

the global future forum

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August 2005

the global future forum prepares business for the future

In this edition:

- What's going on?
- The New Space Race
- Corporations in Crisis
- The Monopolies of Trust
- The Importance of Being Earnest



James Bellini  
Peter de Jager  
Robert Heller  
David Jackson  
David Smith

Welcome to the sixth edition of Pulse, our expert panel survey from around the world.

In the survey participants were asked to comment on the likelihood of certain scenarios happening and the impact these scenarios would have on organizations in the next five years.

Some of these scenarios have been examined in previous Pulse surveys and its always interesting to see how people's perception of the likelihood of these events coming to pass change over time. Could this be because they genuinely believe that there is more or less chance of things happening in the near future or just that as we become better informed, our views on likelihood and impact become less pronounced?

We are, as ever, grateful to our commentators for sharing with us their interpretation of the results.

We do hope you enjoy this edition, or at least that it helps you to anticipate future activities so something can be done today to better manage tomorrow.

Thanks again for your participation.

Let the future take your course.

Christine Carroll  
Executive Director  
The global future forum



Pulse



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# I What's going on?

A view four years out from the global future forum.

David A Smith

"Vision without action is merely a dream.  
Action without vision just passes the time.  
Vision with action can change the world."

Joel Barker - Futurist, author and member of the North American Advisory Board of the global future forum

The world is changing faster than ever before. And, with the explosion in our ability to communicate from almost anywhere to anywhere, at anytime, we know about much of this change instantly. Ideas flash across the world at the speed of electricity and global organizations span the planet seeking everywhere presence and massive economies of scale.

People are changing too. We're wealthier and generally healthier; care more about our environment and about the big issues. We trust less, but we confide in our friends. We don't trust the government, the journalists and media, the church, advertising, the trades unions, the military, the courts or the police. We marry later, if at all and to more partners in a lifetime. Marriage is still our most trusted institution but still half of our marriages fail. Children are our new hard currency along with our enlarged kitchens and focus on friends and family. We care less about politics but we want more done, faster and at less cost in our nations. We're self-reliant and we're going to live forever. We need to, in order to save for our retirement.



87%

Many of the larger companies have become a network of outsourced resources, partnerships, alliances and contractors in order to become more responsive to market demands.

93%

There will be an increase in 'Free agent', portfolio workers, particularly amongst the young and older age groups frequently working for traditionally competing firms.





# 64%

People will prioritise 'life experiences' over job security.

North America	78%
Europe	58%
Futurists	72%
Business	63%

The halcyon days of the industrial monolith have died and its swan song is playing. It's time to make friends with new channels to market, co-opetition is on our lips, the customer really is king and calls the tune. Everyone's copied the others products and strategies and are driving themselves into an early grave in striving for cost advantage. No CEO will be applauded for taking a risk nowadays as institutional investors want to play safe, carrying the hopes of many people's ever-dwindling pension funds with them.

'Our people are our greatest asset' we hear and so it now seems they just might be. We had too few children, too late in Europe and have only just noticed. The race is on to lure the brightest into our global enterprises to fuel the consuming fire of intellectual capital and provide the very means of our service economies. But the die is cast, we fired these kid's parents when we downsized, and right sized and laid their parents off in our drive for efficiency. We did it to them again as we shipped their jobs to the east and we made them stop work and 'retire' at 65. The kids were looking and they noticed what happened, and they're going to work for themselves. They're portfolio workers, 'Free Agents' making a life with inbuilt life-work balance, or should I say divide. They're looking for life experiences and working is the way to fund them, that's as far as their loyalty goes. The time has come for the tables to turn as corporate HR become the proactive talent scout of the enterprise. Attract new blood or it will wither on the vine.

And that's not all, we want our privacy and we will fight hard to protect it, after all, we know that in the USA \$30 billion is stolen from peoples bank accounts every year through id theft, and its spreading fast. UK, Canada, Australia and New Zealand are all fast becoming infected with this latest cyber crime. But on the other hand we're tired of being mass-marketed to, we want to be treated as individuals, we feel we deserve to be treated better.

We want personalised propositions that are easy to understand, that will make our lives better. We want to be contacted the way we say, when it's convenient, so we do want you to know a lot about us, but only if we give you permission. The day of permissive marketing may be at hand. Get up-close-and-personal with customers or find a channel to market who can do that for you, fast. We've arrived at the day of 'Simplexity'. The art of making complex matters simple for our customers is at hand and it's in high demand, as we lead our every busier lifestyles.

# 89%

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

# What's going on?

A view four years out from the global future forum.

David A Smith

If you're good at relationships, have a brand that's trusted, treat your customers fairly you can expand your products and services into new markets across new geographies. Woe betide anyone who falls foul of this in the new transparent world of business and government. Now we know for sure that the Internet isn't brushing aside the traditional received wisdom that 'people buy from people', what's the right balance between on-line and personal? If this is the right question then getting it right, for very long, will be tough. Flexibility, adaptability and change' are the new watchwords, they have been for a while, but now we really need to deliver high service propositions across all channels to market and offer personalised propositions, competitively and be able to adapt to the next big thing as it arrives.

# 92%

Customer service will increasingly become a key differentiator.

Getting the balance of customer service right, at the appropriate level for the offer will remain a delicate balancing act. Outperforming your competitors will be vital. Customers will not find it acceptable that you offer cost reducing facilities such as the off shored, undermanned call centre as if it were a 'customer service', they just aren't that stupid.

# 95%

People will want control of what information is transmitted about them in this 'Connected society'.

# 77%

Telecommunication companies, airlines, utilities and other mass market businesses that conduct consumer transactions have leveraged their brand to offer a broad range of retail services to their customers.

Understanding the customer and having the skills and facilities to expertly 'retail' your propositions will become increasingly important. As discussed earlier, having the right information available across the enterprise to facilitate this relationship will be even more critical in the next few years.

But as we seek to personalise information and collect ever more intimate details of our private lives. Even to the extent of being able to reasonably predict your wellness and life expectancy, we will want to protect that information more strictly. Will we be able to electronically connect our supply chains? That is the great promise of RFID in the near future. We are less convinced, or is it that it just hasn't taken off yet?

# 85%

Understanding the customer and superior retailing skills prevail over manufacturing capabilities as the main drivers of success.



## What do we feel most strongly about?

### Top micro scenarios with VERY Likely and GREAT impact responses:

#### Very Likely

- People will want to control information transmitted about them. 53%
- Customer service will be a key differentiator in the future. 44.7%
- There will be an increase in free agent portfolio workers. 42.4%
- CEO's will be more critically monitored by boards. 40.1%
- Flexible networked companies will become the norm. 38.5%
- Products will be highly personalised and dynamically priced. 36.4%

#### Great Impact

- Products will be highly personalised and dynamically priced. 49%
- Flexible networked companies will become the norm. 47.9%
- Customer service will be a key differentiator in the future. 47.9%
- People will want to control information transmitted about them. 39.2%
- Organizations are unable to effectively deploy new technology. 36.2%
- Differences in lifestyle make it harder to market to target groups. 34.8%

### Top micro scenarios with most UNLIKELY and No impact responses:

#### Very Unlikely

- Government intervening to help work-life balance. 17%
- Nano technology facilitating the 'connected society'. 11.5%
- Measures of organizational agility becoming investment criteria. 10.8%
- Institutional shareholders routinely selecting CEO and Chair. 8.6%

#### No Impact

- Measures of organizational agility becoming investment criteria. 18.8%
- Government intervening to help work-life balance. 15.3%
- Government will intervene if customers not treated fairly. 13.5%
- Institutional shareholders routinely selecting CEO and Chair. 13%
- People will seek 'life coaches' to help with complex choices. 10.7%
- Advances in biotech have persuaded people they will live to 100. 12.7%

## Summary

We expect an even more dynamic society by 2009. People's expectations are changing as consumers and workers.

We expect to be treated as individuals and are less prepared to sell-our-soul to the corporations.

We want to rely on ourselves. Along with increasing service expectations, products are changing and becoming dynamically priced and personalized and offered via flexible, networked organizations of partnerships and alliances led by CEO's more closely monitored by shareholders than ever. We desire strong protection of personal information and hold a lack of belief that government will act to make things better or safer for us.

A real sense of 'we're on our own and it's up to us'.

## 2 The New Space Race

Dr James Bellini

Business is searching for new channels to customers in a marketplace being re-shaped by changing attitudes and new technology options.

The 2005 gff Pulse offers a useful perspective on where consumer strategy needs to go.

It was noticeable in the results that this Survey had a strong bias towards practical business challenges rather than merely interesting musings by futures professionals. Around 56 per cent of the respondents described themselves as 'business practitioners', with the biggest category being in the B2B sector. They know better than most what tops the action agenda out there at the sharp end of the everyday marketplace. Their input brought a strong focus on where competitive advantage will lie over the next five years.

There is a new debate developing over what will determine business success in the future. It can best be described as 'the battle for the engagement space'. Put simply, the more acute marketers and advertising thinkers are realising the game is up for traditional ways of reaching and persuading consumers. Changing attitudes, fundamental demographic trends and the inexorable grind of new technology are conspiring to create a totally new environment. The 'engagement space' – that place where business engages with its customers in pursuit of sales and long-term loyalty – has shifted and will continue to shift in quite a radical way. The problem is there is no consensus as to where it has re-located. This Pulse Survey gives some useful clues.

### IT'S PERSONAL

The battle for new ways to reach customers takes on added meaning if one considers the implications of a forecast mass movement into retailing. Some 76% expressed the belief that big business players will move into retail offers over the next few years in order to leverage their brands beyond their existing commercial footprint. As they do so they will encounter quite different competitive conditions from those of the traditional pre-online high street.

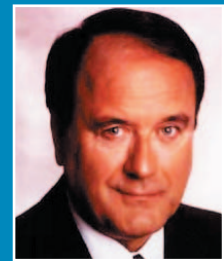
The explosion of new communications technologies in recent years has eroded the power of old-style marketing channels. People just don't absorb and react to advertising the way they did in the easy years of the '70s and '80s and their buying habits have become more irrational and unpredictable. They are bombarded with an ever-increasing array of marketing messages, as many as thousands a day. Market researchers report on the relentless complexity of consumer choice and information overload. Product and service offerings need to fight their way through a morass of competing claims on the attention span of a consumer population already heavily confused by a surplus of options in an over-crowded marketplace.



76%

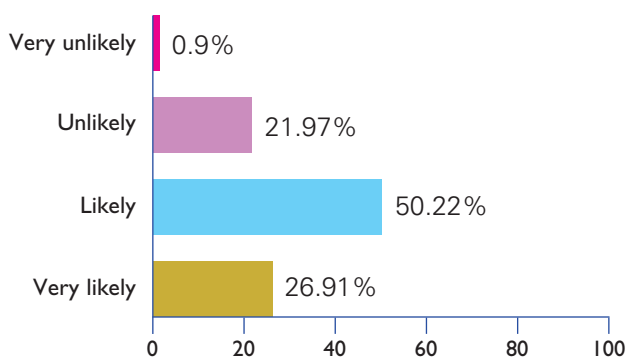
expressed the belief that big business players will move into retail offers over the next few years in order to leverage their brands beyond their existing commercial footprint.





While respondents were reluctant to accept that 100-year life-spans would be commonplace within twenty years, 80% could see the early rise of a bio-measuring and monitoring industry founded on genome exploitation.

Telecommunication companies, airlines, utilities and other mass market businesses that conduct consumer transactions have leveraged their brand to offer a broad range of retail services to their customers.



Add to this the uninterrupted flow of new personal devices and online experiences tailored to individual consumer profiles and you have the ingredients of a totally different 'engagement space' landscape. It is founded on two key factors. First, the relationship with individual customers is becoming increasingly personalised as data management moves into ever-more intelligent territory. Second, technology is taking customer engagement away from traditional touch-points – in particular the retail environment – towards a one-on-one connection. A growing consensus sees the mobile phone – as it is currently known – as the centre-piece of the future evolution of customer relationship channels. To be more precise, this emerging consensus says complex portable devices with a range of multi-media capabilities will be the shopping malls and offices of the future wireless world.

Personalisation, of course, is not a new idea. But it has been imperfectly achieved and constantly over-stated. The 21st century consumer marketplace is becoming highly individualised and increasingly difficult to segment along traditional lines. The future challenge for business is how to tap into this individualised territory and build customer relationships that are finely tuned to personal uniqueness in a way that can be developed throughout the consumer life cycle. This calls for very sophisticated data handling systems. But it also demands that business decision-makers recognise the new rules of the game. Success in the future depends on recognising that people want to live their lives differently from the past. That they have individualised needs that cannot be met with commodity products or services. That 'customer service' means more than just a smile and 'Have a nice day'. Success in the future will depend on how well the 'new scarcities' of trust, time and attention are addressed in business strategy.

As our respondents looked forward to 2009 they highlighted where the game is changing, not least in the all-important area of consumer attitudes towards working and spending. Two-thirds of them agreed that consumers are becoming more difficult to pigeonhole, thanks to a greater variety of lifestyle choices and a more individualistic outlook. The same proportion reckons people will increasingly prioritise 'life experiences' rather than job security, while 76% say people will increasingly turn to 'coaches and trusted advisors' to help steer them through the minefield of super-choice. Tellingly, almost the entire respondent base – 92% – think the trend towards 'free agent' portfolio working amongst professionals will continue to grow steadily in the years ahead, a sure sign of an aspirational world.

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think the trend towards 'free agent' portfolio working amongst professionals will continue to grow steadily in the years ahead, a sure sign of an aspirational world.

