

# Chief Customer Officer Forum



The RACV Club  
Melbourne  
16 - 17 October 2018



# Chief Customer Officer Forum


Executorial Excellence Today





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## Welcome from the CCO Forum Committee

The theme for today's forum is **Executorial Excellence Today** and we're delighted with the range of speakers and topics that have come together. Our opening and closing speakers are two very experienced and successful former Chief Executives, who both have moved on to various board roles. Our opening speaker, **Launa Inman**, ran three major retail businesses and will discuss, "Combining the old and the new for the customer in operational Excellence today". Closing speaker, **Cameron Clyne** - former CEO of NAB, will close the day with his thoughts on – "The Balancing Act of Keeping all Stakeholders Mildly Unhappy".



We have a great mix of speakers from outside the membership and within. We welcome back **Bill Price**, from the United States. Bill has spent much of the last four years as a director of a major analytics business. It's always great to get his perspective on US companies and how they are using some of the latest technologies, as they are often ahead of Australia. He will share two case studies from US businesses:



- Melting Snowballs in the Desert with predictive analytics at Cable One, and
- Automating Processes to Do More with Less (Staff) at SMS Assist

We welcome back **Professor Mary-Anne Williams**. Her session on Behavioural Economics at the last meeting was so well received, that she agreed to re-run it again, so more members could share those ideas.



**Andrew Kiel**, will become one of the first forum members to present four different cases at the CCO Forum. He'll be discussing his learnings from comparing his start up business to corporates in which he has worked. **Chris Jackson** of Transurban, will discuss how customer experience underpins their social licence to operate. **Johann Loibl**, Zip Money, will tell a great growth story and a classic challenge of having customer contact grow slower than customer and revenue growth. **Bev Smith**, Australian Unity, faced a very different problem on unpicking layers of complex systems and processes to improve things for the customer. Former member **Alison Crabb**, returns to share her reflections on Flight Centre and the implications of their unique staff reward models that have been in the news of late



Please also join us in welcoming our new members and guests. We look forward to an interactive and informative day and as always welcome your suggestions on discussions for the future, possible speakers and new members.



### The CCOF Member Committee

Julie Starley, Andrew Kiel, Lisa Pogonoski, Samantha Bartlett, Matt Paterson and David Jaffe

## Agenda

### Tuesday 16 October 2018

- 6:00pm – 7:00pm     Arrival drinks at Iki-Jime Restaurant, 430 Little Collins Street, Melbourne
- 7:00pm – 10:00pm     Dinner at Iki-Jime Restaurant, 430 Little Collins Street, Melbourne

### Wednesday 17 October 2018

The RACV Club, 501 Bourke Street, Melbourne

- 8:00am             Registration and Coffee
- 8:30am             Welcome and Introductions
- 8:45am             Opening Keynote: Launa Inman, former CEO and MD  
Billabong International
- 9:45am             Coffee Recharge
- 10:00am            Break Out Session 1
- 11:15am            Morning Tea Break
- 11:45am            Break Out Session 2
- 1:00pm             Lunch
- 2:00pm             Break Out Session 3
- 3:15pm             Afternoon Tea Break
- 3:45pm             Closing Keynote: Cameron Clyne - former CEO and MD,  
NAB
- 4:45pm             Closing Questions and Wrap Up
- 5:00pm             Meeting Close and Drinks at the Bar, The RACV Club,  
Melbourne

## Opening Keynote

### **Launa Inman, former Managing Director/CEO of Officeworks, Target Australia and Billabong International: How Excellence Is Changing Today**

Launa Inman has led some of Australia's largest retail businesses in very challenging circumstances and recognises the dramatic changes impacting all industries. She is on the board of some leading businesses as they deal with some of the most dramatic changes in business memory. In her presentation she will describe strategies she believes are needed to keep and grow customer relationships as digital becomes more important in all industries. She will use case studies ranging from shopping malls in China to Winning Appliances showrooms to show how customers must remain a focus in use of data, creation of more immersive customer experiences and in channel and location strategy. She will discuss the critical role of people in delivering of those experiences and strategies that are working for companies hiring those people.


