



Accelerate Growth With An Adaptive Mindset

FEATURING RESEARCH FROM FORRESTER

Beyond Agility — Adaptive Enterprises
Hold The Winning Hand

ACCELERATE GROWTH WITH AN ADAPTIVE MINDSET

Not long ago, the world's top companies rallied around agile business practices. Agility, a way to drive efficiency and team alignment by splitting projects into measurable milestones, seemed like the golden ticket to success in the digital economy. However, across the millions of companies on Stripe, we've noticed that adaptive businesses outpace agile ones. An adaptive business initiates change; an agile business reacts to it. We consistently see that top companies prioritize operational flexibility over speed. They execute on strategies to find new revenue streams, pursue global expansion, and partner to scale faster. According to a recent study from Forrester, firms with advanced adaptive business practices are growing at over three times the industry average.¹

A multi-country Stripe and Harris Poll [survey](#) conducted with thousands of C-level executives and developers across 30+ industries reinforced this idea. It showed that businesses that are able move faster, tap into new trends and quickly build new products are more effective at maximizing their software engineering talent. By doing this they save millions of dollars annually in labor costs.

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What is an adaptive business?

Adaptive businesses anticipate future customer needs in a changing world, and aren't afraid to evolve to stay relevant. These organizations use their flexibility as a competitive advantage, responding to market disruptions or proactively driving innovation to establish and maintain market leadership. At Stripe, we've seen the resiliency of adaptive businesses in response to Covid-19 through the lens of our customers. Thousands of businesses that were not online previously in meaningful ways moved to completely online commerce in 2020. Using Stripe's payments platform these newly online companies generated more than \$10B in aggregate revenue in less than six months



¹ See the Forrester report "Build An Insights-Driven Business," see the Forrester report "Get Control Over Your Bots With Forrester's Automation Framework," and see the Forrester report "Business Platform Vendors Step Up To Accelerate Software-Based Transformation."

The success of every aspect of an adaptive business—from payments to product development—hinges on the willingness to transform as they expand. As Forrester summarizes, “Executives and employees must address broad and continuous business change—not cling to what worked in the past.” An adaptive approach is more important than ever as business leaders navigate the effects of a global pandemic, changing trade agreements, and evolving consumer preferences connected to both e-commerce and brick-and-mortar retail.

Leaders with an adaptive mindset know they need to move quickly, either in response to rapidly changing conditions or upon recognizing opportunities to outperform the competition. Rather than freeze, they take action. As the global economy moves online, they seek frictionless ways to overcome regulatory and technological barriers to international expansion.

EVOLVING BUSINESS MODELS IN CHANGING MARKET CONDITIONS

The Stripe team believes that their easy-to-integrate software and services empower adaptive businesses to simplify international expansion and optimize payments infrastructure. Customers can add new streams of revenue quickly with subscription billing, credit card issuing, capital financing and fast payouts.

Stripe powers tens of thousands of adaptive enterprises in over 40 countries. Here’s why customers partner with Stripe to overcome regulatory and technological barriers and enter new markets:

Enabling fast access to capital and payouts:

Jobber, a leading provider of home service management software, realized many businesses were struggling with operating capital. Jobber expanded its Stripe services to activate financing and Instant Payouts. Their customers can now access fast loans and receive the funds they’ve earned in seconds.

Offering safer ways to shop:

Retailers like Target added curbside pickup for consumers in partnership with Shipt, an app powered by Stripe that helps local stores offer same-day delivery services. Today, Target is one of the top [10 e-commerce companies](#) in the United States and experienced a 400% increase in online sales since February 2020, in part by enabling curbside pickup with Shipt.

Helping businesses sell online:

Shopify’s platform saw rapid adoption by small businesses as consumers moved online in the wake of Covid-19 lockdowns. They partnered with Stripe to make it easy for their customers to begin selling online with flexible payment methods and currencies, as well as seamless management of compliance requirements.

Adding virtual services:

A leader in telemedicine, the Swedish company KRY leveraged Stripe to meet a 163% increase in European demand for 24/7 medical access via smartphones and tablets. Stripe maintained uninterrupted patient onboarding and payment processing during an unprecedented period of growth.

