

# Chief Customer Officer Forum

The Ovolo, Woolloomooloo  
Sydney  
15 - 16 May 2018



# Chief Customer Officer Forum

Customer Experience in the Age of the Machine



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## Welcome from the CCO Forum Committee



The theme for our May Forum is, **Customer Experience in the Age of the Machine**. It hasn't been easy pulling this agenda together as some technologies were still hype or at very early stages in many companies. Finding real and practical case studies was harder than normal but we are delighted with the agenda that came together.

We have two very well credentialed key note speakers. Opening the day is Cameron McIntyre, who is CEO of carsales.com, among Australia's most successful digital businesses. We will hear how even the disruptors are now fearing disruption and how customer obsession has been crucial to their success. Closing speaker Dr. James Chin Moody has been at the forefront of innovation at the CSIRO and is co-founder and CEO of Sendl. He will describe which technologies will shape our future and how the digital and natural worlds are converging, we think that will be fascinating.



Our "all day" guest, Professor Mary-Anne Williams, Director of the Innovation and Enterprise Research Laboratory (The Magic Lab) at UTS, will be chairing discussion groups through the day. We invited Professor Williams because Mary-Anne is a true thought leader on AI and robotics and works with many companies to help them understand the implications of "the machine". We'll get to spend time with her around topics such as how the major technology players are exploiting AI and the battle for ownership of home devices and how purchasing and leaving decisions can be understood and automated better. We have six case studies across many sectors. We are fortunate to be joined by the presenters and thank them for their time.



- **Bosco Tan, co-founder of Pocketbook**, will share the story of a customer experience driven business that is altering the way customers think about financial products.
- **Leticia Jennings, Country Manager IoT, Vodafone Group**, will showcase examples of how IoT is transforming industries from Automotive to Health Care and the customer experience implications.
- **Dan O'Neill, Acting Executive General Manager, Group Operations, CBA** will share some of the radical changes CBA implemented when they re-thought processes.
- **Deborah Potts, Head of Member Education and Advice, Rest Industry Super**, will discuss how digital solutions can be used to get through to Gen Y and X.
- **Nicole Moy, Head of Product & Marketing Leap in!**, will talk us through the design and learnings required to set up an app for use by those seeking NDIS services.
- **Dick Steiner, Senior Managing Partner, Business Process Services, Global and Mahesh Shah Vice President and General Manager, Business Process Services, Global, DXC Technology**, will review the automation field and will debunk the myths of robotic automation and discuss the new world of people and robots working together.



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 15 May 2018

- 6:00pm – 7:00pm    Arrival drinks at The Bridge Room  
7:00pm – 10:00pm    Dinner at The Bridge Room

### Wednesday 16 May 2018

The Ovolo Hotel Woolloomooloo, 6 Cowper Wharf Road Way, Woolloomooloo

- 8:00am            Registration and Coffee
- 8:30am            Welcome and Introductions
- 8:45am            Opening Keynote: Cameron McIntyre, MD & CEO,  
carsales.com
- 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: Dr James Chin Moody, co-founder and  
CEO Sandle
- 4:45pm            Closing Questions and Wrap Up
- 5:00pm            Meeting Close and Drinks at the Bar, Ovolo Hotel  
Woolloomooloo

## Opening Keynote

### **Cameron McIntyre, Managing Director & CEO, carsales.com**

Carsales.com is one of Australia's most successful digital businesses. CEO Cameron McIntyre will describe how the customer obsession continues to evolve and is at the core of the business's ongoing success. Cameron will explore how data is playing a more significant role in developing customer experience both at home and abroad while finally describing how new technologies may shape the business into the future.

## Breakout Sessions

### **Professor Mary-Anne Williams, Director of the Innovation and Enterprise Research Laboratory (The Magic Lab) at UTS: The Real Opportunities and Risks for Customer experiences driven by Artificial Intelligence**

It seems that AI is at the peak of its' "hype cycle". With all the hype, it's important to understand what AI really means for customer experiences and the associated risks to be managed. This discussion will unpack the differences between "machine learning" and "decisioning" and talk through the implications of this distinction. Professor Mary-Anne Williams will look at real examples of automated decisioning and then discuss the implications for the customer and their experience. Professor Williams will explore how decisions need to be communicated and managed. Professor Williams will also discuss how the major technology players are exploiting AI and the battle for ownership of home devices and what that could mean for other customer facing business. All participants will leave with five important questions they need to ask within their business.