## Breakout Sessions

### ***Back and updated by popular demand: Professor Mary-Ann Williams, Director of the Innovation and Enterprise Research Laboratory (The Magic Lab) at UTS: The Behavioural Economics of Customer Decision Making***

A body of research shows that purchasing and “leaving” decisions are based on emotions more than facts. Professor Williams will unpack that research and talk about how market leaders like Amazon understand these behaviours and have built solutions to exploit them. The discussion will cover fascinating concepts like “nudging” customer behaviour and the “X model” of human behaviour. The examples will demonstrate how others business problems like collections and credit management need to build on the same models of behaviour but rarely do. The impacts of this session could be profound and change the way attendees think about every interaction their business has with customers.

### ***Johann Loibl, Head of Customer Service, Zip Co Ltd: Every contact is telling you something – how Zip money drives improvement***

Zip is a “Fintech” disruptor that can challenge the business model of incumbent banks and credit cards. It recognises that to win and keep customers it must be very easy to deal with, and to resolve customer issues rather than building up the contact centre. It has learnt the lessons from other digital businesses and treats customer contact as a source of business improvement. Johann



will describe how they have managed to have rates of customer contact grow slower than customer and revenue growth and the sorts of improvements they have delivered. They are also mature in recognising the types of people they want to hire and how customer facing roles serve as an ideal introduction to their business. He will also describe the strategic opportunities for Zip, that is the owner of Pocketbook who presented at the last CCO Forum.

**Chris Jackson, General Manager, Customer Experience, Transurban: From counting cars to caring about customers: Transurban's road to customer centricity**

A quiet revolution has been going on at Transurban, turning it from an asset-focused business to one that is passionate about customers. Chris will describe the role of customer experience in the organisation and outline the five key areas of focus that are shaping its investment. His examples will include their innovation in mobile apps and customer service, how they built a case for fee changes, and their approach to customer experience measurement. He'll also explore some of the things that helped drive customer experience internally, such as organisational structure, shared KPIs and use of agile development in a business used to more traditional project disciplines. This will be a fascinating case study of how customer experience underpins service providers' social licence to operate.

**Andrew Kiel, co-founder, Blue Squirrel Tough Nuts: The Hard Yards of fintech start-up Blue Squirrel and lessons for Innovation in corporates.**

Andrew Kiel is the only member of the CCOF who has founded and built multiple start-up business while still working for major corporates. He therefore brings a unique perspective of how start-up businesses work and think and how large businesses are challenged to behave in the same way. This case study will focus on the culture, customer and speed of execution advantages of start-ups and the challenges of bootstrapping a new business concept from the ground up. Andrew will reflect on the mechanisms and cultures of larger companies that make this way of working difficult and use his own start-up business, Blue Squirrel, to illustrate the way start ups can focus on customer needs and move at a pace that many Corporate will struggle to match. Over two years Squirrel has grown to be one of the world's largest bucket list platforms on a shoestring budget. He'll also talk about how many of Squirrel's lessons have been applied to his second start-up, the UnitingCare backed joint venture Leap In, who shared their case at the last CCO Forum.



### **Bill Price, President, Driva Solutions: Melting Snowballs in the Desert with predictive analytics at Cable ONE**

US ISP + cable TV + phone provider Cable ONE had always been a fan of “The Best Service is No Service” idea since its publication in 2008. Bill will describe how they use the latest analytics and visualization technologies to track demand and repeat contact causes in new ways and with greater certainty. He’ll describe how this has enabled Cable ONE to predict future contact volumes per subscriber, attack repeat contacts, address subscriber retention, and adopt pre-emptive contact strategies. Bill will also explain the mechanisms used to have the whole business focus on customer effort and describe the results that the company is achieving. This case will demonstrate how the new mechanisms produce powerful mechanisms to engage the business on customer demand.

