



Being human in times of uncertainty

Hello

Hello fellow human,

We hope you're staying safe, healthy, and sane during this uncertain time. This year has tested us, challenged us, and forced us to identify the parts of our humanity that we must reevaluate in order to evolve together.

As the contexts have changed, we have also changed in response. Despite the profound despair and overwhelming circumstances that individuals and organizations are grappling with, we are equally surprised by stories of resilience and adaptation.

During this turbulent time, it's important to reflect on, "What have we learned?" To answer this question, we know that sometimes it's not about how well you speak, but how well you listen. And so, we listened to the plurality of the Human Experience (HX™) through individuals' stories, collected over several research rounds from March through June. We explored the breadth of experiences at scale and depth of individual stories.

We're excited to share our perspective of what we've learned with you and how the many changing faces of the human experience and a new order of priorities will play an increasingly important role in our everyday lives. When applied through a business lens, our findings will have significant implications for organizations' ability to recover and thrive in the coming years.

Warmly,



Amelia Dunlop

Chief Experience Officer,
Deloitte Digital



Ashley Reichheld

Customer, Brand, & Experience
Practice Lead for Automotive,
Transportation, Hospitality & Services

Contents

The many changing faces of the human experience...

We have explored the many changing faces of the human experience through compounded crises. By investigating significant behavioral and emotional shifts through several research methods over four months with over 28,000 participants, we have identified the emergence of a new order of priorities for organizations to act on: trust, safety, and connection.

We have translated these three priorities into guiding implications for organizations as they respond, recover, and ultimately thrive in the coming months—and prepare for the lingering uncertainty of the future.

TABLE OF CONTENTS

- p. 4 **What can I expect to learn?**
Setting the context for human experience in uncertainty
- pp. 5-9 **Introduction: Reimagining organizations to be more human**
Humans' values express the imperative for organizations to respond swiftly, act humanely, and reimagine transformation
- pp. 10-15 **1. Building trust**
Balancing the inherent tension between freedom for the individual, safety of the collective, and the shifting social contract
- pp. 16-19 **2. Signaling safety**
Determining the safety of a situation has become top of mind; humans look for signs that they can see, feel, hear, and smell
- pp. 20-23 **3. Redefining connection**
Making physical and virtual adaptations to social interactions to reconcile the need for connection with new norms and guidelines
- p. 24 **Conclusion: How organizations can take action**
What organizations can do to respond to the new order of priorities through a human-centric lens



What can I expect to learn?

WHAT IS THIS?

This is a research summary of our findings from multiple rounds of research over four months with over 28,000 participants across the U.S. In this document, we summarize three key priorities that have emerged and identify actionable implications for organizations, which are informed by the personal experiences of individuals and their changing values, emotions, and behaviors during this trying time.

WHY ARE WE WRITING THIS?

We are living in an unprecedented time; current crises have impacted us intimately as individuals and have larger implications for the national stage. The multiple crises of 2020—from COVID-19 to a national reckoning with systemic racism—have had significant consequences for human emotions and behaviors at the individual, collective, and national levels.

WHAT IS OUR PERSPECTIVE?

From massive disruption caused by crises, organizations have an opportunity to become more human themselves—with value systems and genuine emotions—in order to recover and thrive. To do this, they must understand the constantly evolving human condition, evaluate their own values and better align the values of their humans, and respond in an authentic way based on a new order of priorities: trust, safety, and connection.

HOW DID WE DO IT?

To explore individuals’ experiences, our team conducted multiple research rounds that included: three surveys with 28,000 total participants, three ethnographic studies and virtual discussion boards with 133 total participants, and interviews with seven experts in behavioral science, clinical psychology, and epidemiology.

MAJOR MILESTONES | OUR RESEARCH TIMELINE

Jan.

Jan. 20
First U.S. Case reported

Jan. 30
WHO declares global health emergency

Jan. 31
President Trump bans foreign nationals

Feb.

Feb. 1
First reported U.S. COVID death

Mar.

Mar. 11
WHO declares pandemic

Mar. 13
President Trump declares national emergency

Mar. 26
NYC becomes epicenter of U.S. outbreak

Apr.

Apr. 7
95% of all Americans under lockdown

Apr. 20 - 24
Virtual discussion boards
80 Participants

May

Early-Mid May
States begin phased reopening plans

May 25
Death of George Floyd

May 26
Protests begin in Minneapolis, MN

May 1 - 8
Remote ethnographic diary
53 Participants

May 8 - 15
Survey on trust
7.5k participants

May 11 - 20
Survey on human experience
16k participants

May 12 - jun.17
Expert interviews
7 Experts

Jun.

Jun. 1
Protests erupt across the nation; National Guard called

Jun. 22
COVID-19 cases hit 9 million cases worldwide

May 12 - 18
5-Day remote daily diary
50 Participants

May 18 - 22
Survey on safety & cleanliness
5k participants

Jun. 1-8
1-on-1 remote ethnographic interviews
14 Participants

Reimagining organizations to be more human

A global pandemic, an overdue reckoning with systemic racism and police brutality, a mass exodus from cities—who could have predicted the staggering realities of 2020?

While living through this seemingly apocalyptic novel, we have been challenged by unrelenting uncertainty, significant stress, and collective trauma. While we rightly think of these crises to be about health, economics, and justice; at their very core—**these crises are about the very basics of what makes us tick as humans—our values and emotions.** The massive disruption has translated into behavioral and emotional shifts for humans that are crucial for organizations to understand as they recover and ultimately thrive in the changing normal—and prepare for the lingering uncertainty of future crises.

THE EVOLVING HUMAN CONDITION: FROM CRISIS TO RESILIENCE

As humans, we are products of the reciprocal interaction between nature (our individual biological makeup) and nurture (the environment around us). Over the last few months, the turbulence of our surrounding environment has drastically impacted our emotions and behaviors—a legacy that could have significant long-term consequences for our collective nature. We have been faced with unrelenting uncertainty, which has made us anxious and fearful, but also highlighted our resilience.

We have adapted and learned to cautiously grasp onto the glimmer of a silver lining that from this massive disruption comes an opportunity for us to reflect, reevaluate, and rebuild using the dust as it settles.

As the fabric of our experiences has changed from these crises, organizations must follow suit by **listening to human voices and values**, and respond with meaningful changes to their policies, systems, processes, and infrastructure. To reimagine and architect our future, it is crucial to **use human values as a starting point.** Human values drive our emotions and actions; they are not the things we do, but why we do them. The human experience is driven by values, emotions, and actions—underpinned by **trust** as the foundation. Trust is the critical ingredient to a healthy relationship between humans and organizations.

Understanding the complex nature of human values through this period illuminates the new order of priorities that organizations must address: trust, safety, and connection.

AS THE PLOT THICKENS, CAN COMPANIES BE THE HUMAN HEROES THAT WE NEED?

Across the U.S., many companies have grappled with how to best respond authentically to crises. How will we foster a culture of trust in this uncertain time among strangers? How can we ensure the safety of our customers and employees in shared environments? How might we meet the innate need for human connection and maintain relationships amidst pandemic guidelines? These challenging questions are exactly what we should be discussing and thoughtfully forging forward on.

Customers and employees are calling on companies themselves to be more human—to respond swiftly, act justly and humanely, and hold up their end of the reciprocal relationship.

People are paying focused attention to companies' responses to national crises—from COVID-19 to systemic racism and police brutality—and **judging whether an organization's values align with their own**. Existing practices and business models that are the backbone of many organizations might be called into question.

From our research, we uncovered an alarming rift in trust between humans and businesses. Only 4% of people cite their employer, local businesses, or major businesses as the source they trust to let them know when it is safe to resume normal activities¹, indicating that businesses have significant uphill work to build a relationship based on trust with their customers and workforce.

Recent events have caused a rare power differential in the current market; **customers and employees are quick to identify organizations whose brand values don't resonate, or actions feel inauthentic—sometimes resulting in business lost**. When it comes to innovation, many companies ask, "Can we do it?" This will be expanded to also include the moral question of, "Should we do it?" To understand the rise of this new imperative and collective mindset shift, we'll need to dive deep into individuals' emotional journeys during the past few months.

