

ITMP

New work  
*and the new living*



# Abstract: New work and the new living

Since the current situation around the COVID-19 pandemic brings uncertainty yet also change - we think it's a good point in time to look ahead and into the future.

Throughout this year, we have collectively experimented and learned a lot about new ways of working together. These ways, putting a strong emphasis on remote work and increasing flexibility on both the company's and on the employee's side, collectively referred to as 'new work', are here to stay. Even conservative companies that previously didn't give remote work a trial, not even for one day per month, have been forced to test these new collaboration approaches and have seen that they can work. We believe that the new work will significantly change employees' everyday lives or generally of most people who work in knowledge-intensive jobs, allowing them to work in looser boundaries with organizations and traditional office infrastructures in the next decade. Consequently, we focus on knowledge workers as a target group around the year 2030 and identify trends, beliefs, and behaviors that can shape or reshape products and services. We use foresight thinking to derive our results, and we want to emphasize this method in the context of an-

alyzing trends and future scenarios. To touch both content and approach, we will take the reader on a journey of building into the future, following the phases of foresight thinking and giving concrete examples on the topic. We start with the initial thoughts on the situation, followed by analyzing trends and future users, leading us to potential solutions and prototypes, and ending with specific tools that could help businesses pursue the identified opportunities. In each chapter, you will find a marked section that presents the method's insights and best practices to illustrate them in context. This study addresses practitioners in innovation or product and service development departments, seeking a long-term outlook regarding trend topics and showing interest in an example of a robust method to achieve this. For those who have identified the same viewpoint we have and are interested in potential future developments, this study can provide interesting insights, and they can skip the method related sections.

As a result, we will show that aspects of life can change. Recent trends, such as moving out of the cities or de-prioritizing work as a source of purpose, can be realistic developments for more extensive parts of the society in 2030. On the other side, we show stability, that values like family or social security will be fundamental in the future as they are in the past and central to many consumers' decision-making. We will present three future users that reflect different lifestyles, some more diverse from today than others. Whereby we can also show how foresight thinking helps to not "over-futurize" the future. We also present specific ideas and an exemplary prototype to present future development in a more tangible and actionable way than trend studies. Our results show the potential that lies within our target group. Businesses should consider deep diving into these potentials from their perspective to convince their customers or new customers in the future.



# Introduction

We have seen the impact of COVID-19 on our work and life, being banned from office and many social activities. Mostly resulting in a very sudden change of behavior and consumption [1]. Such as nesting at home and doing home office, avoiding grocery shopping in person, consulting e-medicine services, or the absence of large events. Not all of this will be long-lasting, and some aspects of our behavior will disappear again, as recent studies suggest [2].

On the other side, we believe that the trail of home office during COVID-19 will accelerate flexible working models more heavily than we could have predicted one year ago. The disruption of classical (office) work will progress faster and stronger than ever. As we don't want to focus only on home office in this study, we will relate to this development as 'new work', giving it a broader view. Hence, working more individual, independent, and purpose-focused [3]. These developments will, of course, not be possible for all types of labor. We assume that especially knowledge workers (non-routine problem solvers who rely on a combination of convergent and divergent thinking [4]) can choose how they are working more independently. Companies like Twitter [5] or Dropbox [6] allow their employees to work entirely from home. Yet, established companies like E.ON, Allianz, or BASF are starting to embrace remote setups [7]. And we can observe the same development in political agendas, where home office becomes a widely discussed topic [8]. Consequently, we assume a shift in behavior and lifestyles. It will influence the demands and desired products and services, which customers consume in the future. We asked ourselves

how businesses can leverage such developments, and we want to present our approaches using foresight thinking, a robust method that helps to illuminate future developments. We derived one central research question that frames the focus of our study:

How can future trends in technologies and society shape the desires, behaviors, and consumption of knowledge workers in 2030, given the recent developments of new work?

Furthermore, knowledge workers as a target group are attractive since they are the fastest-growing sector worldwide, with about 1.9 million jobs added every year [9].

The study is structured as follows. Before we head into our actual topic, we give a short introduction to the method and study design, followed by four chapters representing the essential steps. In the first chapter, we outline the most relevant trends. The second chapter describes future users and opportunities. In the third, we present five potential ideas and one specific prototype. In the last chapter, we outline one example of preparing the organization for possible developments and briefly describing essential next steps. In each section of those four chapters, the reader will find a blue box that presents insights, and best practices of the specific method applied, allowing a deep dive into the method. In the end, we will provide a conclusion on the topic and what it could mean for a business.



# Methodology and study design

In this section, we will shortly introduce the method and the study design. It is important to acknowledge that future thinking is not a crystal ball that predicts the future, as this doesn't exist. The main goal of applying a method like foresight thinking is to follow a structured approach instead of wildly speculating about the future [10]. Hence, it results in a structured outcome and more robust insights for decision making. It uses principles also known in Design Thinking, such as understanding user needs by doing field research. Furthermore, foresight thinking looks into the past, as observable patterns will help to identify stable developments. Because the future often will not become that different from the present, especially if it comes to behaviors and beliefs. Consequently, if user needs, behaviors, beliefs, and past patterns are understood, it will allow a more robust estimation of their future developments.

The first step in foresight thinking is setting the perspective, where the view goes ahead and back in the past to understand previous developments and patterns. The second step - build into opportunities - includes future users, which

are also grounded in past developments and actual field research. Furthermore, future opportunities show potentials and describe needs in a future situation. Imagine the solution focuses on building ideas and prototypes, making the concepts tangible and evaluable, and opening up the solution space. Finally, prepare the organization is a step that turns into an internal perspective. It includes setting up a team, defining potential milestones, and anticipating business obstacles. Our study is based on desk research to understand trends and past developments. We analyzed trend reports, white papers, and newspaper articles. We extended this by discussions with experts on specific topics. The second pillar is based on qualitative interviews with representatives of our target group. We conducted nine in-depth interviews (around 60 minutes) with people who have had experienced home office during the COVID-19 pandemic or have had experience with the home office in the past. That is the basis for our personas and customer needs.



Figure 1: four steps in foresight thinking (own source)

# Chapter 1: Setting the perspective



Shaping new work and new living  
Method: Context map

In this section, we present the main topics and trends we want to examine. One well-known contributor to future trend studies is the “Zukunftsinstitut” which lists 12 different megatrends ranging from urbanization or mobility to gender shifts or silver society (an aging yet still very active society) [11]. It has to be considered that the timeline in this study or comparable studies is often far-reaching, and certainly not all of these trends will become a reality (if ever) in the timeline we have set for our research. We included insights from other trend studies [12, 13] to add more business and technological aspects.

We focus on seven topics (see figure 2) in our follow up analysis. These topics do not necessarily stand always for themselves. Hence we can expect that they influence each other and are not strictly separated. The first two topics cover typical consumption patterns, such as **sharing and experiences & individualization**.

