

The background of the entire page is a dark blue. Ten large, textured hands of various skin tones (brown, tan, and light brown) are arranged in a circular pattern, palms facing outwards. Each hand is holding a small, stylized human figure. The figures are diverse in age and ability: a young girl in a blue shirt and pink pants sits on a hand; a woman in a purple shirt and blue pants stands on a hand; a woman in an orange shirt and green pants stands on a hand; a man in a red shirt and yellow pants sits on a hand; a man in a green shirt and brown pants stands on a hand; a man in a blue shirt and yellow shorts stands on a hand; an elderly man with a cane in a brown shirt and blue pants stands on a hand; a man in a light green shirt and blue pants sits on a hand; a man in a blue shirt and yellow shorts stands on a hand; and a man in a blue shirt and yellow pants stands on a hand.

# Welcome to the Human Era

The new model for building trusted connections,  
and what brands need to do about it

LIPPINCOTT  
Sense Perspective



# Today, marketing challenges run deeper.

**It is a tough world for marketers. We have moved away from the time when leadership commanded respect, stature mattered and big business were always the economic leaders. Instead, trust in institutions has plummeted. Company life cycles have been compressed. Connected consumers quickly expose institutions for what they really are.**

**Welcome to the Human Era.**

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**01**

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# **The end of the Institutional Era**



# A significant decline in Institutional trust

**T**he end of the Institutional Era  
 Derived in some part by the dominant military-industrial complex of the day, command and control hierarchies were the hallmark of the Industrial Era companies. Complex and rigid institutions, they were designed to function with machine-like efficiency.

Over time, they became so densely layered and complex as to be impenetrable to outside opinion or influence, creating a rift between their actions and consumers' expectations. The end result was a loss of trust that had significantly impacted the long-term sustainable growth of many previously successful companies.

Increasingly, success comes from the use of distributed rather than concentrated power structures, dictated by the rise of what some have called "Evolutionary Economics." In contrast to the old precepts of vertical bureaucracy, growth

in the new model comes horizontally. Reflecting this shift, successful companies have begun to resemble organic systems or networks more closely than machines. The most admired brands and organizations have become flatter and less centralized. They listen to the world around them and are open to social influence. They use data to organize their capabilities around an individual's needs, rather than the other way around.

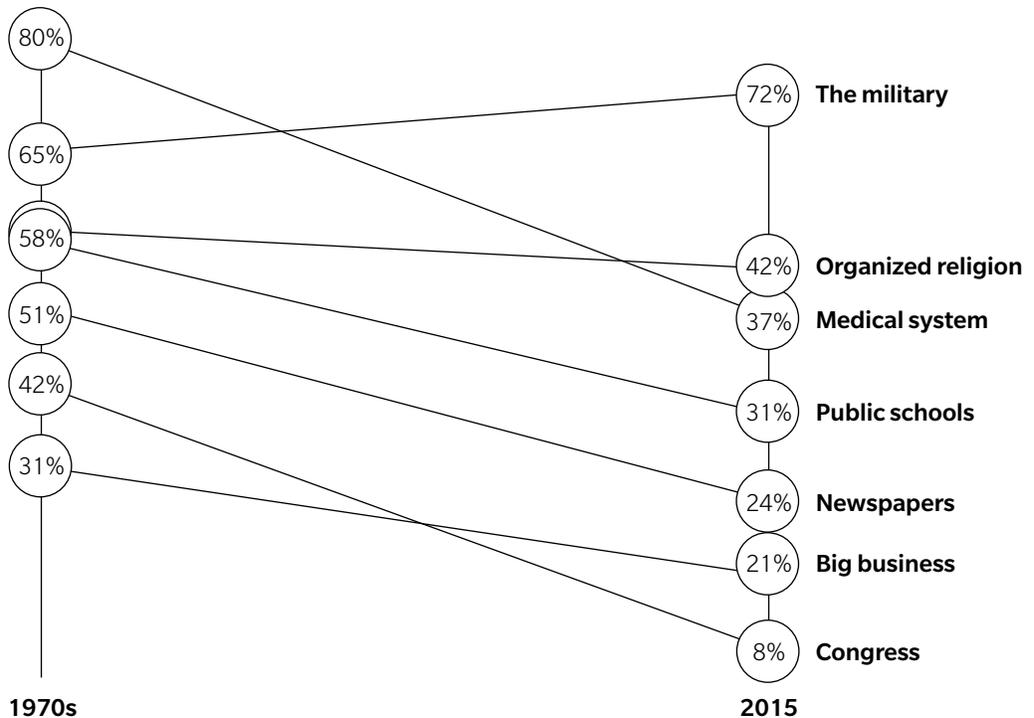
In short, the most successful companies have recognized that "fortress" behavior is no longer an effective approach to interacting with customers or communities. Why?

