

Chief Customer Officer
Forum



The Sheraton Hotel
Melbourne
17 - 18 October 2017

Chief Customer Officer Forum

Drivers of Innovation in the Customer Experience




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A U S T R A L I A



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Welcome from the CCO Forum Committee



The theme for our October Forum is, Drivers of Innovation in the Customer Experience.

Our opening speaker, Dr Catherine Ball, is passionate about the role of innovation and technology in business. Catherine will discuss why innovation is now a strategic imperative not an option. She will describe case studies in which organisations are applying technologies such as drones in ways you wouldn't expect across all manner of businesses. Closing speaker Craig Tiley, CEO Tennis Australia, is recognised as one of Australia's most innovative and forward thinking chief executives. Craig will describe the challenges of the Australian Open which are similar to businesses such as new disruptors, new channels, changing consumer tastes and needs and emerging issues on security and terrorism.



We have eight case studies and a member discussion with a slight leaning towards financial services, an industry that has often led the charge on innovation. We are fortunate to be joined by the presenters and thank them for their time.



- **Jeremy Hubbard, Head of Digital UBank**, will lead a discussion on their trials of chat bots linked to Artificial Intelligence
- **Justin Passaportis, General Manager, Vic & SA, GoGet Carshare**, will discuss the power of new technology platforms to address customer needs and solve business and social issues.
- **Julie Spring, former HR Director, Pizza Express**, will explore how the work force was mobilised to create a distinct and improved experience.
- **Andrew Lock, Chief Product and Design Officer with Lisa Dowie, CCO, PEXA**, will share some of the challenges, strategies and learnings in influencing an entire industry to embrace a new digital reality.
- **Lucy Gregory, Commercial Project Manager, Data Republic**, will outline the ethical, regulatory and organisational complexity of data sharing projects and describe examples of successful data sharing
- **Jim Drainas, COO, Cloud Case, with Campbell Nicoll, Chief Risk Officer, Regional Australia Bank** will discuss how the latest tools can re-engineer key customer processes and demonstrate how quickly these solutions can be developed.
- **Carly Clifton, Head of CCO Operations & Business Performance, Westpac**, will describe innovative analysis and customer solutions to drive change across a large and complex operation.
- **The Discussion Group** on customer control is an opportunity to review and share how organisations have earned the right to use customer information for their benefit, whilst others have created a trust gap.



Please also join us in welcoming our new members and guests and we look forward to an interactive and informative day.

Andrew, Lisa, Samantha, Matt and David

Agenda

Tuesday 17 October 2017

- 6:00pm – 7:00pm Arrival drinks at Supernormal Restaurant
7:00pm – 10:00pm Dinner at Supernormal Restaurant

Wednesday 18 October 2017

The Sheraton Hotel, 27 Little Collins Street, Melbourne

- 8:00am Registration and Coffee
8:30am Welcome and Introductions
8:45am Opening Keynote: Dr. Catherine Ball, Co-Creator World of Drones Congress
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: Craig Tiley, CEO Tennis Australia
4:45pm Closing Questions and Wrap Up
5:00pm Meeting Close and Drinks at the Bar, The Sheraton Hotel

Opening Keynote

Dr Catherine Ball, Co-Creator, World Of Drones Congress

Dr Catherine Ball is passionate about the role of innovation and technology in business. In her key note address, **If you are not ahead of the curve you are already late** she will discuss why innovation is now a strategic imperative not an option. She will describe case studies in which organisations are applying technologies such as drones in ways you wouldn't expect across all manner of businesses. Other cases will cover technologies having significant end customer impacts and the criticality of trust in making these technologies work. Dr Ball believes that Australian businesses are behind where they need to be and will explore the reasons for this conservatism and other critical capabilities that they will need in a technology enabled world.

Breakout Sessions

Jeremy Hubbard, Head of Digital at UBank: How we taught a chatbot to talk like us – the UBank story

UBank is one of Australia's leading digital-only banks and wanted to build a cost effective solution to support its customers with their home loan applications. The UBank team worked with IBM to create RoboChat, including creating a consistent tone of voice, training it on thousands of customers' questions and integrating it into the team as an advisor. Through this process the team has learnt a great deal on what is possible through artificial intelligence and how to apply it. Jeremy will share some interesting learnings, as well as what's next for RoboChat, including voice recognition integration with the likes of Google and Amazon. This session will interest anyone who is thinking about innovative ways to apply AI and has a desire to keep evolving it for the benefit of the customer.

