



Chief Customer Officer Forum

The Impacts of Digital Disruption and
Customer Led Design



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Welcome from the CCO Forum Committee

After our May Forum, it was clear that many members were keen to discuss industry disruption in greater depth. There is also much interest in customer led design and hence the theme for today's meeting is, **"The Impacts of Digital Disruption and Customer Led Design."** We asked Paul Greenberg to be our kick-off key note, as he was one of Australia's first disruptors through Deals Direct. He will start the day discussing, **"The Importance Of Emotion In Digital Disruption."** Later he will lead breakout discussions about blending physical and digital. Bernard Salt is our closing speaker and is well known as one of Australia's experts in demographic trends and their implications. We are sure his presentation on, **"The Implications of the Customer of the Future"** will interest us all. We look forward to his address.

The case studies for the day should allow us to explore our theme in detail. Naked Wines is an excellent example of a disruptive play that uses the power of today's technologies to connect wine consumers and wine producers in a way that wasn't possible ten years ago. Greg Banbury, co-founder and Marketing Director, will lead a discussion on creating loyal customers and suppliers using this kind of model. Craig Davis is co-founder and CMO of Sendle, which is a software and support business disrupting parcel delivery and bringing postal service into the 21st century. This will be another interesting case of re-thinking an industry and the associated value chain by exploiting the latest technology.

William Scott founded Aussie Farmers Direct, which have used the power of the internet to re-invent the once loved milk man and bread delivery bicycle boy. William will discuss this great story of a business model that tries to balance the need of customers and suppliers, in an era where two dominant retailers have tilted the balance away from suppliers. Chris McDermott is among Oceania's foremost practitioners in Customer Led Design and he'll use the changes at Kiwibank and NZ Post, to give a perspective on a variety of customer focused design techniques. He has some great lessons to share.

CCOF Member Lisa Pogonoski, will be presenting on her unique approach to engaging the leadership team on the customer and customer issues. She is BT Financial Group's first Chief Customer Officer and will share valuable lessons on engaging an existing business in customer driven change.

We hope it will be a successful and thought provoking day and please join us in welcoming our new members and guests.

Peter, Andrew, Tracey, Samantha, Anthony and David and Peter





Agenda

Tuesday 20 October 2015

6:30pm – 7:30pm Arrival drinks at Arc One Gallery, Cumulus Inc.

7:30pm – 10:30pm Dinner at Arc One Gallery, Cumulus Inc.

Wednesday 21 October 2015

The Sheraton Hotel, Melbourne
Ballroom 1, Level 1

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| 8:00am | Registration and Coffee |
| 8:30am | Welcome and Introductions |
| 8:45am | Opening Keynote: Paul Greenberg, Executive Chairman of NORA.org.au |
| 9:45am | Coffee Recharge |
| 10:00am | Break Out Session 1 |
| 11:15am | Morning Tea Break |
| 11:45am | Break Out Session 2 |
| 1:00pm | Lunch |
| 1:45pm | Break Out Session 3 |
| 3:00 pm | Afternoon Tea Break |
| 3:30pm | Closing Keynote: Bernard Salt, KPMG Partner |
| 4:30pm | Closing questions and wrap up |
| 5:00pm | Meeting Close and Drinks,
Terrace Bar level 3, The Sheraton Hotel |



Editorial – Digital Disruption and Customer Led Design

Strange bedfellows

We think the committee were onto something when they linked “**Digital Disruption and Customer Led Design**” as the theme of this meeting. In our latest book, “Your Customer Rules”, (YCR), we identified that “challenger” businesses like Amazon and Airbnb were often very customer centric. Customer centric design seems to be in their gene pool and sometimes they are customer led and other times they lead the customer. For many disruptors, customer centred design is critical to their disruptive strategies. They look for markets in which customers are being under serviced or where there are value gaps for customers and then provide solutions. The Virgin Group has done that with examples such as, all-you-can-eat phone plans, where none existed, or chauffeured travel to reduce airport stress. Airbnb use customer and supplier feedback to enable customers and property owners to drive better experiences from each other.

“Incumbent” organisations often approach customer solution design differently to disruptors. Major businesses like the ATO, CBA, Nab and Australia Post are now setting up “labs”, to explore customer needs in detail, using customer led design techniques. However, many disruptors don’t work that way. They back their instincts to get an idea to market and then use feedback and data to refine how things work. They are also customer led but in a different way. They are prepared to take more risk to get a new idea to market rapidly and are prepared to lead customers initially and be led by customers in refining the ideas. However, at the last forum and site visit CBA described that they too are using these “trial fast” techniques and using feedback to refine designs after first using customer led techniques.