### Searching for Trust

As human beings, we have a fundamental need for connection with others. The need to connect is so deeply within us that simply seeing connections makes us feel connected.

## CONFIDENCE IN U.S. INSTITUTIONS

Source: Gallup  
 "Confidence in Institutions  
 Study" top 2 box results



## Pop quiz ... Are you a Human Era or an Institutional Era company?

(Y) (N)

Do you send emails that have “do not reply” addresses?

(Y) (N)

Do you make it difficult for your customers to reach a real person?

(Y) (N)

Do you make money in ways that your customers don't know about?

(Y) (N)

Do you have policies that make it hard for frontline employees to “make it right”?

(Y) (N)

Do you measure your call center reps on how fast they get off the phone?

(Y) (N)

Do you send out communications with a paragraph in six-point type at the bottom?

(Y) (N)

Do you prevent unedited ratings and comments from customers on your website?

(Y) (N)

Do you resist letting your leaders speak unscripted and show their true personality?

(Y) (N)

Do you proactively steer customers away from the product best for them and toward the one more profitable for you?

(Y) (N)

Are you uncomfortable saying sorry?

(Y) (N)

Do you follow your process to the letter, or will you allow an exception to create a happy customer and advocate?

(Y) (N)

Is your customer research done behind “closed doors,” or do you ask questions and get feedback in open forums?

***If you answered yes to most of these questions, you have a ways to go to enter the Human Era. But moving the needle on just a few can make a big difference.***

Meaningful human connections can't be formed in one direction — they require the other party to reciprocate, to level with us. When they do, the connections then become a foundation for something that we intuitively understand and value highly: trust. In all aspects of our lives, we strive to create more of these connections — to gain more friends and business partners, and to gain knowledge and comfort. Technology has exponentially expanded our ability to make connections on a vast scale. The result is that individuals can, and expect to, have powerful networks of connections that are direct and dynamic.

At the core of the Human Era is the realization that the expectation of meaningful connection — the search for trust — extends to organizations and brands as well as to people. And as we'll see, those who hope to be successful must be willing to hold up their side of the bargain.

### **The Human Era**

The rise of the Human Era has precipitated a fundamental shift in the value equation, which has profound implications for brands and organizations. Value creation has become not only more intimate and personalized, but more cooperative and inclusive.

02

# What makes a Human Era company?



**I**nstitutions have always used their communications to declare. To preach. To sell. Yet humans communicate to connect with one another. To learn and to teach. To ask a question. To apologize. To share joy. They communicate by writing. By talking. By exchanging a grin or a furtive glance. With a gesture or a sound.

In the Human Era, brands must communicate in the same way. They must invite people to connect with them. Institutions have historically kept ironfisted control over what they communicate, and it shows. They communicate to further their agenda, on their timeline, in ways that are often glossy, airbrushed and convenient.

Human communications aren't as tidy. They involve a willingness to talk about the hard stuff, the ugly stuff. Acknowledge a mistake you made and what you're doing to make it better. They imply being available to talk — at 2 a.m. if someone desperately needs you right then.