### **Bill Price, President, Driva Solutions: Automating Processes to Do More with Less (Staff) at SMS Assist**

US building and apartment maintenance and services provider SMS Assist has been growing fast but discovered significant frustrations with its clients and its suppliers when it first launched an NPS program. Bill will, describe how the company learnt from an assessment of the root causes for these frustrations and rethought customer support functions in advance of even greater growth. Rather than be seduced by automation, the analysis helped SMS Assist to identify where they could eliminate work entirely and then helped them identify how the new technologies such as AI and RPA could transform the experience and slash associated costs. This is a fascinating case about how every business could think like a digital start up and rethink its processes in a logical way that also deliver better outcomes for customers and suppliers. This case will also show how operational excellence is changing and making work more engaging for support staff.

### **Alison Crabb, Leadership Development Expert, ex State Manager Flight Centre: Flight Centre’s Peaks and Pitfalls of Reward and Recognition**

For 25 years, Alison Crabb ran 220 stores of the Flight Centre network. In 2011 Alison shared a case study on some of the unique aspects of Flight Centre’s reward and people management model. Since then Flight Centre’s growth and financial success has continued, but in recent weeks Flight Centre has been accused of under paying staff and working people too hard. In this full and frank discussion Alison will discuss how the model has evolved and why the “squeaky wheels” may not represent those who are performing well and have been rewarded. This will be an interesting discussion of alternative reward models, the impact of pseudo franchises and the role of management in overseeing these models.



## **Beverly Smith, Chief Customer Officer, Customer & Digital, Australian Unity: The Layer Cake Challenge of Fixing Things for Customers**

Australian Unity had data and feedback on what customers did not value. That was the easy bit. The hard yards that Bev will describe are how complex it was to change processes and systems to align with customer needs, even with appropriate sponsorship and organisational backing. This case study will drill down on the challenges of redesigning a core customer experience episode. Bev will describe the skills that were needed, the complexity that was revealed once the change was understood and the knock-on impacts that were uncovered. She will also share the results and customer impacts. This case will explore the challenges involved in changing older systems and processes in organisations with complex history and legacy. We hope to have an interesting discussion on which methods work and why.

## **Closing Session**

### **Cameron Clyne, former CEO and MD, NAB: The Balancing Act of Keeping all Stakeholder Mildly Unhappy**

Cameron Clyne will reflect on his time leading National Australia Bank in which he learnt to balance a whole range of competing interests. This balancing act included weighing up the needs of customers compared to risk, regulation and shareholder reward. He'll consider how this balance may be changing today. He'll reflect on the role of technology in changing the dynamics between customers and companies. Cameron will consider how this is changing business models across industries and the change to structures, roles and skills needed within any business to deal with these new dynamics. This discussion will touch on the diseconomies of scope and scale and the challenge of driving any change through the complex layers of a major institution. This will be a great opportunity to spend time with one of Australia's foremost business leaders.



## Guest Speaker Biographies



*Launa Inman*

### **Launa Inman, former Managing Director/CEO of Officeworks, Target Australia and Billabong International**

Launa Inman is a Non-Executive Director of the Super Retail Group, where she is Chair of the Remuneration Committee, and a Board Member of Precinct, a New Zealand commercial property group. Launa also serves on two Not For Profit boards, The Alannah Madeline Foundation and the Virgin Melbourne Fashion Festival. Previous board experience includes 7 years as a Non-Executive Director on the Commonwealth Bank board.

Launa has served as Managing Director/CEO of Officeworks, Target Australia and Billabong International, where she was one of only six Woman CEOs in the ASX 200.

