

Chief Customer Officer
Forum

The Como Hotel, Melbourne
25 - 26 October 2016

Chief Customer Officer Forum


Customer Experience in the Digital Age

The logo for LimeBridge Australia. It features the word "LimeBridge" in a bold, sans-serif font, with "Lime" in green and "Bridge" in blue. Below it, the word "AUSTRALIA" is written in a smaller, blue, all-caps font. The text is flanked by horizontal lines on both sides.



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Welcome from the CCO Forum Committee



The theme for our October Forum is, Customers Experience in the Digital Age. We are most pleased with the organisations that are joining us today.

Jane Huxley, Managing Director, Australia and New Zealand at music streaming business Pandora.com is our opening speaker. Jane has a career in disruptive businesses. Our closing speaker is Paul Zahra, who is well known as the former CEO of David Jones. Paul is credited with leading the digital transformation of one of the oldest department stores in the world as well as delivering sustainable financial performance.



We have nine case studies, with an interesting mix of sectors inclusive of retail, automobile, finance, utilities and education. We are fortunate to be joined by eight guests and thank them for their time and efforts.

- Andre Eikmeier - co-founder of Vinomofo, will discuss how Vinomofo's success demonstrates that we are entering a new human era of business where customer relationships are changing.
- Pam Rebecca - the former General Manager Digital ANZ Australia and an ex-CCO member. Pam will lead a discussion on the challenges of big companies embracing digital.
- Nick Molnar – co-founder of Afterpay, an innovative payments business that is revolutionising the idea of lay-by and bringing customer centricity to debt management.
- Ashley Keleher - Monash University will showcase some of the digital mechanisms they are embracing and their innovative approaches to digital design.
- Sarah Timmerman, founder of Beginning Boutique, will discuss the benefits of customer intimacy that come with being an online challenger that can be close to the customer.
- Beverley de Kretser, South East Water, will describe their use of analytics of customer behaviour to fine tune and improve the digital experience
- Daniel Tobin, BMW, will discuss the challenges created by a variety of digital sources used by customers and BMW's multiple contact points.
- Dr Michael Rosemann, QUT, will share, why he thinks revenue growth in the digital world needs "opportunity-driven leadership", "oppositional thinking" and a "digital mindset".



CCOF Member, Brendan Bloore, CitiPower, will showcase how CitiPower has built a range of automated and self-service capabilities across digital, automated phone and proactive text and email.

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 25 October 2016

6:30pm – 7:30pm Arrival drinks at Woodland House

7:30pm – 10:30pm Dinner at Woodland House

Wednesday 26 October 2016

The Como Hotel, 630 Chapel Street, South Yarra

8:00am Registration and Coffee

8:30am Welcome and Introductions

8:45am Opening Keynote: Jane Huxley, Managing Director,
Australia and New Zealand at Pandora (Internet Radio)

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: Paul Zahra, Global Retail Advisor

4:45pm Closing Questions and Wrap Up

5:00pm Meeting Close and Drinks at So Bar, The Como

Opening Keynote

Jane Huxley, Managing Director, Pandora: The Customer In The Age of Disruption

Jane Huxley is Managing Director of Pandora in Australia. The music streaming service already has 4,500,000 registered users in less than four years and rapid growth continues. Jane will discuss the importance of understanding which key customer needs you are addressing out of choice, convenience and cost and the impact of that decision on marketing and operations. She'll cover how Pandora delivers "mass personalisation" and what this means for customers' expectations and the customer experience. Disruption and innovation has been a continuous theme in Jane's career and she will summarise her lessons learnt from disruptive companies and business models. She has also tried to disrupt established business from the inside and will discuss which tactics work.

Breakout Sessions

Ashley Kelleher, Director of Client Services, Monash University: Changing the Student Interaction Journey: To a Personalised Digital Experience

Expectations of tomorrow's customers are being reset, as many are at university, and they are already behaving differently and being treated differently. At Monash University, they have a 95% take up of digital services, but they believe they can do even better. Their challenge is to find better ways to engage with students digitally. Ashley will describe some of the mechanisms they have used to digitise the students' life cycle. He'll describe their approach to app development, customer-led design and new tools and techniques to engage their customers in design. Ashley will also comment on some experiments in other universities that are setting the bar even higher. He will showcase some of the digital mechanisms they are embracing and quantify the impact that these mechanisms are having.

