

Human Signals

Exploring emerging human
behaviour and purpose during
COVID-19

**Tracking today's challenges to find
tomorrow's solutions**

Edition 1 | April 2020



EY

Building a better
working world

A rolling research project

EY Seren helps organisations achieve growth by serving the needs of people, communities and the planet.



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EY Seren teams are running 2-week sprints of mixed-method research to understand how the global pandemic is changing how we live and how we work.

The starting hypothesis is that human behaviour has changed significantly, and that service providers will need to significantly change what they offer and how they offer it, to meet these new needs. To do that, EY Seren teams are running:

- ▶ **Desk research** across over 100 sources.
- ▶ **Depth interviews** with people, virtually, in their own homes about what really matters to them right now.
- ▶ **Diary studies** with customers across the UK to get insight into how behaviour is changing.
- ▶ **Interviews with design leaders and professionals across sectors** to understand how COVID-19 is transforming the role of design and delivery.
- ▶ **Quantitative surveys** to validate and scale our insight.

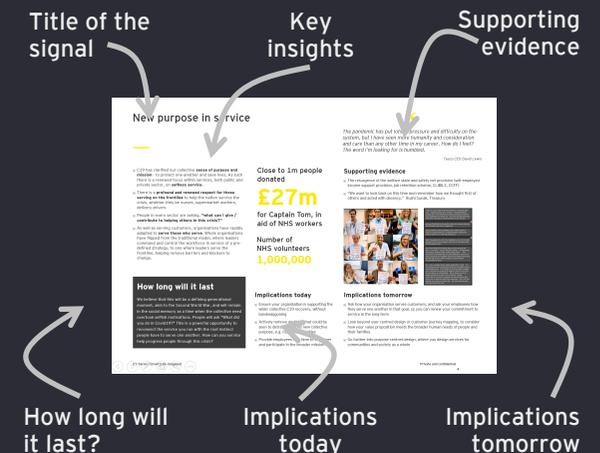
EY Seren teams are taking an iterative approach to this research, working in **2-week sprints** to continually challenge our assumptions and publish what we discover to our community. If you want to share your opinion or find out more about this research, please let us know.

Insights in this issue

1. New purpose in service
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The anatomy of an insight

Each fortnight EY Seren teams are collecting our research into a series of insights. We expect these to morph and adapt through this series of papers. All references are at the end of the document.



The expert is back - scientists and policymakers driving behaviour change

We foresee a further three phases of behaviour change

In just a few weeks, the UK has moved from a situation where brands and service providers lead human behaviour, to a **world almost entirely led by scientists and government policymakers.**

Human behaviour is now being influenced by lock downs, self isolation and social distancing **experiments on a global scale.**

As with all experiments, there is a **high rate of trial-and-error**, which is challenging our need for control and certainty. Nevertheless, people are looking for signals to emerge from the noise to help them answer questions about what comes next:

When will this end? How will the world be different when it does? How do I need to adapt and respond?