Justin Passaportis, General Manager, Victoria and South Australia, GoGet Carshare: Who needs a car? GoGet's shared economy growth story

Carshare service GoGet is Australia's largest and among the biggest five in the world - with as many as 20% of licenced drivers in the City of Sydney already as members. The 13 year old business has over 2000 cars. Customer experience is critical to their growth and Justin will share how hard they have worked on making things easy for their customers. Justin will describe the delicate operational balance of car availability versus having cars booked and the processes needed to anticipate and prevent poor experiences that lose members. He'll share the innovative partnerships with other businesses such as IKEA and how they have "merged and integrated" their experiences with their business partners. This is a great story of the power of new technology platforms to address customer needs and solve business and social issues. Like every business, they can see the next wave of change coming and are happy to discuss this.



Julie Spring, former HR Director, Pizza Express: Balancing standardisation with individuality in people based businesses

There is no equivalent of the UK's 450 Pizza Express restaurants in Australia - an iconic brand serving high quality authentic Italian pizza in stylish surroundings that Britain's have loved for over 50 years. Julie Spring was the HR leader in an executive team who led the business through the challenging times that followed 2008. She will describe the HR and people strategies that moved the way 10,000 people behaved and how leadership behaviours contributed to the organisation's ongoing success. This will be an interesting discussion of how to balance standardisation of policies and procedures with the benefits of letting individuals be themselves.

Andrew Lock, Chief Product and Design Officer with Lisa Dowie, Chief Customer Officer, PEXA: Technology is the tip of the iceberg: the PEXA story of digital transformation

With value exceeding \$7.2 trillion, property is Australia's largest asset class; yet until recently the property settlement process remained a paper-based remnant of the 1900s. Born from a COAG initiative, Property Exchange Australia (PEXA) was established to bring the property exchange process online. PEXA's greatest challenge wasn't in the design and implementation of the core technology platform, but in transitioning an entire industry online, including banks, lawyers and conveyancers. And in a network business, all participants must be ready to transact online. The digital transformation is now being rapidly achieved with 124 financial institutions and 4,500 legal and conveyancing firms already onboard across five active jurisdictions. This case shares some of the challenges, strategies and learnings in influencing an entire industry to part ways with a process ingrained over the generations, and embrace a new digital reality.

Discussion Group: Do we need to give customers more control if we are to deliver better customer experiences?

Philosophies such as CRM have been built on the assumption that relationships are to be managed. As information and power shifts to the customer they want to control how and when they interact with businesses, so organisations may have to let go. In this discussion, we will cover how to use information in a way customers want and that maintains trust. We will look at the balance between reactive and proactive contact and discuss examples of what information customers will share with us in order to improve their experience. This case will look at how organisations such as Amazon have earned the right to use customer information for their benefit, whilst others have created a trust gap.

Lucy Gregory, Commercial Project Manager, Data Republic Data is the new black: How to share and get value from data via an appropriate governance framework

Much has been written on data and information being the key currency of the digital world. Data Republic is an emerging Australian business that has been set up to enable companies to get value from their data and share it in ways that respect privacy and other regulations.

Lucy Gregory will explore the governance protocols Data Republic have put in place, how the platform works and why data sharing represents the future of marketing personalisation. The discussion will cover examples of what sort of problems private and public sector organisations can solve and how such projects can work in practice. Lucy will also explore the ethical, regulatory and organisational complexity of data sharing projects and provide practical tips for organisations getting started in data sharing.

Jim Drainas, COO, Cloud Case, with Campbell Nicoll, Chief Risk Officer, Regional Australia Bank: A case study in streamlining customer onboarding for complex products and services

The first post sales experience a customer has with an organisation is “onboarding” for a product or service. Applying for a mortgage, a credit card or insurance is often long and complex for the customer and expensive for the business. In these two case studies, we will hear about how the latest digital tools can be used to reengineer the process to strip out time for the customer and cost for businesses. The examples will cover credit card applications and loan origination and then describe how these solutions might work in travel and other industries. This will be an interesting discussion of how the latest tools can make a real difference to processes that have long been poor customer experiences and show how quick these solutions are relative to traditional projects.

Carly Clifton, Head of CCO Operations & Business Performance, Westpac: How analytics and omni channel apps are helping Westpac customers

Westpac’s contact centres have implemented a range of innovative initiatives to provide customers with channel choice and simpler experiences. Other initiatives have helped management understand the experience and drive further improvements. Carly Clifton will share how Westpac’s mobile applications now provide streamlined omni channel solutions. She will share how their speech and text analytics provide continuous data on customer demands and how Westpac is meeting those demands. They have coupled this with empowerment of front line teams to fix issues and drive improvement. This will be a fascinating case in use of a range of solutions to drive change across a large and complex operation.