Nick Molnar, CEO and Co-Founder, Afterpay: A Payment Company Changing the Way Customers Shop

Afterpay is a payment business that is bringing customer centricity to payments and making lay-by a has-been. Through its customer centricity, it is growing exponentially. The growth has come by offering retailers more customers and more revenue, whilst providing customers flexibility and convenience. It's a fantastic business model where retailers now market the service. Some customers are so loyal already they use Afterpay availability to determine where they shop. While sophisticated risk profiling sits at the heart of the business, even this is customer focused. Come and hear about a fascinating new business that even brings customer centricity to areas such as debt management.



Pam Rebecca, former General Manager of Digital, ANZ Australia: Six Reasons Why Digital Transformation is Hard and What to Do About It

Many of you will remember that Pam Rebecca was a former CCO member when running the contact centres at ANZ. She has spent the last three years or so running digital, and in doing so has learnt a great deal about what the challenges to digital transformation are and what works and what doesn't. Over that time, ANZ grew its digital sales channel faster than the market and launched multiple award winning applications, while transforming the business. Pam thinks that many companies are applying a digital veneer, when the changes needed are more fundamental and also more difficult. This will be a fascinating discussion on the challenges of big companies embracing digital.

Andre Eikmeier, Co-Founder, Vinomofo: A Tribal Business in the New Customer Era

Vinomofo started in a garage five years ago and is now approaching half a million customers. Co-founder Andre Eikmeier believes that this success has come because many consumers want to have an emotional attachment with a company. He will discuss that Vinomofo's success demonstrates that we are entering a new human era of business. In this era, customers have more control and information, and will form relationships with businesses based on more than price and product. This will be a fascinating discussion on why new businesses like Vinomofo are succeeding, and the culture and processes they have in place to sustain that success.

Sarah Timmerman, Owner and Director, Beginning Boutique: Building Culture and Customer Experience from the Ground Up

Beginning Boutique is one of the fastest growing companies in Australia and competes in the dynamic and cut-throat world of online fashion retail. With limited marketing budget, customer experience and word of mouth promotion are all important to their growth. In this case study you'll hear about the advantages of customer intimacy and involvement that come with being an online challenger business. However, founder Sarah Timmerman will also share the difficulties of managing rapid growth, managing suppliers and differentiation while staying focused on building the culture and customer experience that will sustain that growth.

Beverley De Kretser, Group Manager Customer Service, South East Water: Working with Customer Behaviour and Digital Interactions in Real Time

South East Water has invested in digital self-service and information. In doing so, it recognised that it needed to fine-tune the digital content in order to respond to customer needs and get better take up and use of the digital channel. As well as investing in chat as a support mechanism, they have a tool called Inside that gives them real time information on how customers are interacting with their self-service environment. They will describe how they use the analytics to fine-tune and improve the digital experience by understanding how customers are behaving on their site. We hope to make this an interesting discussion on implications for release and feedback processes and the roles of different areas.

Daniel Tobin, Customer Relationship Management Manager, BMW Australia: How BMW Seeks to Meet the Turbo Charged Customer Expectations of a Premium Brand

Like every industry, the motor industry is being disrupted and customers now use many digital channels in researching purchases and post-sales service. In BMW's business, as a premium brand, customer expectations are high for all experiences. Daniel Tobin's case will describe how customer experience delivery is made harder by the variety of digital sources of information that customers access and BMW's multiple brand contact points. The case will explore the mechanisms they have put in place, results they are getting and the challenges in managing a multi-layered brand experience. Daniel hopes to lead a fascinating discussion on the evolution of customer sales and service in digital.

Dr Michael Rosemann, Professor & Head of Information Systems School, Science & Engineering Faculty, QUT: The Economy of People – Use of Digital to Participate in the Life of Customers

The emergence of the digital economy has shifted the focus from an economy of corporations to an economy of people. This means that organisations need to think about digital not just as a source of automation but as a source of new and different revenue. This discussion, led by one of Australia's leading digital strategists, will describe three key planks of successful digital strategies. Come and explore with Dr Rosemann why he thinks revenue growth in the digital world needs "opportunity-driven leadership", "oppositional thinking" and a "digital mindset". He will explore various case studies from diverse industry, some of which will amaze you, as well as explaining the thinking patterns of innovative organisations.



Brendan Bloore, General Manager Customer Services, Citipower: Evolving Digital and Other Automated Channels to Manage Unwanted Customer Demand

Citipower/Powercor is one of the most innovative energy distributors in Australia but operates in a regulated market place where customers have to use its network. They face challenging situations such as infrequent contact avalanche and getting tradies and builders to complete critical documents. In this case, Brendan Bloore will describe how they have demonstrated the value for the organisation in building a range of automated and self-service capabilities across digital, automated phone and proactive text and email. He will describe some of lessons learnt in developing those mechanisms and the payback they have from those investments. This case will be interesting for anyone with unpredictable customer demand, or who wants to discuss building the case for digitisation or automation.

