

# Radically Digital Webinar Series

A Summary Report

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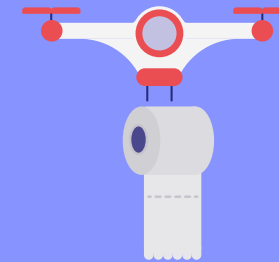
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# Introduction

COVID-19 has rapidly accelerated digital adoption, and pushed online all kinds of organisations that previously engaged with customers, suppliers and partners physically. We've partnered with our friends at Implement Consulting Group to present a series of webinars to shed light on what a new, radically digital reality means in different sectors.

For this webinar series, we've categorised companies' responses into three phases, which move from triage thinking through to innovating organisations of the future:

*React. Rebound. Reimagine.*

Since we broadcast the series, we've witnessed a shift from the react phase, as many organisations are moving forward with preparations for the long term and are now looking to rebound and reimagine. We've summarised the content we shared, so read on to get a flavour of what we discussed.



**Now you're a  
digital startup**





Carsten Wierwille  
CEO, ustwo



René Bach Lundgaard  
Partner, Implement Consulting Group

Many established businesses have, in effect, recently become digital startups, and they need to think in ways that will enable them to thrive in their new setup.

*"It may be that some companies, looking back at today a couple of years from now, would actually say that COVID-19 did more to lead their digital transformation than anything else."*  
— René Bach-Lundgaard, Implement Consulting Group

Digital startups operate under a number of principles, many of which can be adapted for established businesses — and they're particularly applicable in our current radically digital context.

They include:

- Speed beats perfection
- Bits-and-bites beat bricks-and-mortar
- Marginal cost beats variable cost
- Platform business beats linear business
- Billion-people-problem beats market-by-market need

In response to the pandemic, companies have been looking to adjust their business models. This is how we articulate the three phases of this adjustment:

## **React**

The one-to-one transfer of physical services becoming enabled digitally, often coupled with a determination to make positive social impact.

## **Rebound**

A more thorough digital transformation built on the need to drive up revenue and reduce costs. This could mean redirecting efforts to new customer segments and creating new self-service models.

*"In this context, within the confines of their original business model, some are finding new customer segments – for example, food suppliers that normally provide food for restaurants are making products available for consumers."*  
— Carsten Wierwille, ustwo

## **Reimagine**

Approaching the creation of new services with a digital-first lens, designing specifically for digital technology that enables touch-free interaction with new and existing customers.

## **Questions from webinar guests**

*Q: "How do some organisations pivot to digital so fast?"*

*A: Part of the answer is that they're already set up to be agile, which people often think is only about speed but it's also about being ready to respond to change.*

*Q: "How can businesses that rely on physical contact between people reimagine themselves?"*

*A: The first step is to think: what can we do in a digital space to make connections?*

## **Next steps**

To learn more about "radically digital", read our CEO, Carsten Wierwille's [blog](#) on the subject.

Watch the full webinar recording [here](#).

To talk about it, please contact Carsten Wierwille at [carsten@ustwo.com](mailto:carsten@ustwo.com).

# Post-COVID-19 Financial Services





Anna Soisalo  
Strategy Director, ustwo



Claus Raahave  
Managing Consultant,  
Implement Consulting Group

For a lot of Financial Services (FS) organisations, the challenge lies in identifying banking and insurance customers' unmet needs and defining how best to respond to them. The golden rule is always to understand and relate to the people you seek to serve — that holds true even in the very different context of a pandemic, and as people's and companies' needs change fast.

This is how we're seeing the three phases of adjustment being realised in FS organisations:

## React

In the react phase, many FS organisations created digital diversions: self-service solutions designed to divert enquiries away from staff (without generating more). Many successfully deployed flexible resourcing to meet most pressing demand. We've seen evidence of networked operations, which offer customers personal support for when digital solutions aren't appropriate: moments that are complex, important, and/or emotional.

## Rebound

Some financial organisations are now ensuring their customer propositions are built to enable them to change fast in response to people's changing circumstances, using intelligent prioritisation to make sure they're doing things in the right order. We're seeing some using AI to start making digital conversations more customer-specific, whether via email or chat.

*"Artificial intelligence is ready to catalyse radically digital by supporting customers and employees."*

— Claus Raahave, Implement Consulting Group

Some interesting organisations are doing a great job of putting people at the centre of their strategy, for instance:

*"What I love about Countingup is that, as an organisation, they're trying to create a service that responds to a particular market, and really understands their needs, their values and their behaviours. They have on their website a roadmap for future features, and they open it up to customers, crowdsourcing their next solution."*

— Anna Soisalo, ustwo

## Reimagine

Going forward, it's critical to continue resonating with customers into the future, by finding ways to support people across the spectrum to achieve financial wellbeing, and by forming astute partnerships to provide meaningful services. We expect further moves towards conscious capitalism, where FS organisations track behaviour changes to make decisions.