Launa's experience is recognised internationally as a leader of large corporations, multi-brand wholesale and retail, e-commerce, strategic planning, marketing and corporate restructuring. Launa is passionate about customer experience and using technology as an enabler of innovation. In recognition of her contribution to business Launa was awarded Telstra Australian Businesswoman of the Year and Victoria Businesswoman of the Year in 2003. In 2015 the Australian Marketing Institute awarded her the prestigious Sir Charles McGrath Award for her significant contribution to the field of marketing and wider industry achievements.



*Cameron Clyne*

### **Cameron Clyne, former CEO and Managing Director NAB**

Cameron Clyne is currently the Chairman of Camel Partners, a private advisory firm, and Camel Foundation, which support education and child health. He is also the Chairman of Rugby Australia and the Chairman of Whitecoat. He is also a Director of the Western Sydney University (WSU) Foundation, the Whitlam Institute, Camp Quality, SANZAAR, a Council member of World Rugby and an Adjunct Professor in the Business School of WSU. From 2009 to 2014 Cameron was Group Chief Executive of the National Australia Bank (NAB) and the Chairman of Clydesdale Bank. Prior to that role he was Chief Executive of the Bank of New Zealand. Prior to joining the NAB Group was a Partner at PricewaterhouseCoopers specializing in Financial Services and worked in their Sydney, Melbourne, New York and San Francisco offices. In 2008 Cameron was selected by the World Economic Forum as Young Global Leader.

### **Professor Mary-Anne Williams, Director of the Innovation and Enterprise Research Laboratory (The Magic Lab) at UTS**

Mary-Anne Williams is Director of the Innovation and Enterprise Research Laboratory (The Magic Lab) at UTS. Mary-Anne has a Masters of Laws and a PhD in Knowledge Representation and Reasoning with transdisciplinary strengths in AI, disruptive innovation, design thinking, data analytics, IP law and privacy law. Mary-Anne is a Faculty Fellow at Stanford University and a Guest Professor at the University of Science and Technology China where she gives intensive courses on disruptive innovation. Mary-Anne chaired the Australian Research Council's Excellence in Research for Australia Committee that undertook a national evaluation of Mathematics, Information and Computing Sciences in 2012.

Mary-Anne has a passion for design led research and innovation. She works with her research team in the Magic Lab to bring science fiction to reality; the research goal is to design autonomous technologies that can learn to delight and adapt in novel situations as they collaborate with people to achieve shared goals.



*Professor Mary-Anne Williams*

### **Johann Loibl, Head of Customer Service, Zip Co Ltd**

A highly analytical Operations Leader with a strong track record of results. He demonstrates a clear ability to understand, improve and implement key processes through his excellent skills in influencing and stakeholder engagement in a dynamic environment. A high energy individual with a strong track record of successful execution, Johann is adaptable, enthusiastic and resilient with an exceptional "can-do" attitude and work ethic.

Able to balance a strategic mindset with a strong bias for action and results. Sets high standards, possesses high levels of self-awareness and focus on professional development. Provides challenge to ensure balanced, well thought out decisions. A clear and concise communicator with a good sense of humour and strong interpersonal skills, with the ability to mobilise others to achieve their goals. Leadership experience with a successful track record in building and leading high performing teams and developing talent.



*Johann Loibl*

#### **Skill Set:**

- Project & Process Management
- People Manager and Leader
- Analytical and Data Driven
- Strategic
- Results Oriented.



*Chris Jackson*

### **Chris Jackson, General Manager, Customer Experience, Transurban**

Over 20 years' proven track record in customer experience, marketing, branding, corporate affairs and digital, working in senior leadership roles in the corporate sector.

I thrive in helping companies transform or enhance their performance by creating powerful connections with their customers, communities, employees, stakeholders and regulators.

My signature strength is helping CEOs and leadership teams shape and codify their purpose, vision, strategy and brands – translating and aligning this through deliberate and consistent customer experiences.

I'm passionate about the power of authentic brands and believe creating alignment between culture and reputation is the key to creating a sustainable brand. Your employees will always be your most powerful sales tool, and real customer advocacy starts with engaged and inspired employees.