1. Deloitte HX TrustID Survey, 7,500 respondents, May 2020

2. Deloitte Safety & Cleanliness Survey, 5,000 respondents, Deloitte Consulting LLP, 2020

3. Deloitte 2020 Human Workforce Insights in a Time of Uncertainty Survey, Deloitte Consulting LLP, 2020

INDIVIDUALS EXPRESS THE IMPERATIVE FOR COMPANIES TO ACT IN A SOCIALLY RESPONSIBLE WAY

82%

of participants either believe it is a 'must-have' or strongly prefer organizations that **take extra steps to ensure the safety and well-being of their employees**²

89%

of employees are concerned about the **impact of COVID on the community**³



I look at how a company treats their employees. I also watch what they do for the community that they are in. A company must give back to those that use their services."

—Edward S., Gen X



Business should be involved in how they move the world. Their actions have consequences...

You can't feel like you're cared about if the company doesn't care what you care about."

—Amy, 34, Alexandria VA

Riding the crisis coaster

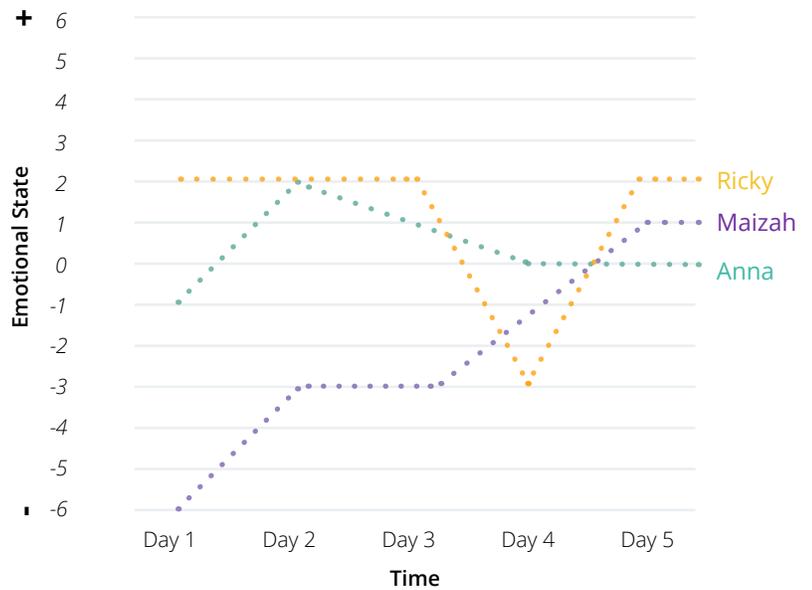
The waves of national crises in 2020 have caused emotional and behavioral shifts on a massive scale—and it’s only July. Individuals have experienced significant stress and collective trauma from the COVID-19 pandemic and the national reckoning with systemic racism. However, the level of trauma is unique to the individual—dependent on factors including race, household income, geographical region, and level of proximity to the virus.

During the crises, we’ve observed that individuals’ emotional states fluctuate significantly daily and weekly. This leads to multiple emotional and behavioral phases experienced at the individual level.

To the right is a visual summary of three individual participants’ emotional journeys. In a 5-day longitudinal ethnographic study, 53 participants shared their emotional states and related activities daily. Results were then quantified by assigning numerical values to positive and negative emotions, taking the aggregate of each day.

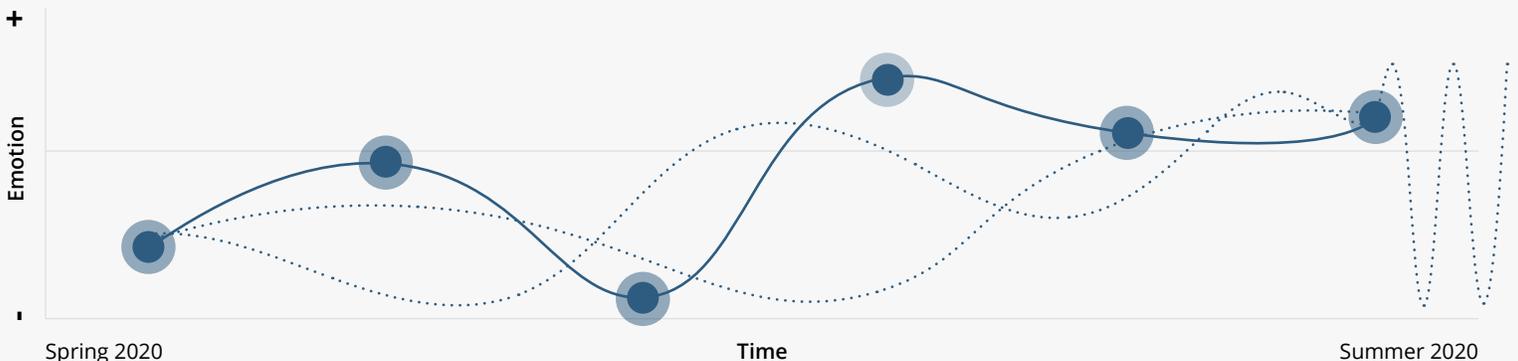
EMOTIONAL STATES FLUCTUATE DAY OVER DAY

Source: Ethnographic Study: 5-Day Remote Daily Diary (May 12- 18th, 2020)



EMOTIONAL PHASES OF THE PANDEMIC

Below is a visual summary of several collective emotional phases across participants—meaning they are not linear and not all individuals will experience every phase.



Loss of control and panic

Participants’ stress levels were high from crises out of their control; the uncertainty of the economic and public health impact caused most people to frantically stock up and limit spending to the essentials

The search for stability

As individuals adjusted to their routine, many invested time to self-reflect and identify what they could do to regain purpose; others looked for stability through familiar activities

A sense of hopelessness

Some who experienced extensive trauma, such as losing a loved one due to COVID or experiencing prolonged financial stress, drifted into a state of hopelessness

A productive streak

Some participants felt motivated to focus on self-improvement and self-care, lasting only for some—some maintained their new habits, while others rejected any pressures to stay productive

Temporary peace and letting go

Some individuals experienced a sense of acceptance and rejected pressures to stay productive, using the abundance of time to relax, reset, and even enjoy

Cautious hope of reopening and spikes of fear

Some felt excited about returning to activities, but most felt lingering anxiety, exacerbated by the return of the virus in parts of the country—resulting in spikes of fear and exhaustion

...followed by perpetual uncertainty

Many participants feel they are stuck in limbo and have shared anxiety about the potential for a second wave of COVID and the uneasy feelings that this period doesn’t have a definitive ending

Meet our humans

Organizations should understand the changing human experience—especially the nuances emerging from today’s landscape. Our multidisciplinary research reveals that Americans falls into one of three distinct patterns of perspectives and behaviors—we call them **Clusters**. Each Cluster is named to convey the mindsets and motivations of the individuals within it. **Protectors** are feeling anxious, acting with concern for personal and public health; **Pragmatists** are feeling calm and acting with balance, mindful of the public good and accepting of the current state; **Prevailers** are feeling skeptical, acting with confidence, tolerant of higher health risks and believe that getting back to “normal” is key.

Looking ahead, the nature of individuals and Clusters could evolve in response to the dynamic nature of experiences. It is possible that an individual could migrate from one Cluster pattern to another, or that new patterns might change or emerge.