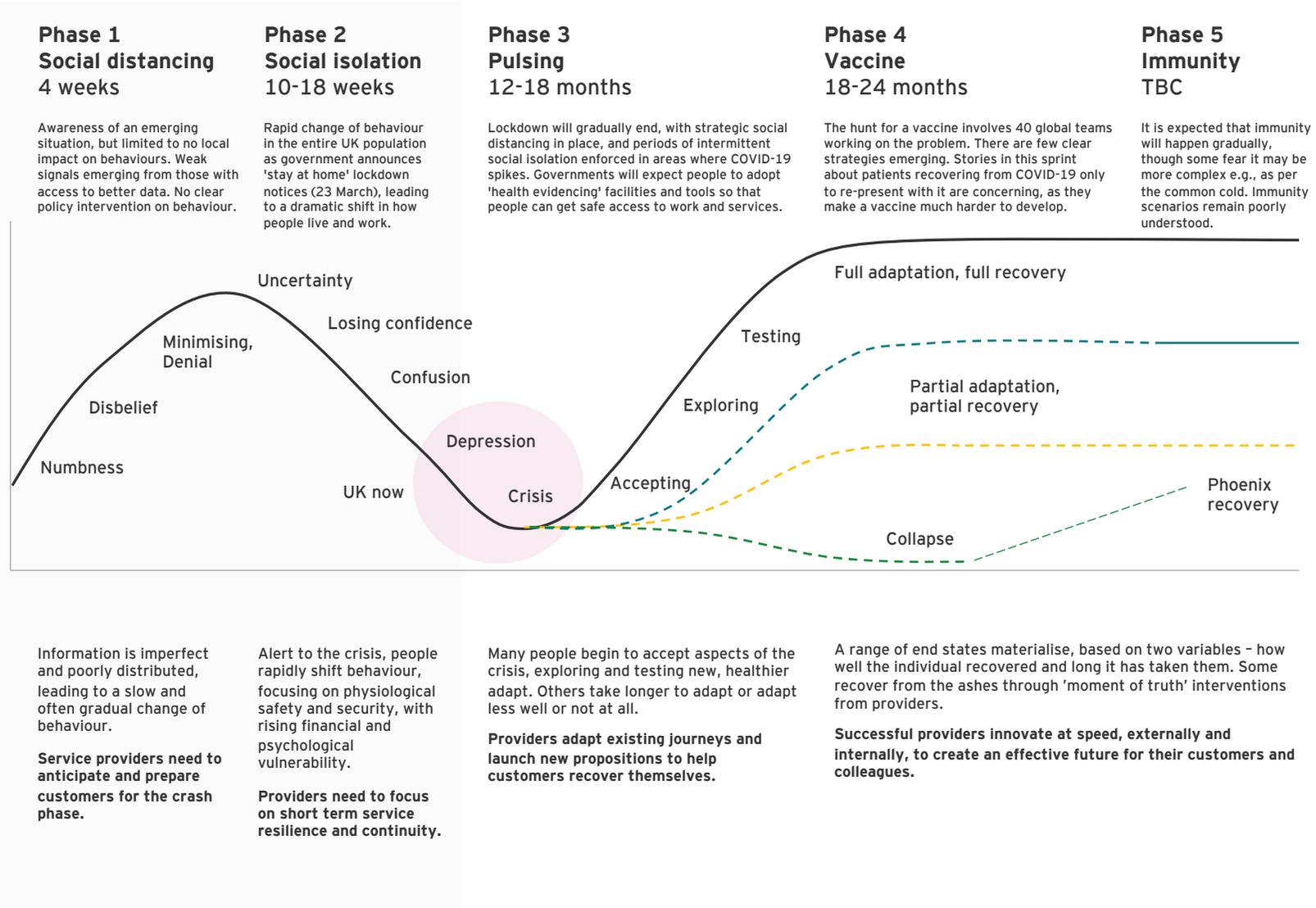
In the next few pages we plot some of the key trends.

"Pandemics, along with wars and economic depressions, have been the status quo's greatest disruptors in history."

Anthony Seldon, Writer and Academic

"The pandemic will force the return of big government... The effectiveness of governments is now measured by their capacity to change people's everyday behaviour... the coronavirus could [also] increase the appeal of the kind of big data authoritarianism employed by the Chinese government."

Ivan Krastev, Political Scientist



New purpose in service

Key insights

- ▶ COVID-19 has clarified our collective **sense of purpose and mission** - to protect one-another and save lives. As such there is a renewed focus within services, both public and private-sector, on **selfless service**.
- ▶ There is a **profound and renewed respect for those serving on the frontline** to help the nation survive the crisis, whether they are nurses, supermarket workers, delivery drivers
- ▶ People in every sector are asking, **“what can I give / contribute to helping others in this crisis?”**
- ▶ As well as serving customers, organisations have rapidly adapted to **serve those who serve**. Whole organisations have flipped from the traditional model, where leaders command and control the workforce in service of a pre-defined strategy, to one where leaders serve the frontline, helping remove barriers and blockers to change.