These new demands may appear at first as just another burden to be borne by already stretched marketing professionals and budgets. In fact, there is great value to be unlocked by identifying and activating valuable connections, inside and outside the company. Done right, Human Era communications can result in mutual benefit for the individual, the community and the brand.

Individual consumers find value through loyalty from their connection to brands they believe in. The community derives value through diverse people sharing mutual knowledge and the power of connection to amplify accomplishments and achieve large-scale goals. Brands generate value where decisions need to happen — at the point of direct contact with their customers — even when that interaction includes no products or services at all.

### **Characteristics of Human Era stories**

- They demonstrate listening.
- They convey a sense of always helping.
- They focus on collaboration.
- They are localized and personal.
- They appeal to citizens as well as users.
- They simplify to convey transparency.
- They are expressed in acts, not ads.

Breaking through and making an authentic connection is a tall order, and few brands actually get beyond the messaging. Why? Because real connection needs to be firmly anchored in the culture of the business.

Pivoting a big institution to create more open and trusted connections in the daily customer experience requires hard work — establishing organizational values and commitments that are truly customer driven, but also driving them toward daily leadership decision-making and employee behaviors.

Examining our data, several traits appear among the leaders. (See page 24 for the list of leaders across industries.) Not every company exhibits every characteristic equally, but when taken together a picture of a truly Human Era company emerges.

### **Attributes of Human Era brands**

- They have deep customer empathy.
- They talk and act like people.
- They are open, real and even flawed.
- They aren't boring.
- They care intensely about the little things.
- They empower individuals to be the brand.

## They have deep customer empathy

From management to the front line, each of these companies goes beyond paying lip service to being “customer driven.” They have cultures in which employees deeply immerse themselves in customers’ lives.

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British retailer Tesco makes each leader work in the stores — stacking shelves and checking out shoppers — for several days per year. For these companies, customer understanding goes beyond learning based on sample sizes and crosstabs; it is true immersion in the lives of real people and how they think and feel.

### **An empty chair is often kept in meetings, where the customer is symbolically seated.**

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Amazon aspires to be “Earth’s most customer-centric company” in its mission, and CEO Jeff Bezos speaks passionately not about customer-driven, but customer obsession. An empty chair is often kept in meetings, where the customer is symbolically seated. USAA shows similar immersion, asking employees to don flak jackets and eat army meals to get in the mind-set of what their customers in the service go through.

The consequence of this culture is a greatly heightened awareness of how to serve in unexpected ways. Disney, for example, bends over backward in advance of your visit if you have a dietary need, to make sure that the park dining experience works for you. Ally posts call center numbers and wait times visibly on its home page and makes it easy to reach a person. And Umpqua Bank, as another example, uses concierge desks and not teller windows to interact with customers, which makes opening an account feel like a friendly conversation in the comfort of someone’s living room.



**Today I quit my beloved  
coffee & make the switch to  
vitamin B complex :( Don't worry  
@starbucks it's not forever**

**🐦 @KatyPerry**



**@katyperry It's ok. Today  
I made the switch from *California  
Gurls* to *Hold it Against Me*.  
Don't worry, it isn't forever. ;-)**

**🐦 @Starbucks**

## They talk and act like people

Connecting with a Human Era company should feel more like an eye-to-eye conversation than a one-way corporate communication.

Human Era companies shed the jargon, lose the corporate pronouncement and have a dialogue like real people do. If you follow the Starbucks Twitter feed, you'll see an authentic and interactive style that feels very personal. When Katy Perry tweeted "Today I quit my beloved coffee & make the switch to vitamin B complex :( Don't worry @starbucks it's not forever," Starbucks playfully hit right back with "It's ok. Today I made the switch from *California Gurls* to *Hold It Against Me*. Don't worry, it isn't forever. ;-)"

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**Real dialogue, with real words and real listening, is how humans communicate, and it is how the true human brands do so as well.**

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When you log onto the company's in-store Wi-Fi page, it doesn't say "you are now logged on" but rather "welcome, friends." And with MyStarbucks Idea, the company's Open Web suggestion site, there is truly a two-way conversation, where as much energy is devoted to encouraging thousands of customers to make suggestions publicly as is spent on planned messaging.