We’ve shown that some of the customer needs we documented in “Your Customer Rules”, (YCR), have made it less necessary to use customers in the process of customer centred design and therefore can speed the process. We’ve shown that the common needs and principles in YCR can be used by staff to rethink products and processes for the customer. This enables big companies to behave more like disruptors and to disrupt their own business models. YCR documents seven critical and unchanging customer needs. We can build these needs into processes, systems and products and create customer centred design without testing things with customers at every stage of the process. This lets organisations use direct customer feedback as a testing technique and use customer led design only where it is really needed. We’re not saying scrap customer involvement, just use it wisely.





We have demonstrated that these techniques can be applied quickly to design customer centred change programs where change is piloted in weeks. These customer focused rather than customer led techniques can be thought of as internal customer centric disruption and reduce the opportunities for disruptors to differentiate their offers. The secret sauce of this approach is using this framework of customer needs to kick start internal but still customer driven disruption.

So we hope we've illustrated that Customer Led Design and Digital Disruption have a lot in common and we look forward to hearing more evidence of this through the day.

David Jaffe, Graham Howard and Peter Morrison
LimeBridge Australia

Opening Keynote

The Importance of Emotion in Digital Disruption, Paul Greenberg, Executive Chairman of NORA.org.au.

Paul was one of the co-founders of one of the original on-line disruptors in Deals Direct which became Australia's biggest on-line department store. Through that experience and the work he continues to do with a variety of retailers, he has become an expert in what works and what doesn't in the new and old economies. In his key note he will talk about some of the lessons he has learnt in digital disruption and describe examples where organisations have succeeded and failed based on their emotional impact.

Breakout Sessions

The No Channel Paradigm of Phygital, Paul Greenberg, Executive Chairman of NORA.org.au.

Multi-channel and then Omni-channel have become buzzwords, but perhaps they are both misplaced ideas. Paul Greenberg will lead case discussions to talk through how we need to design our experiences in the new disrupted digital world. He'll challenge us to think about designing retail experiences that cross channels rather than work within them. He'll also discuss how organisations have to give up control to succeed in the new customer dominated environment. This is an opportunity to learn from one of Australia's leading digital practitioners and to re-think how your business works today, from an expert in retail practices who chairs the National OnLine Retail Association.





The Kiwibank and NZ Post approach to Customer Centric Design

Four years ago Chris McDermott spoke to the CCO Forum about use of customer centric design approaches at Kiwibank. Chris returns to give us the full story of how a variety of customer focused design techniques were applied at both Kiwibank and its parent NZ Post. These techniques had to be adapted to suit a challenger brand and a government monopoly with an outdated business model. He will describe the techniques and methods they used and also what they learnt by seeing the designs in actions in both businesses. Chris has had the benefits of seeing these techniques applied and measured for nearly five years so has some great lessons to share.

The Aussie Farmers Direct Group story: An all Australian Movement Towards Localisation via Convenience and Quality Food

Aussie Farmers Direct has been one of the fastest growing franchise networks in Australia. This is a great story about a business model that has contributed much towards balancing the need of customers and suppliers. It also combined the power and reach of the internet with the re-invention of something old and once loved, namely the milk man. Join the previous group chairman and founder/director William Scott, who will also describe the importance of the ethical position of the company and the factors that enabled them to top the Fast Franchise and BRW Fast Business stats in recent years. William will also discuss modern trends that are affecting traditional business models.

Disrupting peer to peer delivery - the Sendle story

The digital world is making peer to peer delivery more important and a new battleground. The Sendle business is another disruptive play spawned by Professor James Moody and is looking to create a new network of partners that offer a far better peer to peer delivery experience. Craig Davis will describe how they have identified gaps in the current offers and ways to close them that has led to some explosive growth. This is a great case in re-thinking how processes work and in identifying and unlocking parts of the value chain, using the power of disruptive technology. It is also a fascinating case in building a company and culture from the ground up.

Creating Loyal Customers and Suppliers - the Naked Wines Story

Naked Wines is a disruptive play that uses the power of today's technologies to link passionate wine consumers with talented wine producers. It has experienced rapid growth by giving customers control





of what they are buying and connecting them directly with small and specialised producers. The business has won multiple on line retail awards and experienced amazing growth here and in the UK and US. The consumers even help fund production so suppliers and consumers both win. Greg Banbury is the Marketing Director and will share some of the secrets of the industry and what has made this business a success in an era when big box retailers are killing the bottle shop and threaten the cellar door.