PROVEN TECHNOLOGY POWERS AN ADAPTIVE STRATEGY

Adaptive businesses recognize the value of technology as a springboard for rapid transformation. Forrester summarizes, “If you want your firm to lead you must proactively adapt your enterprise to rapidly exploit opportunities created by accelerating technology-human loops.”

These companies aren’t satisfied with the status quo. They anticipate new opportunities and grow faster than their peers because they invest in technology as a strategic advantage and know when to partner versus building new solutions themselves.

“Adaptive enterprises must continually invest to improve their technology—to reduce costs, speed delivery, and enable rapid business change,” shares Forrester. “For adaptive enterprises, technology-based platforms accelerate the impact of innovation chains—layers of technology which, together, accelerate the breakthrough nature of value delivered.”

ADAPTIVE BUSINESSES DRIVE GLOBAL GROWTH

Our world is changing. The next generation of market leaders will be companies that are able to adapt as the pace of change accelerates.

The most innovative companies prioritize flexibility in every business decision. To thrive, they require technology partners that empower them to disrupt industries and meet changing customer demand around the globe. By pairing an adaptive mindset and cutting-edge technology, there are no limits to their growth.

Beyond Agility — Adaptive Enterprises Hold The Winning Hand

Adaptive Enterprises Win At Customer Obsession, Growing Three Times Their Industries' Averages

by Brian Hopkins and Bobby Cameron
May 7, 2019

Why Read This Report

Agile delivery and digital business no longer drive the competitive advantage they once did, making it difficult for firms to continue delivering on customer obsession. Symbiotic loops between technologies and people are forcing market changes at a pace most firms can't match with digital's reactive responses and agile's iterative delivery. CIOs and technology leaders should read this report to understand how adaptive enterprises establish market leadership by proactively reconfiguring their underlying business concepts — like core mission, value proposition, core competencies, markets, and end customers.

Key Takeaways

Agile And Digital Have Become Table Stakes

Firms can't compete at the leading edge by following established business models and delivering digital technology with agility. Increasingly complex and symbiotic loops of technology-to-people relationships accelerate business change, elevating the necessity for business adaptability.

Adaptive Enterprises Proactively Reconfigure To Meet Market And Customer Needs

Adaptive firms anticipate tomorrow's customer-obsessed markets and customer needs, leveraging continuous technology upgrades and arming the organization for constant change — like new ways of working, a burstable workforce, and dynamic ecosystem sourcing.

Adaptive Companies Grow 3.2 Times Faster Than Their Industry Peers

The adaptive model appears in a growing number of firms — like MasterCard and CVS — helping them take leadership positions. Forrester research shows that, on average, adaptive firms grow 3.2 times their industries' average.

Beyond Agility — Adaptive Enterprises Hold The Winning Hand

Adaptive Enterprises Win At Customer Obsession, Growing Three Times Their Industries' Averages

by [Brian Hopkins](#) and [Bobby Cameron](#)

with [Matthew Guarini](#), [Keith Johnston](#), [Pascal Matzke](#), [James Staten](#), [James L. McQuivey](#), [J. P. Gownder](#), and [Patrick Carroll](#)

May 7, 2019

The Symbiotic Relationship Between Tech And Humans Is Disruptive

Since 2010, digital technologies have created dramatic changes in how customer-obsessed companies engage with and serve customers.¹ But by 2019, 10 years into the age of the customer, leading firms have picked the low hanging digital fruit, and the game has changed:

- › **Increasingly complex technology-to-people relationships accelerate change . . .** The age of the customer started with technologies like personal computers, the internet, and mobile phones, empowering people to a degree never seen before. Companies responded by investing in digital capabilities and customer experiences to meet the needs of these newly empowered customers. And it hasn't stopped since. Today, continuous, symbiotic technology-human loops drive empowered customers' demands, forcing firms to deliver ever-more advanced technologies and experiences.² And these upgraded technologies put more information and power in the hands of people — upgrading their expectations and exponentially increasing the power of collective, networked actions, in accordance with Metcalf's Law (see Figure 1).³
- › **. . . elevating the necessity for business adaptability.**⁴ The symbiotic loops mentioned above have produced a generation of “hyper adoptive” customers whose needs and expectations force businesses to change quickly.⁵ And while serial reinvention has kept many businesses relevant, the complex and accelerating tech-human loops require firms to think in new ways as they look forward. To stay relevant and have any chance at leading their industries, businesses must be able to rapidly anticipate changes in customers, markets, and technologies.