Somehow in most institutions, the shorthand jargon that employees adopt to get work done efficiently has leaked out to customers. Most airlines still talk about "equipment" change (it's a plane, right?), "EFC time" (expect further clearance), "all-call" and "cross-check." Banks lose their customers in talk of effective APR, APY and DDAs, and cell carriers speak of 4G, 5G and LTE. No industry is worse than the PPO and FSA of the health-care business. It's no wonder these institutions are untrusted.

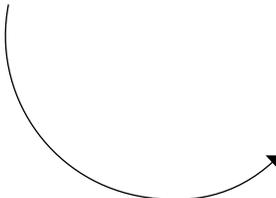
The opportunity to talk like a person holds true as much internally as externally. Target, for example, calls its customers "guests" and employees "team members," choosing the simple, direct terms over HR jargon.

One of the easiest ways to show you care about people and to engender their trust is to talk with them, on their terms, asking and listening. Real dialogue, with real words and real listening, is how humans communicate, and it is how the true human brands do so as well.

## They are open, real and even flawed

# I messed up. I owe everyone an explanation.

*Reed Hastings, Netflix cofounder and CEO, on his lack of communication about Qwikster. Qwikster would be shelved soon after its launch in response to customer backlash.*



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**Qwikster**

*The short-lived Qwikster logo*

Gone are the days when you had to be perfect. “Human Era” companies admit error, show customers where they truly stand, and let you see behind the curtain. They are taking transparency to a new level.

For example, USAA displays customer ratings and comments about real estate and mortgage products on its website, whether they are a 2 or a 5 out of 5. And the comments section on their website shows everything customers have to say, raw and unvarnished. Apple does the same, publishing customer ratings on its products.

There isn’t a company at the top of the list that makes money from hidden fees or locked-in contracts. Not surprisingly, prepaid leader Metro PCS is perceived as the most human company in the cell carrier business, almost certainly because nothing says “untrustworthy institution” like a 20-page, small-print-packed, two-year contract.

On a bigger scale, Netflix openly admitted the error of its ways in rebranding its mailer DVD service to Qwikster with a very public apology, and it saw its brand reputation recover with surprising speed just a year later. After Southwest’s accident in 2011 when a fuselage broke open in the air, the company grounded a large portion of its fleet for inspections before being required to do so and offered regular public updates. Human Era companies are willing to be honest about where they stand and about their mistakes.

Any human relationship is anchored in candor and honesty, and relationships with companies should be no different.

## They aren't boring

There is no doubt that connecting on a more human level is about showing a real personality and creating your unique character in special ways.

Virgin America's in-flight experience — with its purple and pink ambient mood lighting — is like none other. And the carrier shows its unique character by helping passengers use social media to connect on board to meet other passengers, occasionally adding special touches such as an in-flight art gallery. Target paints bulls-eyes on its store roofs near airports in a unique gesture. In-N-Out Burger's "secret menu" creates a cult-like ritual of the fast-food-ordering process — you're "in the club" when you know what getting an "animal style" burger means. Zipcar doesn't call its customers renters; they are "Zipsters." While admittedly more difficult to execute, big brands can have real personality, too. IBM's Smarter Planet carries a refreshingly unique voice and design, and Nokia's #maketechhuman campaign convened the world's thought leaders to explore the influence of technology on humanity. From Stephen Hawking to Monica Lewinsky, Nokia immersed themselves in the conversation unafraid of controversy. Companies can, and should, have a dynamic personality just as people do.





**THE NOT-SO-SECRET MENU**

*In-N-Out Burger has finally published six of its most popular “secret” menu items, but true loyalists know that there are actually dozens of cult-favorite meal stylings available — if you know how to ask for them.*

# They care intensely about the little things

It is tempting to ascribe leadership solely to “the big innovation” or “the structural competitive advantage.” But the leaders on our list show that little things can matter a great deal as well.