Changing the Leadership Focus to Customers: A Top Down Approach

At BT Financial Group, Lisa is their first Chief Customer Officer and has embarked on a transformation of how BT thinks about their customers and interactions. She has set out a unique strategy to get the leadership of BT to think and act on customer issues. In this complete case study she'll describe how she succeeded, firstly by injecting customer issues into financial discussions. Next she'll cover how she changed the balance of discussion towards retention from acquisition. Now she's working with the leaders to change the culture of the organisation to put the customer at the centre of everything it does. So join Lisa for a great discussion on engaging an existing business in customer driven change.



Closing Session

The Implications of the Customer of the Future, Bernard Salt, KPMG Partner

“Never look at the numbers. The numbers are boring. Look at the story behind the numbers.” That’s the message that KPMG Partner Bernard Salt will deliver in **The Customer of the Future** presentation. A lot can be gleaned about strategic direction for business and establishing cultural truths relevant to the Australian people, by taking a long-term high-altitude perspective of where we have been and where we are headed. Occasionally it is best to stand back and look at the bigger picture. Business can get too tied up in the day-to-day detail to navigate the overall direction. For example it is a cultural truth that Australians have always been focussed on lifestyle. This generation of Australians interprets lifestyle to include wellness, wellbeing and connectedness. The next generation of Australians will continue to pursue this theme perhaps by demanding greater flexibility over when and where they work and by minimising commuting. These views alone have profound implications for the kind of products and services that customers will want in the future. In this session Bernard Salt shows how to view data as a narrative about what Australians are really thinking and how they might therefore behave in the future.





Guest Speaker Biographies

Paul Greenberg, NORA.org.au

Paul Greenberg is well regarded as the pioneer of online retail in Australia. He co-founded Australia's first online department store, DealsDirect, which has since gone on to list on the Australian Stock Exchange. Now, he is the founder and executive chairman of NORA.org.au, The Voice of New Retail in Australia.

Prior to DealsDirect, Paul was the founder of Auctionbrokers, eBay Australia's first trading assistant commercial model. Paul has a portfolio of interests including non-executive directorships, and not for profit advisory roles.

He is a registered psychologist with a keen interest in organisational psychology and the psychology of entrepreneurship. He is a member of the Australian Institute of Company Directors.

Bernard Salt, Partner, KPMG

Bernard Salt is a Partner with the global advisory firm KPMG with special expertise in demographics and consumer behaviour. He founded KPMG Demographics and is a twice weekly columnist with The Australian newspaper.

Bernard has written five popular bestselling books on demographic change. His first book, The Big Shift published in 2001, predicted the sea change shift. His fourth book, The Big Tilt, predicted an imminent skills shortage and a slowdown in the rate of growth in tax revenue as the baby boom generation retreats from the workforce.

Bernard is a futurist who uses high-altitude demographic data to interpret how society and business might evolve. Bernard is an adjunct professor at Curtin University Business School. He is and has been for 25 years one of the most quoted social commentators in Australia.

For more than a decade Bernard Salt has been one of the most in-demand speakers on the Australian corporate speaking circuit.

Chris McDermott, Head of Innovation at Designworks Ltd

Chris's experience spans customer experience design, strategy, organisational transformation, and market management.

He is constantly striving to create elegant human-centred design solutions to challenging and complex problems. To these challenges he brings a personal passion for brilliant design, a natural empathy with people, an inclination to play, and the inquisitiveness of a scientist.



Paul Greenberg



Bernard Salt



Chris McDermott



Chris currently leads the Innovation Practice at Designworks, which brings together the magic of design with the empathy of user experience design to create truly innovative solutions for brands like Kiwibank, Contact Energy, New Zealand Post and Air New Zealand.

Prior to joining Designworks, Chris spent 6 years at Kiwibank building and leading their centralised Customer Experience team and developing their channel strategy.

While with Kiwibank, he was responsible for the design and launch of the TUANZ award winning 'heaps!' and led the CX design process that successfully delivered a radically new branch experience for Kiwibank and New Zealand Post. A journey that he shares with us in his case study.

William Scott, Founder and Director, Aussie Farmers Direct

William Scott was the strategic founder and is still a Director of the multi-award winning, fast growing home delivered food business Aussie Farmers Direct. He founded it based upon the principle of helping Australian farmers by conveniently delivering quality Australian food to customers by re-inventing the local 'milkman'. The company has since grown to approximately 700 staff and 220 franchisees and has won numerous awards including BRW Fastest Growing Company and 'Best Customer Experience' at the Retailer of the Year 2012 awards.