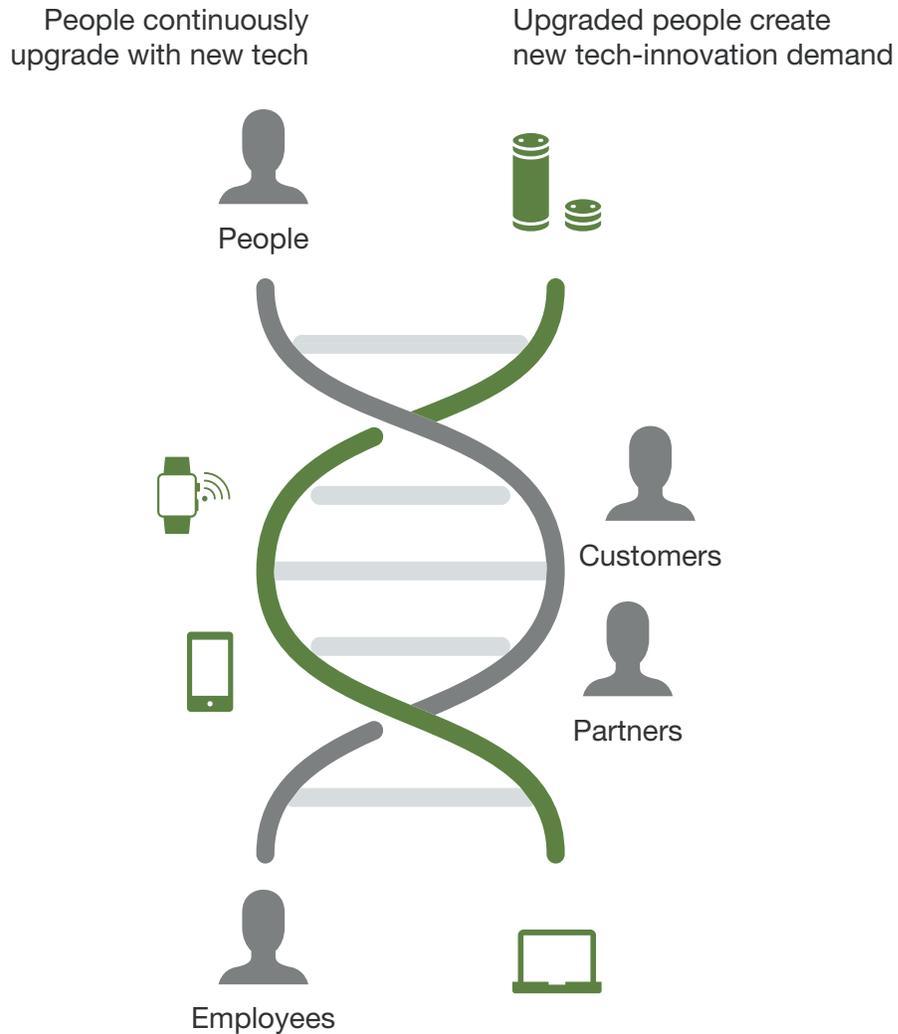
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FIGURE 1 Symbiotic Tech-Human Relationships Drive Each Group To Change, Revolutionizing Business