Both cases will define what value propositions will be superior and consumers’ preference to access goods. The second group of topics is related to aspects of work and life. The role of **purpose-seeking** and the emerging focus on different sources of purpose could become more (or again) important in the future - such as family or personal ambitions. In this regard, we also look into the **work-life blending**, which is a controversial topic and where the opposite effect, the deblending of work-life, could come into focus going into the next decade. The third group of topics is related to the macro-view of living. Under **urbanization**, we generally include where people prefer to live and what they

require to do so, and **mobility** focuses on how people and for what reasons they will move. Our last topic is **wellbeing**, which can reflect the micro perspective on living. It sums all aspects that influence our mental and physical health. It covers a vast range, and it is the most diverse topics as it intertwines with the other topics we presented. Nevertheless, it has become a widely used concept worth looking into and assumingly a decisive motivation factor for many consumer decisions in the future.

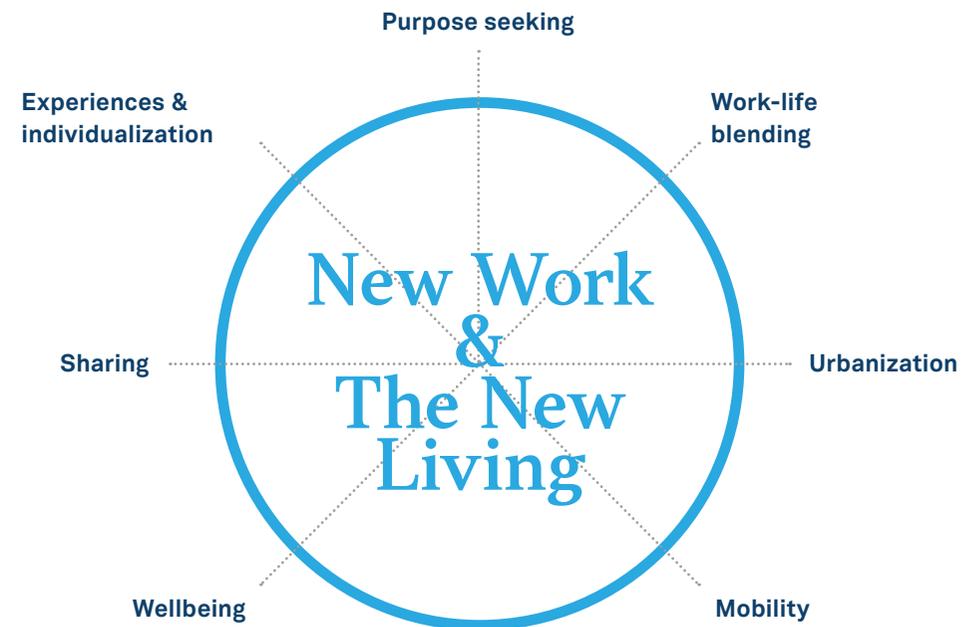


Figure 2: Context map (own source)

### Context map - divide and conquer the future:

- » Understand the influential primary factors that are taken into consideration without overstretching the research
- » Set the starting point for desk research and interviews
- » The setting of scope itself will also be a helpful process to discuss and sharpen the space you want to explore using foresight thinking
- » Starting with available trends and predictions is recommended, which will help you select the most critical aspects from your perspective.
- » An additional perspective can be given by looking into different technologies, stages of a life cycle, etc.
- » Digging deeper into technology and the most prominent developments of society or organizations are essential at this stage. It will be helpful for other activities in foresight thinking

In each section this box gives you more details on the method



### Our overview on the most important trends Method: Future Mirror

We are now looking at the most prominent developments within those topics (see figure 3). Our analysis showed us increasing, and decreasing trends and surprising shifts triggered or accelerated by the COVID-19 pandemic. A bold assumption is that our target group will shift away from work as the primary source of purpose, which still can be related to creating new things, but not in the corporate context like previously. Another big trend is experience seeking. We imagine a shift to local experiences, nature, and an even stronger desire for individualization. This trend needs to be supported by new services in e-commerce and modern delivery systems. Likewise, in mobility, we will see many people traveling, yet with an increasing focus on individual mobility.

Additionally, work-life blending will reverse, as people start to search for physical and mental separation, directly driven by an increased focus on wellbeing. Wellbeing could become a central topic in the future. Hence, we want to present a little deep dive into it. Wellbeing is a broad term and an ongoing trend. Yet, it has paved its way from being an “esoteric” word into the mainstream. We expect this to intensify. People want to live healthy and aware, treat themselves better, and our target group was already focusing on these aspects in the past. Combining a higher education level and their mindset will make them predestined to work on their wellbeing proactively.





As shown in figure 3, we can expect that technology can significantly push this development in the next ten years. As a digital affine person, the knowledge workers will use digital solutions fostering proactive health (training and videos, monitoring of once condition, or tracking behavior). For them, convenience will be critical (such as easy self-monitoring solutions) and **blending digital and local training**. Fitness watches are already mass products in the market, and we can expect that the accuracy and the range of vital parameters they can track will increase and allow more detailed and individual analysis and recommendations. With **improved sensor data**, use cases will expand and become mass-market ready, e.g., detecting sleeping issues and medical conditions. Hence, we expect to see a blending of wellbeing as a soft measure of health and medical perspectives. A **personalized home environment** (e.g., humidity, light, a temperature that can be actively adjusted) could become a more affordable and mass-market product positively impacting one's wellbeing.

Consequently, we can expect that the house can play a more active role in wellbeing. Further in the future, but within our time range, we assume that medication could become more personalized and **digital treatments** less depending on an actual doctor's visit. Combining **individualized medicine**, diagnostic tools, and remote access to a doctor could become a feasible approach to cure health issues at home. In sum, we expect that in the next ten years, our target group has the chance to live more healthy than ever and be less dependent on local infrastructure in this regard.

#### The future mirror - use the past to avoid "over-futurizing" the future

- » Uses past patterns to see how trends have developed in the past (e.g., have they accelerated or been stable?) for a given period
- » Outlines how technology or other developments have influenced these trends
- » Once the trends have been analyzed for the past, you mirror them into the future period
- » Use foreseeable developments in technology or society to predict their influence
- » Ask yourself, why would trends stop or accelerated and if these trends are aligning with basic human needs (which unlike change quickly)
- » And if there are respective technologies etc. that could foster these trends
- » The future mirror can be combined with generation concepts (e.g., generation y, baby boomers etc.) to see what generation pushes what development

# Chapter 2: Building into opportunities



## Our three future users and their origin Method: Future user

This section will describe our future user and present some intermediate results to help understand how we got there. We will shed light on diverse behaviors, showing that there could be very different lifestyles based on future users' age and personal situation and preferences.

The results are based on our interviews, as described in the method section. Figure 3 shows the first result of this process. All interview partners are plotted alongside two distinctive dimensions we have developed. The dimension on the x-axis is related to their adaptation during the current situation with increased time in the home office. Some have stated that they preferably optimize their status quo. Others were rather about creating (or have already created) new possibilities for themselves, such as working 100% in the home office, working remotely as a freelancer for various clients, or from different locations worldwide. The second dimension focuses on their relation to purpose: if their work is the primary source of purpose or concentrate on aspects of family and friends or personal passions. Based on their behaviors, we develop three personas, which build our future users' departure point and are depicted in figure 3.