An experienced founder, CEO and Chairman, William has lead multiple companies to a position of brand notoriety in their respective fields. In his previous role he was founder and CEO of The Smart Group an award winning integrated marketing group.

William holds a Bachelor of Arts Degree in Public Relations from RMIT. He has a strong passion for Food, Affordable Housing, International Commerce, Technology, Sustainability and Innovation across many industries. William has recently been building new companies his belief is that there are solutions to all problems if the people are willing.

Craig Davis, co-founder and CMO of Sendle

Craig Davis is co-founder and CMO of Sendle, a software and support business disrupting parcel delivery and bringing postal service into the 21st century. With easy ordering and tracking, Sendle saves time, money and unlocks the power of big business delivery for everyone.



William Scott



Craig Davis



Prior to Sendle Craig was at the forefront of the global advertising business for 25 years. From starting his own agency and selling it some years later, he went on to lead Saatchi & Saatchi as Regional Executive Creative Director Asia/Africa and J Walter Thompson's 10,000 strong network as Chief Creative Officer, Worldwide, based in London. Craig has worked with many of the world's biggest brands such as Coca-Cola, HSBC, and Unilever. He has judged at every major international advertising festival.

Returning to Australia in 2009 Craig took on multiple board roles for both profits and not-for profit organisations. He founded Brandkarma.com, the world's first brand-centric social media platform. He is an Adjunct Professor at UTS Business School. Craig is a featured columnist for Campaign Asia-Pacific and is the fastest Australian to run a marathon at the North Pole. He left advertising in 2012 to focus on conscious business practices, innovation and digital disruption.

Greg Banbury, Marketing Director, Naked Wines Australia

Greg is the Marketing Director at Naked Wines Australia, and has worked in the online wine retail industry for 11 years. Starting out in the Virgin Wines call centre at a spritely 18 years of age, Greg came to the attention of CEO, Rowan Gormley, and was offered a different kind of education – the chance to learn how to run a business from a hands on, real time perspective, from the guy who was Richard Branson's right hand man.

Greg gained experience in customer service, operations, sales, IT, marketing and project management, strategy, finance and creative all within a fast paced, entrepreneurial start-up. These roles strengthened Greg's interest in using the underlying data available to find opportunities or patterns that could be used to improve the business. Being curious by nature, he taught himself SQL to do his own analysis. This led to Greg becoming a full time Data Analyst at Virgin Wines before helping found Naked Wines UK.

Greg took the opportunity to do it all over again when the company launched in Australia in 2012. Naked Wines Australia has gone from strength to strength, and currently has 38,000 wine loving Angel customers across Australia.



Greg Banbury



Lisa Pogonoski

Lisa Pogonoski, Chief Customer Officer, BT Financial Group

Lisa is the Chief Customer Officer of BT Financial Group, a role responsible for working with senior leaders to drive customer focus across the organisation of 5,000 people. Lisa had been with BT for 20 years in various roles including running the BT contact centre, managing customer service change programs and running key support teams such as training, process improvement, change management and customer experience functions. Most recently Lisa spent 3 years building Scalable Advice business in BT, a team of 90 people focused on helping customers with their insurance and superannuation needs over the phone.

Events

Upcoming Events

Sydney, CCO Forum, 17 and 18 May, 2016

The Langham

The Aging Population and the Next Generation Customer





Member Highlights

New Members



Janine Wilson
Australian Red Cross Blood Service
Executive Director Donor Services
JTWilson@redcrossblood.org.au



Deanne Hovey
Metricon Homes
National Customer Experience Manager
Deannehovey@metricon.com.au



Deborah Weiss
Emergency Services Telecommunications Authority
(ESTA)
Chief Operations Officer
Deborah.Weiss@esta.vic.gov.au

Re-joining Members



David McNeil
Alinta Energy
General Manager Customer Operations
David.mcneil@alintaenergy.com.au



Tanya McCabe
NSW HealthShare
Associate Director, Customer Experience
Tanya.mccabe@health.nsw.gov.au

Read all member bio's on the Chief Customer Officer Forum Website
www.ccoforum.org.au





Chief Customer Officer's Action Check List

	Issue or aspect of our end to end customer experience that requires my attention	What changes will I make to improve the delivery of our end to end customer experience
1.		
2.		
3.		

Key Takeaways





Chief Customer Officer Forum



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