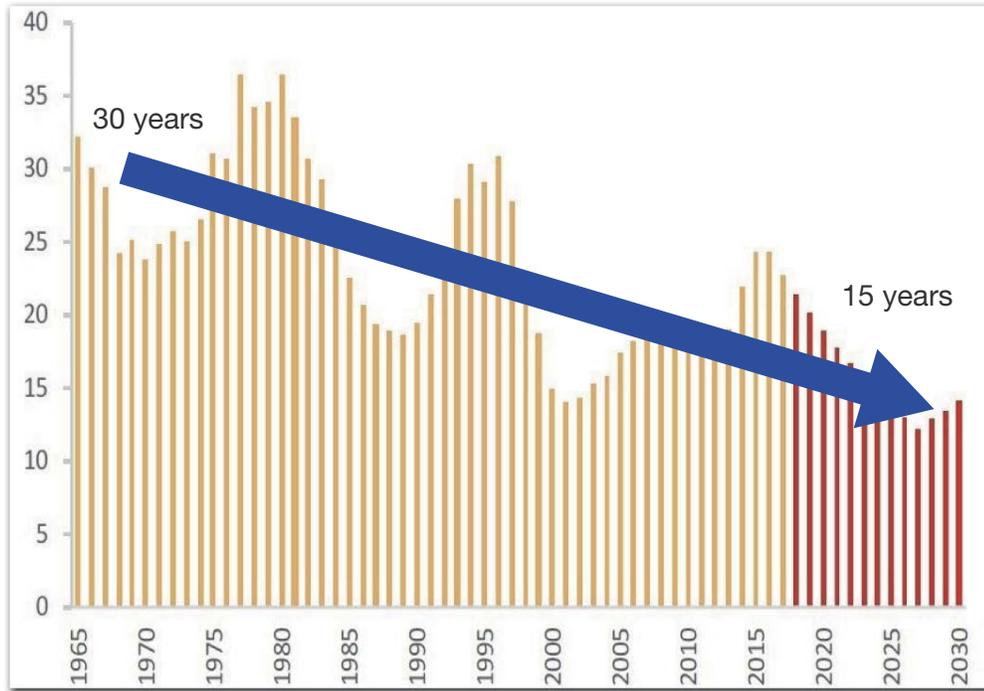
COMPANIES THAT DON'T ADAPT HOLD A LOSING HAND

Accelerating loops between technology and humans make it harder for firms to keep up, leading to greater and faster disruption. For example, the average lifespan of a business on the S&P 500 was about 30 years between 1965 and 1980. Between 2005 and 2015, that average decreased to about 20 years, and it is heading even lower (see Figure 2).⁶ This accelerating disruption creates a pressing specter of failure for firm's that:

- › **Cannot anticipate tomorrow's changing markets and customers' needs.** As the pace of technology-human loops quickens, keeping up will only get more difficult. Disruptors seldom look the part until they've destroyed the leader.⁷ The pace and complexity of technology-human loops magnifies the difficulty of spotting trends and opportunities to meet emerging customer needs and move into new markets. Without anticipation, firms may meet today's expectations but fail to prepare for the customer-obsessed tomorrow — eliminating any opportunity to differentiate. As a result, firms spend their time just keeping up. USAA's mobile check deposit innovation took the market by storm. Competitors spent six months or more just to meet USAA's offer — time USAA used to keep pushing ahead.
- › **Don't leverage technology for competitive advantage.** The accelerating technology-human loops provide winners with ongoing opportunities to create new differentiation. Insights-driven decisions, software-bot-enabled automation, proliferating technology platforms, and infrastructure transformation have eroded competitive barriers and upgraded business performance.⁸ In China, technology and transactional platforms have lowered barriers to market entry, creating sustained disintegration — at the same time that software robots drive 20% to 30% improvements in cycle times and costs by dynamically reconfiguring supply chains.⁹
- › **Won't arm the organization with support for constant, accelerating change.** Executives and employees must address broad and continuous business change — not cling to what worked in the past. Humans have a deeply ingrained tendency to avoid change. Look no further than the burned-out husks of Blockbuster, Toys R Us, and RadioShack, where executives clung too long to what worked in the past. But technology advancements lower the barriers to change, making it easier to leave the old and embrace the new, especially when coupled with a generation of hyper-adoptive customers and an explosion of tech-savvy startups that can experiment quickly to find new business models.¹⁰ As the specter of a recession looms, firms that cannot rapidly reconfigure will experience a double-whammy as tech-human loops continue, but the cash to stay in the game will be much harder to come by.¹¹