In a complex world where customers and stakeholders are overwhelmed, news media is under-resourced and zero moments of truth dominate, corporate reputations are fragile things. I'm an experienced advocate in this arena, helping corporations be heard through the clutter and promote and protect their brands.

Most effective strategies are really simple; the challenge is understanding the complexity around you to uncover the insights that underpin the right choices. That's where I come in.



*Andrew Kiel*

### **Andrew Kiel, co-founder, Blue Squirrel**

Andrew is the Co-founder of Squirrel, one of the world's fastest growing bucket list apps. Squirrel helps people discover, plan and achieve everything on their life bucket list. In 2017 Squirrel was recognised as a Finalist in the Brisbane Lord Mayor's Business of the Year awards.

Andrew is also the Co-Founder and GM for Leap in! a joint venture between UnitingCare Queensland and Uniting NSW-ACT to establish an innovative digital platform that will assist people with disabilities and the elderly to lead their best life.

Prior to Blue Squirrel and Leap in! Andrew spent 25 years leading some of Australia's most successful customer, marketing, retail distribution and digital transformation initiatives for brands such as UnitingCare Queensland, CUA, MBF and Telstra.

A passionate advocate for the Arts, Andrew is the Chair of Craft Queensland (Artisan), the peak body for promoting and showcasing Queensland's craft and design sectors.

### **Bill Price, President, Driva Solutions**

Bill was Amazon's first global VP of customer service. He is founder of customer experience consultancy Driva Solutions, LLC, and the Global Operations Council. He chairs the Chief Customer Officer Forum, Americas. Price is a frequent keynote speaker and a graduate school instructor in marketing and global business management. He lives in Washington State USA with his wife Lori.



*Bill Price*

### **Alison Crabb, Leadership Development Expert, ex State Manager Flight Centre**

Alison Crabb is a coach, mentor and speaker to senior leaders, and a facilitator of cultural transformation, creating ownership and engagement in the workplace.

Strategic, bold and unwavering commitment to people development, she has achieved unprecedented results working with more than 1,000 staff across more than 200 retail outlets, generating \$1.2 billion in sales annually.

Through Alison's building of culture of excellence within her division of Flight Centre Travel Group, her division delivered the company's most profits globally for eight consecutive years. Her focus on continuing improvement saw Alison's division recognized as the groups most improved division for six of those eight years.

- Driving profit from \$18million to \$49 million in 8 years.
- Receiving Flight Centre's Director's award for Global outstanding achievement in 2010.
- Was a finalist in the Telstra Businesswoman of the Year award in 2012.
- Has received countless other notable awards for achievement and excellence.

Through one on one mentoring as well as a range of facilitated workshops she creates a lean but efficient structure that achieves brightness of future for its people, improves communication, ownership, retention and engagement.



*Alison Crabb*



*Beverly Smith*

### **Beverly Smith, Chief Customer Officer, Customer & Digital, Australian Unity**

Beverly is an executive leader acknowledged for developing innovative growth pathways in Seniors' Living, Retirement and Financial Services. By applying deep market insights and her entrepreneurial mind-set, she realigns legacy functional silos into new end to end customer value streams in core and adjacent operating models.

Beverly delivers organic and inorganic growth by creating a compelling vision for multi-disciplinary teams comprising:

- corporate strategy and planning
- customer strategy
- design and innovation
- mergers and acquisitions
- branded customer and employee experience
- new product and service development
- business development and strategic partnering
- strategic marketing
- transformational cultural change and communications
- external relations and engagement.

Beverly's results have established her as a leading customer innovator and advocate, expressed through a national 2015 Good Design Award in the Business Model Innovation category, and as a finalist in the 2015 Executive of the Year – Innovation and Design category by The CEO Magazine. She also regularly speaks at conferences and forums to share her 'lessons learned' embedding customer-led design and innovation in the aged, community and disability care, banking and insurance sectors.