Amazon occasionally allows you to keep low-priced products that you want to return. Disney’s magic in the park is not just from the most exciting ride, but that it pays just as much attention to understanding that garbage cans should be not farther than 25 paces apart. And Disney park gates open five minutes earlier than expected, each morning, to create a little added delight for waiting customers. Southwest adds a smile and friendly welcome to its low-cost model. Target doesn’t just win with its breadth of low-priced designer items, but it also places a simple label on private-label brand Up & Up’s packaging, helping you to easily identify the competitor product to which it compares.

Many of these things are extra, surprising and unanticipated. Many don’t have immediate returns other than helping, but they also don’t cost much. Some are innovations; some are the courage to do what matters; and some are just good, plain human thoughtfulness, such as Umpqua branches having dog bowls in them to make pet owners welcome. These efforts and gestures don’t just come out of a research project or focus group, but an ingrained daily habit of listening and responding. There is also a virtuous, cyclical aspect to these little gestures. They form daily reminders that what matters is serving people well, and they define a standard of care in actions and not just words. Employees notice them and learn from them, and they serve as inspiration to spawn more of such behaviors.

## HOW HUMAN ERA BRAND LEADERS “THINK LITTLE”

Company	Big things <i>(Strategy and investment)</i>	Little things <i>(Culture and mind-set)</i>
	<b>Ability to personalize</b>	<b>Forgiving a return charge</b>
	<b>Deep insight</b>	<b>Polite manners</b>
	<b>Design leadership</b>	<b>Short, simple instruction manual</b>
	<b>Employee training</b>	<b>Customer’s name on the cup</b>
	<b>Demystifying the web</b>	<b>Online logo changing daily</b>
	<b>Innovation breakthroughs</b>	<b>Probing questions for customers</b>

## They empower individuals to *be* the brand

The final key characteristic of human brands is their willingness to truly trust, empower and celebrate their people. They throw out the script and entrust employees to deliver.

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**Each member of the floor staff or genius bar at Apple is uniquely themselves. Trader Joe's employees make each store their own by making their own signs.**

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No Southwest flight attendant's announcement feels like any of his or her colleagues — be it a song, a comedy show or a personal story. Each member of the floor staff or genius bar at Apple is uniquely themselves. Trader Joe's employees make each store their own by making their own signs. And when you call USAA, you really feel you're talking to a polite neighbor — plain talk, real-time problem-solving. IBM has shown how important every individual's views and contributions are to its brand — even if they are not 100 percent in lockstep — as the firm links to and promotes the individual blogs of thousands of employees. Standardization is giving way to freedom and trust.

To enable this, many of these companies are also investing more in training and often benefits. Many of our leaders — Starbucks, In-N-Out Burger, Disney and Umpqua Bank, to name a few — boast unique employee-training facilities. And many of the companies on the leader list also give the front line better rewards. For example, Wegmans' compensation cost of 15–17 percent of revenues is significantly higher than the supermarket average, an expense more than made up for in the customer loyalty and basket size these employees can deliver. The same holds true for In-N-Out Burger and Starbucks.

Being people-centric versus policy-centric pays off. A Southwest pilot made an individual choice to wait 12 minutes for a man trying to visit a dying family member; whereas most competitive employees at major carriers would follow the “on-time departure” policy to avoid retribution. The result of this people-first culture is that Southwest has a tiny fraction of the complaints of the majors (.25 per 100,000 complaints versus an industry average which is almost 10 times higher). And they have almost three times the preference when asked which “airline I would first choose to fly.”



**03**

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# **The Human Era Index: Which brands stand out?**

11%

average distance ahead of the Dow of public companies on the Human Era leadership list per year over the last four years

50%

increase in value creation by Human Era leadership companies over that period

**B**eyond the rise of the “human brand campaign,” the real question is which company truly delivers a more human experience — one that is honest, caring and real; and one where customers are more likely to trust the brand, forgive it when something goes wrong and create real relationships? Or one that does none of that?