# The New Space Race

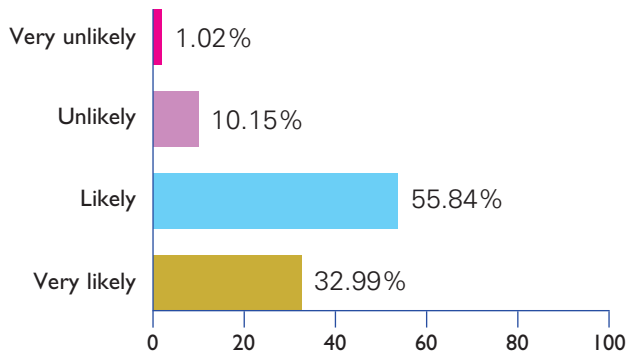
Dr James Bellini

# 94%

of respondents could foresee rising public demand for control over their own personal information.

They also had strong views on the need for businesses to differentiate themselves in that crowded and complicated marketplace described above. Here, a significant 92% see customer service as the key differentiator in future years and 90% think there will be major growth in the use of real time customer monitoring technologies to sharpen customer service strategies. Two-thirds of respondents even saw the likelihood of new regulatory measures in the near future to set and police acceptable levels of customer service. There was considerable support – 61% – for the idea of a ‘trusted advisor’ relationship where customers became locked in to a single supplier/provider relationship, a development that would raise the barriers to entry into a particular market by a hefty margin.

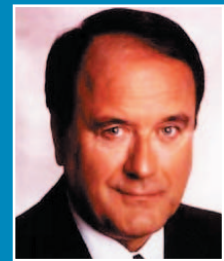
The necessity of winning and retaining customers drives investments in realtime monitoring technologies to be continuously tuned in to their customers’ needs .



## CHANGE AT THE TOP

In this future competitive maelstrom the poor old CEO takes a bit of a bashing. Over 70% of the Survey respondents say non-executive directors will be given more teeth in years to come, while 85% believe CEOs will be increasingly closely monitored on performance and sanctioned for shortcomings. Two-thirds foresee the concentration of power in the CEO's hands being overtaken by a more collegiate approach reflecting less centralised management practices. And speaking of management, the Survey confirmed the shift of emphasis from getting manufacturing processes right to developing a first class understanding of the customer; 85% saw this as a major trend.

On issues of future technology the Survey took a cautious line on gee-whiz predictions but reinforced the implied theme of engagement space politics. While respondents were reluctant to accept that 100-year life-spans would be commonplace within twenty years, 80% could see the early rise of a bio-measuring and monitoring industry founded on genome exploitation. Views were evenly divided on whether nano-technology would bring speedy realisation of a connected society. But there was a clear consensus supporting the belief that the next few years will see the rationalisation of hand-held devices towards a small number of survivors. These will be the vital channels of tomorrow's inter-connected marketplace.



# 70%

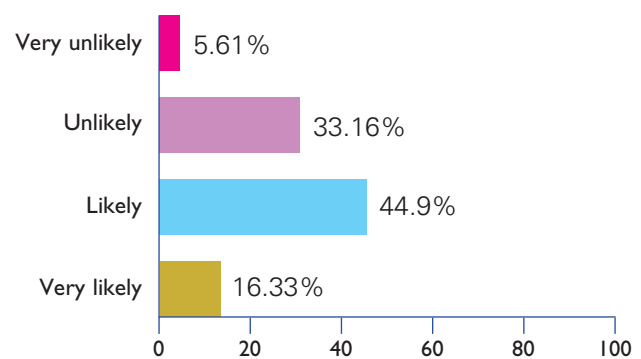
of the Survey respondents say non-executive directors will be given more teeth in years to come, while 85% believe CEOs will be increasingly closely monitored on performance and sanctioned for shortcomings.

There was also a pointer to the financing of future IT systems. To keep pace with state-of-the-art technologies and applications, business is less and less likely to invest big bucks in long-term systems. Four out of five of those surveyed believe IT will be rented, not bought, in years to come.

But, as if to point out the complexity of the future business challenge, the results throw up a double-whammy for business leaders and IT professionals alike. The Survey makes a strong case that excellence in customer service will be the key differentiator over the next few years and that intelligent management of data will be crucial to delivering richly individualised customer experiences that can attract, grow and retain the customer base. But people, it seems, will not be comfortable with the denseness of personal data needed to achieve this goal – 94% of respondents could foresee rising public demand for control over their own personal information.

So a mixed picture emerges of business realities in 2009. The new space race calls for canny thinking about how to win customers and influence people. But those same people are now independently minded and want to be treated as special individuals – so special they demand drum-tight privacy in a business world that will need all the data it can get.

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.



# 76%

say people will increasingly turn to ‘coaches and trusted advisors’ to help steer them through the minefield of super-choice.

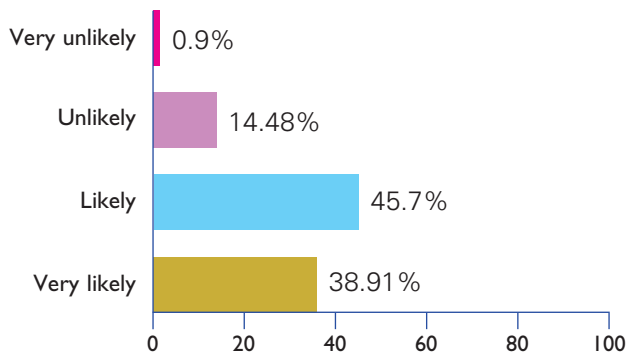
# 3 Corporations in Crisis

Robert Heller

'The crisis of the corporation is a reality, and one which only corporations themselves can cure'.

I wrote this sentence in late 2002 in the wake of the accounting and other financial scandals in the US, and went on to assert that top managements which distorted their reported results with falsehoods had a simple motive: the true results were terrible. The financial scams have since been attacked by regulations and regulators (and the courts) with some success. But the underlying disease of underperformance has persisted.

Many of the larger companies have become a network of outsourced resources, partnerships, alliances and contractors in order to become more responsive to market demands.



Consider the case of General Motors which, according to the front cover of Business Week, has a corporate plan that won't work and an 'ugly road lying ahead' – so ugly that a smaller company would have been bought and cut up long ago. In an age of accelerating change, those who rely on even the greatest past strengths risk creating ineluctable present weaknesses and insoluble future crises. Yet GM, more than any other company, once epitomized the triumph of the professionally managed corporation. Is it now the epitome of the stranded corporate whale?

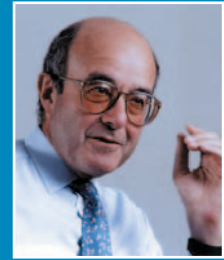
Earlier GFF Pulse surveys, though less than the stranded managements, have tended to underplay the threat of change. No more. In this latest survey, the respondents mostly recognise that today's change is revolutionary more than evolutionary, and that further radical reforms are inescapable in the cause of progress. The future is already being won by proactive companies, which can include giants; their failure is not ordained. Merely compare GM's losses with Toyota's profits, which exceed those of all its global auto rivals put together. The challenges are certainly great, but so are the prizes.

As for the emergent and prize-winning corporate model, near-unanimity reigns. A thumping 85% of the respondents agree that many larger companies will become networks of outsourced resources, partnerships, alliances and contractors in order to become more responsive to market demands. Another 85% think that understanding the customer and superior retailing skills will prevail over manufacturing capabilities as the main drivers of success. And 63% believe that organizational adaptability and flexibility are becoming more important to corporate success than operational performance and other traditional metrics.

Note that these are not blue-sky forecasts. The respondents are telling it like it is. As with all good futurology, sound projections can only spring from a clear understanding of actual events in the real world. All the same, the corporate pacemakers are certainly not in the majority. If giants like GM are stumbling, worse must be happening to great numbers of the lesser companies whose managements often hesitate before desired, desirable but problematical change.

# 63%

believe that organizational adaptability and flexibility are becoming more important to corporate success than operational performance and other traditional metrics.



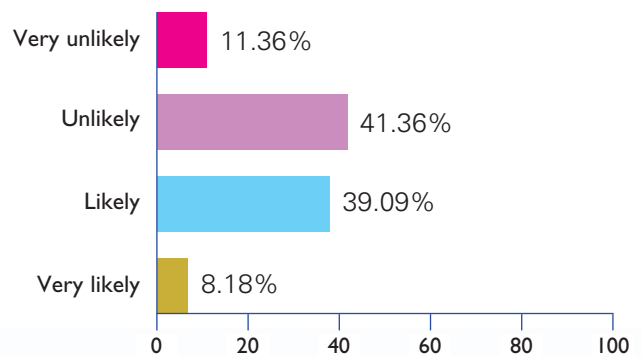
# 39%

of respondents believe that measures of organizational agility are likely to become investment criteria, while 42% think this unlikely – and 20% think such measures will have no impact.

The new supremacy of the customer, for example, is easy to talk about, but desperately hard to build into the business model. To put it mildly, call centres established in Bangladesh are not a customer strategy for the new age. They are a valuable, relatively simple adjunct to the complex tasks of creating and delivering customer expectations on a global scale with enhanced speed, increased efficiency, higher quality and superior specifications.

Companies like Dell are establishing new paradigms. A fascinating passage by author Thomas Friedman (who calls himself a 'presentist', not a futurist) followed his new laptop from placing the order to receiving the machine, tailored to his personal specifications, 13 days later. Each major component, it turned out, was made by a different supplier located in a different country (and none in the US). The physical supply and assembly of Dell's components are held together in the iron grip of highly sophisticated world-wide logistics which operate to meet complex requirements with automatic infallibility.

Measures of an organizations flexibility will be standardised and reported against as key investment criteria.



# 85%

think that understanding the customer and superior retailing skills will prevail over manufacturing capabilities as the main drivers of success.



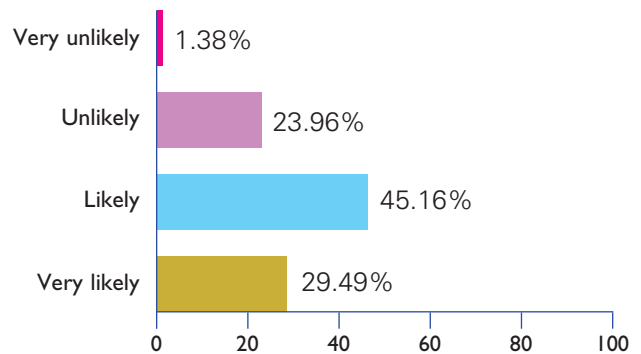
# Corporations in Crisis

Robert Heller

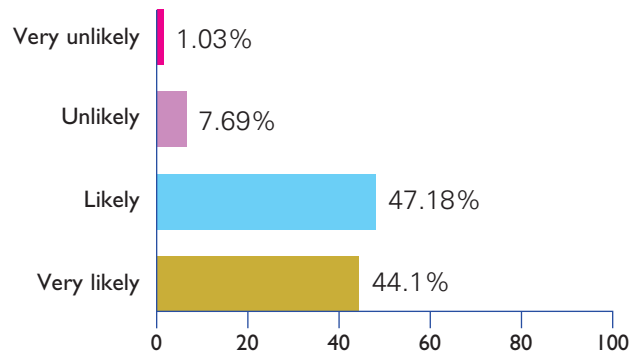
The performance gap between Dell and its competitors looms as large as that between Toyota and its also-rans – and is just as threatening. The sale of IBM's PC business to China is clear evidence of the inexorable pressure that the true 21st Century company is exerting on formerly dominant giants. The pressures could lessen if, as two-fifths of the respondents think very likely, flexible networked companies become the norm: those (nearly half the survey) who believe that this will have great impact must surely be right. But the future tense - witness the Dell example - is misleading. The here and now is where the key battles are already being won and lost.

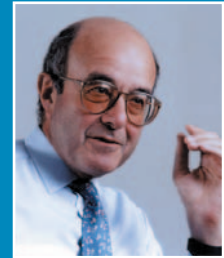
The struggle for supremacy certainly embraces the impact (great in the eyes of half the respondents) of products that are both highly personalised and dynamically priced (future attributes which over a third regard as very likely). Throw in the role of customer service as a key differentiator (45%) with great impact (48%), and you can see that the ambitiously athletic management will have to raise its game simply to stay in the competition. Yet the traditional corporate structure is designed for stability rather than adventure – and there's the real rub.

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



Customer service will increasingly become a key differentiator.





As a result of the corporate crime scandals, senior managers must expect to be more critically monitored by Boards; that's seen as a very likely eventuality by two-fifths of the respondents. But strangely, it is not an area where great impact is expected. Are the respondents (justifiably) cynical? Or will Boards be looking at the wrong things? At stability rather than agility. In fact, only 39% of respondents believe that measures of organizational agility are likely to become investment criteria, while 42% think this unlikely – and 20% think such measures will have no impact.

But these forecasts apply to a backward world whose organizations, according to 77% of the sample, will be unable to effectively manage and deploy new technology 'due to rapid change and constant innovation'. The impact of this current and future incapability is indeed certain to be great. The new 'soft' technology of management is the decisive factor in mastering change and innovation – and, as Toyota and Dell demonstrate, such mastery holds the answer. Investors and other watchdogs ought to be intensifying pressure for mastery of the new technology of management, whether they like or understand it or not.

# 85%

of the respondents agree that many larger companies will become networks of outsourced resources, partnerships, alliances and contractors in order to become more responsive to market demands.