Protectors

Feeling anxious, acting with concern

Laser-focused on public health, Protectors are both concerned for their own safety and taking active steps towards protecting the health of others

Pragmatists

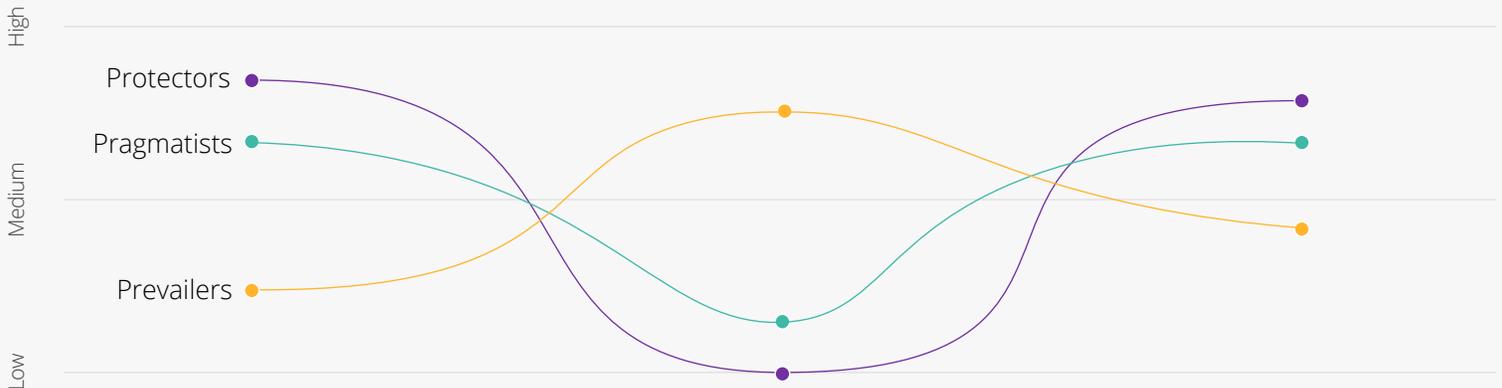
Feeling calm, acting with balance

Invested in the public good with an emphasis on minimizing health risks, yet open-minded and balanced with the economic tradeoff

Prevailers

Feeling skeptical, acting with confidence

Resistant to COVID-19 disruptions with a tendency to prioritize the economy, proud of personal freedoms and support for local businesses



Health before Economy

Level of priority for protecting health over getting the economy going again

Routine before Risk

Level of priority for maintaining routine over concern for contracting the virus

Action before Impact

Level of perceived ability to impact safety of community with personal actions

The following are real-life examples of our Cluster groups from our ethnographic research.



Maizah
40 Years Old
Dallas, TX

Maizah is a homemaker and mother of three children, one of whom has asthma. During the pandemic, she has become extremely protective of her family. When interacting with strangers, she has been verbally assertive to ensure they maintain social distancing and follow pandemic guidelines. She and her family have put buying a new house on hold due to COVID, and are no longer attending weddings of family members this summer in California.



Anna
43 Years Old
Collingswood, NJ

The last few months, Anna’s top concerns have been financial stress and the mental health of her children. She looks to health experts and institutions as a source of truth, and expresses strong distrust in the federal government. Overall, she is generally accepting of the pandemic situation; her family has made the most of it by hiking together and learning to cook.



Ricky
37 Years Old
Denver, CO

Ricky previously worked as an Uber driver, but decided to cut back on hours to protect himself—though he has still continued his second job at a retail store. He doesn’t feel worried about COVID overall. Mostly, he is concerned about when theme parks and casinos will be open, so he can enjoy his typical travel activities. He even traveled to Las Vegas at the end of May on an overnight trip.

OVERVIEW

From massive disruption, organizations have the opportunity to reflect and reimagine what the future holds based on a new order of priorities

So, what are the key actions that companies can focus on to thrive?

We've outlined the new order of priorities that companies should act on to stay relevant and deliver on promises.

1.

Building trust

Balancing the inherent tension between freedom for the individual, safety of the collective, and the shifting social contract

2.

Signaling safety

Determining the safety of a situation is top of mind; humans look for signs that they can see, feel, hear, and smell

3.

Redefining connection

Making physical and virtual adaptations to social interactions to reconcile the need for connection with new norms and guidelines

1. Building trust

Americans' ability to trust is fractured, both in one another and in the institutions that serve them.

DON'T YOU TRUST ME?

Bad news first, **60% of Americans don't trust each other to social distance.**⁴ The deterioration of trust is rooted both in an amplified distrust of strangers and a growing tension between individual freedom and collective safety. We see this play out in a double standard for safety measures: **70% of recent survey respondents would want temperature checks for employees, but only 53% would want the same practice for themselves.**⁵

Why does this matter? Our trust in others and the broader collective has been informed by the thousands of interactions over our lifetimes; as individuals, trust informs our sense of stability. With crises and perpetual uncertainty, our sense of trust deteriorated, which has significant consequences.

Trust is the foundation on which organizations build relationships and deliver reliable service

with their customers, employees, and partners, so it will be nearly impossible for them to create meaningful human experiences without it. The changing—and often conflicting—guidance from leaders and news sources on pandemic guidelines further weakens our sense of trust, prompting individuals to make their own decisions about proper conduct. This lack of trust among individuals has ramifications for the broader American social contract. Because of this, **organizations should reevaluate their own values to help rebuild trust with their customers, workforce, and partners.**

FRIEND OR FOE

Humans' heightened **"trust in self"** coupled with decreased trust in others has created a pronounced distinction between **"in-group"** and **"out-group,"** with a stronger gravitation towards the people in our 'inner circle' or 'pod.'

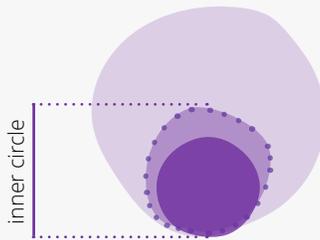
SHIFTING TRUST DYNAMICS AND WHAT IT MEANS FOR COMPANIES

From the increased anxiety caused by uncertainty, we have observed an increasingly pronounced distinction between in-group and out-group. Individuals have leaned into their inner circles, strengthened previously weak ties, and exhibit a heightened distrust in strangers. These layers of trust have significant implications for companies.

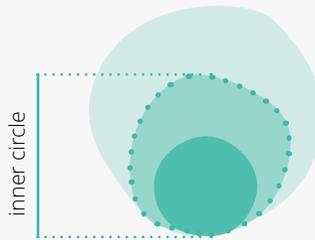


HOW CIRCLES OF TRUST DIFFER ACROSS CLUSTERS

While 60% of Americans don't trust others to social distance, we know that circles of trust might differ across Clusters. We explore the nuances more below.



Protectors
Protectors have the least amount of trust in the general public, and maintain a small inner circle.



Pragmatists
Pragmatists also have a low amount of trust in the general public, but have a larger inner circle of people that they trust.



Prevailers
Prevailer trust the American public the most and feel most comfortable with expanding their inner circle.

Likelihood to trust American public, compared to average person

15% **Less likely** to trust others to social distance

10% **Less likely** to trust others to social distance

29% **More likely** to trust others to social distance

Clusters express nuanced feelings of trust towards businesses—including employers—across Clusters

Likelihood to trust businesses to gain perspective on reopening, compared to the average person

$\frac{1}{3}x$ Only 1/3x as likely to trust business

$\frac{1}{2}x$ Only 1/2x as likely to trust business

2x More likely to trust business

and have differing perceptions of trust between general business vs. their own employer

Ratio of likelihood to trust general business vs. own employer*

1:1 Equal trust for general business and own employer

1:1.5 1.5x more likely to trust own employer over general business

2:1 2x more likely to trust general business over own employer

*Calculated using survey respondents' top 5 sources of trust that they would use to gain perspective on pandemic reopening. "General business" includes respondents who ranked national business, local business, and employer. "Own employer" includes respondents who ranked their own employer in top 5, but not national business or local business.

Deloitte HX in Uncertainty Survey, 16,000 respondents, May 2020

Among participants, this inner circle was commonly defined as those within the household, but also extended to fellow neighbors and community members. For some, we observed a widening of inner circle to include previously weak ties, or acquaintances that individuals may not have had a strong relationship with prior to this period. In fact, Pragmatists like Danielle have enjoyed getting to know their neighbors during quarantine:

☺☺ [I've enjoyed] the sense of community and [making] small talk and meeting people in my neighborhood I've never seen before but in a good way."