Once we had the personas as a basis, we started developing our future users, which we described in detail on the following pages (information on the method can be found on page 11). The most traditional future user is Nicole, which barely changes from the comparable persona of today. Because she has progressed in her career and already has taken many life-related decisions. And in the aspiration of her

career, she will still be very focused on office and colleagues. She will adapt to new technologies, mainly for convenience and not because she needs to. She seeks an expensive lifestyle to show her achievements and enjoy the fruits of her hard-working mindset.

In contrast, we have Lukas, our youngest future user. He started his career basically during the COVID-19 pandemic and will seek a more independent lifestyle - as he is in a life stage where he wouldn't have settled anyway. Being a digital native, he will adapt to the newest technologies and become an early adopter of new working models. His mind- and skillset will allow him to overcome the typical orientation towards one company and work alongside his favorite topics with different businesses in a digital environment. Matthias, the third future user, also fits more in the traditionalist corner and won't change his behaviors or beliefs enormously. Considering his disposable income, he will maximize his family's wellbeing and lifestyle by leveraging new works' benefits and adapting faster to new technologies.

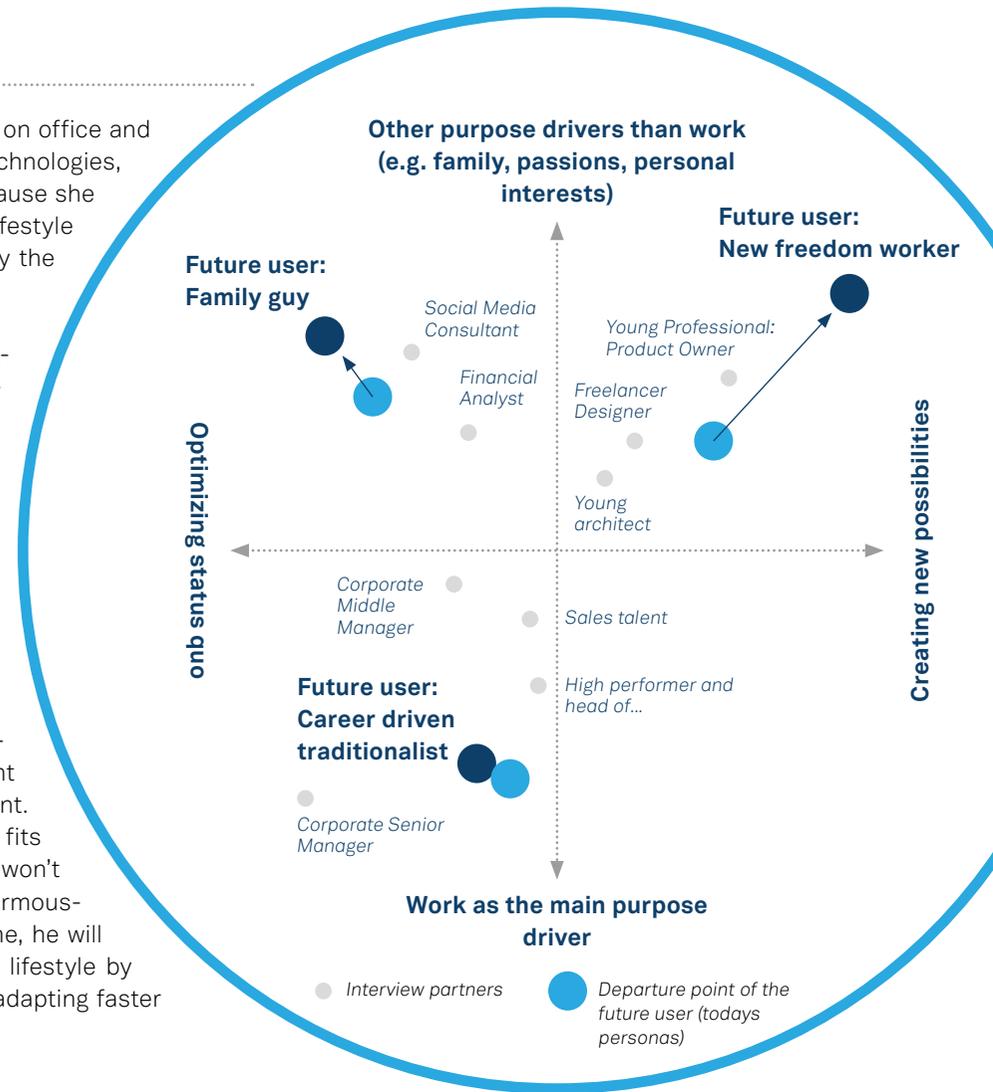


Figure 4: Persona and future user grid (own source)

## LIFE CHANGES OF

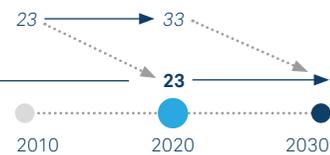
# Lukas, 33

## *new freedom worker*

### About him

- » Studied in Zürich
- » After finishing university, he got promoted in his part-time job as Scrum Master at an early stage zero-emission logistic startup

Life changes of our interview based persona



### Examples of similarities regarding today

- » He still lives in a six-room shared flat with three friends, all sharing a similar lifestyle
- » He values his education and likes challenging jobs and tasks
- » Financial and social security is still crucial for him, yet, he likes pursuing his personal business ideas. He is eager to work at least 60% in a traditional employment relationship to generate stable incomes
- » Lukas is a member of the local cycling club, meeting them once a week for group rides

### Examples of differences regarding today

- » He lives and works in a camper van for at least five weeks a year. During his time on the road, he tries to reduce his workload, so he has enough time for exploring
- » If he could choose, he would move into a cheaper and smaller apartment and use the money saved to spend more time on the road. He also considers living in a tiny house instead of a fixed location
- » Though he lives in a shared flat, they moved to the outskirts five years ago.

They have chosen their flat to be close to nature and close to the motorway and suburban railroad.