# 4 The Monopolies of Trust

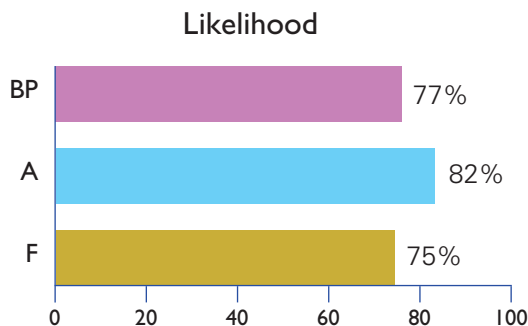
Peter de Jager

Technology and its continual growth; Privacy, and the loss of it; Brand loyalty, and the search for it; Control, and the regaining of it... these are the forces identified in this Survey which are driving society towards the safety of monopolies of trust.

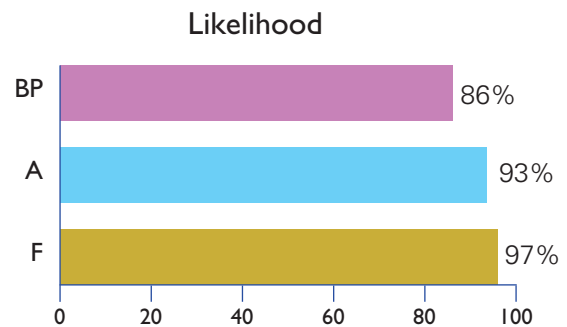
Reasonable and responsible predictions of the future are never pulled from thin air; they are constructed from the threads of headlines, the rumours of change and the soft whispers of weak signals. Because of this, sometimes we perceive predictions as nothing more than restatements of the obvious. Other times, the predictions push the boundaries of our perception. We're forced to ask ourselves, "Does this prognostication make sense? And if so, what will be the impact on our organizations and our lives?" Then of course there's the very personal question, "What should we do to in response to this turn of events?"

The GFF survey invited 286 respondents comprised of Futurists (81), Academics (40) and Business Practitioners (166), to comment on a variety of possible business and social scenarios. For the most part, there was a consistent and strong agreement on key issues.

Consider the responses (below) when the practitioners were asked to estimate the possibility that the following would occur by 2009, "Telecommunication companies, airlines, utilities and other mass market businesses that conduct consumer transactions will have leveraged their brand to offer a broad range of retail services to their customers"



Combined with the possibilities estimated on the follow-up question, "The use of consumer information and advanced technology allows products and services to be dynamically priced and tailored to individual consumer requirements.



Both these responses are driven by the same drivers.

- 1) All the markets mentioned are saturated with fierce competitors, each seeking a competitive advantage. They recognize that the products and services offered by mature mass market providers eventually become commodities in the consumer's minds. With the possible exception of the stabilizing force of brand loyalty, it doesn't matter to the consumer which service they purchase provided cost and quality are comparable.
- 2) Technology continues to advance in two key areas, data collection and storage. We can not only collect every bit of information about every customer and all their transactions, we can store it more cheaply and process it faster than ever before.

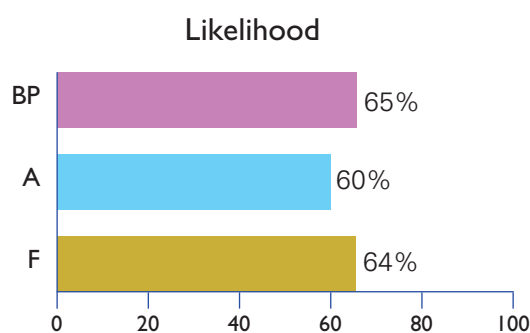
These combine to create the following corporate thought process, if we can't easily increase income by increasing the customer base, then we must increase our income by extracting more from our existing customer base.

This thought process naturally motivates organizations to collect, store and analyse even more consumer data in greater detail. The downside is that the consumer considers this information personal and confidential, and is slowly coming to realise that it has an intrinsic value worth protecting from indiscriminate distribution and exposure.



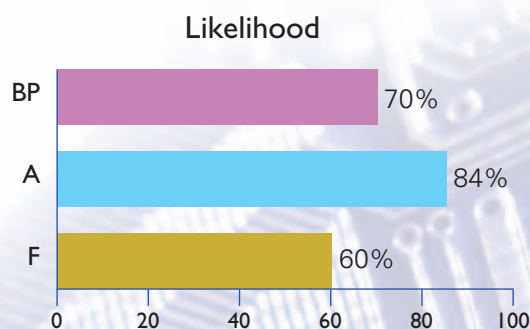
When asked if it was likely or very likely that by 2009, "Concerns about privacy mean that more and more people refuse to share information with suppliers"

Our survey showed these results for "Likely" and "Very Likely."



These responses are less definitive than those of the earlier question, but a follow up question regarding the importance of this scenario on business planning and strategy, more than makes up for the less than certain response.

The Academics, Futurists and Business Practitioners responded that this would have "some" to "great impact" was as follows:



Given recent headlines regarding data loss, there should be no question that privacy concerns are on the rise, (or at least becoming more visible), consider a handful of recent stories.

- 1) Mar. 1, 2005 – Bank of America Corp. loses personal information of approximately 1.2 million federal employees.
- 2) Mar. 22, 2005 – A tape containing personal data on 600,000 current and former Time Warner employees is lost or stolen.
- 3) Mar. 29, 2005 – A laptop containing the personal information of approximately 100,000 University of California alumni, graduate students and applicants was stolen.
- 4) Apr. 13, 2005 – LexisNexis admits that the personal records of 310,000 individuals may have been stolen by criminals.
- 5) Apr. 19, 2005 - The U.S. online broker Ameritrade admits that account information of up to 200,000 customers may have been lost.

Combine this small sample of recent disclosures, with the rapid rise of identity theft worldwide and the trend towards the increased protection of personal data should be relatively obvious. According to independent studies by Gartner Research and Harris Interactive, completed in July 2003, approximately 7 million people were victims of identity theft in the 12 months prior to the studies.

Another indicator of rising awareness is the increased sales figures for personal paper shredders. Fellowes, a US based manufacturer and inventor of the personal shredder category, reports that shredder sales have increased dramatically – more than 52% in the past two years. The Paper Shredder, an office appliance once used only by large corporations, governments and James Bond types to protect confidential information, is now used by average consumers to destroy their credit card statements.

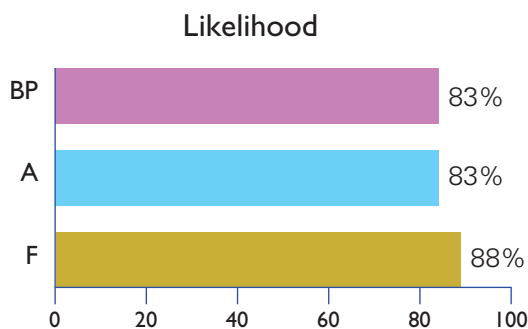


# The Monopolies of Trust

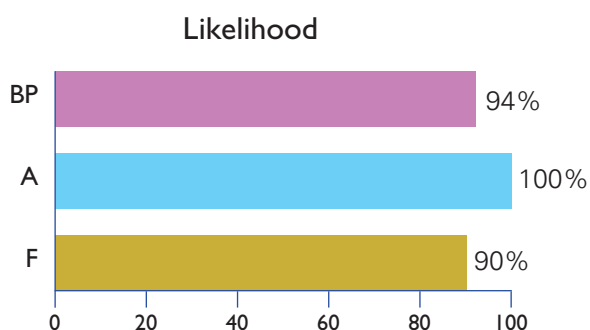
Peter de Jager

Just as these privacy concerns begin to rise, another trend identified by the survey begins to gather strength. It was considered to be “Likely” to “Very Likely” that by 2009... “Many of the larger companies have become a network of outsourced resources, partnerships, alliances and contractors in order to become more responsive to market demands.”

Here's the extent to which our three categories of respondents agreed with the above scenario.



Combining the above trend to connect, with the rising privacy concerns led our respondents to believe that it was “likely” to “Very Likely” that consumer's mere concern regarding privacy would transform into action. They responded to the scenario, by 2009... “People will want control of what information is transmitted about them in this ‘Connected Society’” with the following level of agreement.



The intersection between “The Connected Society” and “The Protection of Privacy” issue is now visible on the international front, and creating opportunities for those willing to respond to the identified trends.

Canadians, living in Canada, were surprised to find out that the American Patriot Act has a direct impact on the privacy of their personal information. By right of this piece of controversial legislation, the US Government has the authority to access all data files residing in US corporations. Canadians credit card subscribers are mostly unaware that most transaction processing and recording keeping of their credit accounts take place in US corporations, physically based in the US. This means that the private data of Canadian citizens is open to examination by US officials.

This conflict between US anti-terrorism initiatives and Canadian privacy laws creates an opportunity for a Canadian Financial institution to deliver a high value product. A financial institution can create unique value just by changing where they process their data. Credit data processed in Canada would immediately create value for Canadian consumers. Their data would be protected from prying eyes south of the border. Stated more simply, consumers would perceive protection of their privacy as a benefit.

Off shoring of data processing is now a common strategy to reduce costs. Corporations routinely ship personal data of all types worldwide. While this might appear to be in the best interests of the corporations involved, consumers are beginning to have a different view. The survey suggests, as do the media discussions in Canada that consumers may demand, and may get, a larger say in where their data is transported and processed. They will also come to see this type of control over their data as a new value attribute.

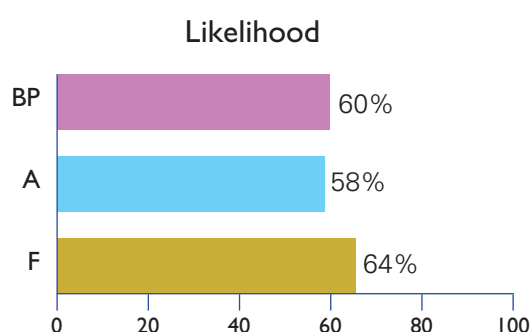
It would be difficult for anyone to argue that the reports of data loss from companies such as Warner Brothers, Ameritrade, Bank of America Corp. etc., have done anything to instill consumer confidence or trust. If that's true, then the converse is probably true. Consumers will place their trust in companies which can prove that they respect the confidentiality of their personal data and make a point of not losing it, having it stolen, or distributing it to everyone in their chain of connected companies.

If consumers made a point of gravitating to such companies, it might lead to the scenario suggested by the title of this examination of the survey results, the establishment of Monopolies of Trust.





Consider the survey results to this scenario, by 2006...  
“Consumers will 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 would increase significantly.



Our respondents suggest that this scenario of moving to a single “trusted advisor” is possible, even likely, but they were not as certain that it would come to pass as they were about the other scenarios. That consumers would increase their sensitivity to requests for personal information by organization who have not gained their trust seems almost a certainty.

This writer suspects, but will have to wait until the next survey to confirm, that if “select one” were changed to “select a small number” then the respondents would score this scenario significantly more likely.

As the challenge of competition increases, organizations will seek out every advantage. Believing in the maxim that “Knowledge is Power”, they will turn to their hoards of under utilized data to what else they might offer their clients. Consumers on the other hand will become increasing concerned with where their information, who is looking at it, and how it’s being used. Corporations can either choose to exacerbate this conflict of interest by ignoring consumer concerns, or they can look to those concerns and profit by find a way to alleviate them.

There are proven solutions to this type of problem. In the 1980s and 1990s, the concern over “quality” led to the introduction of the ISO 9000 standards. This certification process enables an organization to communicate to both their supply chain and to their customers that they have installed approved business processes, intended to increase and maintain a defined level of Quality. Today, organizations without ISO certification find themselves at a competitive disadvantage.

Likewise, the recent governance failings of companies like Enron, Tyco and Adelphia have propelled us into a business world ruled by the standards of governance defined by the US Sarbanes-Oxley (SOX) Act of 2002.

Just as ISO 9000 defined and standardized what we mean by “Quality”, SOX is an attempt to defined and standardize what we mean when we discuss corporate governance, and perhaps even corporate ethics.

The survey results would seem to indicate that there is a similar opportunity with respect to Consumer Privacy. Just as SOX and ISO seek to identify business practices which deliver ethical behaviour and quality products, a set of security and privacy standards would attempt to define how consumer data must be protected, distributed and utilized.

In a sense, organizations are merely the guardians of personal data, they have a right to use this data in some ways and not others. The Roman question comes to mind, “Quis Custodiet Ipsos Custodes” (Who will guard the guardians?) and it seems that the implementation of global standards is the modern solution to this type of issue.

Those companies which adopt such a set of Custodiet Custodes standards would immediately gain a competitive advantage. If there were a Canadian Credit card company who would protect my data from foreign eyes, they would immediately gain my business.

Of course the long term consequence of Custodiet Custodes standards would be that they no longer have a competitive advantage once the majority of companies are certified. Then it would be a significant disadvantage not to be Custodiet Custodes certified, just as non SOX and ISO organizations are left behind at the starting gate. The upside of this is that like quality and hopefully governance issues, there will be a noticeable improvement in privacy issues.

# 5 The Importance of Being Earnest

David Jackson

The headlines of the survey read like this:

- Customer service is going to be much more important.
- Customers are less likely to trust many of the companies they deal with.

So 2009 might be a world where companies are facing a business issue that is more and more important to their success, dealing with a group of customers that do not trust them to do the right thing for them – the issue at the heart of service excellence. This is not a picture of an harmonious business relationship. It is a conundrum that few companies have recognised, let alone begun to master.