However, Danielle also indicated a hesitation towards those outside of this circle, saying, "With a stranger: I don't know their habits or where they go. I also don't know their comfort

level." This split in attitude towards one's 'in-group' and 'out-group' is driven by a skepticism towards strangers' adherence to safety and cleanliness precautions; many display signs of superiority bias (believing they perform above the average), implying that they trust their own safety precautions more than others.

☺☺ I trust myself and most of my friends. My only scare in the whole pandemic has always been other people..."
—Evan, 42, Chicago, IL

Pandemic or not, individuals make **instinctual judgements to determine whether a stranger is a "friend" or "foe"**; however, the decision-making process is complicated by the new order of priorities and additional considerations resulting from the crises.

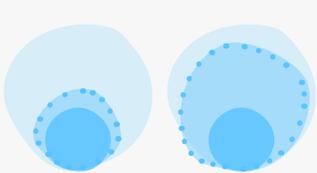
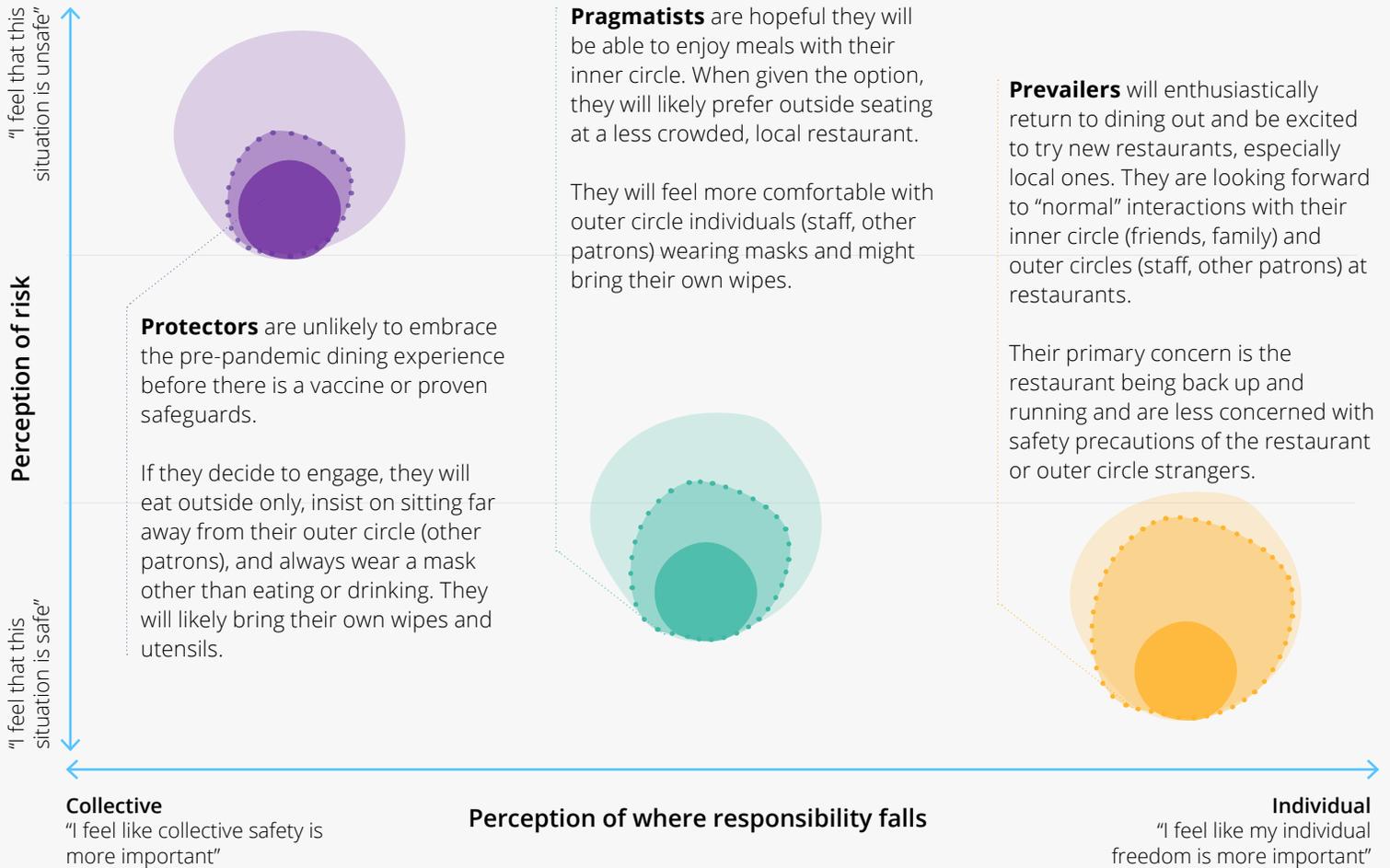
Mask-wearing is a vivid example of how individuals make these judgement calls during the pandemic. Protectors, who want safety measures to be taken to the furthest extent possible (e.g., extensive disinfecting, ubiquitous use of face shields, etc.), are more likely to judge Prevailers, who tend to disapprove of this kind of behavior—as “foes.” Figuring out an approach that is responsive to individual differences will be crucial. Additionally, as escalating racial tensions and subconscious biases are exacerbated, individuals juggle additional factors—including

personality, risk, safety, and social justice—to make these decisions.⁶ Maizah, a Protector and mother of three young children, was displeased with other parkgoers’ decisions:

“The local park is saturated with millennials sunbathing, drinking, not social distancing, so I can no longer take my kids there.”

HOW TRUST MIGHT IMPACT EVERYDAY LIFE | EATING AT A RESTAURANT

How might different Clusters behave while eating at a restaurant? Based on our ethnographic research, we summarize how risk perceptions, priorities, and social interactions might differ for each Cluster.



Why does the size of the inner circle change but the others remain constant?
Trust in self and the total amount of people we could interact with in a given situation is the same for everyone. However, the amount of people that an individual decides to move from the outer circle into their inner circle depends on their level of trust in others and the context.

The fractured trust and growing rift between ‘in-group’ and ‘out-group’ (‘friend’ or ‘foe’) has larger implications for the American social contract—especially with the compounding layers of guidelines, new norms, and the perpetual uncertainty of future crises. The implicit agreement that we have built over decades of typical engagements with our friends, strangers, and businesses will continue to change as our contexts do.

THE CHANGING AMERICAN SOCIAL CONTRACT AND INDIVIDUAL TIPPING POINTS

The eroding layers of trust during this time translate into an increasing tension between individual freedom and collective safety, which are often at odds with each other. **Although 84% of Americans believe that prioritizing public health is equally or more important than getting the economy going⁷**, and most participants verbally support policies that protected collective public health—their actions suggest otherwise.

In particular, people support signs in grocery stores that say, “No Mask, No Service,” but generally oppose the actual enforcement by an authority figure. This discrepancy plays out in a double standard between customers and employees, as customers want to validate that businesses will meet their standards for safety without infringing upon their personal liberties. Of the changes participants said they would want businesses to implement, those that resulted in a direct impact to employee behavior or responsibilities were ranked the highest: **76% of customers would want employees wearing masks to be a requirement and 87% would want surfaces cleaned after each interaction.⁸**

We rationalize our own exceptions to rules and guidelines because we believe in the confidence of our own decision-making. Across research participants, most individuals recognize their own “tipping points”—those situations or factors that would make them more likely to bend the rules. Common examples included leniency for children following pandemic guidelines or superseding priorities that required collective gatherings such as Black Lives Matter protests.

Jack, a Pragmatist, and his wife typically adhere to pandemic guidelines but made an exception for their kids to be able to enjoy the zoo: “There were so many people [there] who were so happy to go out and do something. Everyone realized that if we go to this place and act a fool, they’re gonna shut it down. Everyone took turns to view the animals and cross each other’s paths. Everyone is treating everyone with respect.”

As a Pragmatist, Lisa values curiosity and control, which motivated her family’s active, but social distanced, participation in the Black Lives Matter protests during the pandemic.