Supporting evidence

- ▶ The resurgence of the welfare state and safety net provision (self-employed income support provision, job retention scheme, CLIBILS, CCFF).
- ▶ “We want to look back on this time and remember how we thought first of others and acted with decency.” Rushi Sunak, Chancellor of the Exchequer, UK Government

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The pandemic has put lots of pressure and difficulty on the system, but I have seen more humanity and consideration and care than any other time in my career. How do I feel? The word I’m looking for is humbled.

- Tesco CEO David Lewis

Implications today

- ▶ Ensure your organisation is supporting the wider collective COVID-19 recovery.
- ▶ Actively remove anything that could be seen to detract from this new collective purpose, e.g., customer penalties
- ▶ Provide employees with time to volunteer and participate in the broader mission

Implications tomorrow

- ▶ Ask how your organisation serves customers, and ask your employees how they serve one another in that goal, so you can renew your commitment to service in the long-term.
- ▶ Look beyond user-centred design or customer journey mapping, to consider how your value proposition meets the broader human needs of people and their families.
- ▶ Go further into purpose-centred design, where you design services for communities and society as a whole.

How long will it last

EY Seren teams believe that this will be a defining generational moment, akin to the Second World War, and will remain in the social memory as a time when the collective need overtook selfish motivations. People will ask “What did you do in COVID-19?” This is a powerful opportunity to reconnect the service you run with the root instinct people have to serve one another. How can you service help progress people through this crisis?

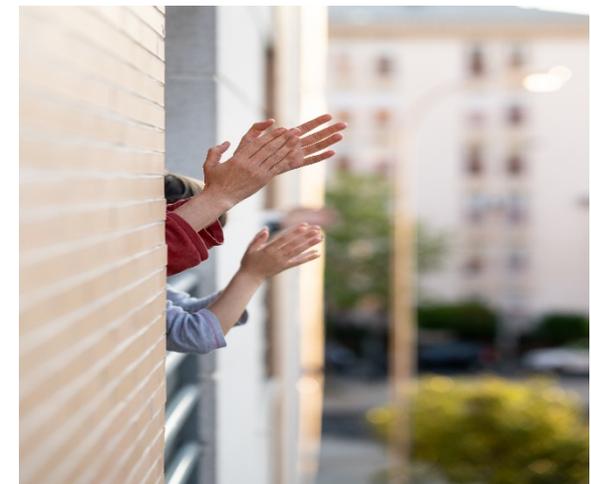
Number of NHS volunteers

1,000,000

Captain Moore has raised more than

£28m

for NHS workers



Straining digital capacity

Key insights

- ▶ For many, life has moved online. Things that were done offline, such as communicating, banking, shopping and working, have been forced online. The experience has been mixed, depending on your digital access and skills, your need and your providers capacity.
- ▶ A significant population of the "**digitally excluded**", who have been unable or unwilling to use digital, have been forced into a steep learning curve. Providers need to give them better resources (simple, average reading age, intuitive) and capacity support (learning, co-browsing etc).
- ▶ Even for the digitally able, many are finding that provider digital services are unable to handle their very **specific, complex and urgent needs**. When they've resorted to calls, they've experienced long waits, with up to 80% abandoning calls.
- ▶ 62% of customers are willing to have machines and AI play a role in customer service, but in crisis moments of truth, **those experiences need to be designed to be human**.

How long will it last

Cognitive psychology tells us it takes between 12 weeks to 12 months to form new habits. So we can expect an accelerated and sustained shift to digital. However, this places pressure on providers to accelerate the design and test of a new generation of smart digital services, which can resolve more complex needs. Amazon have demonstrated the success of neural-network chatbots over rules-based.

Supporting evidence

- ▶ 40% of people are now doing more online shopping, up from 16% two weeks prior to lockdown.
- ▶ 72% rise in the use of fintech apps in Europe.
- ▶ "We are seeing 90 minute wait times on our help lines and only 1 in 5 calls getting answered." FTSE50 research leader.
- ▶ A further third of shoppers say they're now buying products online they previously only ever bought in physical stores.
- ▶ Click and collect has risen by 62%.
- ▶ 52% said they would continue with the changes they've made to their shopping behaviour in the future.