- » He is joining his bicycle club twice a week for virtual riding sessions or workouts
- » He decided to search for additional jobs to find exciting opportunities. Since the first day of his professional career, Lukas never had less than two jobs at a time, and he enjoys the various positions and challenges he faces

- » Last year Lukas adopted the “Weekend Wednesday”, not working on Wednesday and instead work on Saturday, effectively splitting his workweek in half
- » He seeks financial freedom but is not interested in classical financial solutions or insurances and wants to avoid a large mortgage

## LIFE CHANGES OF

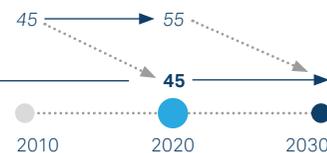
# Nicole, 55

## *career driven traditionalist*

### About her

- » After finishing University in Freiburg, Nicole moved to Munich and started as a Management Consultant
- » In the meantime, she works for a large German industrial firm, still in Munich

Life changes of our interview based persona



### Examples of similarities regarding today

- » Since her move for work reasons, her colleagues have been an anchor point in her social network
- » She is always keen on going to the office, as she is highly ambitious and utilizes her entire network actively to advance her career
- » She is pursuing her career, and work keeps her quite busy - she needs to actively working on boundaries for work not to control her entire life, as well as resilience to cope with incredibly stressful situations
- » Nicole always makes the most of the opportunities. She highly values her flexibility, high disposable income, and convenience and does not mind spending more than is essential for fostering this, for example, on her sports car in which she enjoys every journey
- » Nicole is increasingly thinking about her legacy, which pushes her to support young professionals during their first career steps actively and to be very eco-conscious - she does not buy every product and service she could afford and holds them to a very high standard concerning sustainability

### Examples of differences regarding today

- » Nicole has discovered the wellbeing increase that one or two days a week of remote work bring to her life. She loves to combine her remote work days and work trips to visit places and friends she loves.
- » Commuting less often has allowed her to move further away from the city center - she has settled on a penthouse on the Isar south of Munich,
- » which she has bought - the bigger space allows her to separate work and her private life better, which she increasingly values. Her home is her sanctuary, which she happily and regularly invests into to make it better support her journey of self improvement

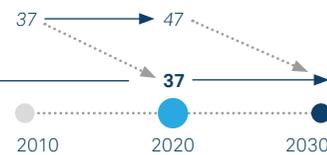
## LIFE CHANGES OF

# Matthias, 47 family guy

## About him

- » He studied Chemistry in Bremen but took a turn into IT right after finishing university
- » For quite a while, he works with 80% capacity for a medium-sized business in the IT department

Life changes of our interview based persona



## Examples of similarities regarding today

- » Once their kids got older and liked more space, they decided to move further away from the city and work into a rural area, closer to his parents-in-law's house, to gain affordable space
- » He is very focused on his family life and enjoys spending time with the family the most. If it is positive, it contributes enormously to his wellbeing and mental strength
- » He sees his colleagues from time to time, but it's not a high priority for him
- » He is very price-savvy and tries to bargain most of the things he buys and concentrate on getting the most value out of things considering their disposable income
- » He seeks for a lot of family experiences that bring joy to the entire family, such as cooking together, making trips, or enjoy their life around the house and garden

## Examples of differences regarding today

- » Achieving their desired lifestyle in a rural area has become much more manageable and convenient because he and his wife actually work 60% of their time from home and only commutes once or twice per week to work
- » They do not miss being close to the city, as they order most of their food (they like organic products) and goods over the internet, but also use online medical or governmental services
- » They use the time saved from avoiding commuting to get the kids to kindergarten, school, and hobbies or accept a long drive if it can't be avoided
- » As they spend more time at home as a family, they decided to nest and upgrade their home, make it more comfortable and more healthy, and are willing to invest more money into it

### Future user - how to make a persona future proof

- » Personas deliver the perfect starting point for a future user. Yet, they are focused on the presence, and their behavior stems from present observations
- » To give them a future spin, we analyze typical patterns in the stage of life of a persona during the past and project these patterns into the same stage of life of an equally younger and comparable persona
- » Imagine the last stage of life of a 35-year-old persona (e.g., starting ten years ago when she was 25) and outline the insights on what has changed or remained stable during this stage of life
- » Use your insights to imagine a 25-year-old persona of today and project the comparable stage of life (in this example, again ten years) into the future
- » Now you can ask yourself what development could be stable in their lives, as it was essential to them in the past and what would be influenced by new developments (e.g., in technology or society) and how these will change your user in the future



### The most important opportunities Method: Future opportunities

The following section will highlight how we imagine the future and what role the future users could play. We developed six different future opportunities, which touch different viewpoints. We aim to show examples and do not cover all potential perspectives.

We have two future opportunities related to consumption. One focuses on the shift away from cities and the other on renting instead of buying. Secondly, we have two topics around typical statuses that customers want to achieve, such as wellbeing and experience seeking. And lastly, we have two opportunities focusing on how they will achieve it. One outlines the importance of peers and the second essential changes in mobility. It is worth outlining that future opportunities can overlap each other, so there is no sharp line between them

#### The out-of-city consumption

with the tendency to move out of cities, we imagine that due to future users like Matthias or Lukas, we will see an accelerated consumption outside of city centers. Because they will accelerate the demand in rural areas, making it more attractive to provide services and products in these areas. Jointly, technological advances make it more viable. Drones will deliver in almost no time, bulky goods or food is delivered in less than one hour. Many necessary duties

will be more comfortable in self-usage, like vaccines or health assessments, allowing to decouple from specific locations like doctors' offices.

#### Community is key

People will still rely on their social surroundings. They will look for recognition and acceptance factors of their peers. In this regard, activities that require a certain discipline and are pushed by others, like sports or club work, will blend local activities and digital offerings. Nicole, for example, will work out sometimes in a local studio and sometimes from home.

Furthermore, strengthening their resilience to handle loser routines during the day or less social contacts at work will be an essential aspect to address. Lukas will connect with peers that share his passion for self-optimization and focusing on his ideal to work on exciting projects.

#### Active wellbeing

Our future users will expend the concept of wellbeing to many aspects of their lives, as the impact on wellbeing will become more transparent due to improved sensors and data analysis and recommendations. Hence, our future users will take more deliberate and informed actions to improve their wellbeing. With increased time in their homes,

the future users will strive to improve the house's positive influence on their wellbeing. They will invest in their homes, making them a more active part of their wellbeing. Additionally, our future user Lukas will benefit from his flexibility and temporarily change his living places to a different location where he desires to live for a while.

### Benefit counts

Our future users do not care about ownership vs. usage as much as they care about the benefits and experiences they can realize in their daily life. All of them will carefully consider if ownership is a necessity or rather a burden for them. Lukas will extend this view to living aspects where he does not desire to have a personal space. Spaces like workspaces, workout areas, a community kitchen, or washing areas, he would share, among others. Matthias will reduce costs by renting and sharing with others, optimizing his family's affordable lifestyle. On the other side, Nicole has many status symbols she will not like to share (but maybe still rent instead of own).

### Individual mobility as a consequence

The demand for mobility is still rising, but the mobility patterns will change. The few days Matthias or Lukas still spends in the office are not as structured as they used to be. It allows them to avoid crowded trains and therefore use the commute time more productively. The city becomes a less attractive place to live once proximity to the work-

place is no longer a top priority. Fewer commuting days also make subscriptions for public transport less attractive and transaction-based tickets the norm. More individual transportation will continuously gain importance because of more individual time tables, less frequent travels, and less regular routes. Assuming future users don't commute daily, sharing concepts could become very interesting for specific weekdays. Around 2030, services with robot and flying taxis will become more feasible and economical. They will not enable mass transportation but start proving that longer regional distances are servable conveniently and individually without driving actively.

