



# Chief Customer Officer Forum

The Future Organisation



## Welcome from the CCO Forum Committee

On behalf of the member committee and LimeBridge Australia, we would like to welcome you to the 18th meeting of the Chief Customer Officer Forum. The theme for the day is *'The Future Organisation'*.

We are delighted to present you with a mix of internal and external case leaders

Our external guests are:

- Anders Sorman Nilsson, a futurist and channel strategist, who will kick off the day and lead case discussions around the idea of Digilogue. He has kindly agreed to spend the day with us;
- Dean Tillotson runs Distribution Strategy for Medibank and is a past Forum member and he will describe how Medibank Private's channel mix and focus is changing;
- Michael Ossipoff, Telstra technology strategy expert, will explore some of the myths and the realities of Omni Channel which seems a hot topic right now;
- Tony Perry runs Customer services for NAB's Direct brand UBank will talk about how multi channel interaction are a reality and;
- Brett Davey from McKesson (Medibank Health) will discuss building a business around home working.

Two members have kindly agreed to share their experiences:

- Dan O'Neill will share experience of moving to an activity based workplace both at Bankwest and Commonwealth Bank; and
- Graeme Baker of AMP will present a case that will provide insights on the levers to pull to re-align the culture to the strategic direction of the organisation after a merger.

We'll finish the day with our CEO perspective. Scott Farquhar is a Co-Founder and Co-CEO of one of Australia's 'fastest growing companies', Atlassian, and he'll share some of the reasons they have won numerous employer of the year award. It will be great to hear from a true success story.

There are a number of new members to the group. Sue Jefferey joins us from ANZ and has taken the reigns from Pam Rebecca. Rebecca Kardos joins us from Synergy in Perth, taking over membership from Donald MacKenzie. Dan O'Neill has moved into a new role with CBA and Jill Marks is the new Bankwest representative. Stuart Beaumont continues his membership in his new role as GM at Serco Global Services, Australia.

We'd like to take the opportunity to make a warm welcome to Peter Walker who is the newest committee member.

So please join us in welcoming these new and returned members and we look forward to some interesting discussions over the day. For those of you that are new to our group, we really look forward to hearing from you in our discussions.

We hope you find today both valuable and enjoyable.

Dayle, Michelle, Andrew, Tracey, Peter and David

## Agenda

### Tuesday 14th May 2013

6:30pm – 11.00pm Guillaume at Bennelong, Sydney Opera House

### Wednesday 15th May 2013

Intercontinental Hotel  
117 Macquarie Street  
Sydney

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|---------|---|
| 8:00am  | Registration and Arrival Coffee   |
| 8:30am  | Welcome and Introductions   |
| 8:45am  | Opening Keynote: Anders Sorman-Nilsson, Thinqe                                      |
| 9.30am  | Coffee Recharge   |
| 9.45am  | Break Out Session 1   |
| 11:00am | Morning Tea Break   |
| 11:30am | Break Out Session 2   |
| 12.45pm | Lunch   |
| 1.45pm  | Break Out Session 3   |
| 3:00pm  | Afternoon Tea Break   |
| 3:30pm  | CEO Perspective: Scott Farquhar, Atlassian  |
| 4:30pm  | What did we learn and what next for the CCO Forum?<br>Closing questions and wrap up |
| 5:00pm  | Meeting Close and Drinks  |





## Editorial – Looking Back to Predict Success for The Future Organisation

It would be an interesting exercise to turn the clock back to 1993 and read the predictions of business journalists as to which companies would succeed and what the future organisation would be like. Luckily some of us are old enough to remember! In some sectors like banking, the names of the dominant companies in 1993 were very familiar; the same big four banks dominated in Australia (but not in the UK where the brand names have changed). However, in Insurance, Wealth Management, Airlines, Mining, big box Retailing and Telecomms, much has changed. Even more notable would be that some business sectors didn't exist. ISP's, internet retail and even sectors like mining services and business process outsourcing weren't even thought of or were in their infancy.

So in twenty years, whole new sectors of business have been created and structural change has transformed some segments. But we're pretty sure that none of this was predicted in 1993. Amazon, Google, Vodafone, Smiggle, Telstra, Optus, Virgin Australia and many others had not been heard of and other brand names like Compaq, Wang and Ansett appeared dominant in their sectors but are long gone. In other words, very few people saw what was over the horizon and many companies have vanished because they backed the wrong ideas.

So how can we plan now for this unknown future? We think we can predict some capabilities that will be critical to future success. The first capability we'd bet on would be that those who can design an integrated set of distribution and service channels will succeed. That's easy to say and hard to do. Changing the way channels work to be integrated with others means rethinking processes and roles in all channels. Some of the case studies we'll hear today are companies that have started to do that. For example, they have formalised the role of staff in educating customers on other channels.