FIGURE 2 The Average Lifespan On The S&P 500 Index Is Dramatically Declining

Average company lifespan on S&P 500 Index



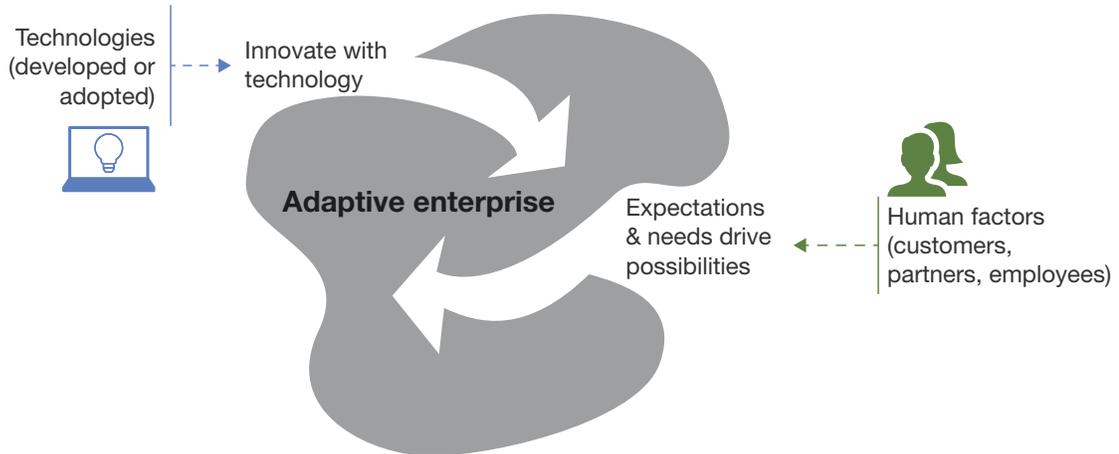
Source: Adapted from “2018 Corporate Longevity Forecast: Creative Destruction is Accelerating” by Innosight

Adaptive Enterprises Will Win The Next Hand

If you want your firm to lead you must proactively adapt your enterprise to rapidly exploit opportunities created by accelerating technology-human loops (see Figure 3). Adaptive enterprises continuously assess the environment, anticipating new customer-obsessed opportunities and proactively demonstrating, as Professor Gary Hamel of the London Business School put it:¹²

“ . . . the capacity to reconfigure [the firm’s] underlying business concept, by dramatically rethinking its core mission, its primary value proposition, its core competencies, the markets or industries in which it competes, [and] its end customer.”

FIGURE 3 Winning Today Requires Firms To Be Adaptive, Responding Continually To Technology-Human Loops



ADAPTIVE ENTERPRISES GO BEYOND DIGITAL AGILITY

Digital agility alone fails to help firms rethink and reconfigure their business models, their organizations, and their customers — even as digital and agile methods continue to work within existing business models to drive faster and more effective operational changes to products, services, and processes. Adaptive enterprises go beyond agile by (see Figure 4):

- › **Market adaptiveness — proactively rethinking customers and markets.** Predictions can't always hit the mark but acting on them significantly improves the odds of heading in the right direction, beating out the firms that only persist on today's proven success curves. Investing ahead of change also sets the foundation for being responsive to changes as they take root. This results in disruptive, adjacent, and even moonshot innovations.¹³ And digital platform ecosystems let disruptors rapidly move into new markets. Harvard Professor Clayton Christensen's research shows how disruptors' new value intersects and destroys the market leaders — either answering new needs or upgrading customers' expectations to shift the value curve.¹⁴ This rethink of customers and markets sets up the adaptive enterprise to identify and pursue disruptive innovation, as presented in these Forrester reports:

[Not All Innovations Are Created Equal](#) lays out how firms must prioritize disruptive innovation. The tradeoff? Disruptive innovations require deeper customer engagement and understanding, long-term planning, and a higher level of adaptiveness.

[The Insights-Driven Business Playbook](#) lays out how firms must harness and deploy insights to drive key business outcomes. Use them to improve how you capture customer and market data and drive action to build the business case for adaptive change.

[Digital Rewrites The Rules Of Business](#) lays out the new rules for succeeding in the connected, digital-technology-accelerated business environment. Specifically, it calls out digital ecosystems as one of four important building blocks of success. Adaptive enterprises are ecosystem-based by default, as they stay connected and focus resources on meeting customers' and partners' rapidly changing needs.

