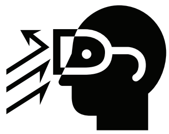
Chapter 14



PREDICTIVE PROTECTION

What's the Trend?

The combination of high privacy concerns with elevated expectations about the role of technology in our lives leads to more intuitive products, services and features to help us live our lives better, safer or more efficiently.

When it comes to short-term motivation, there is nothing better than getting a new wearable fitness tracker.

After getting my first one, I remember routinely taking stairs and trying to walk more to hit my arbitrary daily target of 12,000 steps. On those meeting-filled days when I was stuck at the office, I would lament only hitting about 4000 steps and promise myself to do better tomorrow. Yet each of these positive behavior changes I exhibited in my first several weeks had major drawback: I had to keep plugging the device into the phone in order to see the data it collected.

Unfortunately, my tracker didn't sync wirelessly to the companion mobile app, and that single added step made it less useful. In fact, I forgot to plug it in so consistently that I lost focus on logging my daily steps altogether. About four weeks after getting the tracker, I was tempted to abandon it completely. In fact I almost did, but one subtle little feature kept me wearing it.

This little feature allowed you to select an amount of "dormant" time where you could be sitting down before your bracelet would vibrate, warning you that it was time to get up and move around. I had set mine at two hours, so if I was at my desk writing and losing track of time, the tracker would buzz on my wrist and remind me to get up and walk around.

This "Idle Alert" was the best feature in the device, and it became my sole reason for wearing my activity tracker for months after that. Yet it was also easily the *least* sophisticated thing that the device was able to do.

What made this tiny feature on an expensive device so valuable for me?

After thinking about this odd behavior on my own part, I realized that the real value of the tracker wasn't from the sophisticated technology or all the features it had. Instead, the fact that the Idle Alert could warn me to change my behavior *proactively* without the need for me to do anything was far more valuable than any other feature.

In other words, wearable technology was only useful if it offered *Predictive Protection*.

Stealth Health

Almost anyone you speak with will say they want to behave in healthier ways. Of course, saying that and putting it into action are two different things. You know in your head that it is not a good idea to eat an entire bag of Doritos, but unfortunately when contending with a product that has been manufactured to be addictive (see *Engineered Addiction* in Chapter 15), and when trying to use logic to fight a natural human response, you will nearly always lose.

Relying on willpower alone makes is difficult for most of us adopt healthier behaviors.

The good news is that the idea of tracking and proactively protecting us from ourselves via technology has become a common reality of the wearable-tech market today. For example, you can buy a tracker to monitor your breathing and help you adopt better respiration (Spire).

Another product called the Lumo Lift can analyze your neck and spinal positions to warn you if you happen to be slouching and give you alerts to remind you to correct your posture.

Since the time of my early fitness tracker, almost any tracker you can buy will have inactivity alerts, and even alarms based on your sleep cycle to ensure you only wake up at an optimal time in between deep and light sleep.

As these types of monitoring devices become more commonplace, the opportunities for our clothes, jewelry and even our furniture to offer us predictive alerts to help each of us adopt healthier behaviors will continue—and expand outside the world of health as well.

Protecting Our Driving

Whoever said that the shortest distance between two points is a straight line obviously never drove in rush-hour traffic. It is this type of traffic, and every driver's quest to avoid as much of it as possible, that has led to the dramatic growth of traffic tracking app Waze, which was acquired by Google in 2013 for the hefty sum of $1.15 billion.

Waze is a community-led mapping app where users (called Wazers) actively edit the maps in real time to share insights about traffic patterns, accidents, road closures and other factors affecting a particular route. Using Waze while driving can predict the optimal route and help you redirect to choose alternate routes when needed to optimize your drive.

In early 2014, Google Maps even added a feature likely inspired by Waze to suggest routes that were "5 minutes faster" or "8 minutes slower" via real time calculations each time you approach a fork in the road or encounter multiple potential routes to your destination.

Automakers are also adding more and more technology to predictively protect us inside of our vehicles while we navigate the riskier elements of driving. Already, blind-spot monitoring and lane-change assist are standard features on many cars, and forward-thinking tech companies are experimenting with self-driving cars.

Thanks to this growing range of features, entrepreneur and academic Vivek Wadhwa has already predicted that "in fewer than 15 years, we will be debating whether human beings should be allowed to drive on highways." As each new year brings more technology into cars, and it's not hard to imagine Wadhwa's forecast coming true at some point in the not-too-distant future.

Outside health and driving, the final industry that has been most affected by this new trend of *Predictive Protection* is the banking and financial sector.

Protecting Our Finances

In 2013 there was a new identity fraud victim every two seconds.

