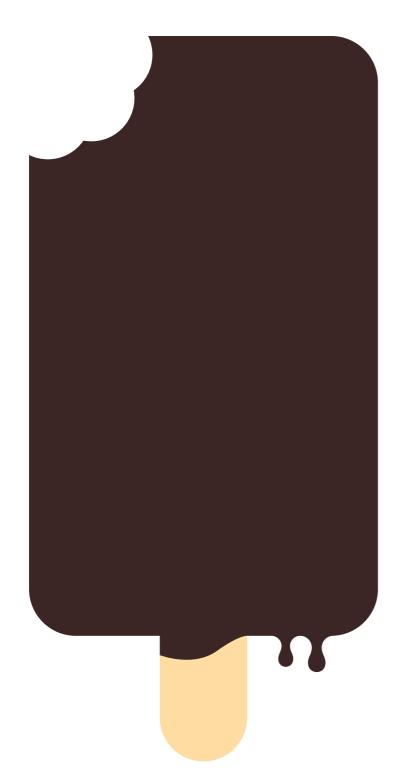


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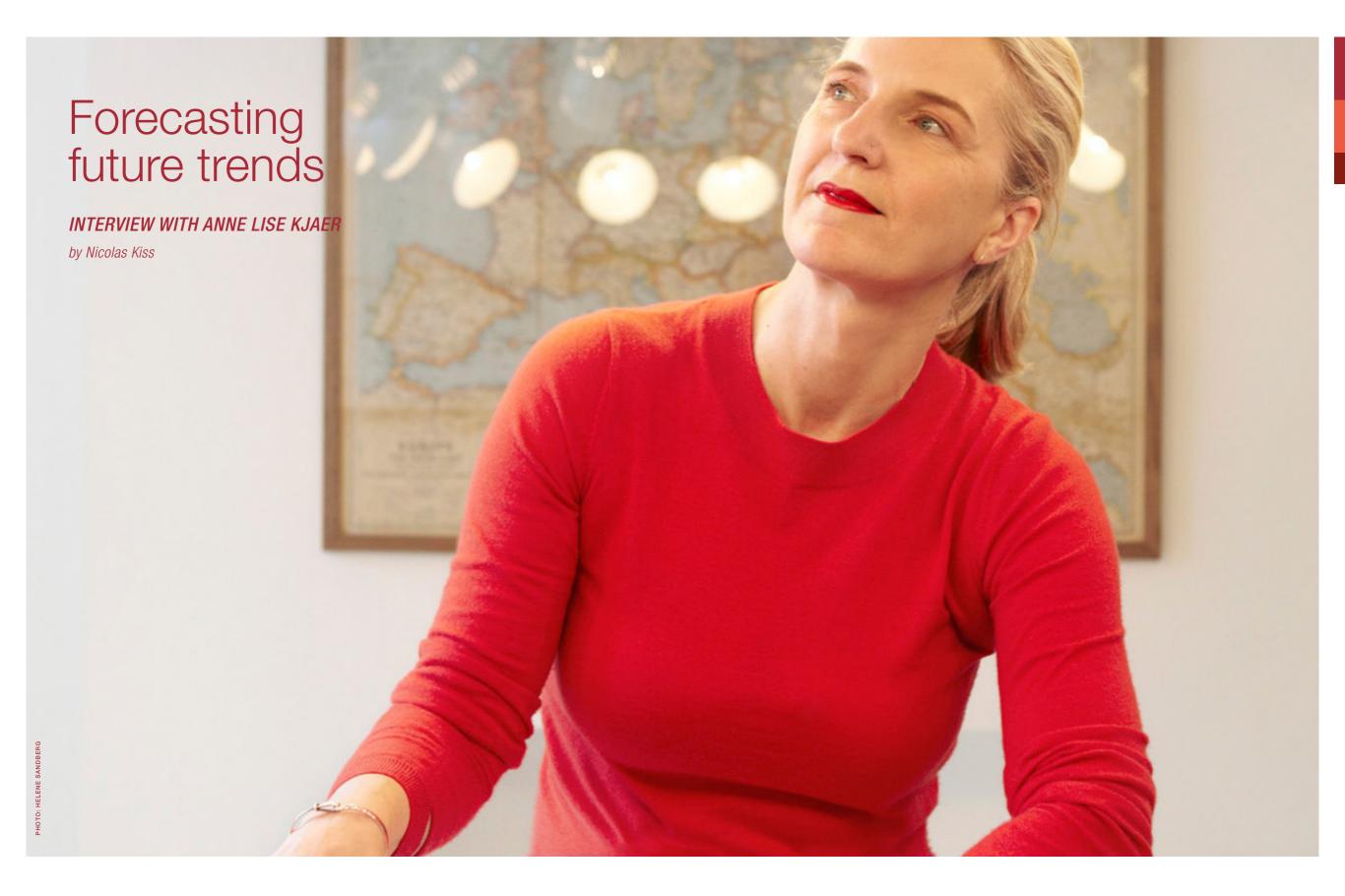
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'To put yourself in the customer's shoes you need to create a comprehensive brand value universe —Anne Lise Kjaer

Anne Lise Kjaer is a futurist who founded her own trends forecasting consultancy, Kjaer Global. Through publications, lectures and presentations she helps international organizations create clarity out of complexity when it comes to navigating the future. In late April, at the

picture and then connecting the dots) and this is how I map and navigate the complexity of our fast-forward world. Many companies have plenty of data, but they need help connecting the 'dots' to understand the trends and influences impacting them.