🗨️ **My own concept of citizenship and protecting my neighbors means following the guidelines, but when you think about it, COVID has been with us for 4 months. Racism in America has been with us for 400 years. Solve the bigger issues. We won’t let COVID run rampant in the country, but we’ve allowed something [even more] devastating to run.”**

While tipping points are very personal and determined by individuals as justifiable trade-offs, they might be seen as delinquent actions by others—further driving the gap in trust among humans to follow guidelines.

The differences in individual decision-making impacts the trust between humans and among perceptions of Americans as a whole. The gap in trust among individuals extends to interactions among customers, between customers and employees, and among employees. Organizations need to consider not only the widespread lack of trust in the U.S., but the ever-personalized tipping points that drive humans’ decisions, behavior, and attitudes.

WHAT THIS MEANS FOR ORGANIZATIONS

The **heightened trust in self** and **fractured trust** among the American public can **impose significant implications** for organizations.

REBUILDING TRUST

Rebuilding trust will be an ongoing challenge for organizations in the coming months and years. The best place to start is to understand how individuals perceive and measure trust. Because we believe that trust underpins every human experience, we conducted extensive research and analyses to develop a **new measure of trust: our proprietary HX™ TrustID™**, which measures how the four signals of trust—**Humanity, Transparency, Capability, and Reliability**—impact customer and employee behavior towards a brand.⁹

We know that trust drives behaviors. For example, customers are 2.8x more likely to continue buying despite a data breach if they believe a brand is Transparent, and 2x more likely to recommend a brand to a friend if they believe the brand is Reliable.¹⁰ The good news is that we know what companies can do to demonstrate each signal. For Reliability, organizations should uphold consistent quality in their products/services, commitment and delivery on their promises, and accountability to their partners and workforce. To deliver on the Humanity signal, organizations should genuinely care for the experience and well-being of others. From a workforce perspective, employees are 2.6x more likely to feel motivated working for a brand that exhibits Humanity.

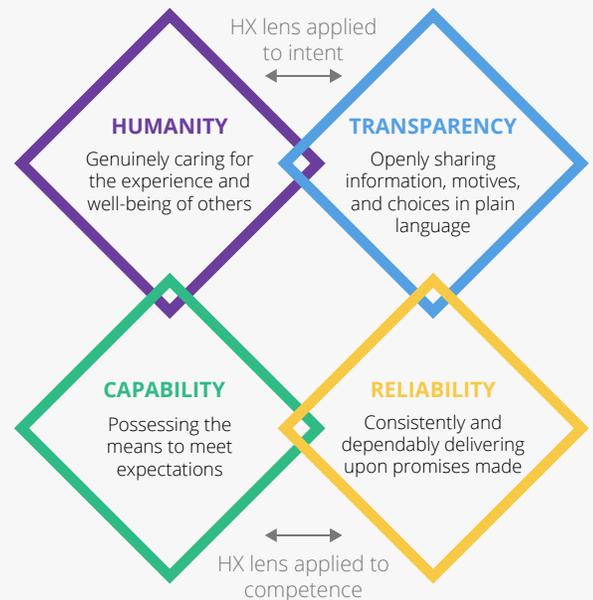
In the short-term, organizations will likely grapple with rebuilding the interpersonal connection that has been all but lost between customers, employees, and partners over the past few months. How then, do we help ensure that humans start to regain the same level of comfort and security with businesses?

MAKE THE RIGHT CHOICE THE EASY CHOICE

To start, organizations should ‘make the right choice the easy choice,’ enabling the path of least resistance to follow new guidelines or protocols in place. At a grocery store with a “No Mask, No Service” sign, that store could also provide complimentary disposable masks at the entrance with a visual reminder and language that nudges entering customers to wear a mask. This will be crucial for building trust across customers and employees who might fall into different Cluster groups. It can help make following guidelines easier for Prevailers, who typically have a higher risk tolerance and lower regard for safety measures, and help mitigate friction between them and Protectors, who are extremely risk-averse and place significant emphasis on following guidelines.

The new social contract and elements of trust will be paramount to strengthening loyalty with customers and employees—and will prove critical to reimagining organizations with a human-focused values structure. We believe that every company has a key opportunity to measure their TrustID and use it to inform their plans for change.

MEASURING TRUST: INTEGRATED SIGNALS



To develop the HX TrustID, we broke trust down into integrated signals: Humanity, Transparency, Capability, and Reliability. Through our research and accompanying analyses, we have concluded that each of these signals is a critical contributor to trust.

62%

of people who report **highly trusting a brand buy almost exclusively from that brand over competitors** in the same category¹²

Section Endnotes:

4. Deloitte HX in Uncertainty Survey, 16,000 respondents, May 2020
5. Ibid, (4)
6. Expert Interview with Dr. Sarah Godby (June 17th, 2020)
7. Ibid, (4)
8. “A New Measure of Trust.” <https://www.deloittdigital.com/content/dam/deloittdigital/us/documents/offering/offering-20200706-hub-trust-hx.pdf>
9. Ibid, (8)
10. Ibid, (8)
11. Ibid, (8)
12. Deloitte HX TrustID Survey, 7,500 respondents, May 2020

BRINGING IT TO LIFE

How might an airline **proactively communicate** new standards and norms to **level set service expectations** and **build trust** with both crew members and passengers?

INDUSTRY: AIRLINES

Pandemic guidelines and a desire for personal safety present natural challenges for airline employees to deliver on the previously expected level of service in-flight. Resetting these expectations to build trust with both crew members and passengers will be about making the right choice the easy choice, normalizing the new standards and protocols for safety. For example, upgrading the digital check-in process to opt-out of in-flight service by default, and proactively communicating this change to customers helps reset expectations for the in-flight experience and enables trust between passengers and crew members.

REBOOT

How can organizations prepare to safely reopen by putting people first—minimizing risk and catering to unique Cluster mindsets?

RECOVER

How can organizations learn and emerge stronger, taking “no regret” actions to meet varied Cluster needs?

THRIVE

Recognizing that the future remains uncertain, how can organizations prepare for a next normal, regardless of how human Clusters may evolve?

Protectors

Feeling anxious, acting with concern

Monitor readiness, health, and safety of the Protector workforce to rejoin the flight crew—emphasizing empathy for their concerns and potential vulnerability of their households, perhaps by developing and utilizing an exposure risk score. Protectors are 50% more likely to come from a vulnerable household.¹³

Reimagine the in-flight experience for Protector passengers, starting with new contactless check-in functionalities—allow customers to pre-select exact food & beverage options and exact rounds of service, or even pre-order contactless gateside delivery from their favorite airport restaurant. For Protector crew members, enable schedule coordination to regularly work with the same flight crew.

Pragmatists

Feeling calm, acting with balance

For the Pragmatist workforce, communicate new safety protocols and provide training opportunities to improve service delivery. Keep Pragmatist passengers consistently informed during their in-flight experience—beyond communicating safety procedures, provide flight-specific information such as delays and weather patterns.

Showcase safety standards to Pragmatist customers, vetted by health and government experts (e.g., air filtration procedures) through digital channels and during the in-flight welcome. Highlight federal and global partnerships with respected health institutions; 84% of Pragmatists want a safety/cleanliness certification to be in place when resuming air travel.¹⁴

Prevailers

Feeling skeptical, acting with confidence

Provide a roadmap to reopening and deploying furloughed crew members, indexing on Prevailers employees’ support for the economy. For customers, promote use of interim predictive demand models to inform reopening of their typical routes.

Where possible, make it easy for Prevailers customers to opt-out of new changes and thank them for their loyalty; Prevailers are 79% more likely than the average traveler to have a pre-existing relationship with an airline.¹⁵

Monitor new solutions on an ongoing basis, using in-app surveys to sense evolving passenger preferences and further iterate on opt-in programs. Transparently leverage customer data—with a focus on privacy and security—to provide an increasingly personalized experience that will build trust. Recognize, compensate, and protect front-line crew members as critical talent. Future travelers will need to trust the whole travel ecosystem—including ride sharing, rental cars, and airport security—before booking their next flight.