Closing Session

Craig Tiley, CEO, Tennis Australia: The secrets of customer growth at the Australian Open

The challenges facing the Australian Open are similar to those facing all businesses such as new disruptors, new channels, changing consumer tastes and needs and emerging issues on security and terrorism. Craig Tiley has steered the Australian Open through ten years of sustained growth and made it a must play, must go to and must watch event for the million attendees attend and one billion who watch. However, the story is also one of complex customer segmentation, customer management and workforce logistics. He'll explain what makes it work and the strategic direction and challenges that they face moving forward.

Guest Speaker Biographies

Dr Catherine Ball, Co-Creator, World Of Drones Congress - 30 August - 2 September 2017

Catherine Ball is an author, founder, and ethics advocate working across global projects where robotics and new technology meet environmental protection. Dr. Ball is now the CEO of an Australian startup working with the application of Remotely Piloted Aircraft Systems (RPAS) aka drone technology across remote communities, schools, industry, and citizen scientists.

Dr. Ball is leading the call for discussions around the ethics of spatial data, aka geo-ethics. Dr. Ball's biggest passion is found working on projects that have a humanitarian aspect, ranging from the use of RPAS for emergency response, to recording cultural heritage, and agricultural assessments. Dr. Ball has travelled and worked globally on cutting edge projects that combine science, entrepreneurship, empowerment, education, and training. Dr. Ball was the chosen 'drone advisor' to DFAT InnovationXChange's "Pacific Humanitarian Challenge".

Dr. Ball is establishing a 'Drone Academies' on site, as the new drone economy is estimated to be worth some USD20B per annum by 2020, with 10% of future jobs attached to the drone economic ecosystem. Dr. Ball continues to support Australia as being the world leader in the non-military application of drone technology, also known as "drones for good". A believer in appropriate data, not open data, Dr. Ball is currently starting a new business looking at the future data management needs across our geospatial industry, especially when faced with new technologies, such as drones, that produce a lot of data very quickly.



Dr Catherine Ball



Craig Tiley

Craig Tiley, CEO Tennis Australia

Craig is recognised as one of Australia's most innovative and forward thinking chief executives. His charismatic and passionate nature together with his business acumen has leveraged him to the forefront of sports administration and the leader behind Australia's largest and most successful international sporting event.

Craig has been Tournament Director of the Australian Open since 2006 and was appointed CEO of Tennis Australia (TA) in 2013. His relationship with the playing group and relentless focus on improvement has transformed the Australian Open into the players' favourite Grand Slam and Australia's favourite sporting event, bringing 728,000 people through the gates annually, delivering more than \$300m in direct economic benefit to Australia and reaching a global audience of more than 350 million.

His enthusiasm, combined with a team value system of teamwork, loyalty, excellence and humility has seen the doubling of TA's revenue to more than \$300m, expanded TA's reach into Asia and the creation of an internal media unit which includes host broadcast, production and distribution of content internationally. Craig is also a Male Champion of Change, passionate about shifting mindsets around gender equality and diversity, both on the tennis court and in the workplace.



Jeremy Hubbard

Jeremy Hubbard, Head of Digital, UBank

Jeremy's passion is to find ways for technology to make lives better. With a career spanning both large and small organisations across three continents, he chose the financial services industry because banking is a key part of so many people's lives. In today's changing technology landscape, it also offers the added challenge of how to deliver truly disruptive improvements, not just incremental ones. His current role at UBank, one of Australia's leading digital-only banks, is grounded in how his team of 50 can deliver a simpler, better, smarter experience for customers. Jeremy joined the company in its early stages as it became the first online only bank in Australia and led the team that launched the first truly online home loan application. More recently, he led the team to introduce RoboChat, Australia's first chatbot to help customers with the online application form, and helped lead the digital team through an agile transformation that improved developer efficiency by 200%, created a more dynamic and supportive environment for team members to bring their best every day.

Justin Passaportis, General Manager for Victoria and South Australia, GoGet Carshare

Justin joined GoGet from Hertz Australia, where he headed fleet operations for carshare. Justin was part of the original core Flexicar carshare team which was acquired by the Hertz Corporation in 2010 and played a critical role in this transition. Since his appointment to GoGet three years ago, the size of both the fleet and membership base across Melbourne and Adelaide has almost tripled to over 500 vehicles and at least 20,000 members.

His work with government and industry has helped establish carshare's place as an integral part of the private-public transport landscape, and witnessed city councils embrace broad policy reform. The City of Melbourne is now targeting up to 30% of all households using carshare over the next decade.

Recently, Justin led the launch of an Australian first: the integration of carshare on airport in Melbourne; an initiative GoGet is looking to roll out nationwide across major airports.