### Experience as a purpose

With more time with family and friends, Matthias and Lukas will seek more experiences and shift their sources of purpose from being very career and work-related towards experiences they can gain, for their own or with family and friends. One example can be cooking and eating, where they will invest more time in cooking and eating to create a shared experience - still, they want it convenient and easily accessible. Moreover, Lukas will replace a specific job as his primary source of purpose and seek opportunities based on his interest and possible impact.

### Future opportunities - bringing the future to life

- » The method of future opportunities aims to verbalize and show your view on the future
- » After grounding it in trends and hard facts, it allows you to give your view on the future a more tangible touch, making it evident for others how you imagine it
- » It should reflect the most prominent and exciting developments you can anticipate and also the most far-reaching
- » You can diverge and converge by starting with many different future opportunities and then selecting the ones that appear to be the most influential
- » Ultimately, it will provide you the opportunities to start creative processes, e.g., by brainstorming solutions for a specific future opportunity.
- » It can be combined with a white spot analysis to systematically outline areas where solutions or ideas are missing or where they are especially interesting for the business

# Chapter 3: Imagine the solution



## Five ideas that could appear in the future Method: Ideation and Idea Napkins

In the following chapter, we will look at potential ideas that could become real products for our future users. We have selected the most relevant future opportunities and started an ideation process. Consequently, like in any creative process, our ideas have not always stuck to one specific future opportunity but may incorporate different aspects. Following up, we highlighted five ideas in more detail, but there have been many more. The first idea is focused on active wellbeing and out of the city consumption, making medical treatment available everywhere. Two ideas focus on sharing and the concept of owning less, respectively subscribing to products and touch aspects of individual mobility. We also developed one concept that combines the future opportunity of “experience as a purpose” and “community is key”. The fifth idea is again focusing on wellbeing, where the house becomes the active driver of wellbeing.

Vision		<b>Healthlet: Healthy life - personalized and wherever you need it</b>		<b>PYP: A service and community that insures your lifestyle so you are free to pursue your purpose</b>
What it provides	<ul style="list-style-type: none"> <li>» Digital health assessment with any smartwatch on important vital parameters &amp; home use nanocapsule to give a detailed check of internal conditions</li> <li>» Drone delivery of vaccines and medical equipment for self-treatment combined with a virtual doctor</li> <li>» Wellbeing consultant &amp; personalized exercises and supplements</li> <li>» Mobile 'clinic' for routine treatments</li> <li>» Proactive lifestyles will be rewarded</li> </ul>	<ul style="list-style-type: none"> <li>» Personal wealth management to actively pursue your financial independence</li> <li>» You insure your lifestyle at a certain income level per week - while you travel for extended periods or pursue your passions, such as working on your novel, you do not need to compromise or think about “saving”.</li> <li>» For those seeking new business ventures, they can raise money from the community - if the idea is successful, everyone participates</li> </ul>		
Why our future users love it	<ul style="list-style-type: none"> <li>» Wellbeing and health will become a holistic package, and many treatments will happen directly at home and improve our customers well being significantly</li> <li>» Self-treatment will become possible to reduce cost and hassle-free at home</li> <li>» Technology will provide a much better understanding of one's condition without creating any inconvenience</li> <li>» Lukas <i>“I like that I can get a consultation with my family doctor no matter where I am. When I developed a rash while being in South-Africa, my doctor diagnosed me and organized a prescription from a local doctor for me.”</i></li> <li>» Matthias <i>“I have an eye on my family, to ensure access to medical advice and a doctor mostly for my kids - I like that I can at home access a doctoral consultant and they know the issue and find a treat.”</i></li> </ul>	<ul style="list-style-type: none"> <li>» Saving plans are very abstract, especially if it comes to pension funds and they are decoupled from their actual lifestyles - PYP changes that</li> <li>» Whether following a passion project, traveling, or retiring early, financial freedom is an attractive goal for a large number of people, especially when it's broken down to an easily approachable monthly level</li> <li>» Lukas <i>“this community helps me gain financial freedom. I would otherwise be working for a large corporation or focusing extremely on savings and spendings. With PYP, I keep independence and can follow my passions.”</i></li> <li>» Nicole: <i>“I like that PYP approaches financial freedom in a different way than speaking of insurance and safety plans, and with the help of the community, I achieved a life goal of publishing a book.”</i></li> </ul>		

Vision	 <b>Care4x: All-inclusive insurance, flexibly shareable between parties</b>	 <b>HyggeHome: More than shelter - the wellbeing house for family life, leisure and work</b>	 <b>Sharenting: The new owning - subscribe together, enjoy together</b>
What it provides	<ul style="list-style-type: none"> <li>» The insurance is not tied to concrete objects, such as your apartment or your current car, but to the main aspects of your life - when you move or switch your vehicle, you modify the corresponding 'slot' in your plan</li> <li>» Your insurance can handle your work and living in several countries each year</li> <li>» It helps you to share resources and takes care of typical financial or insurance aspects of that, and can flexibly add and change members</li> </ul>	<ul style="list-style-type: none"> <li>» The home measures and analyzes its inhabitants wellbeing and health condition to improve them</li> <li>» It will dynamically adapt to his inhabitants needs in terms and provide personalized light, air quality, temperature, and noise reduction</li> <li>» By doing so, it allows a smooth transition between work, family life, leisure time, or workout in the same building</li> <li>» Self-sufficient regarding energy and water consumption</li> </ul>	<ul style="list-style-type: none"> <li>» Is a fully managed service to subscribe to a product when you need it and where you need it</li> <li>» It can be combined with a sharing option</li> <li>» It ranges from cars to personal gyms up to a fully equipped toolbox, which is delivered by a drone</li> <li>» Instead of buying products and then sharing them - you (and your friends or family) can subscribe to it and then share it among each other, or flexibly add others for a specific period - including the needed time management</li> </ul>
Why our future users love it	<ul style="list-style-type: none"> <li>» Matthias "I like the flexibility for my family - when my kids move for their studies, I can insure their apartments and belongings. Care4X will handle all shared resources like the energy or gas contract and the payment from all her flatmates."</li> <li>» Nicole: "From time to time I share my flat and my boat with a friend or live in their flat for a while, to be closer to the city or enjoy summer in the Alps - Care4x gives me peace of mind in any situation and making the financial aspects one click - without double-checking."</li> <li>» Lukas: "I like that I don't need to check my coverage before every single trip or if I work from a different country for a while. I also share my camper van with friends, and Care4x makes sure everything is covered and managed, including the yearly inspection."</li> </ul>	<ul style="list-style-type: none"> <li>» No longer will people adjust a thermostat or turn on and off light switches. The house adapts dynamically to their needs focusing on the overall living condition instead of single parameters. Always providing the perfect living environment.</li> <li>» Matthias: "It gives our family always a positive push, even if other aspects of life harm our wellbeing. During darker winter days, it provides us a sun-shine like feeling, warmth, and comfort. During summer, it feels calming and fresh - giving us a restful night, without us needing to set anything."</li> <li>» Nicole: "My flat adapts to my needs very dynamically - and it ensures that my performance level is always up. It helped me to improve my wellbeing, and it reminds me and brings me into the mood to do yoga if my energy level drops - I never felt better."</li> </ul>	<ul style="list-style-type: none"> <li>» How to finance, how to share if I don't need it all the time? For how much? What if I only want to share it with three friends and not everyone? Who pays for maintenance or charging it? These worries are no longer needed.</li> <li>» Lukas: "My roommates and I share the passion for biking - in winter times we train indoors but buying equipment is quite expensive - now we subscribe to Sharenting, sharing the equipment and we can add some of our neighbors if we don't use it that often."</li> <li>» Matthias: "We subscribe and share a car among three neighbors, and Sharenting takes care of everything - it helps us to reduce cost, and one car is enough going to work just once or twice per week. Because we can charge the car at my neighbors, who has solar, and we share the cost "virtually" - everybody wins."</li> </ul>