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We're going through a vast, forced public experiment to find out which bits of human psychology will align with which kinds of tool, just as we did with SMS, email or indeed phone calls in previous generations.

- Benedict Evans

11.3m people in the UK lack the basic digital skills they need to use the internet effectively

Gartner predict **\$23b** savings due to chatbots taking on some of the service load

Implications today

- ▶ Provide resources to help people adapt to new ways of interacting with your service.
- ▶ Also consider your customer's capacity to use those resources - personalise their experience so they only see what they need to see and then make content very simple, provide learning tools for first time users, and conduct rapid testing with those users to refine designs before and during deployment.

Implications tomorrow

- ▶ Consider how you move beyond serving just digital transactions, to support digital relationships. As a Kings Fund fellow has said about telehealth "What's really key is that we don't lose patients' ongoing relationships with a group of professionals at their home practice."
- ▶ Design around journeys, rather than single products or channels. That way you find ways to bind self-service channels in with other service channels, to enable omnichannel servicing. You can move customers out of self-service when they need it, and take them back.



Health evidencing and etiquette

Key insights

- ▶ As lockdown is gradually released **people will be expected to provide evidence of their health status** in three ways: whether they have it, have had it or have come into contact with people who have had it. This will be driven by policymakers so they can allow people to access work and consumer services.
- ▶ It will also be driven by new social expectations. Already people are describing how coughing and sneezing in public is more stigmatised, and new social faux pas of disobeying the two-metre rule. We will see more of this moral vigilance.
- ▶ Different jurisdictions and political systems are taking different routes. However, given the low availability of tests, many are looking to **tech-driven data-driven scoring systems** that have been **proven to flatten the curve** (reported in Israel, China Mainland, South Korea, Hong Kong, USA, and UK).
- ▶ **Other jurisdictions**, with different political cultures, **are likely to adopt choice-based systems**, using data services led by a combination of big tech players like Google, Apple, Facebook and governments.
- ▶ People will be queasy about civil liberties, but **adoption will likely be high**, as people will be unable to access to certain 'close proximity' services such as flights, pubs and workplaces, without being able to.

Supporting evidence

- ▶ "Wherever you can't keep your social distance you should be wearing a facial covering." Sadiq Khan, London Mayor
- ▶ "Since early February, local officials across China have worked with the development teams behind two of China's most ubiquitous apps... to launch a new kind of virtual passport known variously as a "health code" or "colour code... [They] assign users a corresponding QR code and colour: typically green for good-to-go, yellow for a seven-day or shorter quarantine, and red for a 14-day quarantine. Once the system is in place, shops, mass transit stations, and offices may ask residents to show or scan their codes before granting them entry." Cai Yineng, Editor China, Sixth Tone

Amazon sales of face masks grew by

846%

in 24 hours

Implications today

- ▶ Consider how your organisation could make use of this service, to manage employees returning to work, or customers getting access to certain services? Who checks scores, where and how, and what is the process for handling different outcomes?

Implications tomorrow

- ▶ The real issue with this approach is not the data they're collecting today, but how they might be used tomorrow.
- ▶ How will it affect BAME groups who appear to be more prone to COVID-19, and therefore may score lower?
- ▶ How will it frame societies? Will it stimulate a bottomless appetite for security and safety, leading to institutions and technologies gaining ever-greater powers in the name of keeping people safe?

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Showing my colour code feels a little more comfortable than having my temperature taken... Our data is already being collected. Scanning a code might make things more convenient.

- Hangzhou resident

How long will it last

Clearly a lot needs to be proved before this comes into effect. The key question is how much personal data people are willing to give up to big tech and government, in return for access to services. **EY Seren teams** anticipate variety across segments, but given consumers already give data for services, plus the likelihood employers will ask staff to score themselves to enable 'back to work', we believe people will likely adopt the system willingly.



