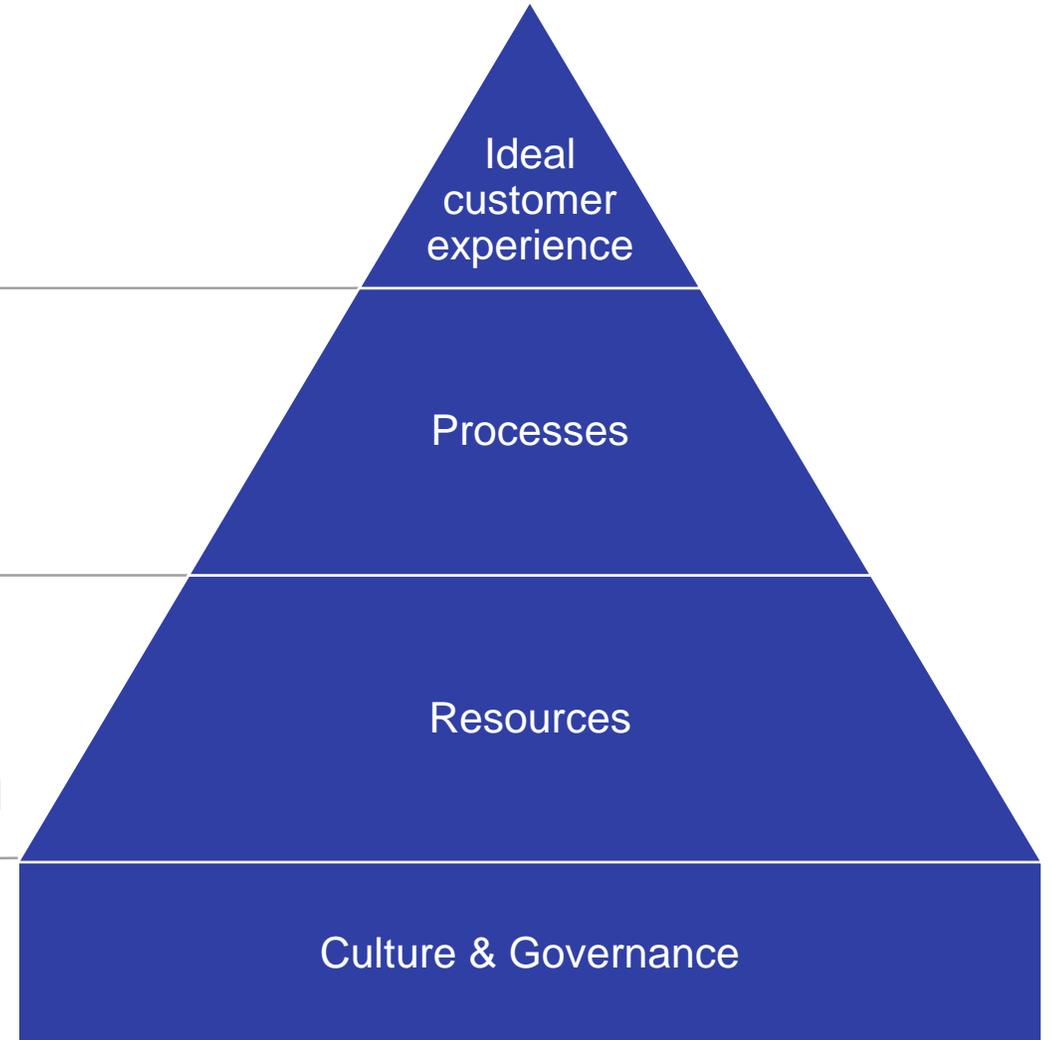
What business are you in?

tell the story.   You are not the star.