That was the worrisome conclusion of the *2014 Identity Fraud Study* released by Javelin Strategy & Research, which reported an increase of more than 500,000 fraud victims to 13.1 million people in 2013, the second highest number since the study began tracking fraud.

By October of 2014, the Identity Theft Resource Center was reporting 621 total large-scale data breaches, exposing a total of nearly 78 million consumers. Clearly, our data is not being protected very well—and consumers are worried.

To help take back control, a host of new online monitoring services and apps are allowing consumers to manage their own financial data and identity in more proactive ways. Card Control, for example, is an app that connects to your credit cards and allows you to selectively turn them on or off to prevent unauthorized use at specific times.

Banks issuing credit cards are also putting new technology in place to connect your identity with your cards, and even enable mobile payment options with the right authentication (which is generally far more difficult to steal).

Each of these are extensions of the already *Predictive Protection* that banks offer in terms of helping to keep your identity secure, your transactions free from fraud and your account up to date.

Why It Matters

The more data we share online, the more exposed we become in terms of the information about us that could be captured and used in unexpected or unwanted ways. Becoming more literate in how to protect our data is certainly important, but innovation in technology is leading to a growing number of apps, tools and services that can proactively protect us from these privacy invaders—and sometimes even from ourselves.

New innovations in wearable technology are helping to proactively make us healthier and change our behavior. Technology in and around the driving experience is making the process of getting from one place to another faster *and* safer for each of us. When it comes to finances and managing our money, tracking software and new tools can alert us of identity thieves trying to use our information in fraudulent ways.

These examples all point to the next generation of technology not only helping us to do things better and faster, but also to offer us *Predictive Protection* against negative situations, fraud and all types of unsafe behaviors to help alert us or even to correct them in real time.

Who Is Using This Trend?

The industries using this trend tend to overlap with the ones who are collecting the most ongoing data, and that fact has value. After all, offering *Predictive Protection* comes down to having the right data and then creating a way to consistently use it in a way that adds value for your customers or users. This data does not need to be proprietary, however. Other industries like athletics and retail also have many customer situations where there could be a benefit to creating *Predictive Protection* for customers through anticipating the likely hurdles in their customer journey and solving them proactively.

How to Use This Trend

✓ **Reprioritize Your Features** – When you think about the different features or benefits of your product or service, it seems logical to list the most significant elements first. Yet as my story of using a fitness tracker illustrated, sometimes the feature you think is the most useful isn't most valuable to your customer. Instead of listing and promoting your features in terms of significance, what if you listed them in order of *proactiveness*? In other words, the features that make your customers' lives easiest and require them to do nothing would be the most important and everything else would be secondary. Considering that might change how you promote your products and services, and understanding how can help you offer exactly the type of protection your customers are looking for.

✓ **Let Them Set It and Forget It** – One of the reasons that subscription commerce models work so well is because they allow consumers to, as Ron Popeil would say, "set it and forget it"—which essentially means that once they are subscribed, many of them won't remember or take the trouble to unsubscribe at a later time. Though this can be somewhat sneaky as a marketing strategy, the point is people want ease of use without the need to continually come back and modify it. Let them do this, and they are more likely to stay loyal.

Chapter 29

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The 2016 Perspective

In the past year, this trend continued to grow thanks to a slate of smart design initiatives that are building protection into many more aspects of our daily life. In apparel, for example, athletics brand Under Armour introduced a new protective base layer for athletes to absorb impact and provide better overall protection in high contact sports such as American football.

Thanks to growing privacy concerns and high profile data breaches, mobile chip maker Qualcomm also announced new safeguarding technology designed to protect chipsets from various forms of mobile malware.

Perhaps most significantly, conceptual designs from architects moved into reality as pioneering new "smart buildings" served as showcases for a new fully integrated building design that could predict human needs, offer proactive protection from dangers and offer a new kind of personalization straight from the pages of science fiction.

One such structure, sometimes described as the "building of the future" in Amsterdam anticipates its residents' needs. Consulting firm Deloitte's Amsterdam headquarters (known as the Edge) lives up to its reputation as the world's most intelligent building. The building syncs with your phone, knows when you arrive into the parking garage, can suggest a desk for you based on the temperature you like to work in, and even features an open atrium design with slight heat variations and air currents to make it feel like the outdoors – even when it is raining outside.

Slowly as technology improves and more products, buildings and wearables are called "smart" – we will assume this also includes features to offer us predictive protection from the severe (like viruses or injury) to the inconvenient (like wasted time searching for a parking spot). What this means for 2016 is that many new innovative forms of protection, both virtual and physical, will soon be baked into the products that we buy as well as the environments we inhabit. Each will be designed to protect us from harm of any severity, and usually before we recognize it ourselves.

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