### **Professor Mary-Anne 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 how failure will result from sales and service models that are built on a rational and fact-based model of behaviour. The examples will demonstrate how other 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.



### **Bosco Tan, Co-Founder, Pocketbook: Pocketbook: Customer centred banking**

Pocketbook was founded by Alvin Singh and Bosco Tan when they realised that they had created an app to manage their finances that others also wanted to use. Five years later they are closing in on 500,000 customers. Bosco will share the story of how they have created a business built around the customer experience that is transforming the way customers think about banking and financial products. Bosco will talk about how differently they think about customers and why intermediaries and new businesses have an advantage in this area. This case will demonstrate how customer oriented technologies can alter whole industries.

### **Leticia Jennings, Country Manager IoT, Vodafone Group: Internet of things goes past the Tipping Point**

The “Internet of things” is far more mature than many believe. From Smart meters to Fitbit watches, IoT is now a mainstream, mature technology. Connectivity is at the core of the technology and Leticia Jennings and Vodafone are global leaders in the field. In this discussion Leticia Jennings will showcase examples of how IoT is transforming industries from Automotive to Health Care. Leticia will describe how it makes new businesses and new value streams possible. Join this discussion if you want to consider implications for your business and industry and discuss the customer experience implications.

### **Dan O’Neill, Acting Executive General Manager, Group Operations, CBA: How end to end process thinking has solved customer problems and rethought data use**

Two years ago, the CBA committed to a strategy that would simplify and standardise the experiences for customers and staff. The transformation mechanism was an end to end process management and improvement model. Dan O’Neill will speak openly about their progress on achieving this, with dramatic results to date, and the approach he took to address the contrasting need of business units, channel heads and product owners. Dan will share some of the radical changes this has produced in the way the bank thinks about processes, project spend and methodologies to apply to change. He’ll also discuss the way data and measurement are being used to drive this process .

**Deborah Potts, Head of Member Education and Advice, Rest Industry Super: Digital engagement of Gen Y and X in a grudge process.**

Rest is a superfund with a significant portion of the customer base that is under 30. Engaging this generation with Superannuation and Financial products like life insurance is hard as most think of it as a far from urgent priority. Rest also must deal with a largely transient work force, so engagement is even harder. Rest's response has been to invest in digital solutions to help members understand and engage with their superfund. The results have been positive with great take up among members and better engagement among users. There have been challenges along the way. Deborah Potts will share this story and discuss how digital solutions can deliver outcomes in counter intuitive ways and may be the only way to get through to this generation.

**Nicole Moy, Head of Product & Marketing Leap in!: The ultimate platform challenge: Unlocking the NDIS for all participants.**

The NDIS has brought about a dramatic shift in the funding and processes around disability care. It has also created a challenge for the disabled community to engage with the new process and to connect with the army of providers. The joint venture Leap in! is unique in that two of Australia's largest charities have set out to create a platform to help Australians with disabilities, providers and community groups who support them to navigate the whole process. This required a unique approach to agile design and an obsession with customer centricity. Nicole Moy will talk us through the process, design and learnings from one of the most unusual start up joint ventures in Australia.

**Dick Steiner, Senior Managing Partner, Business Process Services, Global and Mahesh Shah, Vice President, Business Process Services, Global, DXC Technology: Case studies in robotic automation through "Seeing the Unseen".**

It's line ball as to whether AI or robotic automation are attracting more attention! In this discussion, DX's global leaders in the automation field will debunk the myths of robotic automation and discuss how to discover quickly, where it will be effective. Their cases will illustrate how the technologies that can be used aren't new, but have become far more sophisticated and cheaper to apply. They will use a range of case study examples to illustrate the automation opportunities and deliver benefits. These cases cover interesting implications for the ability to scale processes in any enterprise and new challenges for roles and people management such as the creation of hybrid teams of people and robots. This will be a great discussion for those in the depths of RPA projects or considering these investments.