Creating the Future

Reality of the challenge…

- Pace of customer change

- Pace of business as usual
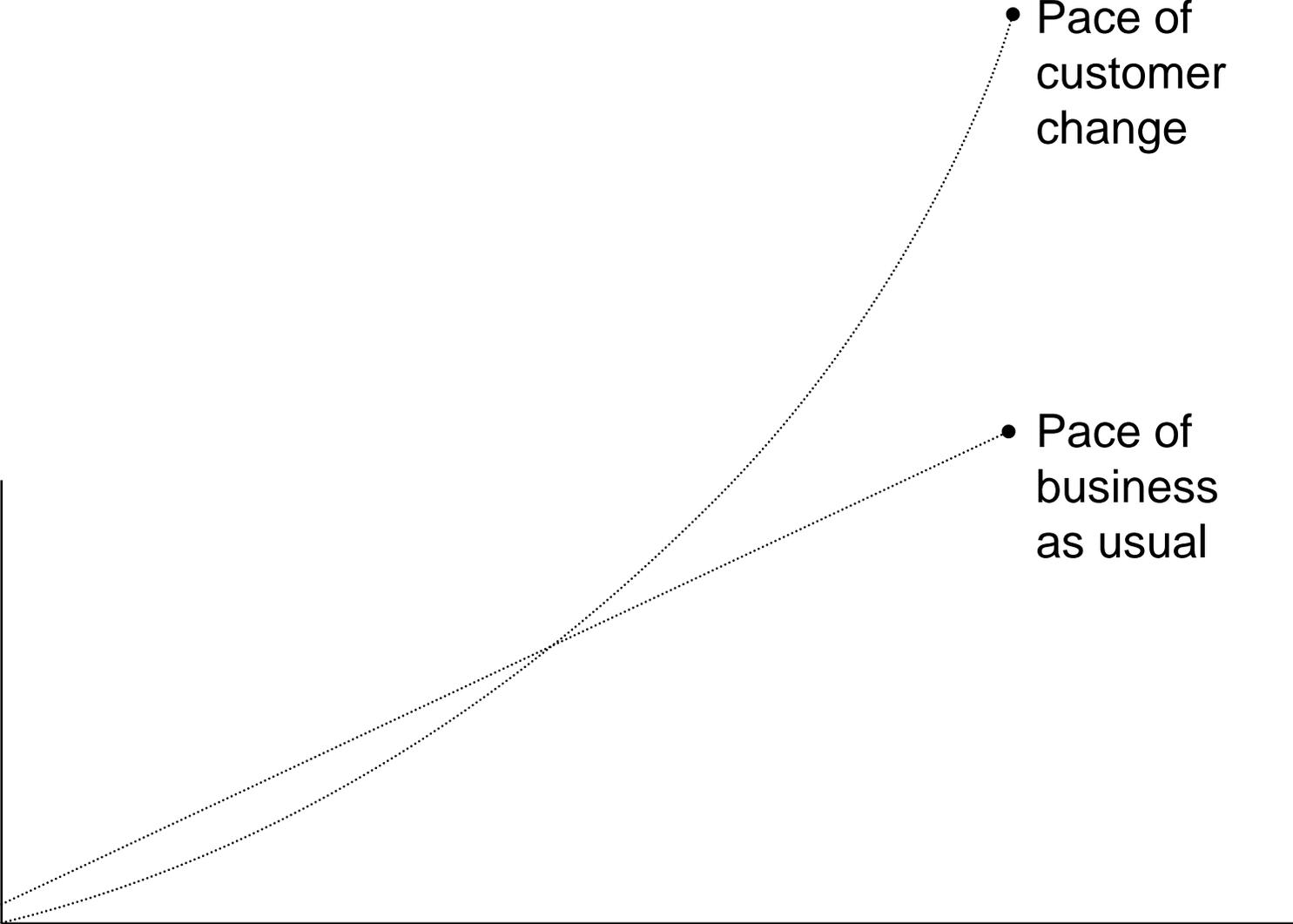
It's not just the pace of change but the nature of change…

Ten years ago, would you imagine that ...

You'll make your baby's pictures public for the world to see

You'll stay in a complete stranger's apartment instead of a hotel

You'll trust a robot to manage your money

You'll never buy another music album

You'll buy a mattress from your phone

You'll get out of a taxi without paying the driver

You'll make as much entertainment content as you

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Built different: a technology company with little technology