Homification of work

Key insights

- ▶ The **boundary between home and work has dissolved** leading to significant changes in behaviour both about how work is done, and how well it is done.
- ▶ Many are struggling with the basics of **carving out a physical space**, time and facilities to **work sustainably** at home, and not.
- ▶ People are describing a **productivity experiment**. In **some areas people feel more productive**, with less wasted time for commuting etc, however, **in other ways they feel productivity has decreased**, as people continue to adjust to new working hours, the energy-cost appropriate use of video conferencing, and synchronous and asynchronous working.
- ▶ However **productivity is not equal to creativity**. Many are still struggling to harness remote teams, digital tools, and shifting imperatives together into clear, structured work.
- ▶ Because it's providing an intimate glimpse into the homelife of colleagues, it's also flattening hierarchies and softening authority. As a result it's **challenging traditional approaches to management and leadership** and demanding new skills to enable change through flatter structure vs enforcing it top-down.

How long will it last

EY Seren teams think the long-held promise of teleworking has finally overcome its cultural barriers, by necessity. Given the work-life benefits, carbon reduction and freeing up of office space, this will be a sustained shift in work-life behaviour.



Supporting evidence

- ▶ In a two-year Stanford study employees that worked from home averaged an extra productive day a week, had 50% reduced role attrition, took shorter breaks, had fewer sick days, and took less time off. Though did experience more isolation.
- ▶ "I fear this collapse in office face time will lead to a slump in innovation. The new ideas we are losing today could show up as fewer new products in 2021 and beyond, lowering long-run growth." Nicholas Bloom, Stanford Economist
- ▶ "Mastering the design and management of teams will become an even more critical focus—or more accurately, mastering what I have called teaming—working in flexible groups with shifting membership, often from different locations, to address particular challenges." - Amy Edmondson, HBR

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Working remotely is very effective if you can also restructure the organizational processes for how communication happens, how socialization happens, and how coordination happens

- Raj Choudhury, HBR

Only

50%

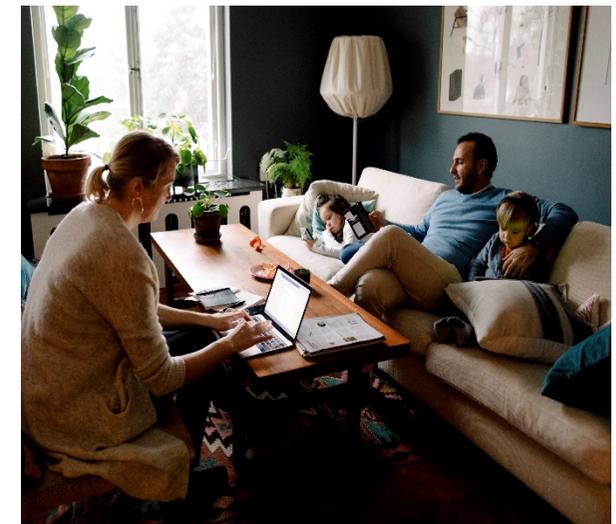
of employees can effectively work from home

Implications today

- ▶ Ensure physical wellbeing of colleagues working from home, where equipment, layout and boundaries are less than ideal.
- ▶ Remote working isn't remote creation - school your teams to shift gears from just working from home, to creating value from home - using the right tools, to collaborate in the right way.
- ▶ Protect creativity and problem-solving by helping those who can't easily compartmentalise their work and life - such as creating rituals to break home and work.

Implications tomorrow

- ▶ To retain talent, expect to offer more flexible 'work-live weaves' for your people, whereby they can choose to work where they work best.
- ▶ Coach managers and leaders on how to manage in remote environments, including the shifts in trust and transparency, and from synchronous to asynchronous work patters.