## Closing Session

### **Dr James Chin Moody, Founder and CEO Sendle: Insurmountable Opportunities: why accelerating change is the new normal**

James Chin Moody recognises that we are living through a time of profound change. Sources of competitive advantage are changing as a number of mega trends converge. He will discuss the tipping points for the top 20 technology driven changes and how these changes are non-linear. He will trace the evolution of business strategies from products to services, then to experiences and how each stage has been commoditised. His conclusion is that purpose is now a key source of business value and he'll describe examples of companies' success and failures in this regard. He will show how the digital and natural worlds are converging and the implications. We look forward to hearing from one of Australia's most profound innovators and self-confessed nerds.

## Guest Speaker Biographies

### **Cameron McIntyre, CEO and Managing Director, carsales.com**

Cameron McIntyre was appointed Managing Director and CEO of carsales.com Limited in 2017. Prior to this, Cameron held the positions of Chief Operating Officer (since October 2014), and Chief Financial Officer and Company Secretary for the previous seven years, including for the IPO of the company in 2009. Cameron has over 23 years of finance and operational experience and was a Non Executive Director of iCarAsia Limited from 2013 until December 2016. Cameron holds a degree in Economics from La Trobe University, Melbourne, is a graduate of the General Management Program at Harvard Business School and is a Certified Practising Accountant (CPA).



*Cameron McIntyre*

### **Dr James Chin Moody, Founder and CEO Sendle**

James Chin Moody is a co-founder and CEO of Sendle, helping small business thrive through parcel delivery that is simple, reliable and affordable. Sendle is also Australia's first technology B Corporation and first 100% carbon neutral delivery service. Previously James has held roles as Executive Director, Development at the CSIRO, Australian National Commissioner for UNESCO, member of the Australian Bureau of Meteorology and Australian Bureau of Statistics Advisory Boards and Trustee for the Australian Museum.



*Dr James Chin Moody*



*Professor Mary-Anne Williams*

### **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.



*Bosco Tan*

### **Bosco Tan, Co-Founder, Pocketbook**

Bosco Tan is the COO and Co-Founder of Pocketbook, an online tool that helps you manage your money. Pocketbook has acquired over 500,000 Australians to become the most popular personal finance app in Australia not launched by a big Australian bank or a big global financial services company. Pocketbook was recently acquired by ASX-listed fintech Zip Co Ltd. He is a technology entrepreneur with a background in enterprise strategy, and training in computer science, finance and marketing disciplines. Bosco is particularly passionate about marketing on a shoestring. He has also been a supporter of the Australian startup community for a number of years having made a number of angel investments in that time.



*Leticia Jennings*

### **Leticia Jennings, Country Manager IoT, Vodafone Group**

Part of the foundation M2M/IoT team in Australia, experienced with Sales and Business Development and now as Country Manager. Working with clients ranging from major multinationals to innovative start-ups; in industries including health, automotive, industrial, and consumer spaces. With evolving technologies and new market opportunities, Vodafone utilises our global and local experience partnering with our customers to capitalise on this rapidly innovative revolution that IoT is becoming.

### **Dan O'Neill, Acting Executive General Manager, Group Operations, CBA**

Dan has a passion for identifying and embedding opportunities that deliver significant customer and business improvements with a people, process and technology mindset. He is an avid believer that customer experiences and shareholder returns will improve if you follow the basic principle of 'for things to change, first we must change'.

Dan was recently appointed as the acting EGM Group Operations which is the engine room of the Commonwealth Bank Group. Group Operations proudly services multiple brands within the Group internationally through end-to-end process management, use of innovative new technologies and a cross-skilled, capable workforce.

Dan also implemented and spearheads the Process Management and Improvement Office for the Commonwealth Bank Group. In this role Dan is responsible for defining, leading and embedding the end-to-end Process Management and Improvement strategy across the organisation.

Dan is a graduate of Harvard Business School Advanced Management Program and has over 26 years' experience in leading Operational teams in Financial Services and delivering large and complex transformational programs for national and global banks in the UK, Singapore and Australia.



*Dan O'Neill*

### **Deborah Potts, Head of Member Education and Advice, Rest Industry Super**

Deborah Potts is a skilled customer experience executive, specialising in the financial services and superannuation industries. She has extensive experience working with board, executive and professional teams to transform customer experience through developing and implementing innovative communication and customer engagement programs.