To learn more about which companies really stand out as Human Era leaders, we analyzed the Lippincott Brand Study database across multiple industries. Exhibit 1 shows us the leaders in a new metric we created — the Human Era Index — an assessment of the extent to which brands exhibit three human characteristics: authenticity, empathy and vitality.

Perhaps not surprisingly, the highest-scoring companies do indeed outperform financially. The public companies on the leadership list outdistanced the Dow by an average of 11 percent per year over the last four years, implying 50 percent more value creation over that period.

### The Lippincott Brand Study

Comprising 30,000 customers across four continents and over 1,000 brands, the Lippincott Brand Study quantifies customers’ experiences and the general market’s perceptions of brands.

We determined the Human Era Index from an equal weighting of three character traits that indicate whether a brand connects on a more human level than its counterparts. Each brand is rated by its customers on three dimensions:

- **Do you truly care for and about your customers?**
- **Are you trustworthy, real and authentic?**
- **Is your personality vital and unique?**

The composite score is calculated on a range of 1–10, with a high of 9.4 and a low of 1.0.

The average brand in the U.S. has a score of 6.

Perhaps not surprisingly,

**the highest-scoring  
companies do  
indeed outperform  
financially.**

# The Human Era leaders across industries

## The Human Era leaders across industries

We analyzed the Lippincott Brand Study database to see who truly stands out in the eyes of their customers. The leaders are ...

### AIRLINE

Industry Leader (tie):



**“A motivated employee treats the customer well ... It’s not one of the enduring mysteries of all time, it’s just the way it works.”**

*Herb Kelleher, former CEO of Southwest Airlines*

**SCORE: 6.9**

In an industry with the lowest average scores, Virgin and Southwest show it is indeed possible to be human in the world of flight delays, security headaches and crowded airports.

Virgin America gets the top airline human score, focusing on a differentiated customer experience that is infused with personality. With onboard features including mood lighting, on-demand movies, an in-flight art gallery for business class, and their new “get lucky” seat-to-seat ordering service where you can send fellow passengers a drink, Virgin’s service principle seems to be to help “make you smile.” They publish their guest services commitment and pledge to do everything in their power to remedy any un-Virgin-America-like experiences. Now expanded to 19 domestic markets, Richard Branson’s brand proves that you can create real personality in tough and regulated, low-margin industries.

Southwest makes it fun without the trappings. They have stayed true to their “bags fly free” approach, strongly believing that the value of the customer connection and trust outweighs the extra revenue potential. CEO Gary Kelly articulates their human philosophy: “Customers hate these fees. Analysts assume you charge the fee and it drops straight to the bottom line. But it’s not clear that we’ll make more money if we charge than if we don’t.”

This last year, the company has managed to perpetuate its leadership role despite beginning to assimilate AirTran. True to its “Warrior Spirit,” the company has focused significantly in imparting its Human Era values to its new teammates, welcoming them with a One LUV tour and pairing them with Southwest employees through its Wingmate program. Now at \$17 billion in revenue and being the third-largest domestic carrier, Southwest shows human experiences can be delivered by even the biggest airlines.

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**GROCERY**

Industry Leader:



**“You cannot separate their strategy as an employer from their strategy as a retailer”**

*Darrell Rigby, Bain & Company*

**SCORE: 7.0**

The \$6 billion family-run grocery scores only behind Nordstrom among brick-and-mortar companies and is known for its extraordinary product assortment and knowledgeable, friendly employees. Family is business, and 20 percent of its 40,000 employees are related. Wegmans commits to its customers through its employees. It has a higher staffing level, and it applies serious consideration to the people it hires, trains, retains and rewards. Values are core and are emphasized in their onboarding programs, including take-home DVDs for family members.

Their leaders live their values, encouraging employees to innovate, make changes and stay connected to the customer experience. CEO Danny Wegman visits newly opened stores weekly and poses with adoring customers like family. In a business known for razor-thin margins, Wegmans has withstood growing competition from Walmart by investing in the human connection made by its employees and boasting half the employee turnover, twice the customer satisfaction and twice the operating margins of its peers.