We'd place our second bet on the customer being more in control. Social media represents a massive power swing to customers. For example, they can learn from each other and switch together. Therefore, we think that any business that tries to "command and control" the customer, will lose market share. So, organisations have to plan for that situation which means giving customers more choice, eliminating failure demand wherever possible to mitigate risk and above all being more proactive if anything does go wrong. Those who think they can hide problems or manipulate customers will be found out.

The third bet we'd place is that companies who invest in making things simpler for the customer will succeed. They will have lower costs and they will have growing reputations. In contrast, those who cut costs merely by cutting corners, reducing channel choices or skimping on service levels will fail. Again, we acknowledge that simplification isn't easy. It's hard work to





rethink products, process, systems and structures but it is worth it. This will take some courage on the part of leaders who will have to resist the siren call of the stock market analysts as they seek short term results.

So, despite the uncertainty, we think Chief Customer Officers are well positioned to create the future organisation and we hope discussions today will help on that exciting journey.

David Jaffe, Graham Howard and Peter Morrison  
LimeBridge Australia

## Opening Keynote

### Anders Sorman-Nilsson: DIGILOGUE: Winning the Digital Minds and Analogue Hearts of Tomorrow's Customer

In this keynote, Anders will set the scene for the day as we contemplate the future organisation. As some organisations careen recklessly into the digital future and others are left behind by remaining steeped in the ways of old, thought leaders are coming to realise there is an important middle ground. Most often that's where your customers and clients want you to be, the place where digital and analogue converge - the 'digilogue'. In the digilogue it is understood that digital satisfies a customer's mind while analogue soothes the heart.

Dive into digital 100 per cent and you'll struggle. Stay off the digital wave and you'll disappoint your customers. We expect you to make great coffee at your café, but we also expect an app to tell us how to get there. Every business must know where its middle ground lies, where the old-school artisan meets the efficiency and power of the future. This keynote presentation will help you find where that place is.

## Breakout Sessions

### Case Studies in Winning Digital Minds and Analogue Hearts

In his break out discussion, Anders Sorman-Nilsson will describe case studies on organisations that are re-configuring to embrace digital and analogue interactions together. He will case study and discuss how a challenger brand in the Australian retail banking space is taking on the Big 4 by going Digilogue, and how lessons from this and global B2B and B2C examples can apply in your business.

During the breakouts he'll discuss how to do things like:

- Develop a Digilogue Strategy Map for Customer Touch Points;
- Identify the parts of your business that must remain untouched by digital, and the parts that should be digitised; and
- Provide unparalleled analogue experiences, the types that kick-start word-of-mouth and social media marketing.





### **Re-Thinking Distribution Strategy and the Role of Medibank's Retail Network**

Medibank's retail network was a potential asset for the business but had to change to fit with the new mix of channels being used for sales and service. Medibank has been re-considering how they work with intermediaries, new channels and how retail fits with these other channels. In this case study Dean Tillotson will describe the new roles and processes that were created in the retail outlets to deliver a transformed customer experience. The results have included significant changes in sales outcomes and a revised role in channel education and migration. However, it was a not an easy change to manage and there have been many change lessons learnt along the way.

### **Making Multi Channel Interactions Centres a Reality – The UBank Story**

UBank was established to set up a different model of banking and interaction. From day one, its customers expected to use a range of contact mechanisms. Driven by the variability of contact demand and the nature of customer needs, the UBank team was forced to find ways to manage multi channel interactions. They then sought further benefits and turned the operation into a true multi channel contact centre (covering voice, email, web support and social media). Anthony Perry will describe how they have made this effective and how this meant re-thinking how they organised their operating model and how to exploit the available technology.

### **Building a Business around Home Working**

The Medibank Health solutions business is based completely around home working and is probably the largest at home work force in Australia. Brett Davey will describe how the company had to re-think the way it works and thinks in order to make this effective. They have learnt many lessons around how to recruit, how to engage staff and how to modify processes to work in a different way. This case study will be invaluable for anyone who has staff at home or is considering this as an option.

### **Omni Channel Service: Is It All It Is Cracked Up To Be?**

As most leading organisations are firmly embracing the premise of putting the customer/citizen at the centre of everything – the focus on customer service remains unrelenting. A great deal of the market commentary and literature indicates the rise of Omni Channel as being the “new normal”. But is it all it is cracked up to be - or does it simple create yet more complexity and potentially yet more opportunity to dilute the ability to provide excellence in the pursuit of serving customers? Is a business better off to concentrate on fewer service channels done excellently rather than many channels with inconsistent execution? This session with explore some of the myths and the realities.