Footnotes:

- 13. Deloitte HX in Uncertainty Survey, 16,000 respondents, May 2020
- 14. Deloitte HX in Uncertainty Survey (Travel & Hospitality), 2,000 respondents, May 2020
- 15. Ibid, (14)

2. Signaling safety

Individuals look for visible signals that they can conspicuously sense to help them make a judgment on how safe they perceive a situation to be.

VISIBLE LANGUAGE FOR SAFETY

Cities deserted, shelves emptied, and plexiglass barriers were installed in the blink of an eye. At the beginning of March, in a matter of weeks, the world as we knew it started to look completely different for some parts of the country. The eeriness of this post-apocalyptic reality was initially jarring, but as we learned more about the virus, the visible changes appearing across communities gave most humans a renewed sense of safety and comfort.

For a microscopic virus and enemy, people look for tangible, conspicuous signifiers that demonstrate action and commitment to safety—**85% of customers surveyed found visible mechanisms**

to be most or somewhat important to them, and 83% of employees found the same.¹⁶ Additionally, **71% of participants prefer to visit businesses that have markers for social distancing wherever lines might form.**¹⁷

While these visible safety mechanisms are more likely to be deal-breakers for Protectors and some Pragmatists, Prevailers are satisfied with an awareness of inconspicuous mechanisms, such as new cleaning policies or employee temperature checks. Across research participants, mechanisms also expanded beyond what individuals **see** to include those they could **feel, hear, and smell**.

TO DETERMINE THE SAFETY OF A NEW SPACE, HUMANS ARE PLAYING CLOSE ATTENTION TO:

Is it inside or outside?



Indoors



Outdoors



The environmental context:

Compared to the indoors, outdoor spaces feel safer due to the open airflow.

How crowded is it?



Density of people



Volume of people



Visual density and volume of people:

Individuals look to how crowded a place looks or feels.

Will I be there for a long time?



Quick errand



Leisure activity



Amount of time spent in a single location:

Individuals are hesitant to enter situations where they lack control over their personal space for an extended period of time.

Does it look like changes are being made?



Visible physical changes: Observable changes to infrastructure and/or cleaning processes represent order and commitment to public health.

How ventilated does it feel?



Perceived ventilation quality: Participants expressed concerns about the virus' ability to travel through air vents.

Does it smell clean?



Smell of environment: To a lesser extent, the scent of cleaning products provides peace of mind that the space has been recently disinfected.

Michael, a seasoned business traveler, expressed his readiness to resume travel based on the measures airlines had reportedly taken: "I'm not too worried about [traveling]. I'd get on a plane tomorrow if I had a good enough reason...the airlines are doing a good job of sanitizing their planes and putting in technology for whatever [reason]. I didn't get too into that, but it seems like they're doing the right thing."¹⁸

Another important aspect was the role of transparent communications in driving customer and employee trust. Before arriving on-site, customers feel peace of mind with **proof of action** behind-the-scenes: **54% said that they value brands with a certification of cleanliness from a trusted authority**, and **41% want emails outlining cleaning protocols and practices**. Among employees in customer-facing roles, 27% also indicated the importance of frequency (e.g., daily) in-company communications about safety and cleanliness practices.¹⁹

☞☞ I am only going to stores that demonstrate precautions. One store that I used to go to is not being cautious enough: employees without masks, standing around in small close groups, chatting. I no longer go there and will not in the future either. A business should educate its employees and those that don't, won't get my business."²⁰

—Sandra, Baby Boomer, Virtual Discussion Boards Participant

Many participants expressed desire for the longevity of these visible safety changes (at least until the threat of the virus is gone or a vaccine is widely available) largely because pandemic guidelines are still just that: guidelines. Guidelines continue to cause confusion, as their interpretation depends on our unique personalities, risk-level, and prioritization of public health in decision-making.

So, how can businesses create spaces for varying levels of risk tolerance for safety and cleanliness? In the absence of consistent, mandatory requirements for businesses and individuals, humans leaning in the direction of Protectors and Pragmatists will likely rely on sensory signals to tacitly enforce order and remove any responsibility to deal with others' questionable behavior themselves.

HUMANS ARE LOOKING FOR SIGNALS OF SAFETY

54%

said that they **value brands with a certification of cleanliness** from a trusted authority

41%

want **emails outlining cleaning protocols and practices**

27%

of employees in customer facing roles indicated **the importance of frequency (e.g., daily) in company communications** about safety and cleanliness practices²¹

WHAT THIS MEANS FOR ORGANIZATIONS

Organizations should **implement signals of safety** but understand perceptions might evolve and **differ across individuals**.

With new developments from the media on a daily basis, our concept of safety and the expectations will continue to evolve. Companies should continue to listen to the evolving customer and employee needs to adapt standards for cleanliness and alleviate common points of friction, which are largely rooted in a need to feel safe during the pandemic.

Visible signals are tangible mechanisms for organizations to demonstrate this ongoing commitment to protecting both customers and employees. When preparing to venture into the outside world, many individuals are expecting to see an array of security objects (e.g. face mask, hand sanitizer, disinfectant wipes) in use, not only to protect themselves, but also as a means of building trust with others by outwardly displaying commitment to guidelines.

First and foremost, organizations should recognize the imperative of addressing employees' safety needs, so they feel supported and comfortable delivering positive customer experiences. Phyllis, a flight attendant who worked throughout the pandemic, supported the new measures to instill customer confidence in airports; however, she also shared her struggle with protecting herself on the plane when passengers would remove their masks to eat or when airlines would operate at full capacity. Providing employees with proper safety equipment and new safety/cleanliness protocols not only eases their anxieties about the virus, but it also symbolizes respect for their heroism on the frontlines through the pandemic. These changes will undoubtedly be an adjustment for everyone, so organizations will need to tap into their emotional intelligence to keep a pulse on how both employees and customers fare:

☞ For customer service, [the airports] put up the plexiglass, enforced the 6-foot rule, and now flight attendants have to wear masks. [I] have to be checked before going through security, they take my temperature, and then she put a sticker on my ID to show that I did go through that process.”²²

—Phyllis, 56, Newark, NJ

Additionally, organizations could also leverage data and digital solutions to help monitor health risks to ensure safety of both customers and employees. As an example, a digital platform could enable individuals to report their current health and recent travel history, store and aggregate that data, use digital contact tracing by leveraging Bluetooth technology, and then enable transparency around health risk for its users.

Section Endnotes:

16. Deloitte Safety & Cleanliness Survey, 5,000 respondents, Deloitte Consulting LLP, 2020
17. Deloitte HX in Uncertainty Survey, 16,000 respondents, May 2020
18. Ethnographic Interviews (June 1 – June 8th, 2020)
19. Deloitte Safety & Cleanliness Survey, 5,000 respondents, Deloitte Consulting LLP, 2020
20. Virtual Discussion Boards (April 20th – 24th, 2020)
21. Ibid, (16)
22. Ibid, (18)

BRINGING IT TO LIFE

How might a consumer bank create a **customer experience that signals safety** for banking transactions and relationships?

INDUSTRY: BANKING

Bank branches should add physical and sensory signals of safety in their branch locations—considering what customers need to accomplish and how they will move through the space. Protectors, Pragmatists, and Prevailers will react differently to these new in-person safety mechanisms. Understanding what each cluster cares about most, banks can take actions to both safely improve the in-branch experience and accelerate digital tools for an enhanced virtual experience—often appealing to needs and expectations across clusters.

REBOOT

How can organizations operate business safely by putting people first—minimizing risk and catering to unique Cluster mindsets?

RECOVER

How can organizations learn and emerge stronger, taking “no regret” actions to meet varied Cluster needs?

THRIVE

Recognizing that the future remains uncertain, how can organizations prepare for a next normal, regardless of how human Clusters may evolve?

Protectors

Feeling anxious, acting with concern

Communicate omni-channel banking options and virtual experiences that can replace in-person interactions for Protectors, who are the most concerned about following pandemic guidelines.