The table below shows the six scenarios our panel think are most likely to happen by 2009.

Scenario	% Likely
People will want control of what information is transmitted about them in this 'connected society'	93.7%
There will be an increase in free agent portfolio workers, particularly amongst the young and older age groups frequently working for traditionally competing firms.	91.5%
Customer service will increasingly become a key differentiator.	91.3%
The use of consumer information and advanced technology allows products and services to be dynamically priced and tailored to individual consumer requirements.	90.0%
The necessity of winning and retaining customers drives investments in real time monitoring technologies to be continuously tuned in to their customers' needs.	88.8%
Understanding the customer and superior retailing skills prevail over manufacturing capabilities as the main drivers of success.	85.2%

Five out of the six (from a total of 34 scenarios presented in the survey) relate directly to the customer. It is likely therefore that few organizations will survive without a careful rethink of their attitudes to customers. It is set to be the primary competitive battleground in the next five years. Research by the Economist Intelligence Unit supports this. Business 2010 states "Executives say that the way their organizations interact with customers will be the area of greatest change in their operations between now and 2010."

Let's explore the backdrop to this environment and try to uncover some possible solutions.

In 2009, we will be dealing with customers that have different needs and expectations. People continue to have dreams and aspirations. The growth of designer labels into the mass market has, in part, been driven by the desire of the less wealthy to emulate the nouveau riche. The manufacturers have leaped out of their niches, attracted by the revenues mass markets deliver. Research by the Copenhagen Institute for Future Studies (a GFF partner) suggests that in developed economies the fastest growing area of personal spend will be on luxuries and unnecessary items. Much of this will be associated with experiences, not just ownership of products.



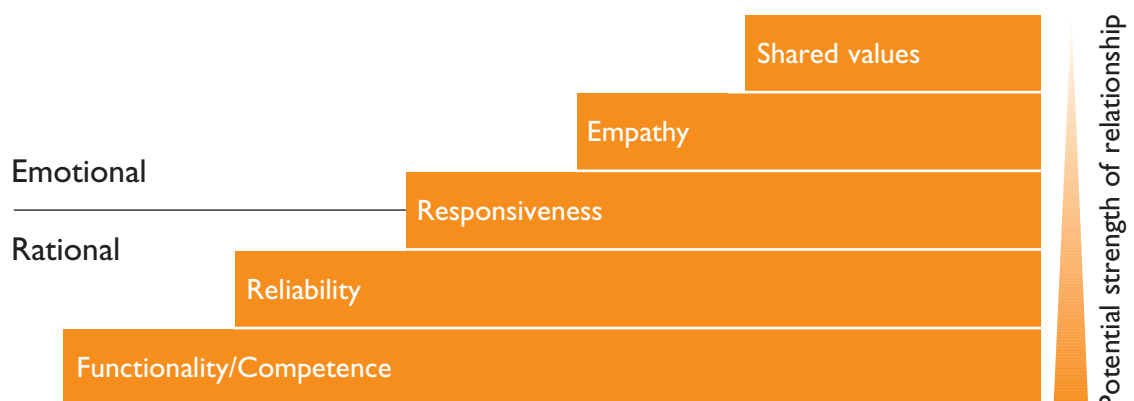
Consumers will find it easier to tap into suppliers across the world to compare deals, particularly when purchasing information based products and services. Even for hard products, better knowledge increases pressure on prices. Knowledge of European prices forced UK car dealers to reduce prices or loose business to overseas suppliers or grey market imports and the introduction of the euro has led to further challenges to cross border pricing.

The Survey suggests that privacy and protection of information is the most significant issue. Privacy is also at the heart of trust. If people will only willingly share personal data with companies that they trust, only these companies will have access to the information they need to gain the insights that will keep them ahead of the game. Trust however is a multi-faceted phenomenon. The recipe for building trust has to take account of objectives, attitude/beliefs and context of both the customer and the supplier. The context of trust when buying a bar of chocolate is very different from that when buying a mortgage. Different contexts require a different mix in the trust hierarchy.

“In the same way that price-wars eventually force some companies out of business, I feel that 'service-wars' will become a major factor in business viability as different companies compete to offer more and more customer service.”

#### HIERARCHY OF TRUST

More people will face more demands on their time, increasing the need for companies to get it right first time, be more flexible in how and when we do business and when they do make mistakes, respond with speed and empathy. Many cash rich, time poor consumers (which forms much of the higher income groups that many companies seek to attract) will pay a reasonable premium if they are assured of dealing with a company that makes it easy to do business with them and can demonstrate trustworthiness. Like a rubber band, loyalty can only be stretched so far. Overstretch that trust by exploitative pricing and the rubber band snaps. The higher up the trust hierarchy a company is operating, the greater the degree of loyalty elasticity – the rubber band becomes much thicker and stronger. When a relationship is broken at the higher levels of the trust hierarchy it will be much more damaging – just as a thick rubber band hurts more than a thinner one. Once loyal advocates will quickly become highly vocal detractors.



# The Importance of Being Earnest

David Jackson

"In the future, service excellence has got to be based on three prime factors; respect, control and trust".

## A business view

Respect in business has parallels with life in general. It is about creating an adult to adult relationship between companies and their customers; a mutual understanding between equals. Why would we want to do otherwise and why shouldn't we be communicating with our customers in exactly the same way that we do between ourselves inside businesses? The fact is that the internal and external relationships should be no different. If we have respect for each other inside our businesses, this translates to our relationships with our customers and the artificial line we draw between the two sets of people is removed.

Respect leads to trust. Think about the decline in trust over the years. Are we happy to trust those organisations who told us our endowments would pay off our mortgages or sold us pensions that won't provide for us in our old age? What about our trust in politicians, royalty, the Church, doctors, the police? The list goes on. Where we lose respect, we lose trust. Service excellence is knowing that the person you are communicating with means what they say, will do what they say, and will deliver in a confident, mutually beneficial, friendly and efficient manner.

Consumers are now demanding more control in their lives. Some will want this because they feel confident enough to take control, while others will feel they need to take more control because they have lost respect or trust for the organisations they deal with. However, those businesses that will win out in the future are those that can deliver trust and earn respect and yet still understand the need to "hand back" control to consumers in a partnership where both can benefit.

We must recognise that gaining control is a two way street. Those businesses that provide tools, information, the right channels at the right time and the appropriate products, yet involve consumers in choices will be the winners. In effect, they will be helping customers to trust themselves to take control. It is a paradox: the more control business give to customers, the more respect and trust (and the associated loyalty) they win.

Technology compounds the challenge and changes the rules of the game. We tend to think of service excellence as being directly between two people, in a shop, a supermarket or over the phone. But service is increasingly delivered over "e" channels. Mobile devices are hugely personal and communication between an organisation and its customers by such devices (SMS, e-mail, web et al) can be incredibly personal if well targeted and contextually rich. How ironic that in the future, while "real" conversations and "seeing the whites of the eyes" will remain very important, many of these conversations will be remote.

"e" changes what we mean by the word "direct." For First Direct, the telephone was the new branch. Now, "e" is the new telephone. The challenge is how we expand the respect, trust and control our customers grant us into "e" channels.

BusinessView  
Matthew Higgins

HEAD OF BRAND PLANNING AND COMMUNICATION  
FIRST DIRECT

Winners of the Unisys/Management Today Service Excellence Awards 2004



So what competencies will companies need to succeed in 2009 if they are to be purveyors of service excellence?

**Reliability/Right First Time.** Competitive pressure will winnow out companies that can't do the basics. Consumers with more choice and less time will rapidly defect from companies that do not deliver what they promise and are not exceptionally easy to do business with.

**Agility.** How quickly companies respond to customers will be a show stopper. If knowledge drives choice, then choice demands an ability to keep up with changing customer needs. Speed of response is one way of showing the customer you respect their time and needs. And if things do go wrong, expect to face customers that want instant solutions. Being quick off the mark will be a must have. Convuluted processes and systems won't satisfy customers that, in the words of the Queen song say "I want it all and I want it know".

**Joined up organization design.** So often, customers deal with fragmented companies using fragmented systems, processing fragmented information. They find themselves filling in the gaps of badly designed organizations. Despite decades of effort, the stove-piped organization remains. Given a choice, will customers continue to deal with such companies? Unless they have a unique product/service or a monopoly, I think not. Organization design will become an increasing source of competitive advantage.

**Joined up customer intelligence.** Underpinning much of this is a deep understanding of the customer. Up to date information about a customer's buying habits, preferences, experience feedback and response to marketing campaigns will be integrated to present a holistic view of the customer. This too must be 'joined up', one complete view of the customer accessible across the organization and its network of partners/suppliers. The currently fragmented systems will give way to true customer information systems.

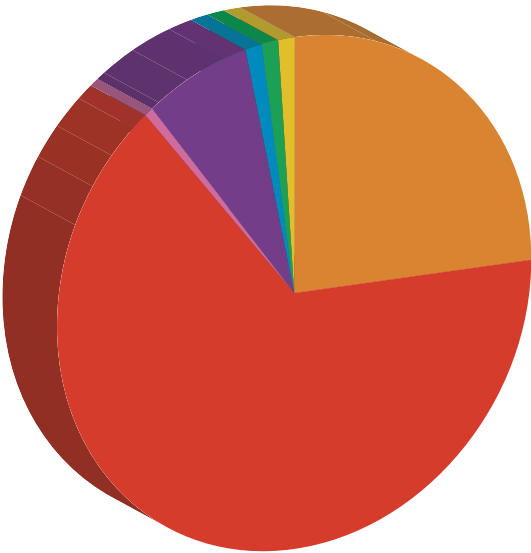
**Respect.** For me, this all adds up to this one word. Respect for a customer is about doing what is right for them, not just for the bottom line; the two are complementary, not mutually exclusive. Respect is reflected in the behaviour of employees, the company's attitude to customer data and the quality of the organization it builds. It is about recognising that sustained success will not be achieved unless the customer also gains. As Matthew Higgins rightly points out, respect generates the trust that underpins real loyalty; the greatest prize of all.





**Please select the description that best fits your occupation:**

- Business practitioner 57.84%
- Member of the futurist community 28.22%
- Academic 13.94%



**Geographic region:**

- North America 25.27%
- Europe, Middle East, Africa 63.9%
- China 0.72%
- Australasia 6.86%
- South America 1.08%
- Japan 0%
- South East Asia 1.08%
- Other 1.08%

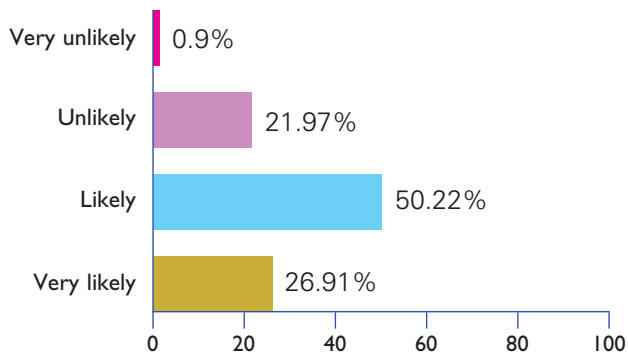


**Please select your industry sector.**

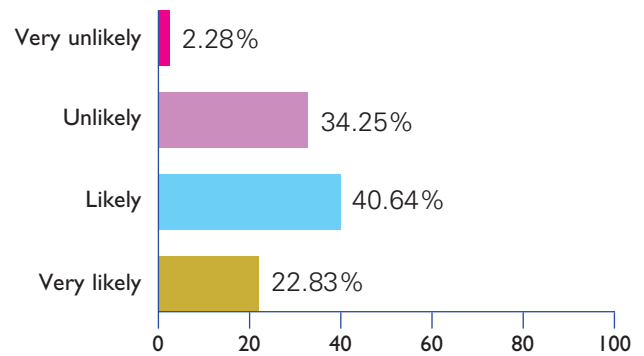
- Business to Business 30.07%
- Manufacturing/Engineering 4.73%
- Retail/Consumer Services 4.05%
- Financial Services 21.62%
- Public Sector 11.15%
- Other 28.38%

## 4. Estimate the possibility that the following scenarios will happen by 2009?

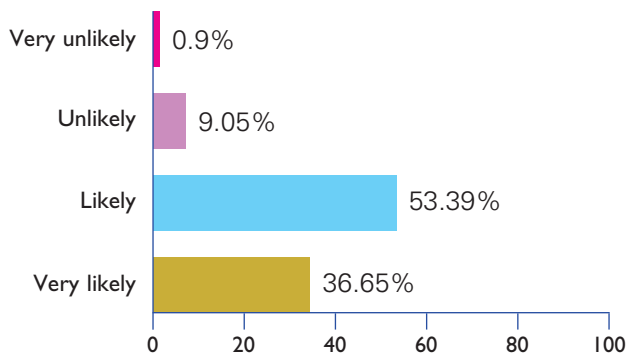
1. Telecommunication companies, airlines, utilities and other mass market businesses that conduct consumer transactions have leveraged their brand to offer a broad range of retail services to their customers.



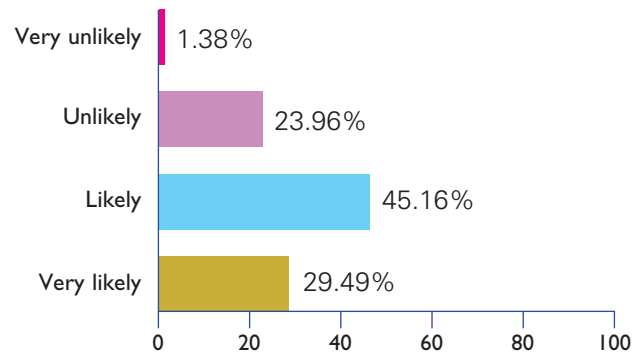
4. Organizational adaptability and flexibility have become more important to corporate success than operational performance and efficiency.