UBER

Idea: Uber

Messages: Twilio

Directions: Mapkit

Maps: Google Maps

Payments: Braintree

Location: Apple CoreLocation

The Customer of the Future

The 6 big shifts

A Life in Flow

On-Demand Everything

Exponential Intelligence

Transparent Existence

Omnipotent Individual

Synthetic Reality

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01

A Life in Flow

| De-Located Life | Flexible Work Models | Access Over Ownership |
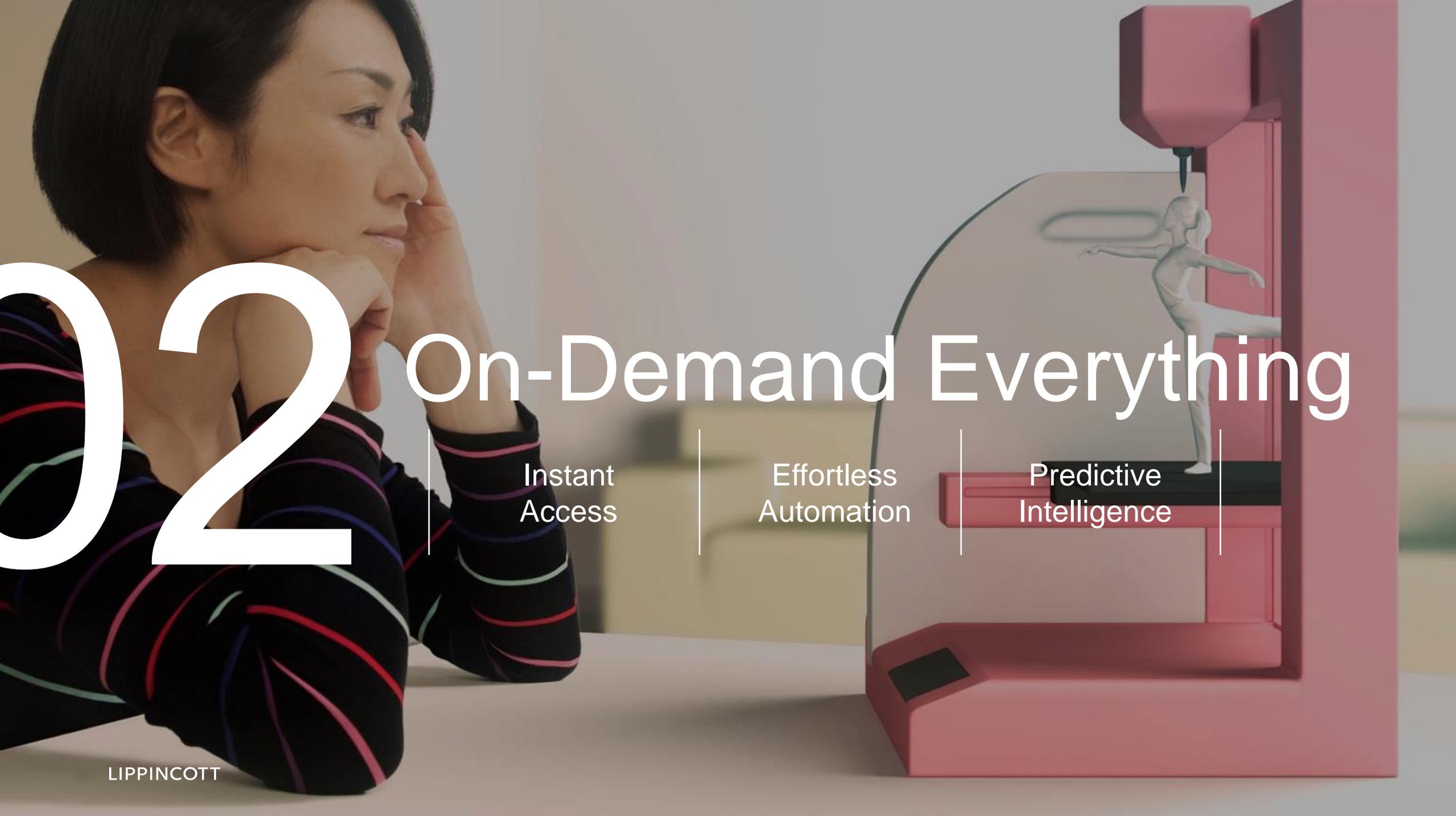
02

On-Demand Everything

| Instant Access | Effortless Automation | Predictive Intelligence |

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03

Exponential Intelligence

| Artificial Intelligence | Connected Devices | Shift of Expertise |

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04 Transparent Existence

| Social Experiences | Continual Monitoring | Comprehensive Perspective |

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05 Omnipotent Individual

Customization & Control | Democratized Creation | Modularity & Atomization

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06 Synthetic Reality

Immersive Experiences | Value from Identity | Identity Management

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Pick a shift.
Sketch the prototype.

Enormous opportunities for creators, innovators, and doers

"*Fortune favors the bold!*"

Let's say we are a bank…

Emerging opportunity areas

Shifts transforming the market

Manage my Income

when it comes from six sources at the same time

Manage my Consumption

when AI knows me better than myself

Manage my Identity

when data becomes the most valuable asset class

The nature of work transforms

AI transforms decision making

Data becomes an asset class

**Transact
Store & grow assets
Lend resources**

Product view of today

Our Purpose: To help make financial lives bette

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The future doesn't *arrive,* it is created. Go do it!

Thank You!

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