An inspiring and collaborative leader, Deborah forms and develops high-performing teams that drive customer centric cultural change, transform organisational strategy and build organisational capability. Part of Deborah's success can be attributed to her keen insight, collaborative approach and the ability to step past agendas and corporate silos into an honest discussion of the issues.

Her customer experience strategies are firmly grounded by high-level skills in corporate governance, risk management and financial analysis within the financial services sector. This results in quantifiable initiatives that are data driven. Deborah has in-depth market knowledge and understanding of the financial services and superannuation industries, which ensure her strategies are growth driven, legally compliant and fiscally responsible.

Core strengths: Customer experience strategy, process redesign, customer communications, leadership and cultural change, stakeholder engagement and financial analysis.



*Deborah Potts*



*Nicole Moy*

### **Nicole Moy, Head of Product & Marketing Leap In!**

Over 15 years of senior executive leadership delivering strategic, commercial and customer outcomes in private and public sectors throughout Queensland, Australia and internationally.

A results-oriented general manager with experience in leading high performing teams and successfully increasing efficiency, productivity and profitability.

Experience in retail, wholesale and franchise environments with proven management, marketing, sales and new business development and product development skills. With commercial acumen, the ability to focus on business growth, evaluate opportunities and risks and deliver innovative solutions to challenges.

Nicole has held senior executive leadership positions in tourism, travel, transport and retail delivering strategic, commercial and customer outcomes in private, not for profit and public sectors throughout Queensland, Australia and internationally.

Nicole's most recent roles include Managing Director of Contiki Australia, Brand Leader and National Marketing Manager for Flight Centre, Chief Marketing Officer of Hardy Brothers Jewellers and Executive Director – Customer Experience for TransLink.

As Head of Product and Marketing of Leap in! Nicole is committed to user centred design and customer engagement and is passionate about the adoption of technology in the disability sector.



*Dick Steiner*

### **Dick Steiner, Senior Managing Partner, Business Process Services, Global, DXC Technology**

As the WW Advisory Lead for the global Business Process Service's Dick is appointed to drive success in strategic engagements by overseeing the current portfolio of service offerings and next-generation business process services. Drawing on a powerful combination of AI-driven process discovery and industry knowledge, Advisors rapidly assess and identify valuable process improvement opportunities.

Previously, Dick was the Vice President of IT Infrastructure and Operations for Hewlett-Packard. Enabling HP to maintain its position as the world's largest provider of information technology infrastructure, software, services, and solutions to individuals and organizations of all sizes. Throughout his career with Hewlett-Packard, he has held a number of executive positions with roles spanning strategy, application development, infrastructure and security services.

Dick lives in Denver Colorado and holds a Bachelor of Science Degree in Management Information Systems from the University of Northern Colorado.

### **Mahesh Shah, Vice President and General Manager, Business Process Services, Global, DXC Technology**

Mahesh Shah serves as DXC Technology's (NYSE: DXC) vice president and general manager of global Business Process Services, including both the current portfolio of service offerings and next-generation business process services.

Previously, Mr. Shah was general manager and vice president, Acquisition and Divestiture, IT Consulting Services at Hewlett Packard Enterprise. In that role, he established a new business to deliver consulting and technology services to assist clients in executing the IT aspects of an acquisition or divestiture. Mr. Shah was responsible for all aspects of the startup, which experienced faster growth in revenues and margins than any business in HPE's services portfolio.

Prior to that, Mr. Shah served as chief information officer, Enterprise Services and Software and IT separation leader for HPE. In that role, he managed the technology required to run enterprise services and software. He managed all aspects of separating HP's business applications into two Fortune 50 companies (Hewlett Packard Enterprise and HP Inc.). Other roles at HP included vice president, Product R&D and IT; executive director, Security Product Management and Development; and several other executive roles in IT automation and cloud engineering.

Mr. Shah was also a senior consultant for IBM Global Services, where he managed large-scale technology projects for many Fortune 100 companies. He serves on the board of advisors for several technology startups.

Mr. Shah holds an MBA from Northwestern University, J. L. Kellogg School of Management, and a bachelor's degree in commerce, management information systems, from Concordia University, Montreal, Canada.



*Mahesh Shah*