- › **Technology adaptiveness —leveraging platforms and innovation chains.** Adaptive enterprises must continually invest to improve their technology — to reduce costs, speed delivery, and enable rapid business change. For adaptive enterprises, technology-based platforms accelerate the impact of innovation chains — layers of technology which, together, accelerate the breakthrough nature of value delivered. For example, infrastructure automation, cloud native computing, and software-defined networking all support explosive ecosystem value creation. And innovation with emerging technologies thrives by leveraging the platforms, as they work from the physical layer, through technical infrastructure, and into the application layer where the breakthroughs occur.¹⁵ This adaptive technology enables the firm to become a platform business capable of rapidly delivering new value when opportunities present themselves.¹⁶ The technology transformations adaptive enterprises have made create the foundation for business reinvention, as shown in the following Forrester reports:

[Build Integrated Technology Platforms To Accelerate Growth And Agility](#) explains how firms' IT becomes advanced by delivering technical platforms that enable end-to-end integration and agility.

[Technology Innovation Chains Create Breakthrough Opportunities](#) explores technology innovation chains, showing how advanced firms are leveraging emerging technology to create breakthrough business innovation at the intersection of customer experience and digital operations.

[The Power Behind Digital Ecosystems](#) shows how digital leaders accelerate connected ecosystems of business, people, or things using exponential technologies. As ecosystems grow, they quickly increase their effectiveness, with the right technology foundation.

- › **Organizational adaptiveness —changing what work firms do and how it gets done.** Adaptive organizations must ask a lot of employees as they embrace new cultures, accelerate human-machine interactions, and adopt new processes requiring greater mental flexibility and cooperation. This adaptive employee engagement requires a focus on the employee's experience through flexible and ongoing training, support through organizational changes, access to a changing array of resources, and targeted rewards that help focus behavior.¹⁷ This also includes enabling investments in automation technologies such as AI, robotics, and robotic process automation (RPA) by improving the firm's robotics quotient (RQ) and creating "burstable" workforces. And it recognizes the need to manage and improve employee experience to empower, inspire, and enable happy and effective workers. The ability to rapidly reconfigure an organization derives from building out core, adaptive capabilities as these Forrester reports show:

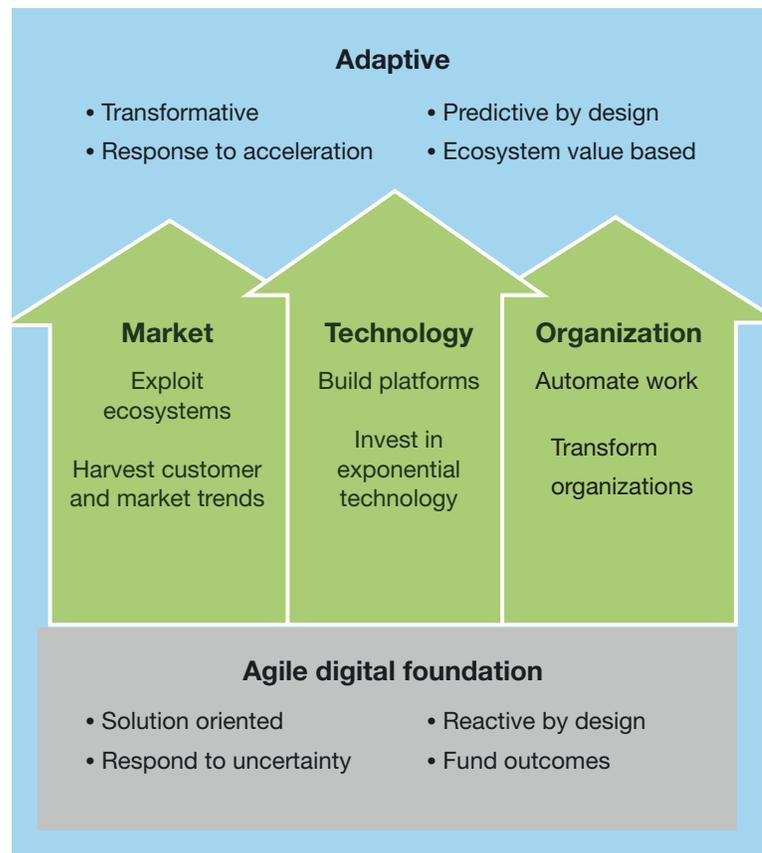
[RQ: Assess Your Readiness For Working Side By Side With Robots And AI](#) looks at how automation technologies — from AI to RPA, physical robotics, and more — are transforming business processes and operating models. It shows how most companies don't have the competencies to implement automation technologies successfully.