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**RETAIL**

Industry Leader:



**“We see our customers as invited guests to a party, and we are the hosts.”**

*Jeff Bezos*

**SCORE: 7.5**

Proving that you don't need to have face-to-face interactions to deliver a human experience, Amazon has set a new standard for understanding how shoppers really want to be treated. Amazon is starting to live its mission of “Earth's most customer-centric company,” and it scored highest in service among all retailers according to the NRF (National Retail Federation). Amazon's commitment to its customers and excellent

performance is heavily instilled in the company's culture and its talent selection. From day one, CEO Jeff Bezos has said that he'd “rather interview 50 people and not hire anyone than hire the wrong person.” Zappos, owned by Amazon, espouses a similar philosophy by offering new hires \$2,000 to take the money and leave if they don't feel like they're a good fit.

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**RETAIL**

*Learnings from other leaders*

# NORDSTROM

**“Rule #1: Use best judgment in all situations.  
There will be no additional rules.”**

*Nordstrom Employee Handbook*

With the second-highest score among 50 retailers, Nordstrom remains strong as it continues to deliver its exceptional customer service. While Nordstrom’s famous return policy can be imitated by online retailers, recreating its level of outstanding customer service is more challenging. Nordstrom hires employees to be

nice to customers, and then gives them the training, tools, resources and support to help them achieve this for customers. Importantly, it empowers them to act to best help the customer, starting with their now-famous Employee Handbook: “Rule #1: Use best judgment in all situations. There will be no additional rules.”

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**CONSUMER ELECTRONICS**

*Industry Leader:*



**“Your customers dream of a happier and better life.  
Don’t move products. Enrich lives.”**

*Steve Jobs*

**SCORE: 7.8**

Not surprisingly, Apple continues to lead the electronics pack. A decade ago, as the PC business rapidly commoditized and margins plummeted, we never would have imagined that a computer company would be perceived as more human than a high-touch brand like Ritz-Carlton. But the Apple brand has shown its uncanny

ability to understand our unspoken needs and connect in simple and meaningful ways to make life enjoyable. An army of 30,000 enthusiastic retail employees truly embodies that brand’s human personality and provides individual, customized service and education to customers.

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**MEDIA AND ENTERTAINMENT**

*Industry Leader:*



**“You can design and create, and build the most wonderful place in the world. But it takes people to make the dream a reality.”**

*Walt Disney*

**SCORE: 7.9**

Disney leads as the most human brand in media and entertainment with an unbeatable combination of emotive stories and characters, and attention to detail that creates magical experiences at the parks. Disney keeps obsessing about how to make customers’ lives easier. For example, their MyMagic+ wristbands — personalized RFID bracelets linked to a guest’s credit card — are aimed at further reducing the

hassles of crowds, waiting or paying in the theme parks. Soon, animated creatures may be able to address customers directly by name, in Disney’s ongoing quest to improve the guest experience and deliver magic. For brands looking to offer more of that human touch, Disney offers their Disney Institution management and customer-service training programs.

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**MEDIA AND ENTERTAINMENT**

*Learnings from other leaders*



**“Sentimental dysfunctional-family dramas.”**

*Netflix user-generated movie tag*

Perhaps surprisingly, Netflix was near the top of the media list. The company shows us that being a more human brand can be about changing course and making and admitting mistakes. Netflix now has more subscribers than HBO, an amazing comeback after the Qwikster launch and pricing misstep of 2011 where the company lost 800,000 subscribers. Netflix has always been very real, never lacking the courage to invent a new way, humbly admit mistakes or pioneer what

people really need. Perhaps most important is its legendary internal culture, including nine shared values that empower employees and guide behaviors — including honesty in being quick to admit mistakes. Its user-generated, quirky movie tags (e.g., “Sentimental dysfunctional-family dramas”) also infuse a personality that members appreciate. Netflix shows that being human is indeed not about being perfect.