### Ideate - from opportunities to solutions

- » To go into solution mode for future products or services, you can choose any typical creativity methods, e.g., brainstorming or other forms of ideation
- » To sharpen your ideas and make them as bold as possible, get inspired by your research and use your future opportunities to frame brainstorming questions. E.g., ask yourself, what could help our personas to achieve these future opportunities
- » To choose between ideas and make them crisp, we formulate them in a template (idea napkin) that includes: a vision, the main features or characteristics, and what the future users love about it
- » Thus you can challenge the ideas, if they fit your users needs and behaviors but also if they are bold enough to fit into your timeline
- » If you find some ideas that have a shorter horizon, it might be a good thing to follow up with a different approach, e.g., Lean Startup or Design Thinking Sprints





### The prototype - Pursue your Purpose Method: Dark horse prototype

To make our idea more tangible and explore the most ambitious or, from our current viewpoint, most fantastic concept "PVP" we chose the dark horse method. It is just one example that we could derive from the ideation process, and we kept it very simple, focusing on stating our most ambitious assumptions. The prototype contains a short introduction to present the background and three main sections that describe the functionality. While creating the prototype, we extended the solution space, adding that PYP can start an interactive dialog that finds the best possible community, based on natural language and not a questionnaire with (to) many detailed questions. The prototype also shows the possibility of different communities (thus giving the user a choice). And once the user decided on the community, how he can monitor the yearly progress, and check-out regular meetings, e.g. Lukas will be quite involved by his passion for building tiny houses.

## Meet Lukas,...

...who just had a discussion about his life plans with his father - who asked him: do you save money for later? When will you get a stable job? Have you already got your life insurance, pension fund and your home savings contract?

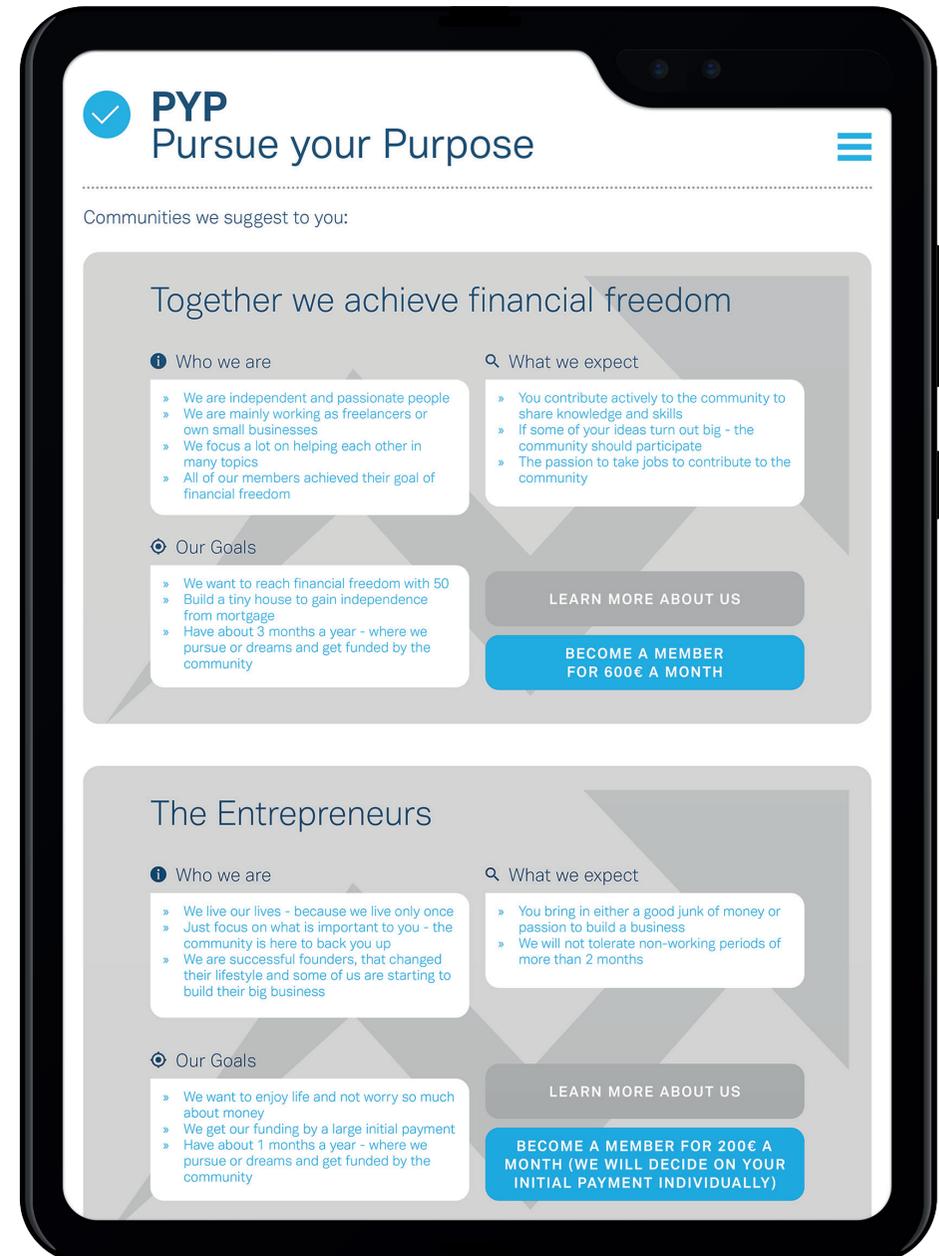
That's not how Lukas thinks: He has some great ideas, wants to discover the world, has worked on interesting project and surely he will not bind himself to an employer - just for the sake of getting a stable income. He also prefers short term goals instead of looking 50 years ahead. He wants to follow his purpose, and he needs....