Protectors in particular are unwilling to come to a branch, and they are 17% more likely to feel comfortable handling all financial interactions online due to their experiences of the COVID crisis. Ensure customer awareness of digital tools and mobile banking services—provide coaching and tutorials to encourage adoption.²⁵

Pragmatists

Feeling calm, acting with balance

90% of Pragmatists look to health institutions as a trusted leader in reopening information. Emphasize how branches make safety a priority consistent with health guidelines—such as distancing and masks—while continuing to provide key banking services to customers. Promote technology such as tap-enabled credit cards and self-cleaning ATM surfaces.²³

Preserve the human connection with virtual bankers to focus on Pragmatists’ personalized needs—who prefer being well informed before making important financial decisions. Pragmatists will also appreciate the ability to choose between in-person, hybrid, or digital transactions.

Keep the loop open with customers and employees—through pulse surveys, open forums, and in-app questionnaires to continuously gauge feelings of safety (both physical safety and financial safety) and inclination to return to physical banking.

Prevailers

Feeling skeptical, acting with confidence

Prevailers are 50% more likely to be concerned with falling behind on payments or credit obligations. Update product pricing, adjust policies on loan forbearance, and develop tailored plans to catch up for repayments. Demonstrate empathetic understanding of economic impact of COVID while ensuring safe interactions.²⁴

Prevailers are 30% more likely to prefer banking in person, yet 3X more likely to switch their bank as the crisis subsides. Accelerate innovation of branch experiences and phone/video banking to meet Prevailers’ needs safely and with humanity.²⁶

Footnotes:

23. Deloitte HX in Uncertainty Survey (Banking), 2,000 respondents, May 2020

24. Ibid, (23)

25. Ibid, (23)

26. Ibid, (23)

3. Redefining connection

Over the last few months, many of us have made adaptations to our social interactions to balance the human need for connection with the adherence to pandemic guidelines. Adaptations tend to fall into two buckets: the use of virtual alternatives and revisions to our in-person interactions.

PHYSICALLY APART, DIGITALLY TOGETHER

When we asked research participants at the onset of the pandemic, **2/3 of them had already tried a new digital experience²⁷**, ranging from virtual concerts to social gatherings to government transactions.¹⁹ For most people, these digital alternatives served as adequate substitutes to in-person activities; many of us likely attended several virtual happy hours until digital fatigue eventually set in—then, the diminishing returns of those digital alternatives became palpable.

Although businesses and communities rapidly shifted to virtual alternatives at an impressive rate, technology as it stands today has its limits. We have come to acknowledge that certain in-person experiences will be inimitable over a computer screen.

Activities involving social interaction were those most often preferred in-person over virtual: **53% of participants preferred family events to be in-person, and 48% believed virtual social gatherings were inferior to the real thing.** Virtual alternatives were most lacking in security and humanity—**59% wanted better safety and privacy protections and 56% wanted the experience to feel more human.**²⁸

Sharing her experience attending a sermon with her church group, our research participant Anna, a Pragmatist, noted:

👂👂 Virtual church [is] super strange. It doesn't feel close to what it replaces and makes me sad."²⁹

However, this pivot did uncover new opportunities for how technology can provide an enhanced experience: **62% of participants found virtual government transactions** (e.g. obtaining a hunting license) to be better alternatives to the in-person experience, followed by **47% who believed virtual appointments** (e.g. meeting with an accountant) **were superior to doing them in-person.**³⁰

👂👂 I do really like virtual alternatives. Because of health and having a child, sometimes getting out is just too much work, but that doesn't mean I don't want to be connected and do fun things. I will definitely continue to use some of them in the future."³¹
—Heather, 36, Cumberland, IN

PARTICIPANTS ON VIRTUAL EXPERIENCES

53%

of participants preferred family events to be in-person

48%

believed virtual social gatherings were inferior to the real thing

59%

of participants wanted virtual alternatives to better protect safety and privacy

56%

of participants wanted virtual experiences to feel more human³²

In some ways, technology was the unsung hero of the pandemic—providing the much-needed connection that otherwise would have been impossible. Friends across the U.S. were able to celebrate birthdays together for the first time in years, and thanks to telemedicine, patients could meet with their PCP without wasting time sitting in a waiting room. For future use of digital alternatives, the tech-forward experiences that will likely succeed will need to deliver on certain criteria, **including: decrease of friction, increase in convenience, or integration of human emotion and connection into the experience.**

IMPROVISED SOCIAL DANCES

While it felt as though life had shifted completely to the indoors, some interaction with the outside world was unavoidable and inevitable. As social distancing became a household phrase, individuals started improvising in-person interactions to balance safety concerns with human interaction, setting the stage for reimagined social norms.

To negotiate space with strangers, people are improvising social courtesies (e.g., replacing handshakes with elbow bumps). These revisions sometimes include unspoken communication and exaggerated or new physical movements. However, with these new norms of physical distancing comes a collective distancing from certain American traditions: our Protector participants commonly expressed concerns about changing personal habits, including Phyllis, who said, “I’m a hugger, but that might change now.”³³

For some frontline employees, these in-person interactions highlight new challenges. Ricky, a Prevailer retail associate in Denver, CO, expressed the challenge of enforcing guidelines with customers when they entered the store where he works:

☺☺ I didn’t want to say ‘Woah, back up, give me my space’ [when they got too close], like I didn’t want to be rude about it. So I’d gently back up, and if they didn’t get the hint after backing up three times, [I’d say something]... Some people responded with ‘I don’t have [COVID]’ and they would get grumpy about it.”³⁴

So, how do we use new effective gestures to interact with those outside our immediate circle? And how will the built environment change to help us navigate the changing social contract? Individuals’ commitment to protecting personal health today may have more lasting effects on how Americans interact to greet, demonstrate respect, and communicate affection moving forward.

WHAT THIS MEANS FOR ORGANIZATIONS

Organizations should **enable meaningful connection** by balancing the imperative to **make in-person interactions safe** and **virtual interactions more human**.

As various regions reopen but the threat of the virus continues, frontline employees have the added responsibility of creating a safe and welcoming environment for customers. While our research indicated that public health was the main driver of these new social negotiations, unconscious bias will undoubtedly make its way into these interactions. Given this, organizations first have a duty to their people to **equip them with the training and tools to deliver a new customer experience that delivers on the needs of being both safe and human**.

In the absence of visual or verbal cues, training employees on new protocols and de-escalation tactics can help empower them to better navigate customer boundaries for comfort in-person. Education around **diversity, equity, and inclusion** will be necessary for employees to identify and effectively respond to their own biases and those of customers.

On-site experiences that are known to cause friction or raise safety concerns—such as waiting in a line at a given business—are ripe candidates for digital alternatives. For example, shared points of contact during a car rental (e.g. waiting in line at the branch or the interior of the vehicle) have become exacerbated pain points for customers—especially Protectors—due to COVID-19. By introducing a new digital check-in process at the branch, customers are empowered to be self-sufficient, save time, and avoid situations with other customers or employees that might cause stress.

Two-dimensional virtual alternatives and adaptive interactions provide the social revisions needed to preserve normalcy and connection while maintaining physical distance. The reality is that some in-person interactions are required in the short-term and necessary in the long-term for humanity. How organizations develop safe, conscious in-person interactions or meaningful virtual interactions for both employees and customers will be critical to thrive in the reimagined normal.

Section Endnotes:

27. Deloitte HX in Uncertainty Survey, 16,000 respondents, May 2020

28. Ibid, (27)

29. Ethnographic Interviews (June 1 – June 8th, 2020)

30. Ibid, (27)

31. Ibid, (27)

32. Ibid, (27)

33. Ibid, (29)

34. Ibid, (29)

BRINGING IT TO LIFE

How might OEMs and dealers better integrate to **provide a seamless customer journey** that enables in-person and digital **solutions for different buyer behaviors?**

INDUSTRY: AUTOMOTIVE

The current car-buying experience is ripe for adaptation. Dealers must account for the varying and evolving levels of comfort with physical and digital interaction across the customer journey, based on customers’ prioritization of personal health and risk tolerance. Customer behaviors will need to be addressed differently for Protectors, Pragmatists, and Prevailers. Integrated shifts toward dealer and OEM human-centric virtual experiences and proactively communicated updates will likely be necessary to help accommodate adjusted safety expectations while maintaining superior customer experience.