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## RESTAURANTS

*Industry Leader:*



**SCORE: 8.3**

Founded the same year as McDonald's (1949), In-N-Out Burger scores almost twice as high as McDonald's or Burger King on the Human Index, and it is two standard deviations above the norm. The company has defied fast-food conventions to continue to provide customers the same trusted quality. They have never franchised, never use prefrozen ingredients and never use promotional

items. While they have only four menu items, they have a "not-so-secret" menu listed online (including the quirkily named "animal style") that originated from popular custom orders. Employees are not treated as disposable, with pay rates well above minimum wage for new part-time cooks, and store managers can earn six figures plus bonuses.

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## RESTAURANTS

*Learnings from other leaders*



Starbucks does extremely well, third out of more than 50 restaurants, showing that scale does not necessarily prevent you from making a human connection. Starbucks is a standard deviation above other restaurants on the human index, staying connected in a personal way while serving over a billion cups of coffee a year.



Chick-Fil-A ranked second in the restaurant category. A family-run business that still remains closed on Sundays, it scores the highest on our "caring" dimension among restaurants. Like In-N-Out Burger, Chick-Fil-A puts an emphasis on quality and integrity, from hand-battered chicken to fresh-squeezed lemonade. While customers crave the taste, and likely find personality in its advertising of cows proclaiming "Eat Mor Chikin," they are also delighted by the friendliness and service they encounter. Customers submit their stories on the company website, mentioning kindnesses such as employees providing table service, giving them their meals "on the house" when a customer is having a bad day, and generally treating customers with respect and good cheer.

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**FINANCIAL SERVICES**

*Industry Leader:*



**“There is nobody on this earth who understands their customers better than USAA.”**

*Karen Pauli, TowerGroup*

**SCORE: 9.4**

USAA is the most “human” brand rated across all industries. Customer understanding and empathy run deep in USAA’s core, with its founding over 90 years ago on the concept of “military brothers looking out for one another.” With a mission of “the world’s best employees serving the world’s most honorable customers,” one member says, “they look to us as people and walk in our shoes.” Their culture reflects an internal respect toward their employees, with a shared sense of

purpose and values. Not surprisingly, USAA is consistently rated as one of the top places to work by Fortune Magazine. USAA is continually pushing to meet customer needs, investing millions in IT and employee training to better understand and efficiently serve up the most relevant expertise and solutions — leaving more time for relationship-building during member interactions. The impact shows up in the business, as USAA boasts an unparalleled 98 percent customer-retention rate.

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**FINANCIAL SERVICES**

*Learnings from other leaders*



Portland-based Umpqua Bank is rated the top commercial bank, with a score of 7.4. The company has surely parted with expectations as to how a bank connects with its customers. Umpqua fashions itself as a retailer rather than a financial services company, with its store-like design and “training missions” for employees similar to other retail and hospitality leaders like Ritz-Carlton. Like many other “human” brands, Umpqua creates a culture that encourages its employees to take charge of their actions, but also to admit mistakes and learn from them. In its

customer experience, it always strives to feel like a community bank by making sure its customers never feel like a number, and also to create interest in a “boring” category. Their “stores” are beautifully designed to reflect the local environment and create a welcoming, no-pressure setting. Umpqua is not old-fashioned though; it pushes ahead with integrating technology and even has special Innovation Lab branches. Each store also has a direct telephone to the CEO, keeping management connected and accountable.

# *Turbulence*

is the new norm

**Like any reformation, we are at a moment of great change. The ability to recover quickly has become essential. And cooperation between customers and companies is key to future sustainable growth.**

**To be human in deeds as well as words, a different mind-set prevails — that the role of the firm is no longer just to make and sell products, but also to engage deeply and openly with customers as collaborators in creating value together.**

**We're saying goodnight to institutional behaviors and paradigms. We're waking up in the Human Era.**



## MEET THE AUTHOR

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