[Introducing Forrester's Employee Experience Index](#) shows a model for employee experience that drives their engagement. Too often, employees waste time using kludgy systems, following inefficient processes and outmoded rules to get work done.

[Ten Ways To Prepare For The Next Recession](#) provides a specific view into how an adaptive enterprise can weather a global recession — as the business strategy for surviving and thriving during recession is the same as the strategy for boom times.

[Introducing Forrester Future Fit](#) asks, “Are you (and your employees) fit enough to share in a world of intelligent technologies?” You need to know the fitness of yourself, your teams, and your customers — and how to improve that fitness.

FIGURE 4 Adaptive Enterprises Differentiate By Their Approach To The Market, Technology, And Organization



Learn The Game From Adaptive Masters

Firms with advanced adaptive business practices were growing at over three times their industry average, according to a recent Forrester survey.¹⁸ It is no surprise that digital platform businesses have the best chance to become adaptive enterprises — their founders brought the digital spirit which, along with their cloud-based platform stacks, positioned them to adapt almost by default. But the following masters teach us that it takes more than technology to create successful long-term customer obsession at the top of their industries.

- › **Mastercard’s adaptations keep it on top.** Mastercard’s strength doesn’t come from its technology, but from its data — and insights into its changing customers — and its adaptive ability to spin out new digital business value and adjacent industry disruptions. Mastercard was founded in 1977 and has become an iconic symbol in the consumer credit industry. But the firm demonstrates an adaptive nature as they lead in emerging adjacent markets like cutting edge fraud solutions, B2B payments, and business-optimization services like the 2018 rollout with Microsoft of the global trade platform Track.
- › **CVS’ adaptiveness challenges the entire healthcare market.** Not only has strong change-embracing leadership been key, but CVS’s understanding of the market and its technological savvy have helped it navigate and adapt within the complex healthcare market. The first CVS (Consumer Value Store) was founded in 1963 to sell health and beauty products. CVS has constantly stayed ahead of trends in consumer-oriented, personalized healthcare services by establishing brands such as Minute Clinic from its Target acquisition. With its recent acquisition of Aetna, CVS positioned itself to transform into a power house in healthcare on a path to transform how people receive and pay for health services.¹⁹
- › **Microsoft adaptations led it to industry dominance.** Microsoft dominated the software space for years because it owned the desktop operating system and office tools, but it did so with an autocratic, hierarchical organizational structure. Shifting customer needs and technologies like mobile, cloud, big data, and AI almost toppled the giant. But the firm continued to adapt based on its willingness to experiment and continually transform; first under Steve Ballmer and finally finding success under Satya Nadella. Today, Microsoft has not only recaptured the office productivity market, but their adaptiveness and fast follower execution have elevated it to the number two cloud technology for businesses.²⁰ An understanding of customer dynamics and a vision for what customers were going to need has been critical to the firm’s turnaround.
- › **Netflix’s adaptiveness has disrupted the entertainment industry.** This adaptive business has perhaps been over used as a shining example of digital, but their success is not about their technology. It’s about their adaptive organization and culture, which were made famous by their “five rules” and their core philosophy of people over process.²¹ They boast of inspired employees that have helped take the firm on its journey from mailing service, to streaming pioneers, to original content production. Who knows what is next?

What It Means

Adaptive Enterprises Are Redefining Game-Winning Hands

Adaptive enterprises are delivering customer obsession and market changes that will not only ensure their position as market leaders but will also:

- 1. Relegate fast followers to the list of also-rans.** Adaptive, tech-savvy innovators will leave behind those fast-followers whose strategy keeps them just behind the leaders, sacrificing a portion of the market to first movers but avoiding the costs and uncertainties of experimentation. Adaptive enterprises' ability to set the pace of change across markets, technologies, and organizational models can't be easily copied. The speed is too great — and is accelerating — while technology is driving business transformation, something fast followers can't match.
- 2. Drive culture and employee experience front-and-center as key operational strategies.** As adaptive enterprises redefine what work gets done and how it gets done, organizational change and employee experience capabilities will play a primary role in meeting the accelerating change. While most firms acknowledge the importance of these softer disciplines, few provide more than lip service. Only the sincere and proactive focus on the workforce, making their enterprises adaptive.
- 3. Set next-generation trends as the adaptive enterprise combines tech-driven innovation.** Adaptive, technology-driven innovators will be the next generation of industry giants. Technology-driven innovation is the engine through which trend-setting firms are creating differentiation and disruption, leading to explosive growth. Firms that master this advanced discipline of future visioning and rapid technology experimentation will benefit from adaptiveness because disruption always comes with change.