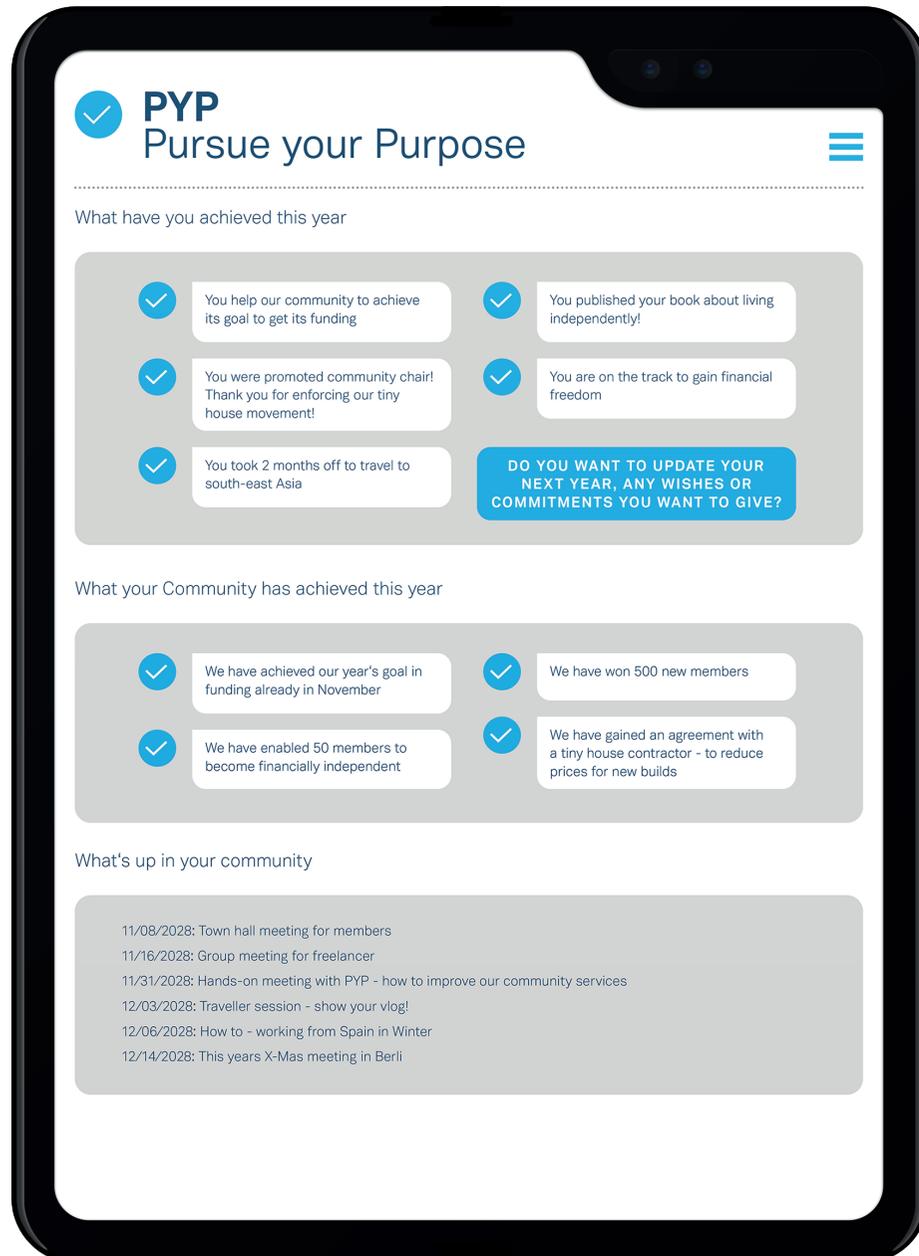


## PYP

*The Service which helps you to make your dreams come true - To follow A purpose And Not a savings plan.*







### Prototyping - broaden your ideas and make them tangible

- » A recommended step to narrow down ideas is prototyping. It gives you plenty of approaches to make the solution more tangible
- » We choose the dark horse prototype technique, which stems from Design Thinking, because it helps us to go very bold
- » There are, of course, other possible methods like paper prototypes or serious play with Lego
- » The dark horse prototype aims to make your most "unbelievable" assumptions obvious and bring them onto the table - framing the idea that nobody believes will succeed - but if it does - it will win big times
- » It will help you to learn much more about your team's ideas and the far-reaching ness of your solution

# Chapter 4: Prepare the organization



## Important milestones for the prototype and next steps

Method: Change paths

In our fourth chapter, we take the internal perspective from a business standpoint. On the right, you will find the change path for our prototype. It reflects the significant milestones that can be identified based on current knowledge (notable - this requires more work in later steps). Firstly, it highlights a vision derived from the prototype, which sets the ultimate goal. The following milestones correspond strongly with the position of the business that pursues the idea. As our prototype is closely related to financial products, we assumed that we could be a business already working in the finance industry, such as a bank or insurance. We suggest that a partnering strategy could help realize the concept, reducing the complexity a single organization faces and covering blind spots. Secondly, our idea indeed touches on many legal aspects which should be prepared and solved. Third, blockchain or natural language processing could be key-technologies and require deep dives.