## What Culture Do You Want In the Future – Lessons from the AMP/AXA Merger

Like any merger, the AMP-AXA merger brought together two different cultures. The leadership team then faced the challenge of working with both in the short term which was a challenge in its own right. But they also had to determine how to mould a single culture that was aligned with where the combined business wanted to be in the long term. As we consider the organisation of the future, Graeme's case will provide insights on the levers to pull to re-align the culture to the strategic direction of the organisation.

## Activity Based Working – Making It Work For Customer Facing Operations

Activity Based Working (ABW) is being promoted as the work environment of the future. Early adopters in Australia such as Macquarie Bank have described positive impacts on culture and collaboration as well as significant facility cost savings. As Head of Operations at Bankwest, Dan O'Neill helped lead the transition to an Activity Based Work site at Bankwest and is now working in a similar environment at the Commonwealth Bank in his new role as General Manager for Lending Services. Dan will discuss how Bankwest managed the process and their change management approach. He'll also share the reactions from staff, other outcomes and lessons learnt. If you want to understand future work environments for your business and how to successfully transform your work environment, this will be a valuable discussion.

## Closing Session - CEO's Perspective

### Scott Farquhar – Atlassian

Scott Farquhar is a Co-Founder and Co-CEO of one of Australia's 'fastest growing companies' Atlassian, who has been in the top ten of BRW's Best Places to Work survey for the past two years. They are famous for some of the innovations they have brought to the workplace and hence we have invited Scott to talk to the CCO Forum today. Scott will share how Atlassian has made a name for itself by mixing a culture of fun with interesting work and innovative human resources practices that organisations around the world can imitate. He will provide the group with a CEO perspective on why the Atlassian operation is like it is today, how that contributes to the success of the business and which traits are relevant to organisations of the future. He'll also discuss how this plays out in the customer facing parts of their business.



Scott Farquhar



*Anders Sorman-Nilsson*

## Guest Speaker Biographies

### Anders Sorman-Nilsson, Thinqe

Anders Sorman-Nilsson is Swedish-Australian, a reformed lawyer, and the founder and creative director of the research and strategy company – Thinqe.

His unique global perspectives have been helping leaders at organisations like Cisco, Apple, IBM, PernodRicard, Lilly, Randstad, Xerox, ABN Amro Bank and University of Technology Sydney Business School make sense of and harness disruptive trends in innovations, generations and communications. His futurist insights have been shared on 4 continents in his capacity as an innovation and digital strategist. Anders is an active member of TEDGlobal, is the curator of the Social Media & Communications Summit, and is on the advisory board of Delta Airlines’ Innovation Program “Ideas In Flight”.

He is part of the Global Executive MBA cohort at the University of Sydney, and when he is not travelling, potty training his 5 year old kitten Finnegan, and advising on change management and innovation, he strategically consults with his mum, Birgitta, on how to turn around her 95-year old mens’ wear store, Georg Sorman in Stockholm, Sweden.

### Brett Davey, Medibank Health

Brett Davey is a General Manager at Medibank. Working within the Health Solutions arm of the business Brett is responsible for the delivery of more than 2 million telehealth interactions across Australia and New Zealand annually. Over the past five years Brett has been instrumental in building one of the region’s largest and most complex interconnected network of virtualised contact centres.

For the last 12 years Brett has held call centre leadership roles within the health care and telecommunications industries. His passion lies in driving peak performance in his people. Brett has been responsible for driving innovative solutions to help teams adapt to transformative challenges particularly in complex contact centre environments.

At Medibank Health Solutions, Brett has been at the helm of a rapidly growing ‘work@home’ work force now with over 600 call centre operators working from their own home across two countries representing 98% of his business total call answering employees.

### Michael Ossipoff, Telstra

Michael Ossipoff joined Telstra in October 1999. He is currently Telstra’s Director Capability and Innovation. This operating unit is tasked with taking the entire Telstra product and service portfolio and bringing it to life in the minds of their corporate clients. The role is responsible for explaining and interpreting the implications of new technology trends and developments so that their customers can best prepare themselves to take advantage of emerging opportunities.

Michael has also held positions of Director of iVelocity, a 3.5 billion dollar start up business inside Telstra. He has also held the role of Director of Corporate Marketing, responsible for the entire marketing business plan, strategy and tactics.



*Brett Davey*



*Michael Ossipoff*





Prior to Telstra, Michael was Managing Director of Sun Microsystems Software Business, joining after his Dot Com business, Net Dynamics was acquired by Sun. He also worked as Marketing and Sales Director at IBM / Lotus Software and has held international sales and marketing positions with Hewlett-Packard and NCR. Michael brings over 25 years' experience in the IT sector.