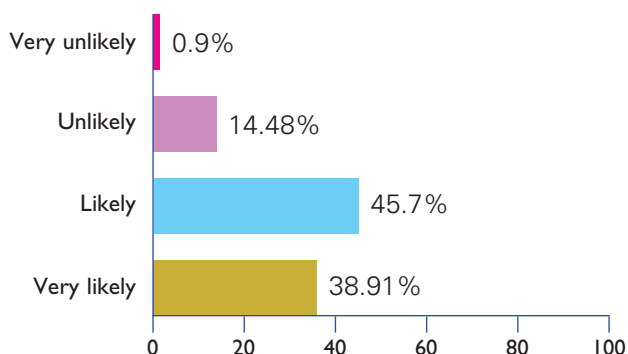
2. The use of consumer information and advanced technology allows products and services to be dynamically priced and tailored to individual consumer requirements.



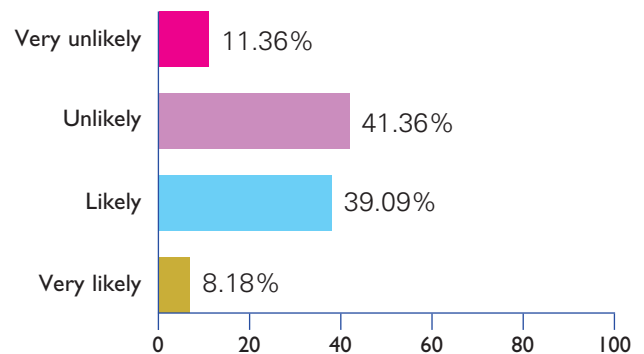
5. Many organizations are unable to effectively manage and deploy new technology due to rapid change and constant innovation.



3. Many of the larger companies have become a network of outsourced resources, partnerships, alliances and contractors in order to become more responsive to market demands.



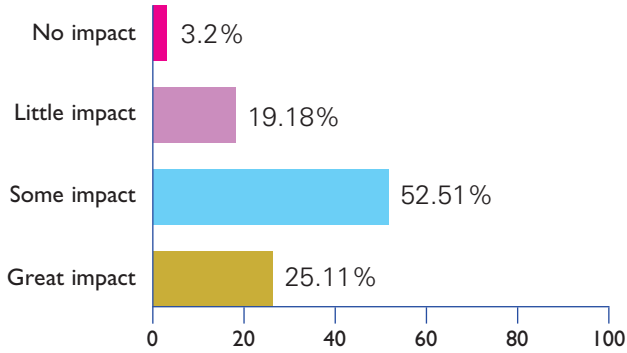
6. Measures of an organizations flexibility will be standardised and reported against as key investment criteria.



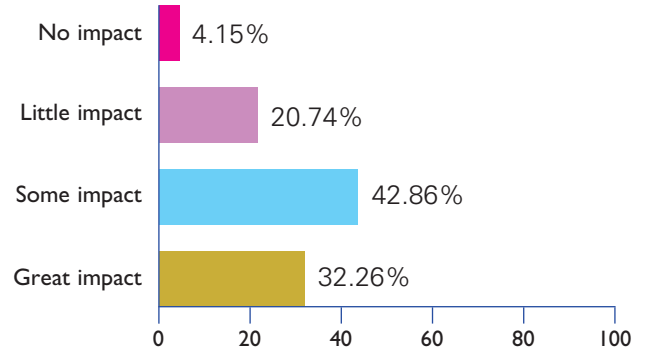
# The results

## 5. What impact do you think the following scenarios should have on business strategy and planning today?

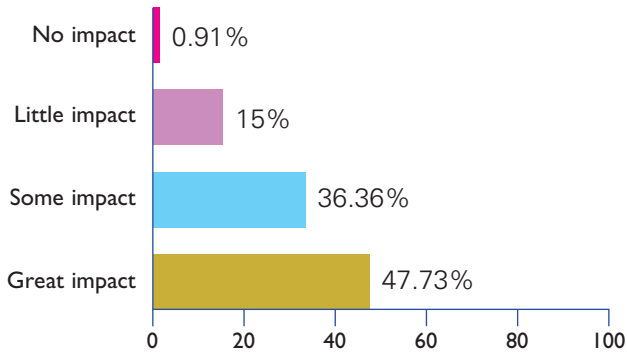
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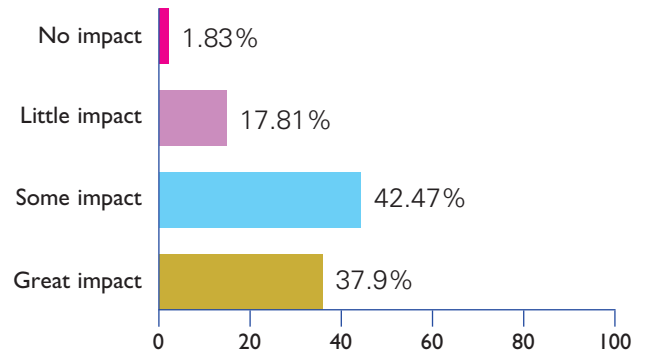
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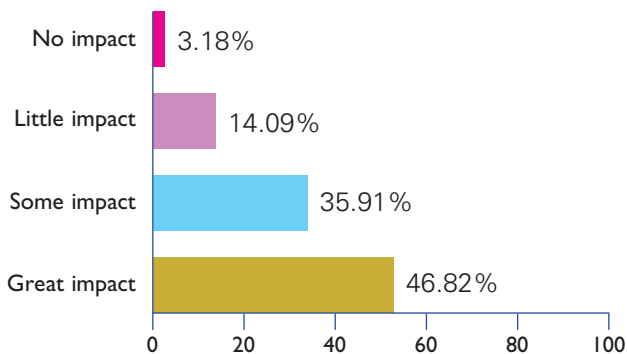
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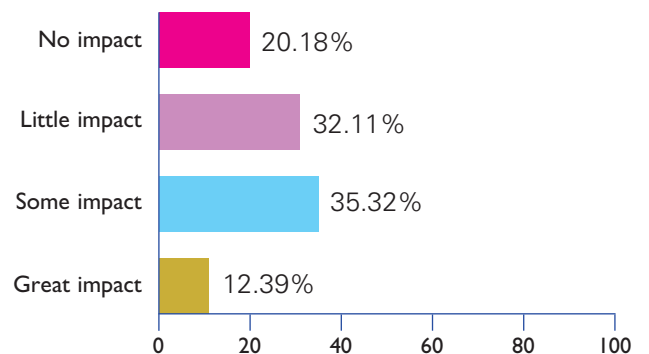
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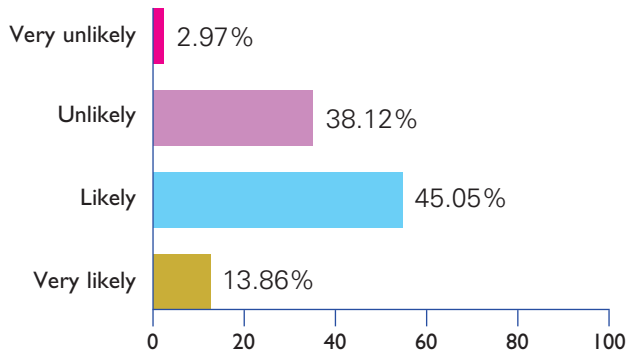


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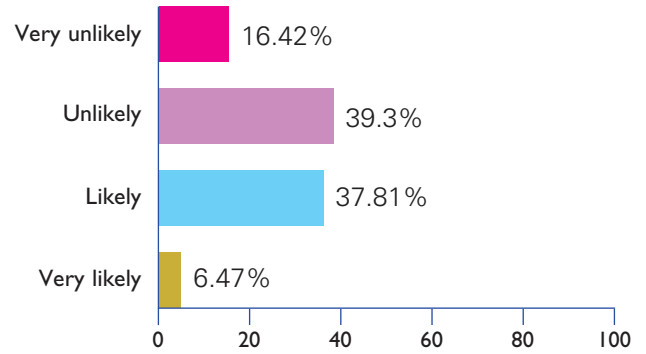


## 7. Estimate the possibility that the following scenarios will happen by 2009?

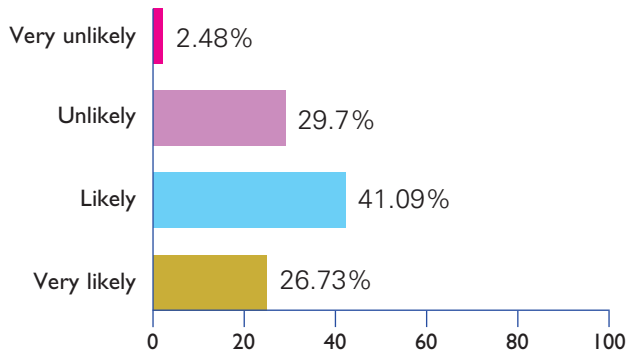
1. Most businesses have reoriented their marketing strategies from the young generation to the retired generation, who enjoy their life after work.



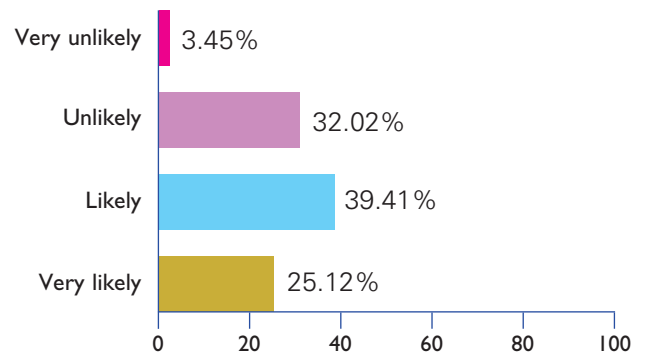
4. Government legislation has been introduced to support the concept of work life balance.



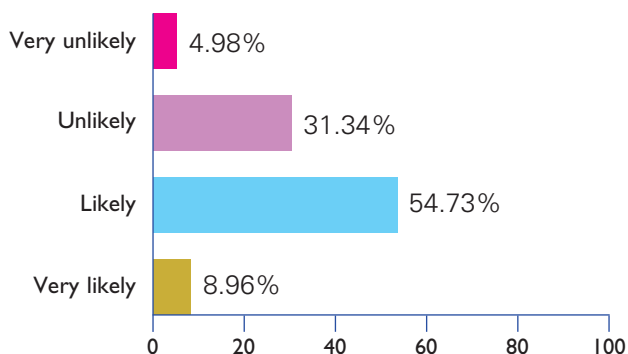
2. Differences in lifestyles and increasing individualism make it more difficult for enterprises to identify and address target groups.



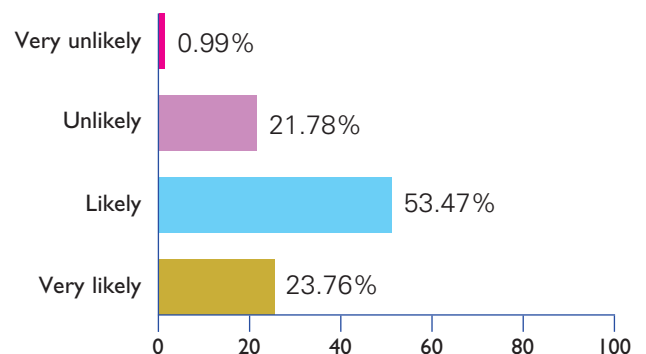
5. Concerns about privacy mean that more and more people refuse to share information with suppliers.



3. Due to better models of work-life-balancing, women more often rise to the top management - beyond the glass ceiling.



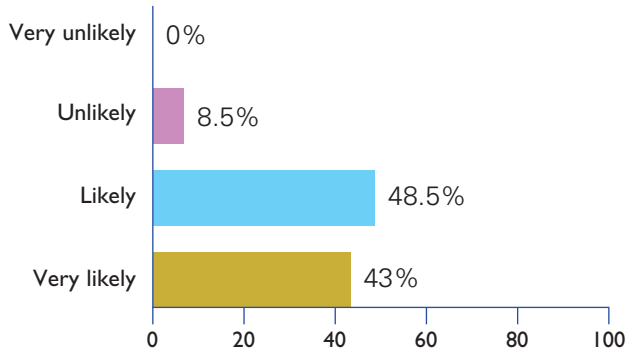
6. The shrinking working population has become increasingly reluctant to support a growing elderly population.



# The results

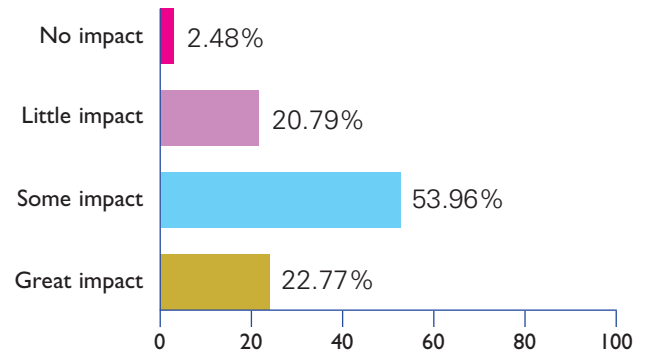
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7. There will be an increase in 'Free agent', portfolio workers, particularly amongst the young and older age groups frequently working for traditionally competing firms.