Julie Spring, Former Human Resources Director, Pizza Express

A senior HR professional with over 20 years HR & Leadership Development experience. An influential and energetic leader-passionate about developing people.

Whilst in the UAE during the past 3 years, work has been focused on forming a successful consultancy, Integrality, providing transforming leadership programs whilst implementing people strategies and culture change that underpin the future growth of the organisation's.

My growth and success has been achieved through a unique ability to turn complicated strategy into pragmatic solutions that provide tangible results for organisations and individuals, while maintaining strong values that include a high level of integrity, trust, honesty, loyalty, performance and accountability. Customer Service Professional with a solid performance based background in the management and Operations of Contact / Support Centres the most recent with iiNet over the last seven years. Satmetrix ® Certified Net Promoter Associate with 20 years of experience in transforming service strategy into operational excellence.



Justin Passaportis



Julie Spring



Andrew Lock

Andrew Lock, Chief Product and Design Officer at Property Exchange Australia (PEXA)

In Andrew's five years at PEXA, Andrew has led the Product Design team on development of the PEXA platform. The PEXA platform is a world-first technology solution enabling digital property conveyancing, including electronic lodgement of Land Registry documents and electronic financial settlement.

After graduating university with a Master of Arts in mathematical logic, Andrew joined global technology consulting firm Accenture. Following an extensive and varied career of twenty-two years at Accenture, Andrew took the leap from technology consulting in a global firm into the world of small business. Andrew spent five years as Managing Director of a small technology business, before taking up the once-in-a-lifetime opportunity at PEXA.



Lisa Dowie

Lisa Dowie, Chief Customer Officer at Property Exchange Australia Limited (PEXA)

Lisa joined Property Exchange Australia Limited in November 2012 and has held senior positions across both Technology and Operations.

Lisa currently represents the interests of lawyers and conveyancers across Australia and is focused on assisting the market to build their online presence so that they can settle property transactions in the digital era. This assistance is provided in form of the PEXA Direct Program, a national team of experienced specialists who visit lawyers and conveyancers within their offices to assist them with getting ready to transact online.

Lisa brings to her role extensive experience as a leader of transformational change, stakeholder management and operational excellence. As an experienced senior leader in the financial and information technology industries Lisa has successfully delivered large scale change designed to drive a superior customer experience.



Lucy Gregory

Lucy Gregory, Commercial Project Manager, Data Republic

Having previously worked in Strategy Consulting both in London and Sydney, Lucy ran public policy investment engagements that were frustrated by limited access to desired data.

Data Republic seeks to solve this problem; Lucy joined the commercial team in 2016 to work on their data governance solution.

Jim Drainas, Chief Operating Officer, CloudCase

Jim Drainas is an experienced Technology Executive with over 25 years' experience in information technology and architectural consulting services. Jim has an extensive background in real-time mission critical systems from design to delivery, spanning several key industries including; Telecommunications, Banking & Insurance, Defence and Government.

During his career, Jim has held senior operational technology roles with Optus, Telstra, Ericsson, Hutchison Telecoms, RTA, GEC Marconi Systems and CSC. In recent years Jim has provided technology consulting and architectural services to Telstra, Hutchison Telecoms, Zurich Australia, BPAY, Veda, Greater Building Society, Westpac, St George Bank, BT Financial, Heartland Bank (NZ), Bank of Sydney, CUA, Cuscal, and TSB Bank (NZ). Jim brings a business-focused approach to IT, for his clients, identifying strategy and business requirements to leading edge technology solutions and project delivery strategies that optimise agile delivery while reducing risk.



Jim Drainas

Campbell Nicoll, Chief Risk Officer, Regional Australia Bank

Having over 15 years of experience in both Credit Risk Management and Operational Risk Management. Campbell brings a balanced approach to risk management given his background in both Risk Management and Corporate Banking. Prior to his role at Regional Australia Bank, Campbell's roles within the financial sector includes General Manager positions at ASB Bank (New Zealand) and the CRO role at the Bank of South Pacific (Fiji).



Campbell Nicoll

Carly Clifton, Head of CCO Operations & Business Performance, Westpac

With a commercial background in Procurement, prior to joining Westpac, Carly developed and implemented Vodafone's first Global Sourcing Strategy (23 Markets) for Contact Centres Services from Vodafone's Global Procurement Headquarters; based in Luxembourg. She has been nominated for a Women of Influence Award within the Westpac Group for three years in a row, and was a guest speaker at the Westpac Group's Ruby Connections event to over 100 businesses run by female-CEO's on "How to do business with a large corporate" receiving an NPS of 72 and converting 13 to being Westpac customers "none of the big banks are doing anything like this!"



Carly Clifton