## Questions from webinar guests

*Q: "What can FS do to create great ideas to reimagine?"*

*A: In brief, bring together insight from inside and outside your organisation, from within and beyond your sector, and ideate with people from across your company. Create something low-fidelity but tangible, then test, learn and validate.*

*Q: "Have you worked with FS companies that are doing this well?"*

*A: [Accurate at the time of broadcast; some are since making strides in the other two phases.] In the react phase, yes. We work with a major global bank that has entirely reorganised their teams to provide the services that are most needed right now, and they're working on rapid digital proposition development, too.*

## Next steps

For more insights on the impact of COVID-19 on traditional FS brands, read this [article](#) from Anna Soisalo, Director of Strategy at ustwo London.

Watch the full webinar recording [here](#).

To talk about it, please contact Anna Soisalo at [anna@ustwo.com](mailto:anna@ustwo.com).

# Post-COVID-19 Healthcare Landscape







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Dan Naumov  
Senior Management Consultant,  
Implement Consulting Group

Most healthcare organisations had already started working on digital solutions prior to the arrival of COVID-19 but, with infection risk significantly higher than living memory can recall, touch-free digital services have rocketed from their previous status as “progressive nice-to-haves” and are now essential.

*“While there may not be many (or any) healthcare organisations that haven’t already engaged in digital solutions, this is Digital Healthcare 2.0, where we put the user at the center of things – patients, clinicians and authorities are all users.”*

— Dan Naumov, Implement Consulting Group

This is how we’re seeing the three phases of adjustment being realised in healthcare organisations:



## React

One of the best responses to COVID-19 has been faster knowledge-sharing: whether via social media or hackathon challenges, the move towards crowdsourcing knowledge is a much more agile way to work. We’ve seen some scaling up existing services to reach bigger user groups, and we’ve seen extensive digital triage, ensuring patients have access to the right services and reducing inefficiencies.



## Rebound

Some healthcare organisations have been offering virtual diagnostics, allowing anytime, anywhere testing. Most (if not all) are facilitating virtual conferences that reduce the need to travel and make a positive environmental impact – the challenge here as we move forward is to boost engagement with available technologies. There’s also evidence of a move toward augmented decision-making, which brings us closer to truly personalised medicine backed by AI and machine learning.



## Reimagine

By looking through a holistic lens and treating people as more than one, we can create healthcare services for patients, not just for the medical profession. We already have digital services that support medical treatment, but we’re moving towards comprehensive, standalone digital therapeutics. We need to turn our attention to decentralising data so that it can

be shared widely, for the greater good, and while preserving people’s privacy and security.

*“We’re really encouraging a holistic view of the patient, to see the person as more than just a patient — she could be a pregnant woman with a full-time job, a child who doesn’t understand what it means to live with Type 1 Diabetes.”*

— Angela Estampador, ustwo

## Questions from webinar guests

*Q: “It seems ustwo has been successful in creating products in the mental healthcare space, with Moodnotes, Pause and Sway. What advice can you give those of us looking to develop an app in the mental health space?”*

*A: Start with the core experience, keep it simple and intuitive, and consider emotional design. Remember your user is more than just a patient – treat them as a person. Think also about strategies to maintain adoption over time, whether that means challenges, rewards, gamification.*