Adapting and becoming more adaptive

Key insights

- ▶ Everyone is being **forced to rapidly adapt** to the new situation - emotionally and practically - and are realising that the need to get used to adapting in the long-term.
- ▶ **Spending habits have changed dramatically**, with decrease on anything involving proximity (eating out, cinema trips, weddings) and an increase in isolated activities (home bread makers, jigsaws, streaming services).
- ▶ People are feeling **bewildered, sad and confused**. For some this is leading to greater feelings of sadness, frustration and pessimism about the future. At the same time there is guilt about not being able to adopt a more positive outlook and the heavily promoted "blitz spirit".
- ▶ Equally, people are reporting 'feeling bad for feeling good'. Those who have bearable work-life situations are enjoying more time together, less travel, and less 'fear of missing out'.
- ▶ Low income workers, the self-employed and those without savings are most vulnerable, however past research on human behaviour suggests that **adaptability plays an important role**. People who feel they can control their future are more likely to succeed through periods of crisis than those who feel they can't.

How long will it last

As scientists have always said, the only certainty is uncertainty, and that uncertainty looks set to last for months to come. Service providers are in a great position to help customers adapt to this world, either by making their propositions more adaptive, or by helping customers learn how to adapt better e.g., to online interactions.

Supporting evidence

- ▶ Nearly one in five (19%) of those employed are worried they will lose their jobs and in the event of a job loss, the majority will turn to their savings (44%) to get by, but 30% will need to rely on government support.
- ▶ 950,000 people have applied for Universal Credit, with estimates that this could rise by a further 450K by April.
- ▶ 'Pandemic pantry' items which store well are up, as are alcohol sales (67%). Sales of puzzles jumped 240%.
- ▶ Commuting spend has dropped 90%. Fuel spending has dropped 55%. Out-of-home recreation spending has dropped 65%.

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When we are no longer able to change a situation, we are challenged to change ourselves.

- Victor Frankl, Austrian Neurologist

Implications today

- ▶ Helping people to adapt is critical right now. The two keys to behavioural adaptation are resources and capacity - don't provide resources (information and content explaining changes to customers and employees) without considering how you increase their capacity to act upon it (make it findable, simple, usable, understandable and actionable). Otherwise given the information overload people are reporting, the change is unlikely to stick.

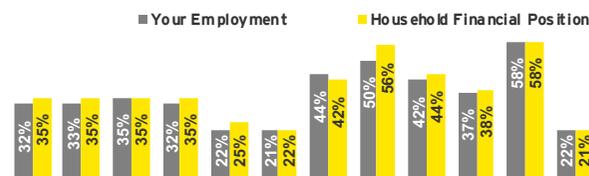
Implications tomorrow

- ▶ Review your value propositions to ensure they meet new needs coming from your research.
- ▶ Break from any 12 month subscription cycles, to allow people to adapt their commitments to you.
- ▶ Invest heavily in humanising digital and remote channels. It's an accepted rule of thumb that designing for outlier groups such as digital laggards, makes the experience better for every user.

People are spending

89% less

Very/Extremely Worries About Personal Finances



Enterprise agility tested

Key insights

- ▶ Service providers' **ability to change quickly is being tested** - colleagues, managers, leaders, and organisations - in both the private and public sector, are having to rapidly experiment at strategic, tactical and operational levels, simultaneously.
- ▶ **Success** is now less about having a clear strategy and more being able to **quickly adapt** to the changing status quo.
- ▶ Organisations who once had five-year plans to become more 'agile', to become more 'digital' or 'customer-centred' have found themselves achieving it in five weeks, as **necessity becomes the mother of invention**. The strategy was about creating experiment labs to manage disruption, when now living in a lab the size of the world, with disruption all around.
- ▶ Those **who have invested** and become mature in these areas are **benefiting from agility** not only in research and design, but more critically, in decision making. They're able to compress frontline-to-boardroom communication and shift from centralised command-and-control to distributed dialogue, without losing control or compliance.
- ▶ Those who are **less mature** in this are **struggling to adapt** to the scale of change being forced upon them, though making valiant progress in often surprising ways.

How long will it last

Retail, healthcare and banking are ahead of the curve. We expect every industry to experience their own rapid shift to greater agility across the enterprise. Consider how your organisation will cope. Agile isn't a niche software and UX practice anymore. Everyone needs to be agile now.