Closing Session

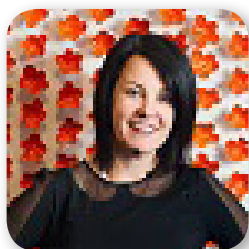
Paul Zahra: Managing Disruption - turning Adversity into Diversity

Paul Zahra's transition to become the CEO of David Jones was not a neatly managed or carefully planned transition. He took over the role in surprising and high profile circumstances. If the surprise elevation wasn't enough of a challenge, he will explain that when he took the helm the business was confronting the perfect storm. Some of the head winds included that the dollar was riding very high, Australians had learnt to shop on-line off-shore and a range of major international retailers were about to enter Australia. Many thought department stores were dying or dead.

He'll discuss what he had to do to turn around the iconic but also historic David Jones business. He came to understand more about the obstacles to dealing with disruption and he'll explain what he had to do to overcome them. This discussion will allow us all to reflect on the barriers to creating the innovative and dynamic culture that so many businesses aspire to.

Guest Speaker Biographies

Jane Huxley, Managing Director, Australia and New Zealand at Pandora, (Internet Radio)



Jane Huxley

For more than 25 years, Jane has built a career based on disruption. Working across blue chip Technology, Media and Telecommunications organisations in Australia and internationally, she has had roles spanning technical support and systems engineering through to sales, marketing, channel management, CEO and MD.

A sixteen-year stretch at Microsoft was followed by time at Vodafone and a five-year period at Fairfax Digital, culminating in the CEO role, where she was responsible for over 250 people, running the online masthead and entertainment businesses, including mobile platforms and the integration of acquisitions.

In her current role at Pandora, she has been chartered with growing the first international subsidiaries for Pandora – establishing a broad base of streaming radio listeners, implementing the commercial model and long term market approach. Jane is also on the board of Surfstitch, an action sports retailer and media company.

Paul Zahra, Global Retail Advisor



Paul Zahra

Paul Zahra has been a leading force in the Australian retail industry for over 30 years. He has held senior management roles at Target Australia and Officeworks, and was Chief Executive Officer and Managing Director of Australia's premium department store, David Jones. Under Paul's stewardship, David Jones evolved from a traditional bricks-and-mortar retailer to a contemporary Omni-channel retailer, resulting in the company's average online order rising to three times the value of the average in-store transaction.

Paul is credited with leading the digital transformation of one of the oldest department stores in the world, enabling it to achieve market-leading momentum, which resulted in financial stability for the business during the worst retail conditions in 25 years. Paul is a Global Retail Advisor, advising boards and companies in a variety of areas, including retail (both traditional and start-ups), leadership, transformational change and diversity. Paul is a member of the PwC Diversity and Inclusion Board and a Non-Executive Director of the Pinnacle Foundation, which provides scholarships and mentoring to disadvantaged LGBTI youth.

Ashley Keleher, Director Client Services, Monash University

With a background in production management, logistics and customer service Ashley has worked in a variety of industries and roles including as a trainer for the Commonwealth games, a production manager for Australia's largest clothing wholesaler, as a volunteer with Australian Volunteers International in Indonesia and now as the Director of Client Services, at Australia's largest university – Monash. Ashley is passionate about Education, Customer Service and leading teams and has driven a number of initiatives to transform services in both faculty and central units in the University sector and is on a mission to set a new benchmark in service delivery.



Ashley Keleher

Nick Molnar, Co-Founder and CEO, Afterpay

Nick is the co-founder and CEO of ASX-listed payment service Afterpay. Nick has extensive experience in online retail, having launched the leading American online jeweller, Ice.com, into Australia under the local brand Iceonline.com.au. Nick successfully grew Ice in Australia to become the largest online-only jewellery and watch retailer. Prior to launching Ice, Nick was an Investment Analyst at venture capital fund M. H. Carnegie & Co., where he was primarily responsible for growth stage investment opportunities in the technology sector.



Nick Molnar

Daniel Tobin, Customer Relationship Management Manager, BMW Australia

Daniel has over 15 years experience in developing and executing customer and brand strategy. Daniel is inspired by better futures and uncovering better ways of doing things. He is at his best when connecting the functions of consumer insight, customer experience, brand management, CRM and digital to realise customer goals. Ultimately, he is a professional who designs and implements how customers interact with brand values and practices.