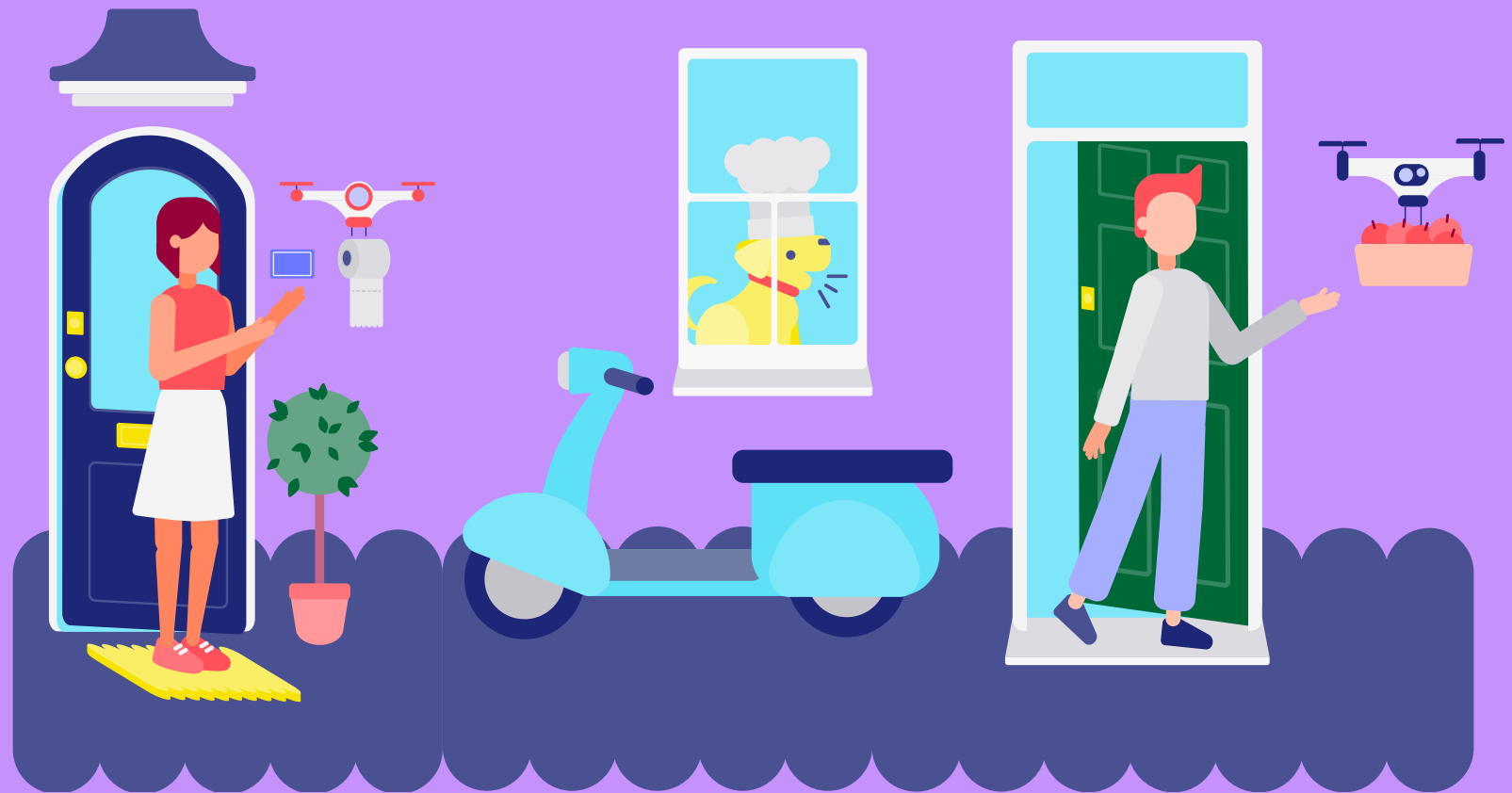
## Next steps

To learn more about radically digital in healthcare, read our CEO, Carsten Wierwille’s [article](#) in Pharma Times.

Watch the full webinar recording [here](#).

To talk about it, please contact Angela Estampador at [angela@ustwo.com](mailto:angela@ustwo.com).

# Post-COVID-19 Retail Consumer





Jason DaPonte  
Strategy Principal, ustwo



Martin Lyngaa Simonsen  
B2C Industry Lead,  
Implement Consulting Group

COVID-19 has shone a light on the weak points in traditional retail, and dramatically accelerated digital retail. Previously, people were generally defined as “digital natives” (those at ease with digital technology), and “digital immigrants” (those who aren’t). That’s becoming outdated thinking because the pandemic is forcing people online, so we need to make everything digitally available – it’s time to think about the digital population as a whole. Customers now want easy self-checkout, mobile buying options, click and collect, online reviews and “social shopping”, which is integrated into the apps we use most and gives us the flexibility to buy whenever and wherever we like.

*“Most likely, we will see a recession in the wake of COVID-19... Spending will go down, which means competition will be harder and we need to be even more relevant than ever.”*  
— Martin Lyngaa Simonsen, Implement Consulting Group

This is how we’re seeing the three phases of adjustment being realised in retail:

## ✦ React

In the retail space, react has been about reassuring and comforting customers, showing them how to buy safely. Some successful examples have involved repurposing things that are familiar to offer what people need in their new reality. For instance, Lidl used WhatsApp to help people identify quieter times to visit their stores, and Coop repurposed their community events service to connect those who needed help with those keen to offer it.

## ✦ Rebound

As we move through phases of the pandemic, people are seeking next-level contactless options, where retailers offer what they need in ways that make them feel comfortable about infection risk. We’re also seeing local retailers acting much more in line with global giants — while many have previously been limited by lack of access to expensive technical solutions, they can now start to compete using platforms like Lokaler Kaufen in Germany, which enables video shopping.