REBOOT

How can organizations operate business safely by putting people first—minimizing risk and catering to unique Cluster mindsets?

RECOVER

How can organizations learn and emerge stronger, taking “no regret” actions to meet varied Cluster needs?

THRIVE

Recognizing that the future remains uncertain, how can organizations prepare for a next normal, regardless of how human Clusters may evolve?

Protectors

Feeling anxious, acting with concern

Be transparent and communicate often to Protector employees and customers alike about enhanced policies & safety procedures that protect both parties. Build foundations to foster virtual experiences by asking about customer preferences at the first point of contact across OEM and Dealer.

Enhance customer channels—such as chat and contact center—with dedicated virtual sales and service experts. In their preferred channel, drivers could have a personalized sales experience or speak to a mechanical expert before bringing in a car for repairs. Emphasize the dealership experience; Protectors are 39% more likely to consider purchasing from another dealership based on the customer experience.³⁶

OEMs should work to integrate customer experiences more seamlessly across the journey, inclusive of the dealer, yet provide customers choice and transparency. Additionally, OEMs and dealers should align on mobile app-messaging as they continue outreach to customers around safety procedures and personalized reminders around safety procedures and personalized reminders.

Pragmatists

Feeling calm, acting with balance

Provide a seamless website experience with advanced communication tools to serve Pragmatists a robust virtual and personal buying experience that provides the right level of content and comparisons with transparent pricing. Pragmatist customers are 20% more likely to select their vehicle through a dealership website, but want to understand all the options to make an informed decision.³⁵

Include a personal car buying/servicing concierge in the virtual experience who intakes the Pragmatist customer and stays with them through transparent pricing options, narrowing to the ideal car (to limit time spent researching and test driving) purchase, and beyond. Since Pragmatists are most likely to skip servicing if not reminded, consider thoughtful & personalized notifications.

Prevailers

Feeling skeptical, acting with confidence

Provide clear and transparent messaging that communicates dealership schedules, updated practices, and reiterates the support and ability to service Prevailers how they choose. Drive the message that dealers are open and ready to serve.

Optimize the buying/servicing experience to allow for safe physical interactions for specific in-person services; Prevailers are 40% more likely to want to interact with a person when applying for credit.³⁷

Footnotes:

35. Deloitte HX in Uncertainty Survey (Automotive), 2,000 respondents, May 2020

36. Ibid, (34)

37. Ibid, (34)

How organizations can take action

TIME TO PUT ON YOUR CAPES

The future has always been uncertain and unpredictable; only now, our data, tools, and systems lack the prescience we became accustomed to. So, it's time to put on your capes and fly straight into uncertainty.

This moment of national disruption illuminates opportunities to rebuild. Companies and institutions are charged with rethinking their operations, processes, and infrastructure—to reinvent and reimagine experiences to better address previous pain points, as well as new anxieties and tensions. Organizations that recover and thrive will understand the human condition at a nuanced level and how it will continue to dynamically evolve. The time is as frightening as it is exciting, to embrace this frontier with humanity at the forefront.

“WITH GREAT POWER, COMES GREAT RESPONSIBILITY”

Most simply, organizations are collections of humans. The core values of humans have shifted, and organizations will need to respond in kind in a more human way. For an organization to rebuild, they should create a plan of action, highlighting the delivery on three priorities: trust, safety, and connection.

Organizations that continue to thrive must dynamically respond to the voices of their humans, both customers and workforce, while staying true to their values—and identify when it might be appropriate to reshape their own values. Organizations that are able to transform themselves to be more human will have conducted a deep evaluation and reinvention of their brands' purpose and values. With an emotional understanding of their humans' values, organizations can decide when and how is appropriate to engage in future crises. Those that act humanely and quickly can capture loyalty in the coming months to build a legacy of loyalty in the coming years.

We would love to hear from you

For questions on our report, please reach out to:

Amelia Dunlop

Chief Experience Officer,
Deloitte Digital
amdunlop@deloitte.com

Ashley Reichheld

Customer, Brand, & Experience
Practice Lead for Automotive,
Transportation, Hospitality & Services
areichheld@deloitte.com

Jennifer Barron

Chief Marketing Officer,
Deloitte Digital
jbarron@deloitte.com

For questions at the industry level, please contact:

Automotive

Jody Stidham

jstidham@deloitte.com

Banking

Bethany Ewing

Baylee Simon

bewing@deloitte.com

basimon@deloitte.com

Government & Public Service

Jason Manstof

jmanstof@deloitte.com

Healthcare

Leslie Read

Shane Giuliani

lread@deloitte.com

shgiuliani@deloitte.com

Media

Danny Ledger

Francisca Villegas

dledger@deloitte.com

fvillegas@deloitte.com

Power and Utilities

Harry Singh

harrysingh@deloitte.com

Retail

Lokesh Ohri

Robert Stephens

lohri@deloitte.com

rostephens@deloitte.com

Transportation & Hospitality

Mark Allen

marallen@deloitte.com

Thank you to the many thought leaders, researchers, designers, and core team members who are making this happen

Emily Ballbach

Rob Bamford

Mike Barrett

Karen Bowman

Daniel Brumleve

Charlie Buchanan

Jennifer Buchanan

Evie Cheung

Ambar Chowdhury

Maggie Fletcher

Jeff Ganis

Steve Goldbach

Maggie Gross

Sarah Ing

Vaibhav Jhajharia

Ashley Jian-Mann Chan

Robin Jones

Brandon Keelean

Lily Kim

Nelson Kunkel

Ganesh Kyatham Raj

Casey Lafer

Melanie Langsett

Shant Marootian

Deanna Mostowfi

Robert Nix

Deirdre O'Connell

Rena Ogura

Ashley Old

Seema Pajula

Yashodha Pillai

Sivaram Prasad Galla

Yoni Sebag

Jeff Simpson

Abhinav Sircar

Anshita Srivastava

Anthony Stephan

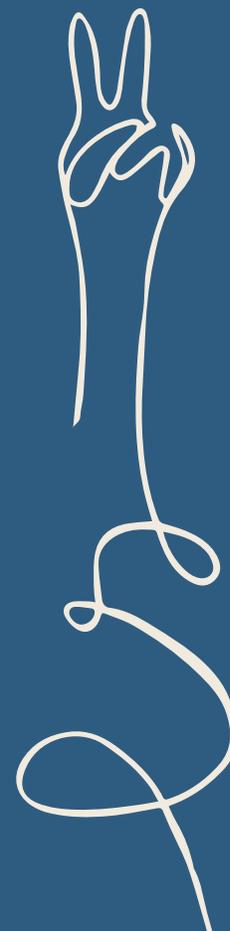
Andy Sussman

Jeffrey Tull

Rebecca Weidler

Megan Weikel

Emily Werner



About Deloitte - Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee ("DTTL"), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as "Deloitte Global") does not provide services to clients. In the United States, Deloitte refers to one or more of the US member firms of DTTL, their related entities that operate using the "Deloitte" name in the United States and their respective affiliates. Certain services may not be available to attest clients under the rules and regulations of public accounting. Please see www.deloitte.com/about to learn more about our global network of member firms.

This publication contains general information only and Deloitte is not, by means of this publication, rendering accounting, business, financial, investment, legal, tax, or other professional advice or services. This publication is not a substitute for such professional advice or services, nor should it be used as a basis for any decision or action that may affect your business. Before making any decision or taking any action that may affect your business, you should consult a qualified professional advisor. Deloitte shall not be responsible for any loss sustained by any person who relies on this publication.

Copyright © 2020 Deloitte Development LLC. All rights reserved.