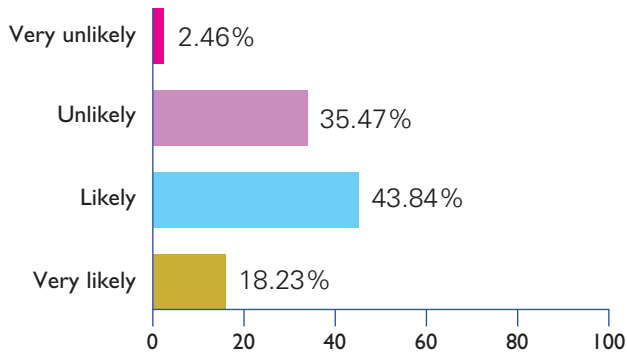


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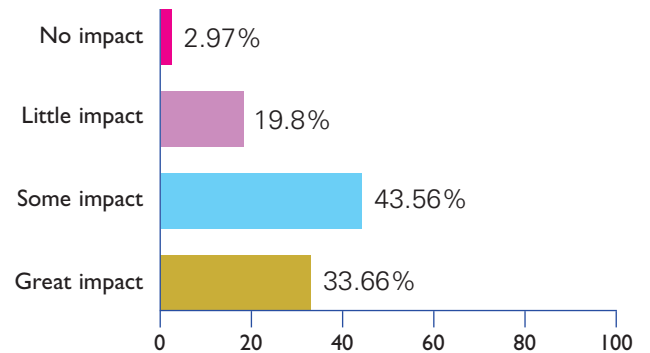
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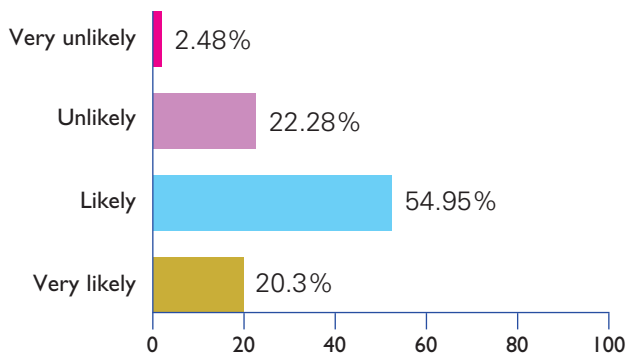
8. People will prioritise 'life experiences' over job security.



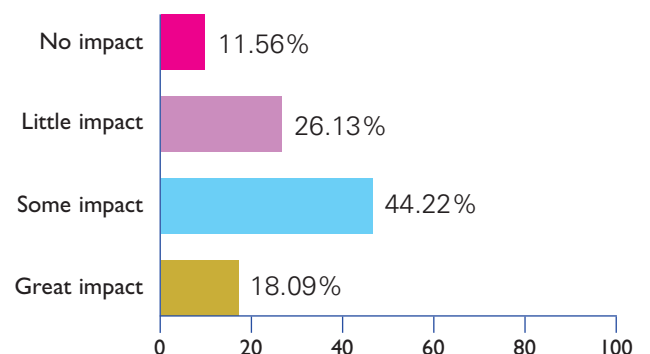
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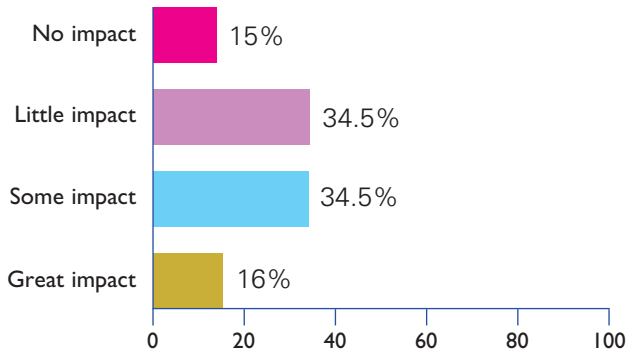


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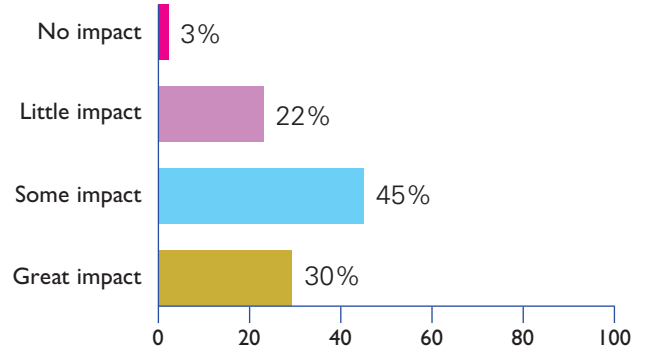




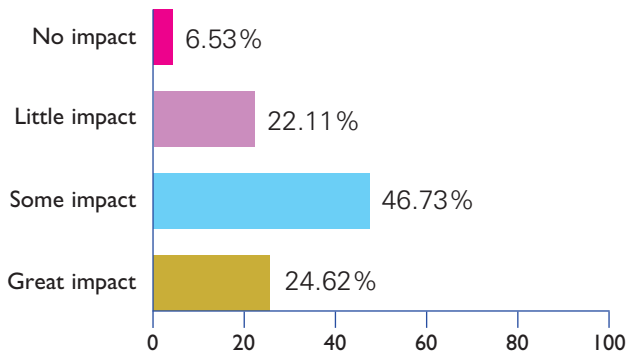
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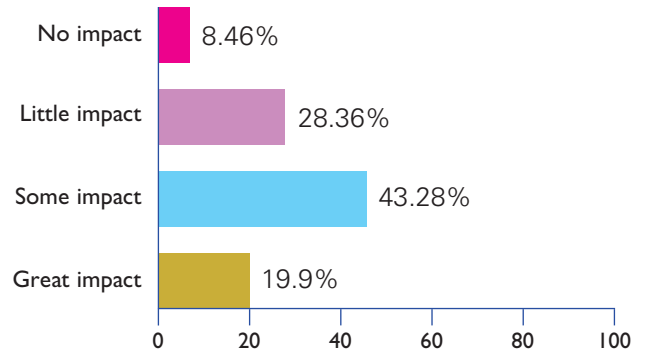
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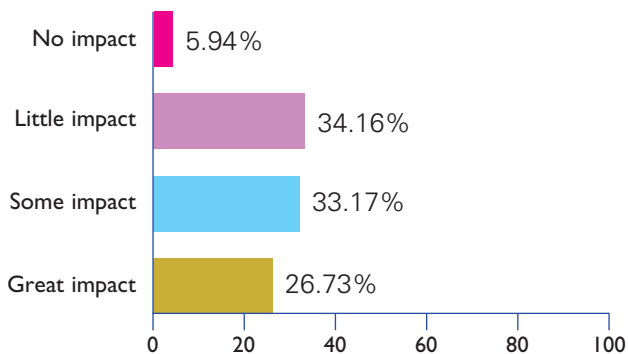
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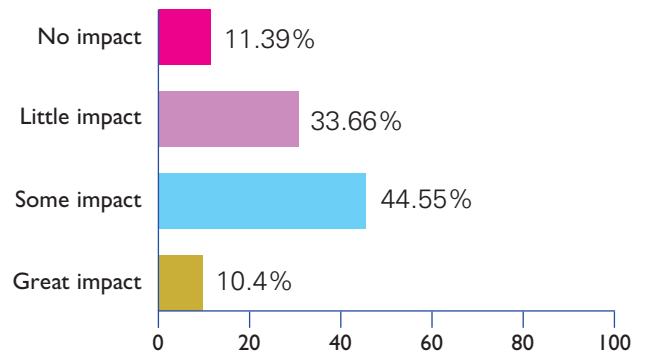
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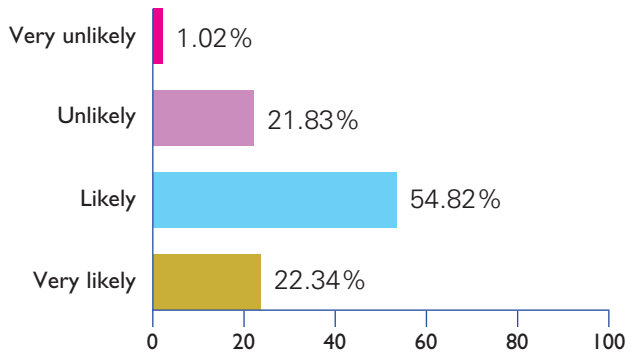
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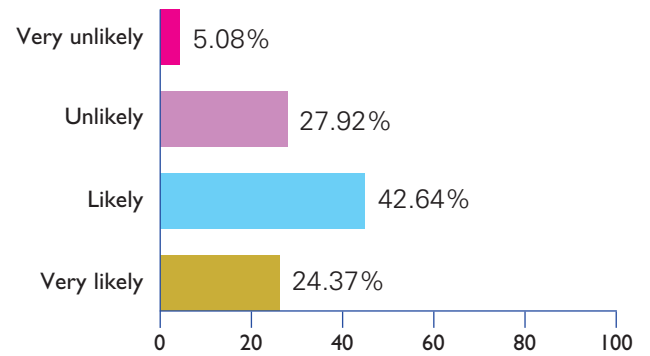
# The results

## 10. Estimate the possibility that the following scenarios will happen by 2009?

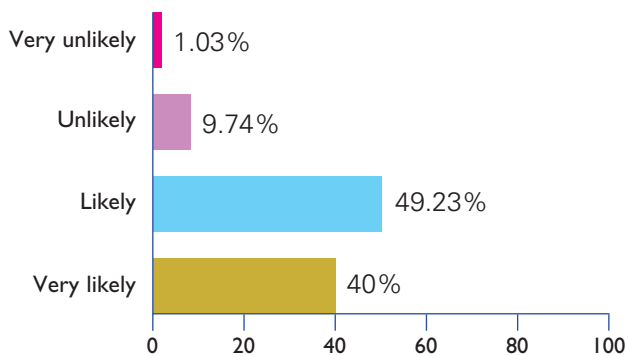
1. The costs of providing high levels of service mean that more companies charge for after sales service.



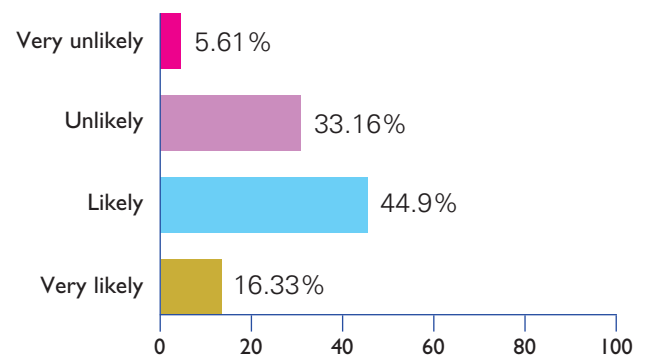
4. Companies that fail to treat customers fairly are subject to increased government regulation.



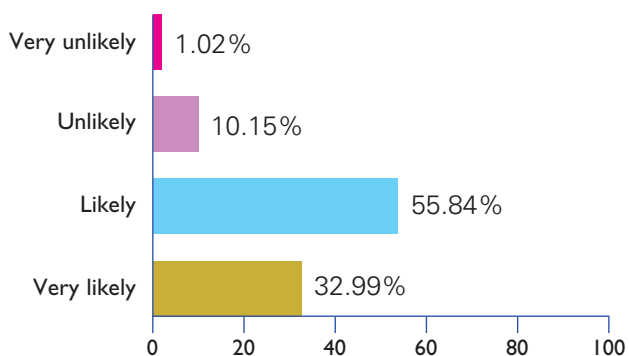
2. Many organizations differentiate themselves by their customer service and enhance their market performance despite others with more price competitive offers.



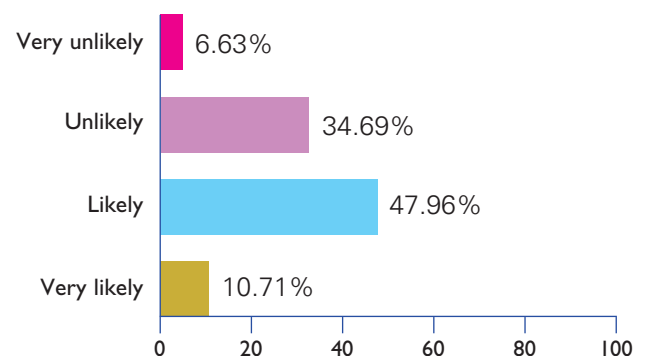
5. As consumers select one supplier to be their "trusted advisor" and invest time in communicating their personal data and needs with that supplier, the barriers of entry to competitors have increased significantly.



3. The necessity of winning and retaining customers drives investments in realtime monitoring technologies to be continuously tuned in to their customers' needs .

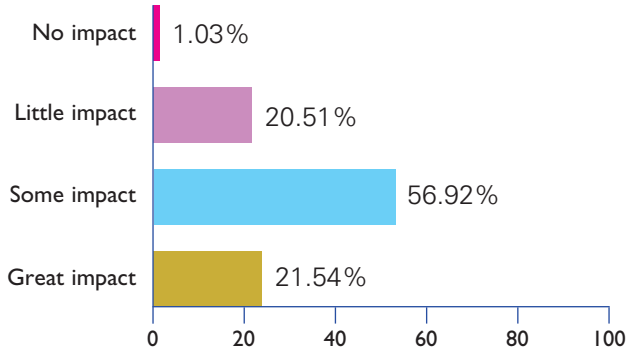


6. In order to better understand customer needs, companies shift a significant proportion of their marketing spend from advertising to research.