## ● Reimagine

If customers can’t come to retail, retail must find ways to get to them, meaning immersive experiences that offer more than just the nuts and bolts of making a purchase. We expect to see more sophisticated last-mile measures and hardware opportunities, including the delivery robots being tested in one UK city.

*“It’s incredibly important for customers to be able to have more immersive shopping experiences when they’re online — they don’t want to just look at a catalogue, they really want to understand what they’re buying.”* — Jason DaPonte, ustwo

## Questions from webinar guests

*Q: “What are companies doing to reprioritise their resources to meet customers’ current needs?”*

*A: Many are willing to go low-tech, embracing plug-and-play solutions or using social media to reach customers quickly, easily and directly. They’re enabling things like ordering by email, which may previously have been considered less than ideal, but necessity is removing such blockers so that retailers can recoup some of their overnight losses.*

## Next steps

To learn more about “radically digital”, read our CEO, Carsten Wierwille’s **blog** on the subject.

Watch the full webinar recording **here**.

To talk about it, please contact Jason DaPonte at [daponte@ustwo.com](mailto:daponte@ustwo.com).

# Post-COVID-19 Digital Learning





Juju Muñoz Uribe  
Lead Design Strategist, ustwo



Troels Dalgård  
Partner, Implement Consulting Group

Digital learning was already part of many companies' agenda, but COVID-19 has made it an essential factor in all organisations. Creating the right conditions for digital learning is about more than simply having the technology in place — it's also important to build a learning culture and that thrives on people's thirst for new knowledge and skills.

*"There's a lot going on in the world and in the markets, hence, organisations need to adapt really quickly — quicker than ever before. Moreover, people need to adapt quicker than ever as well... This is why learning is more important for organisations than it has ever been."*

— Troels Dalgård, Implement Consulting Group

With the world changing so fast, every person within every organisation needs to continue to learn so they can remain up to speed and relevant. Many people have been prompted to explore and become comfortable with digital technologies at a faster pace than ever before, so this seems like a good moment to foster the right conditions for constant learning.

We now understand that learning happens 24 hours a day, inspiring many progressive organisations to scrap the traditional seminar format, which dumps huge volumes of information in short spaces of time. Instead, they favour creating the processes that enable people to learn incrementally and continuously as part of the fabric of their employment experience.

Organisations tend to fall under three levels of maturity in their readiness for continuous learning (yes, we know we're deviating from the three Rs, but this is better — trust us):

1. **Adopted organisations** are quite physical in many ways. They possess the basic tools to generate learning, but digital tends to play a supportive role for physical learning.
2. **Integrated organisations** are better connected to colleagues, but training is still an in-person experience, and the digital tools they have tend not to be fully embedded in the day-to-day, so don't serve people well enough to be properly useful.
3. **Learning organisations** are in the business of removing friction to enable people to learn seamlessly. Learning is embedded smoothly in the workflow, and their data is shared openly, meaning they can easily share knowledge across departments and capabilities to enrich each person's skill set and to strengthen cohesion throughout the organisation. AI plays a role in helping to identify what learning strategies work best.

*"From the integrated organisation to the learning organisation, we're moving from instructional learning towards experience learning. So there could be a separation of thinking about one-day training from moments of learning throughout the employee journey."* — Juju Muñoz Uribe, ustwo

## Dimensions and organisational roles

To explore digital learning in a corporate environment, we think about it in terms of three dimensions and three organisational roles.

The three dimensions:

1. **Digital infrastructure:** Do your employees have the tools and resources available for everyday learning?
2. **Digital competencies:** Do your employees know how to use the resources and tools?
3. **Digital learning mindset:** Do your employees have the behaviors? Are they digital natives? Do they think digital first?

The three organisational roles:

1. **The learner:** Everyone in the organisation.
2. **The facilitator:** Leadership, managers, mentors, coaches and peers who are looking for digital super powers to create and grow capabilities.
3. **The organisation:** IT, HR, leadership who creates the right conditions for everyday learning.

## Questions from webinar guests

*Q: "How does an organisation transform to become a learning culture?"*

*A: In a learning culture, everyone is a learner and everyone is an educator. Everyone contributes his or her knowledge and experience to the broader knowledge base and, in so doing, helps form the organisation and the potential directions it can take. Such an organisation requires a culture of empowerment and openness to learning that leads to flexibility and adaptive growth.*

## Next steps

For more insights about learning organisations, explore Implement's thoughts [here](#).

Watch the full webinar recording [here](#).

To talk about it, please contact Juju Muñoz Uribe at [juju@ustwo.com](mailto:juju@ustwo.com).

If you'd like to discuss how we can help  
your organisation become radically digital,  
please contact us at: [work@ustwo.com](mailto:work@ustwo.com)