Specialties: Customer strategy, brand strategy, experience design, market research program design, customer insights, CRM, digital.



Daniel Tobin

Sarah Timmerman, Owner and Director, Beginning Boutique

Sarah Timmerman is the Owner and Director of Beginning Boutique – a pioneering online fashion retailer selling in-house garments, as well as designer and wholesale stock to loyal customers around the world. Ranked number 13 on the BRW Top 100 list for 2015, winner of the Telstra Australian Small Business Award and overall Telstra Business of the Year for 2015, the sky's the limit for the Beginning Boutique team. A passion for providing high-quality garments and exceptional customer service - all with a flawless shopping experience, is no doubt just the beginning for the global retailer.



Sarah Timmerman



Andre Eikmeier

Andre Eikmeier, Co-Founder, Vinomofo

After years of poverty, stupidity, half an accounting degree, an acting career in four out of five of Australia's worst TV shows, a singing career that never transcended being lead singer in a One Hit Wonders covers band, a failed theatre production company which led to an event management company to pay off its debts, a job on the phones at a direct marketing wine company, a one-man video production company, Australia's biggest online wine community site which made absolutely no money, and a year-long kombi wine adventure travelling round the country...

... Andre finally launched online wine site Vinomofo with brother in law Justin in 2011. They just wanted to "do something cool and useful for the wine industry", and it's grown to be one of the most successful wine sites in the country, winning a host of business awards including Deloitte's Fastest Growing Tech company in 2013, and Startup Smart's Best Startup 2014. With 50 staff, 270,000 members, and a turnover run rate approaching \$30 million within just 3 years, Vinomofo is living up to its promise of being "the most epic wine site on the planet", dedicated to their mission of inspiring the world to drink awesome wine.

Dr Michael Rosemann, Professor & Head of Information Systems School, Science & Engineering Faculty, QUT



Dr Michael Roseman

Dr Michael Rosemann is Professor and Head of the Information Systems School at Queensland University of Technology, where he established three Innovation Chairs funded by Woolworths, PricewaterhouseCoopers and Brisbane Airport. Dr Rosemann is a disruptive thinker with a passion for foresight innovation, digital mindfulness and revenue resilience. His work is focused on creating exciting future worlds with today's possibilities making current practices obsolete.

Dr. Rosemann is the author/editor of seven books, more than 250 refereed papers, Editorial Board member of ten international journals and co-inventor of US patents. His publications have been translated into Russian, Mandarin, German and Portuguese. His research projects received funding from industry partners such as Accenture, Australia Post, Infosys, Rio Tinto, SAP, Suncorp and Woolworths. Michael is a frequent, global keynote speaker and provides advice to organisations from diverse industries such as telecommunication, finance, insurance, utility, retail, public sector, logistics and the film industry. He is the Honorary Consul for Germany in Brisbane.

Brendan Bloore, General Manager Customer Services, CitiPower and Powercor

Brendan is an Electrical Engineer with an MBA and a Graduate Diploma of Human Resources. He has 30 years experience in the Victorian electricity industry. As General Manager Customer Services at CitiPower and Powercor. He is responsible for: Customer Strategy, Customer Satisfaction, Customer Connections, Contact Centres, Billing and Credit, Meter data collection and processing.

Brendan's key areas of expertise are in the areas of: Customer Service Culture, Customer Service Strategy, Operational Performance Management.



Brendan Bloore

Beverley de Kretser, Customer Strategy and Digital Transformation Manager

An experience innovator committed to leveraging customer, business and market insights Beverley de Kretser has been driving transformational experience outcomes for businesses in the retail, hospitality and utility sectors for more than 10 years. Beverley holds a degree in Psychology and a Masters in Media Communications, and is currently Customer Strategy and Digital Transformation Manager at South East Water, a water and sewerage retailer servicing 1.7 million people in Melbourne.



Beverley de Kretser

Pam Rebecca, Former General Manager Digital ANZ Australia

Passionate about leadership, digital transformation, and building outstanding teams that work together to delight customers with innovative solutions to customer needs. Senior executive with deep experience in large transformational leadership roles. Highly adaptable, agile learner with reputation for inspiring leadership.

Experienced in all aspects of digital transformation including strategy, culture change, eCommerce, commercialisation, and large complex program delivery (>\$100M), through to agile, iterative delivery and everything in between.

A digital and social media ambassador and regular contributor to ANZ Bluenotes. Pam believes that digital transformation is critical to the survival of today's businesses and represents an unrivalled transformational leadership opportunity. It is by far the most exciting and challenging opportunity faced by this generation's business leaders.



Pam Rebecca