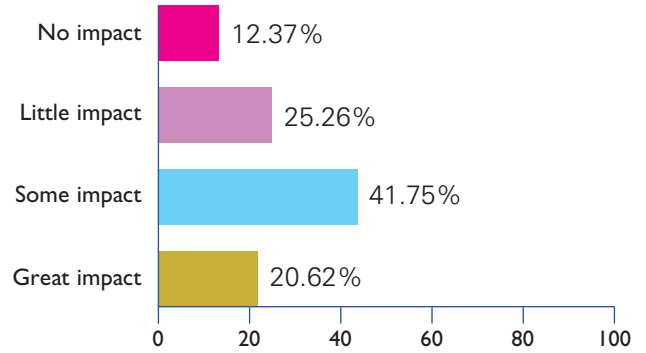


# 11. What impact do you think the following scenarios should have on business planning and strategy today?

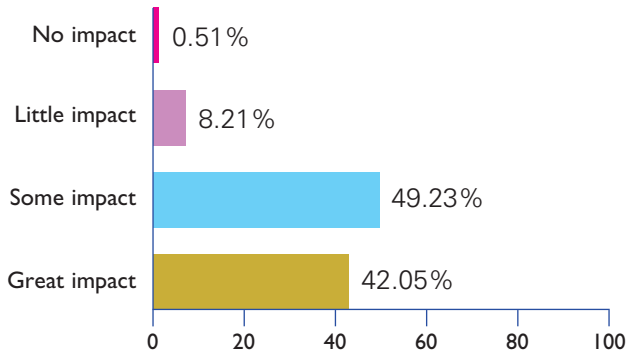
1. The costs of providing high levels of service mean that more companies charge for after sales service.



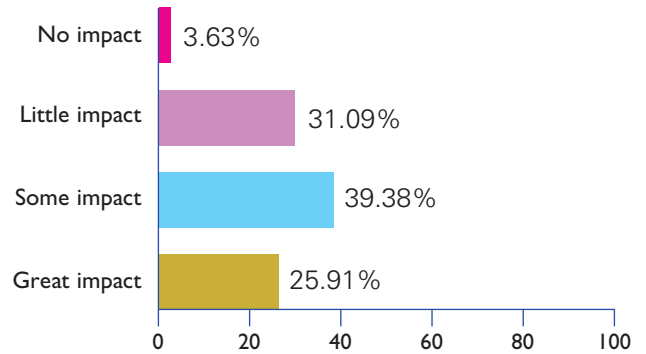
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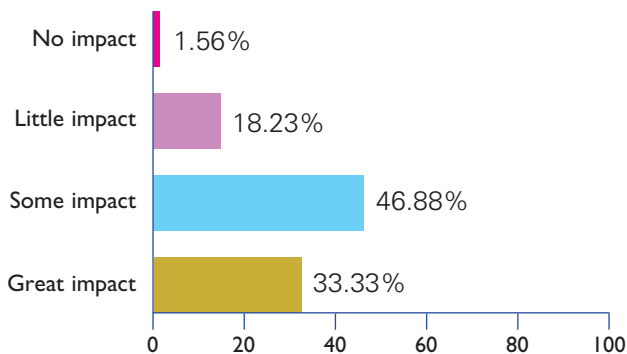
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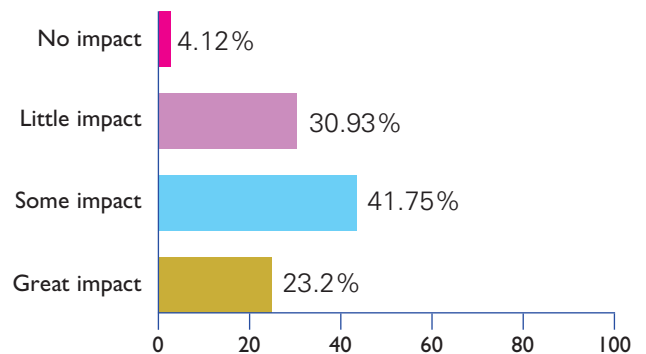
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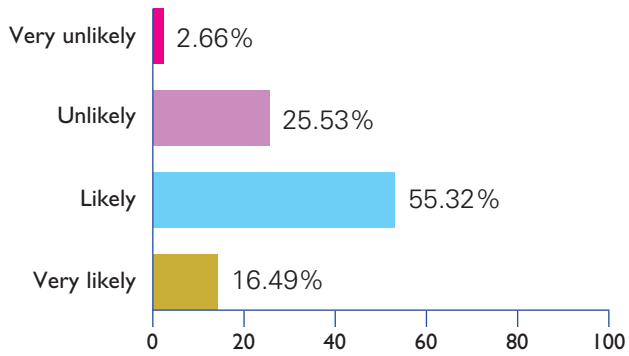
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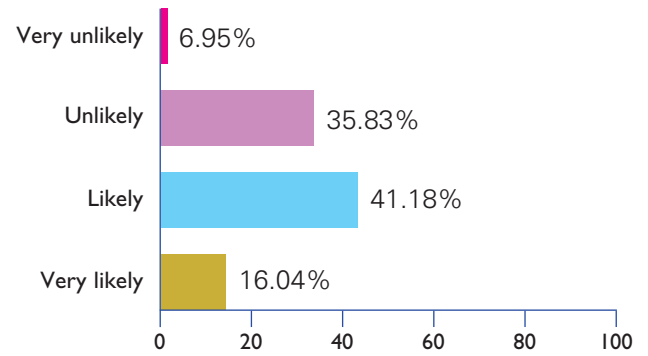
# The results

## 13. Estimate the possibility that the following scenarios will happen by 2009?

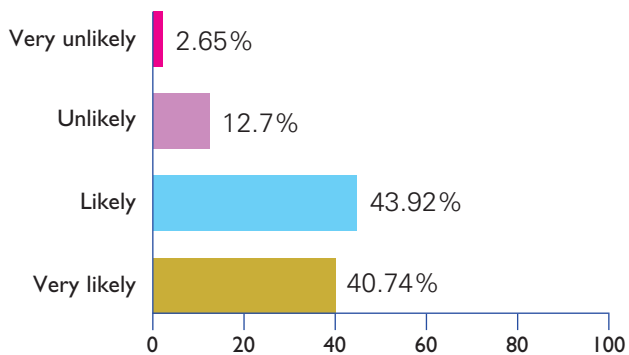
1. The authority, role and remuneration of nonexecutives has been dictated and extended by new regulations and by increased pressure for improved financial performance from institutional investors.



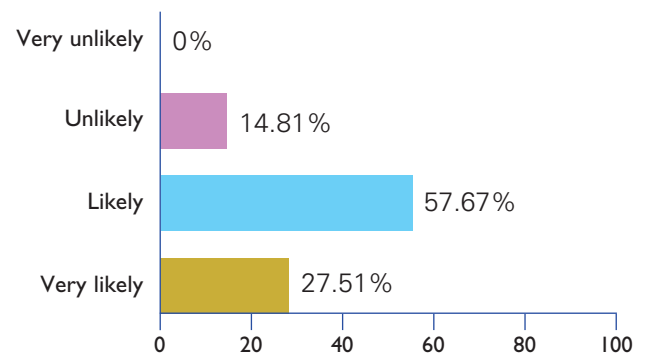
4. 'Shareholder value' and similar financial measures of CEO performance have been replaced by other targets related more to competitive success and long-term achievement.



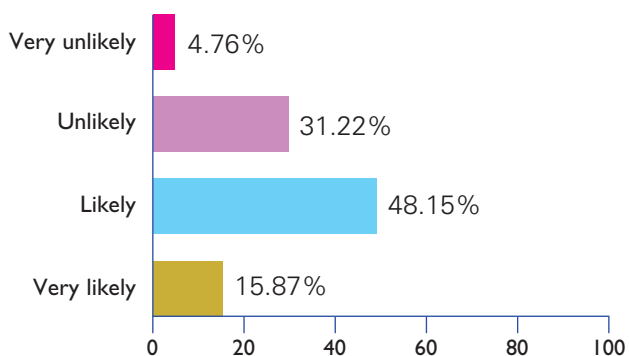
2. Tenure and remuneration of CEOs will be more closely and critically monitored by boards of directors, who will be readier to replace those who under perform strategically.



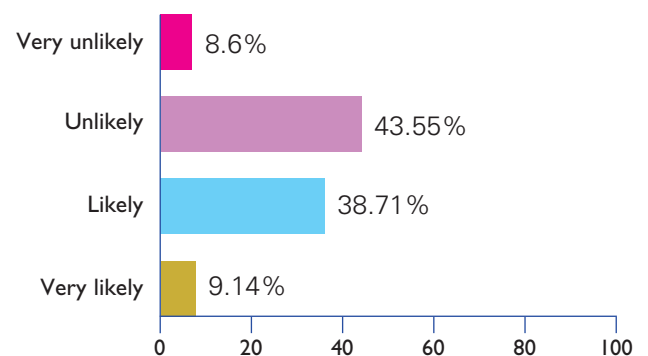
5. Understanding the customer and superior retailing skills prevail over manufacturing capabilities as the main drivers of success.



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

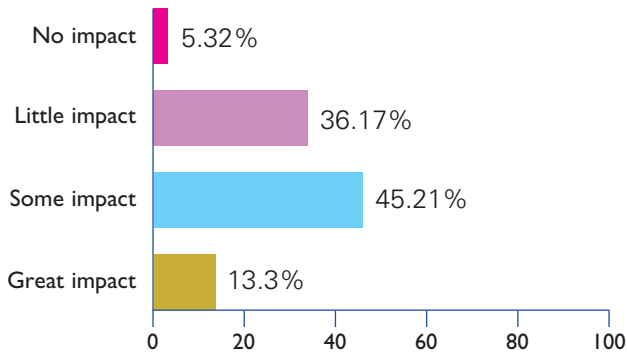


6. Shareholders (particularly the large institutional shareholders) are routinely selecting the chairmen and chief executives of major companies

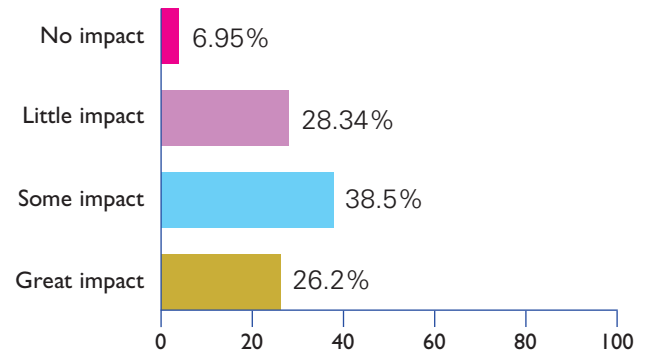


## 14. What impact do you think the following scenarios should have on business planning and strategy today?

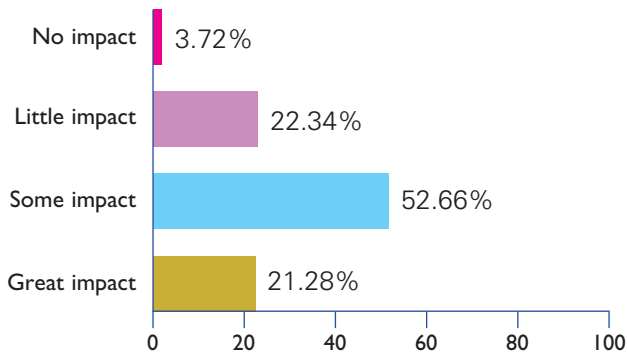
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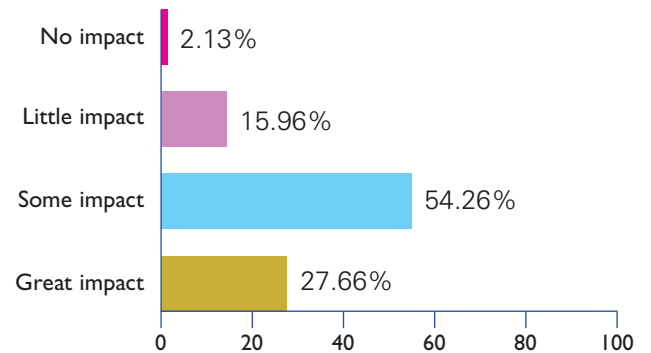
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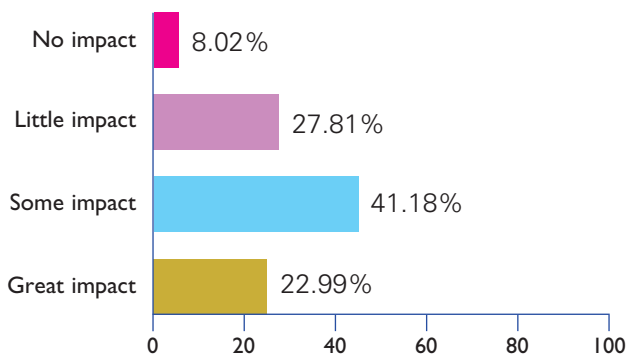
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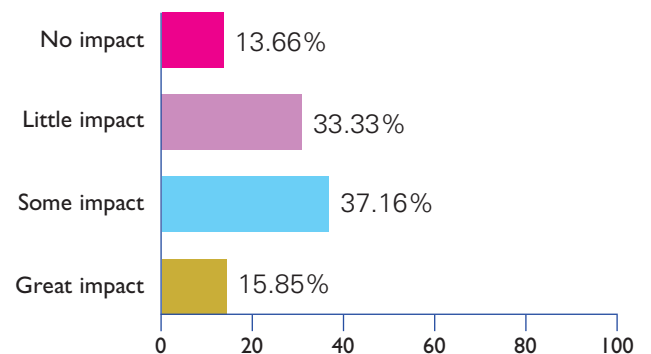
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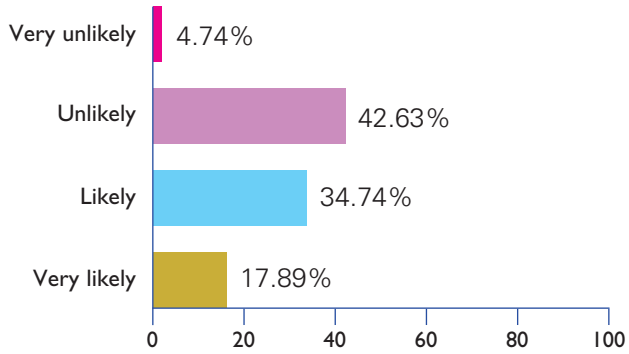