They need to understand the fine balance between People, Planet, Purpose and Profit

Copernico Business Incubator in Milan, she held an inspiring keynote in front of the Generali Leave Your Mark team to support them in the strategy creation process.

Anne Lise, you are a futurist. What exactly does it mean? How did you become a futurist?

I help organizations navigate the road ahead by giving them the toolkit they need to create intelligent strategies - a roadmap to the future.

My background is in design and design thinking (looking at the bigger

The future is often associated with technological development. What is your definition of the future?

Let me try to sum up my view with an insight I shared with the Generali Leave Your Mark team: 'The future is not just somewhere we go, we create the future.' In other words, we all actively shape our world of tomorrow through choices we make today.

The future encompasses so much: how we organize society, spend our time, consume and husband resources. Technology is important – and a good

marker for future lifestyles - but its direction is influenced by our choices.

How do you identify future trends? Do you use a crystal ball?

Absolutely no crystal balls! At Kjaer Global, we have anthropologists, sociologists, designers and other subject experts on our team and we constantly monitor changes and new developments in the multitude of areas that affect how our world is evolving.

We collate and plot information onto a Trend Atlas and then project what the short to mid-term might bring in any given sphere. It's complex work, but my most recent book, The Trend Management Toolkit - A practical Guide to the Future, is a great handbook to get you started on understanding the practical aspects of trend mapping.

Companies that go through the process of creating a new strategy strive to identify upcoming challenges and opportunities. What are the keys to ensure that all factors likely to impact the business landscape are considered?

Crucially, they need to understand the fine balance between People, Planet, Purpose and Profit - and to my mind a very effective tool for that is the Trend Atlas. It acts as a compass, ensuring we adopt a multidimensional perspective,

consider both risks and opportunities and make the connections that underpin intelligent future planning.

Let's take a closer look at the customers who lie at the heart of the insurance business. Today they have more power and freedom than ever to choose products or services. What can we expect customers of the future, especially Millennials, to base their decisions on? How will companies have to change their approach to cover these customers' needs and gain their trust and loyalty?

In one word: S-I-M-P-L-I-C-I-T-Y. All brands need to address two fundamental questions: why they exist and why people will choose to engage with and invest in their business.

Many companies will need a whole new mindset. This begins by 'looking from the outside in' - in other words, standing back and considering every level of your operation from the perspective of a customer, or potential customer.

As I have already said in my book, experiences that provide involvement, inspiration and knowledge will be essential in any successful 21st century brand fabric. To put yourself in the customer's shoes you need to create a comprehensive brand value universe. Your product or service must satisfy material, ethical and value principles

and, more than that, when customers ask themselves: 'How does this product make me feel?' the answer is a positive. In short, your product or service must live up to all their expectations and make them feel good about themselves.

Millennials in particular expect clarity in all dealings with organizations, not just as customers but as employees (by 2020, they will form half the workforce globally). Over a third of Millennials believe the core goal of business should be 'improving society,' so it will become essential for companies to adopt what I call the '4P' approach – that is, People, Planet, Purpose and then Profit. Purpose is the key to ensuring all other goals are met.

Talking about people, is it realistic to envision that in a couple of years people will work from home, have more personal time and will still be creating great value for their customer? What are the framework conditions that would trigger such a shift within a company?

John Maynard Keynes believed that by 2030 we would be working a 15hour week because people would have enough to lead the 'good life' – a prediction that seems unlikely today. But companies have to rebalance the working world We see that many leading organizations are already moving in the right direction, with hot-desking, time out for innovation and remote working. There are huge benefits, not least in attracting and retaining a wider pool of talent. Millennials will have a huge impact on the pace of change because they will look to work for organizations that enable their personal development and quality of life goals.

You put a lot of emphasis on 'Purpose' as an essential driver both on individual and corporate level. First, let me ask you why do you, Anne Lise, get up in the morning?

Because I love life and what I do; every day is a new opportunity to make a difference. People are key: the people I work with, my clients, my family and my friends. I've learned that inspiring others is contagious and leaves you empowered and inspired yourself.

On a business level, could you explain how purpose-driven leadership can be a crucial differentiating factor for a company to successfully reach customers as well as attract and retain talented employees?

Purpose is central to the 4P approach, as I've already briefly described; it is crucial not only as a differentiator, but

also as a means of ensuring everyone understands and shares your goals. Purposeful leaders empower people and give them ownership; the passion and commitment this creates shines out in every interaction with customers and sets the organization apart as an authentic brand. Authenticity is crucial to 21st-century brand fabric – and can't be faked.

A DEDICATED GOODWILL AMBASSADOR

In 2004, Anne Lise received the honorary title of Copenhagen Goodwill Ambassador, a mandate that enables her to share the Nordic Model with the world.

'My role is to represent and spread the word about a great world city I know very well. Goodwill Ambassadors reside abroad but follow Denmark closely. Through our extensive networks we promote Copenhagen to foster its international growth. Thanks to various projects we have been able to attract conferences, companies, talents and establish strategic partnerships with international players. I'm a motivated Ambassador because I fall in love with Copenhagen each time I return. It represents a harmonious way of life in which mindfulness, people, purpose, authenticity and quality of life are central. To me, it gives a glimpse of what our global future could - and should - be all about.'