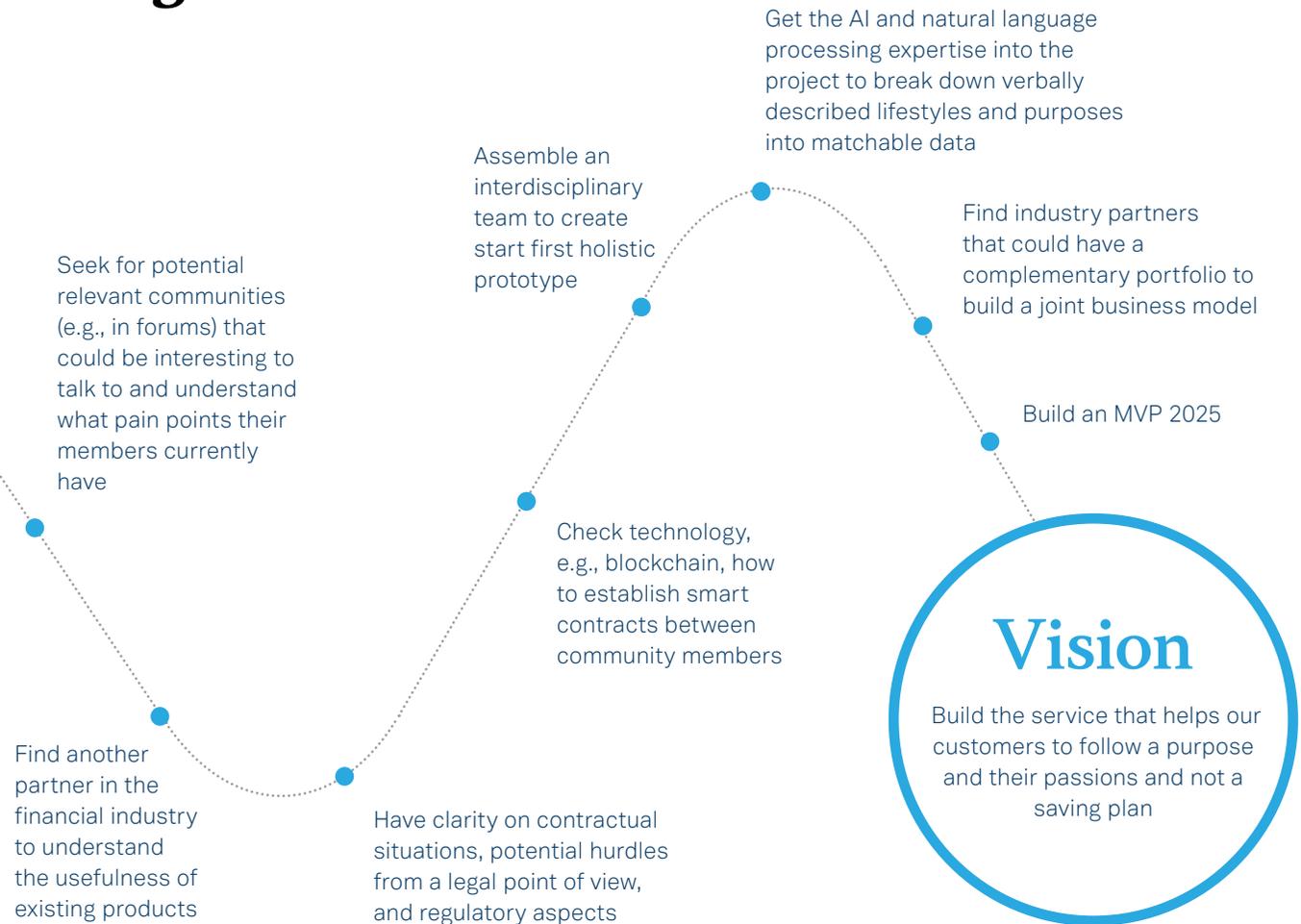


Figure 5: Change path (own source)

# Chapter 4: Prepare the organization

## Change paths - navigate through innovation

- » Change paths are filling the gap between the solution and the internal perspective by asking what needs to be done to reach the solution
- » It starts by drawing a vision that reflects your prototype and then seeking the significant milestones on the way
- » There can be multiple visions of the change path for one prototype or different prototypes to maximize the possibilities that are available and to look for the best way forward
- » The shape reflects the uncertainty of innovation. With a planning horizon of five years, one likely will pivot a lot - so the change paths are not meant to deliver a solid project plan for a five years project - it gives you a starting point
- » We would recommend to start analyzing the problem in the beginning before jumping directly into technologies, e.g., using Design Thinking

## Next steps in order to prepare the organization

Following the change paths, more aspects can be clarified using foresight thinking. Hence, more methods are available, allowing for deepening the internal perspective and making it very specific for the business context. Due to their specificity, we will not present them in any detail but rather give you a quick overview of further steps. If you have several prototypes or visions, you can undertake a DARPA (Defense Advanced Research Projects Agency) hard test, allowing you to challenge your ideas and visions and prioritize them [14]. Following up, assembling a heterogenous team is critical. It can be based on the most essential estimated skills, e.g., technology, legal, business, or design. We can assume that it will be rather a long run to reach developed prototypes and visions. Hence, it is essential to identify team members with a high willingness to work on far-reaching innovations. In this regard, foresight thinking provides different techniques to assess potential candidates.

Moreover, developing a vision within the team is recommended. It has happened partly in the change paths but can be detailed out using a more specific technique. The ultimate activity could be pathfinders, a method to look into your organization and seek past learnings in innovation, significant supporters and opponents in your business, to determine a potential path in your organization [10]. Once this is done, the foresight thinking process ends. Of course, it is just the start of following up on activities, like those described in the change paths and getting in touch with the identified stakeholders or team members. We emphasize taking the first steps to detail the idea and contact potential customers or early adopters to take the momentum and drive a new topic forward before competitors take their turn.

# Conclusion

This study aimed to show how future trends in technologies and society can shape knowledge workers' desires, behaviors, and consumption in 2030. And by doing so, we presented foresight thinking to create a future outlook in a methodological way. Consequently, our study followed the foresight thinking structure, and we told the narrative by starting with the setting of the initial perspective and moving stepwise forward until we build an exemplary prototype.

As a result, the conclusions are twofold. On one side, we showed that there could be a strong trend towards experience and purpose. People are focusing their lives away from large cities to smaller towns and even more rural areas. And importantly, for some of our identified future users, classical working environments and jobs will lose importance in their purpose-finding, being replaced by family or a more passion and ambition-driven work culture. In this regard, new services could strengthen independence from a single income source (as our prototype PYP proposes). Reduce the dependence on a central infrastructure due to a wide range of available online products, more digitized medical offerings, and generally a more data-driven understanding of our wellbeing. Likely in combination with more flexible mobility offerings, in case traveling or commuting is required. Independence can also be an aspect of sharing and renting products to avoid long term commitment and costs. On the other side, we provided examples of stable development and that some behaviors will not change as strongly as one might expect. We show that family values are there to stay. People will center their decision-making around this and improve their lives if the situation allows it (e.g., moving

further out, but with the same level of comfort and security). Financial security will still be necessary, even considering future user Lukas. In this context, we presented future user Nicole, that stands for stability and who will not change her lifestyle significantly. Presenting herself, showing what she has achieved by possessing exclusive status symbols, such as a sports car or a luxury flat.

Furthermore, we expect that wellbeing is one of the most vital trends and almost a central aspect of our future users' lifestyle and central to several ideas we have developed. And that communities and peers will be important in the future as they have been in the past. It can be friends, like-minded, and family as well as colleagues. Most likely, we will see a change with future user Lukas. He represents a generation that will less likely focus on a single employer and unlikely move to a place because of work. Naturally, he focuses on like-minded peers and friends as a social network instead of colleagues from work.

In sum, we see immense potential for businesses. We emphasize taking a closer look from their perspective and detailing potential future developments for their target groups to enrich their innovation portfolio or upcoming product and service development pipelines. Using a method like foresight thinking will help achieve this by creating tangible and actionable results and avoid overestimating future developments.

## About ITMP

We are consultants and pioneers for customer-centered innovation with heart and soul. Our mission is to bring the latest innovation research and leading-edge thinking to companies that want to create experiences that excite their customers.

Together with our clients, we build new products and services, create and deliver digital strategies and transform organizations towards customer-centricity. We are proud to be an independent and passionate team and we make a point of combining delivery of innovations with enabling and inspiring team members - all the way from strategizing to the market introduction of innovations. In doing so, we share our passion with our clients, anchor empathy for customers deep in the innovation and product teams and spark

people's fascination for exploring new approaches and technologies.

We believe that every challenge is unique and we approach it as such. In doing so, we rely on our cross-industry experience and toolkit that includes approaches such as Design Thinking, Human-Centered Design, Lean Startup, Agile Development and Foresight Thinking - the method highlighted in this study.

What do you think of the ideas and scenarios put forward in this piece? We would love to hear your thoughts! We are also excited to discuss what these customers needs and experiences of the future could mean for your product and service portfolio. We are looking forward to hearing from you.

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# ITMP

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