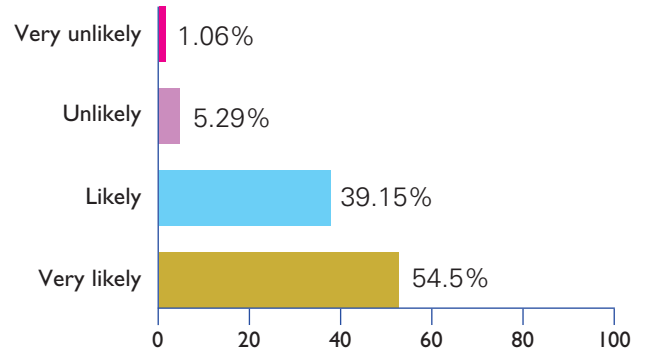
# The results

## 16. Estimate the possibility that the following scenarios will happen by 2009?

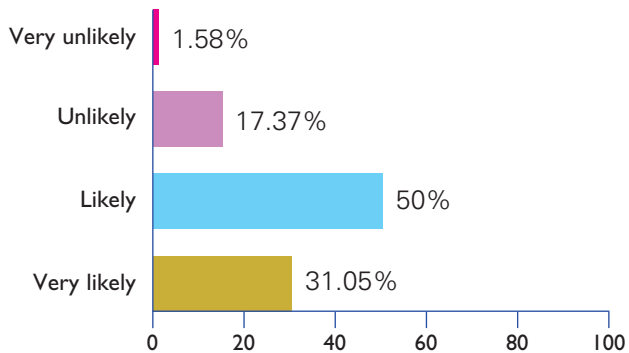
1. Advances in biotechnology and treatments have convinced the population that average life expectancy will exceed 100 within twenty years.



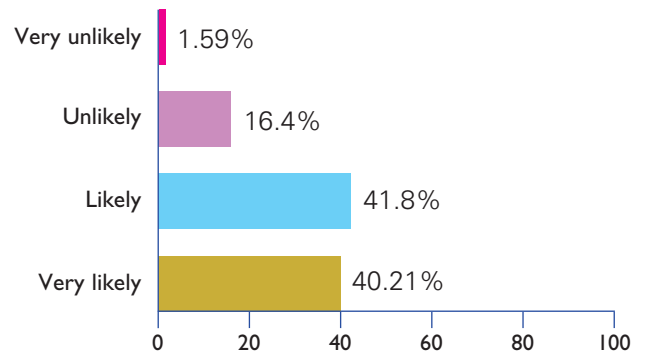
4. People will want control of what information is transmitted about them in this 'Connected society'.



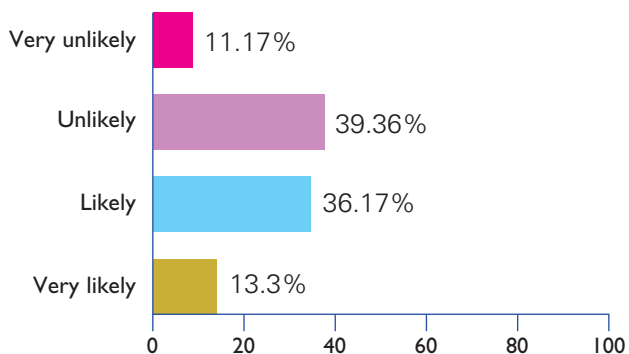
2. Bio analysis and genome exploitation has made much more detailed personal information available.



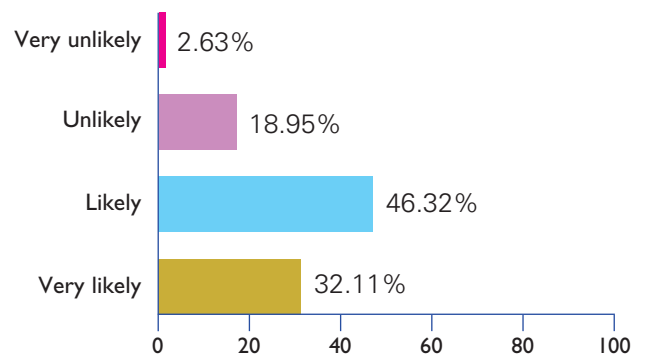
5. Mobile technologies will merge and only a few, multi-purpose hand held device types will survive. (eg: radio, mobile phone, MP3 player, video player, camera, video camera etc.)



3. The explosion of nano technology will finally enable 'the connected society' to take place.

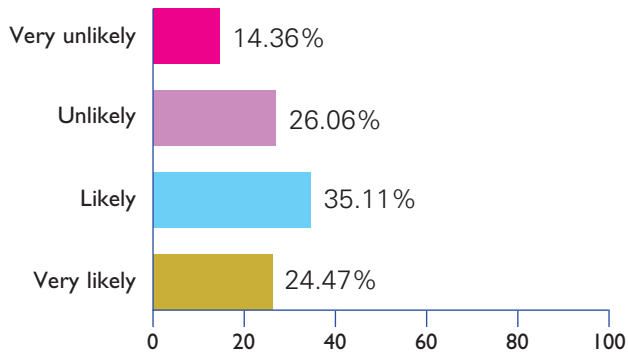


6. Organisations will rent, rather than own their IT infrastructures and applications.

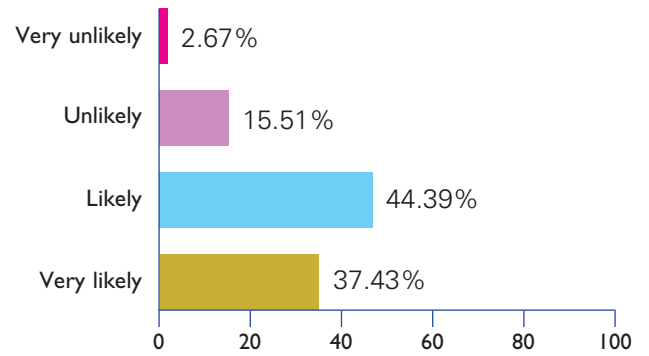


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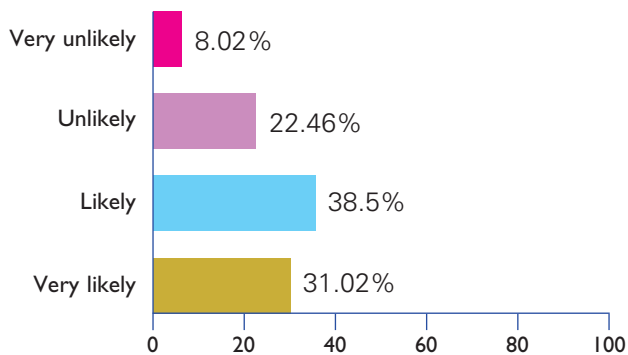
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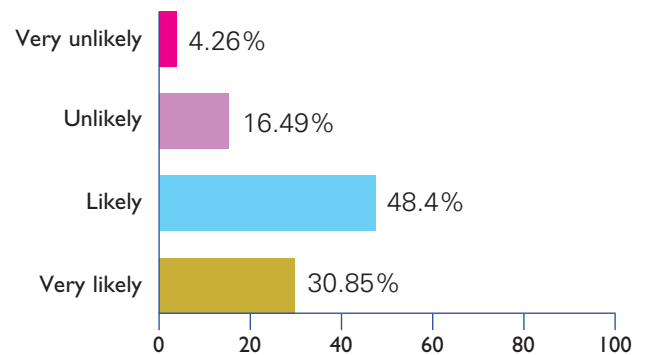
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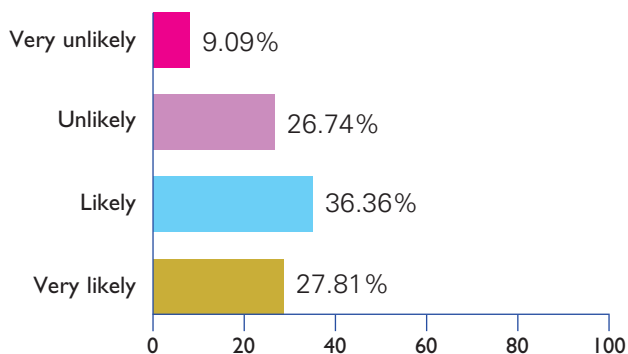
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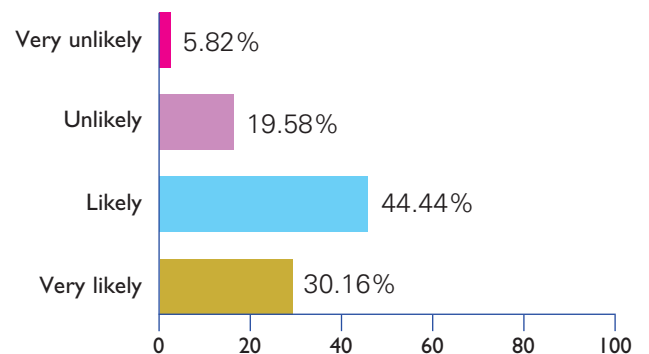
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## 7 About the contributors



**David Smith** is chief executive of the global future forum. His specialist topic is 'The Future' and what it holds for those involved in strategic planning for business beyond the three year horizon.

Prior to this he has held various senior management positions in Unisys including sales, marketing and strategic planning

where he was involved in the development of pan-European businesses. David takes a very practical approach to the future and is often invited by companies to help them introduce future thinking into their business strategies.



**James Bellini** is a futures analyst, business consultant, facilitator and broadcaster. He is a speaker at conferences throughout the world specialising in: long-term trends for the world economy, technology and social issues and the future outlook for business. He is a former BBC TV presenter and spent seven years presenting Sky

News. He is the author of numerous books, special reports and consultancy papers on social, political and business trends. Dr Bellini is also a regular choice as moderator at leading conferences.



**Robert Heller** is the UK's best-selling management writer - and probably the most prolific. His latest book, "Fusion Management", has just been published. He was Founding Editor of Management Today and has launched and contributed to many other publications. He is working with the GFF towards a better

understanding of the fundamental changes taking place in the role of top management in organisations in the 21st century - the topic of his talk.



**Peter de Jager** is a speaker/writer/consultant on the issues relating to the Rational Assimilation of the Future. He has published hundreds of articles on topics ranging from Problem Solving, Creativity and Change to the impact of technology on areas such as privacy, security and business. His articles have

appeared in The Washington Post, The Wall Street Journal, The Futurist and Scientific American.



**David Jackson** is a founder and Managing Director of Clicktools Limited and a recognised expert in the area of organisation design and change. He focuses on the critical issue of building and sustaining organisations that can continually adapt to meet changing customer needs and challenges.

David has worked across Europe, the US and the Far East. He is a popular speaker around the world. He has had many articles published, and is an author and contributor to several books. His latest book, "Becoming Dynamic" published in Spring 2000 describes the process of building an organisation where change and innovation are an integral part of its culture.

Expert Panel Survey 4  
May 2003

Challenge of Ethnic Diversity  
June 2003

Tribal, PeSCI, or Free Agent?  
June 2003

Corporate Governance in Europe  
June 2003

Governance in the century of turbulence  
July 2003

Facts and Feelings  
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Working for Nothing - Corporate lessons from nonprofits  
October 2003

Tomorrow's people: 'Never get old'  
October 2003

An era has ended but what's the new one?  
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Pulse Expert Panel Survey  
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The Cultural Drivers of Money  
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Lessons for the Airline Industry  
July 2005

## 9 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'



## 10 Contacting the global future forum

The global future forum has a large and rapidly-growing network of members throughout the world.

If you are a business decision-maker who would benefit from a greater insight into the future, or a futurist who would appreciate the opportunity to share, develop or apply your thinking more widely, please visit [www.thegff.com](http://www.thegff.com) or contact one of the executive leaders:

David Smith,  
Chief Executive  
+44 (0)7808 392211  
([david.smith@thegff.com](mailto:david.smith@thegff.com))

Christine Carroll,  
Executive Director  
+44 (0)1789 400452  
([christine.carroll@thegff.com](mailto:christine.carroll@thegff.com))

Alan Standley,  
Executive Director  
+44 (0)1908 233762  
([alan.standley@thegff.com](mailto:alan.standley@thegff.com))

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the global future forum

51-55 Gresham Street  
London EC2V 7EP  
Tel +44 (0)20 7526 6100  
Fax +44 (0)20 7526 6400  
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