Supporting evidence

- ▶ Restaurants are adapting to 'dark kitchens' and delivery services to maintain service. Brewdog, the beer maker, converted a production line to creating hand sanitizer in just under a week.
- ▶ "Clients who did research during the last recession were better able to predict what would happen afterwards and prepare for what to do next... Data shows that consumers may be more open to new ideas during a crisis since their usual habits have been interrupted." Ipsos

“

Most businesses are designed for efficiency, not adaptability. The underlying philosophy is to obtain the maximum yield for an acceptable effort and to scale this as effectively as possible. Last century's Scientific Management is the key influence. Such businesses, by design, are not built to suddenly change course. They are designed to do key activities efficiently.

- Edwin Dando, Scrum.org

Implications today

- ▶ Focus on creating organisational agility, by compressing lines of dialogue between C-suite and frontline, adjusting tolerances for risk to assure compliance, empowering autonomy within squads of multiskilled colleagues, tasked with solving clearly defined problems in sprints.
- ▶ Don't confuse agility for speed-at-all-costs - the wrong thing built quickly is no use. You'll burn people out that way. All agile work should be sustainable for the team, with a goal being to maximise the work not done.

Implications tomorrow

- ▶ Consider how this forced shift to agility has been a useful experiment. Explore how key lessons and responses can be retained for the long-term, through wider organisational change, shifts in incentive models and organisational design.

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We have changed more in a few weeks than in TEN years.

- David Lewis, CEO, Tesco



\$7trn

Value wiped off international listed firms in two weeks

We're all vulnerable

Key insights

- ▶ In addition to the financial fall out from the crisis, which is driving **financial vulnerability**, people now also face **health vulnerabilities, access vulnerabilities and emotional vulnerabilities**.
- ▶ Vulnerability is defined as the **diminished capacity** of an individual or group to anticipate, cope with, resist and recover from the impact of a crisis.
- ▶ People in worried, anxious, depressed or distracted states experience higher levels of cortisol, the stress hormone, which **hinders executive functions like decision making and clear thinking**, just at the time when people need them most.
- ▶ In addition, not having **adequate choices** in the market, or ability to access those choices, for example due to travel or digital exclusion, adds further dimensions of vulnerability.
- ▶ So although service providers are experiencing their own form of vulnerability, they are also having to **recognise an explosion of customer vulnerability**, and respond to both the letter and spirit of regulations.

How long will it last

EY Seren teams expect many people to remain vulnerable for the duration of the crisis. Providers are accelerating work, in particular to identify and prioritise those experiencing more than one form of vulnerability, so they can provide them with appropriate treatment strategies. If in doubt, assume each customer has got some sort of vulnerability.

Supporting evidence

- ▶ “Pre-existing mental health conditions, such as anxiety, depression and OCD, may find their symptoms increase with the stress, uncertainty and enforced isolation caused by the pandemic. People who must self-isolate - especially elderly people - may struggle. Those whose income is cut or who lose their jobs may suffer stress and anxiety as a result, and those who are already disadvantaged will find it even harder. Precarious workers in the gig economy are especially vulnerable.” LSE

50%+

of UK consumers show at least one characteristic of vulnerability

Implications today

- ▶ Recognise that vulnerability is a multifactor classification. Work with data teams to identify customers and create treatment strategies for each.
- ▶ Conduct research to understand what customers need in terms of their vulnerabilities. It's often now what is assumed.
- ▶ Engage with your regulator to understand the changing regulations around vulnerability.

Implications tomorrow

- ▶ When seeking to digitise your service, pay particular consideration to how your experience and touchpoints help people to process their emotions, as well as process practicalities.
- ▶ Take advantage of the design reality that creating accessible services for outlier groups, with distinct needs, genuinely leads to better usability for all customers.

Financial
vulnerabilities



Health
vulnerabilities



Access
vulnerabilities



Emotional
vulnerabilities



What next?

EY Seren teams are taking an iterative approach to this research, working in 2-week sprints to continually challenge our assumptions and release what we discover to our community. If you want to share your opinion or want to know more about this research, please let us know.



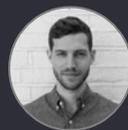
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