### **Dean Tillotson, Medibank**

Dean Tillotson is currently the Divisional General Manager of Sales at Medibank. Prior to this Dean was the Executive General Manager at Australian Health Management (ahm) and headed a team seeing ahm progress into a very successful and dynamic business, contrary to when he began.

Dean's heavy focus is the development of those individuals that he's managed, however providing him with some of his most rewarding moments. Dean has a strong interest in building better leaders through encouragement, questioning and mentoring. Dean's management style is action/outcome oriented and he enjoys being able to champion, motivate and gain support for organisational improvement and change.

### **Anthony Perry, UBank**

After several years in Financial Services Anthony joined Prudential Banking and was part of the team that launched Egg Bank. After launching two further JV's for Egg and assisting with the operationalisation of Egg in France, Anthony joined Abbey Santander to head up Customer Service for their Personal, Business and Cahoot business areas with accountability for over 5000 fte.

In February 2011 Anthony left the UK to head up operations for UBank and then was subsequently promoted to the Customer Service Director role later that year and is part of the leadership team of UBank.

### **Scott Farquhar, Atlassian**

Scott Farquhar is the Co-Founder and Co-CEO of Atlassian - an award-winning enterprise software company that helps innovators everywhere plan, build, and launch great software. Sydney-based Atlassian counts some of the world's largest organisations as clients, including some of the biggest names in media, manufacturing and technology including Microsoft, Apple, Cisco, Oracle, HP Boeing, BMW and NASA. Atlassian currently has over 24,000 customers globally and has been named one of the "Fastest Growing Companies" by both Deloitte and BRW Magazine.

Scott was awarded the 'Australian IT Professional of the Year' in 2004 and in 2006 was the youngest person ever to be awarded the 'Australian Entrepreneur of the Year' by Ernst & Young alongside co-Founder and co-CEO, Mike Cannon-Brookes.

Scott graduated from the University of New South Wales in 2003 with a Bachelor of Science (Business Information Technology) and is a member of the Young Presidents' Organisation and the Australian School of Business Alumni Leaders Network. Scott was awarded the Corporate Social Responsibility Award in 2011 - Atlassian donates 1% of revenue, 1% of product, 1% of equity and 1% of employee time to charity, helping thousands of children in developing countries receive an education.



*Dean Tillotson*



*Anthony Perry*



*Scott Farquhar*



Scott is a widely sort-after keynote speaker and has addressed audiences at conferences and events both in Australia and around the globe. Scott loves encouraging budding entrepreneurs, mentoring women through the Australian Business Women's mentoring program, as well as sharing his knowledge and experiences with many university groups.

### **Graeme Baker, AMP**

Graeme has over 20 years of senior leadership appointments in Customer Service Operations in Australia, UK, Asia and India within the Financial Services and Telecommunication sectors. During this time Graeme has been successful in building and motivating high performing teams, through innovation and by setting clear strategic objectives to improve customer advocacy and business profitability.

In 1999 Graeme was a finalist in the ATA Call Centre Manager of the year awards and was the leader of the team awarded VIC/TAS Contact Centre of the year in 2010. Graeme joined AMP in 2010 where he managed a team responsible for the design of the integration plan for the merged AXA/AMP operations, with a focus on achieving synergy targets that aligned with AMP's strategy of being a low cost provider whilst focusing on a 'customer back' approach.

In 2011 Graeme was appointed Director of Customer Service Delivery, AMP Operations, which gives him an opportunity to implement the integration initiatives and build an aligned culture of high performance, capability and engagement with teams nationally. Graeme is a board member for Sydney BEP (not for profit) and volunteers as a mentor for The Smith Family.

### **Dan O'Neill, Commonwealth Bank of Australia**

Dan has over 20 years' experience in Financial Services leading organisational change and Operations and IT efficiencies for national and global banks.

With a background in consultancy and a strong emphasis on identifying and delivering People, Process and Technology improvements, Dan was appointed General Manager Lending Services for Commonwealth Bank of Australia (CBA) in Oct 2012. CBA Lending Services is responsible for the fulfilment, settlement and servicing of all lending products including: Mortgages, Business, Commercial & Corporate Loans, Institutional Banking, Personal Loans, Credit Cards and Asset Finance.

Dan leads over 1,400 people located in Sydney, Perth, Melbourne and Brisbane and focuses on providing an efficient and high quality service to CBA customers with the aim of providing a clear differentiation in turnaround and excellence.



*Graeme Baker*



*Dan O'Neill*



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