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Endnotes

- ¹ Forrester defines the age of the customer as “a 20-year business cycle in which the most successful enterprises will reinvent themselves to systematically understand and serve increasingly powerful customers.” See the Forrester report “[Winning In The Age Of The Customer](#)” and see the Forrester report “[Leadership In The Age Of The Customer](#).”
- ² Symbiotic is defined as “(in biology) involving interaction between two different organisms living in close physical association” or as “denoting a mutually beneficial relationship between different people or groups.” Both these definitions fit the complex and growing organized relationships between people and technology.
- ³ Source: “Metcalfe’s Law,” Techopedia (<https://www.techopedia.com/definition/29066/metcalfes-law>).
- ⁴ See the Forrester report “[Will People Really Do That?](#)”
- ⁵ See the Forrester report “[Brief: Measuring Hyperadoption](#).”
- ⁶ Source: Scott D. Anthony, S. Patrick Viguerie, Evan I. Schwartz, and John Van Landeghem, “2018 Corporate Longevity Forecast: Creative Destruction is Accelerating,” Innosight (<https://www.innosight.com/insight/creative-destruction/>).
- ⁷ Source: Clayton M. Christensen, *The Innovator’s Dilemma: When New Technologies Cause Great Firms to Fail*, Harvard Business School Press, 1997.

- ⁸ See the Forrester report “[Build An Insights-Driven Business](#),” see the Forrester report “[Get Control Over Your Bots With Forrester’s Automation Framework](#),” and see the Forrester report “[Business Platform Vendors Step Up To Accelerate Software-Based Transformation](#).”
- ⁹ Source: Mariko Wantanabe, *The Disintegration of Production: Firm Strategy and Industrial Development in China*, Edward Elgar Publishing, 2015.
- ¹⁰ See the Forrester report “[Will People Really Do That?](#)”
- ¹¹ Source: “CFO Survey: Recession Likely by Year-End 2019,” Duke’s Fuqua School of Business, December 12, 2018 (<https://www.fuqua.duke.edu/duke-fuqua-insights/cfo-survey-december-2018>).
- ¹² Source: Gary Hamel, *What Matters Now: How to Win in a World of Relentless Change, Ferocious Competition, and Unstoppable Innovation*, Jossey-Bass, 2012.
- ¹³ See the Forrester report “[Not All Innovations Are Created Equal](#).”
- ¹⁴ Source: Clayton M. Christensen, *The Innovator’s Dilemma: When New Technologies Cause Great Firms to Fail*, Harvard Business School Press, 1997.
- ¹⁵ See the Forrester report “[Technology Innovation Chains Create Breakthrough Opportunities](#).”
- ¹⁶ See the Forrester report “[It’s Not Easy For An Industrial Product Company To Build A Software Platform Business](#)” and see the Forrester report “[How To Build A Platform Business](#).”
- ¹⁷ See the Forrester report “[Improve Skills And Staffing For A Better Employee Experience](#).”
- ¹⁸ Respondent base: 506 innovation knowledgeable managers, innovation leads, and senior executives. Source: Forrester Innovation Survey.
- ¹⁹ Source: Sharon Terlep, Anna Wilde Mathews, and Dana Cimilluca, “CVS to Buy Aetna for \$69 Billion, Combining Major Health-Care Players,” *The Wall Street Journal*, December 3, 2017 (<https://www.wsj.com/articles/cvs-to-buy-aetna-for-69-billion-1512325099>).
- ²⁰ Source: Steve Lohr, “Microsoft Emerges as Clear No. 2 in Cloud Computing,” *The New York Times*, July 19, 2018 (<https://www.nytimes.com/2018/07/19/technology/microsoft-earnings-cloud-computing.html>).
- ²¹ Source: “Netflix Culture,” Netflix Jobs (<https://jobs.netflix.com/culture>).

We work with business and technology leaders to develop customer-obsessed strategies that drive growth.

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