6. A DIGITAL SOCIETY;
RHETORIC OR REALITY?
ABOUT RSG PLC

Originally founded in 1975, Resource Solutions Group or, as we are more commonly known, RSG, have grown from a single recruitment company based in Bristol into a multi-million pound, European-wide network of expert recruitment businesses.

RSG comprises of a family of companies that work together to provide a full breadth of individually tailored and professional recruitment solutions to multi-nationals, household names and SMEs. Primarily, our services are offered via Sanderson Recruitment or Resource Management where our customers receive fully integrated services and solutions.
ACKNOWLEDGEMENTS

Resource Solutions Group are very grateful to those individuals who gave their time to take part in the Debate and who contributed to the content of this white paper. We give special thanks to Martin Boyle for leading the Debate.
FOREWORD

We will see history made at Nationwide Building Society this year. For the first time in 160 years more products will be sold online than in our branches with our aim to increase this to 66% by 2019. The change in customer preference and behaviour is profound and enduring. With this in mind and with over 20 years’ experience of leading change and transformation programmes, and now leading Nationwide’s strategic investment plan, I was delighted to accept RSG’s invitation to lead a round table debate on digital transformation in business.

It would seem that every organisation that has a digital strategy, is demanding technological change and is attempting to lure those with pre-existing digital skills. Digital transformation, the buzz phrase of the moment, is a term I’ve heard and used a lot myself in the past couple of years, but I’m still not sure that the term, as well as the widespread impact of such a transformation, is universally understood. From an organisations point of view, this has substantial implications in how business organises itself, the people and the skills needed, the leadership attracted and grown and the capabilities colleagues need and demand for a start.

Consumers are being educated to expect simplicity and to have choice in how and when they do business with an organisation. Lessons from history suggest that you ignore these trends at your peril; and yet all our old views of how to forecast customer behaviour in this new world will need to change completely. We have no long-run experience to reference as yet.

For example, it was almost a truism that the more branches a financial organisation had, the more current accounts they would sell. The correlation between branch footprint and current account market share was indisputable. Today however, we are nearing 50% of our sales on-line for what everyone would say (in the past I would hasten) was a relationship based sales process.
So does this mean the end of face-to-face? Will we witness a wholehearted shift in our lifetime from Bricks and Mortar (BAM) to Digital and Mobile (DAM)? I would propose that it will be those organisations that blend the physical and digital worlds, or ‘phygital’, that best feel the rewards.

The ability to start a process in one channel and finish in another has long been the mantra of consultants and industry commentators. If you cannot realise the potential of being omni-channel, then the ‘omnipotent’ power of the market will make you irrelevant!

So how do we address that ‘personalisation gap’ as we call it? Our people provide the glue that join (our often imperfect) processes together and, more often than not, make them into a great experience. How will this work when people are buying 66% of their products from us online? Well the answer is we are not sure. We know that what people will need tomorrow will be different than those today. We know that ‘big data’ will be important but will need to make good on its promise of creating a customer segment of one.

So I think you will gather that I do believe that this shift to a ‘digital society’ is very real and in this instance the hype, concerns and opportunities as outlined are well considered and not the slightest bit rooted in rhetoric. But I also believe that this ‘digital society’ is already evolved and alive around us. We are all part of it and make it more so every day as consumers in our own right. We now need to work to build a ‘digital society’ inside our organisation in the literal sense of the word.

I’m adamant that people will continue to bank with banks; buy books from booksellers, electrical goods from retailers etc. The only difference will be how they look in a digital age! This white paper comprises the insights and ideas that were provided throughout the Debate as well as some additional research.
WITH A CLEAN SLATE AND A GENERATION OF DIGITAL NATIVES NOW WELL FOOTED IN THE WORKING WORLD, THERE IS LITTLE TO HOLD BACK CUTTING EDGE DIGITAL INNOVATION
With endless statistics published everyday highlighting both the pace and variety of progression within the digital arena, there really is nowhere for organisations to hide. A few standout figures show for example; the connected digital economy contributed £860 billion to the world economy between 2007 and 2012, over 88% of Europeans were shopping online in 2014 and, perhaps most remarkably, Gartner has estimated that in excess of 26 billion devices will be connected to the internet by 2020 – even more surprising when you consider that excludes smartphones, tablets and PCs!

With this in mind, our Debate leaders and cross-industry representatives looked to delve deeper into the snowball effect of this digital age, the challenges businesses will face in the future and the best methods to facilitate them considering both their micro and macro environments.

Our first (perhaps obvious) conclusion was that, down to numerous influences, all companies are in very different stages of digitally evolving. We now know that currently, a colossal 98% of digital businesses are SMEs. These often younger companies (in establishment and employee age), had benefitted from ‘not having the cumbersome legacy of processes and systems that longer founding organisations have’ Colin Tate (Sainsbury’s Bank) deduced. Supporting this, respondents to the CMO survey rated current IT systems as the third biggest obstacle to achieving digital transformation.

With a clean slate and a generation of digital natives now well footed in the working world, there is little to hold back cutting edge digital innovation. 2014 saw a record breaking 581,173 businesses registered with Companies House, an increase of 17% from just 2 years prior.

Debate attendee Paul Richards (RBS) believes that in the current situation the ‘smaller organisations are more agile and are starting to take business away from the larger banks’. This new digital world will see the survival of the fittest and in order to do so all businesses will need to embrace the generation of digital natives and start from scratch on their operating models. These larger incorporations will often benefit from resourcing, budget and infrastructure aspects of their digital change programme however “gains won’t be made by simply digitalising current processes – we have to take this as an opportunity and think “this could be a game changer’” Debate participant John Mullen (SSE) surmised.

Digital isn’t just about the individual channels customers can use to interact with a brand. At its core, a digital organisation is simply one that’s free from silos and is eager to rise to new technological challenges.

In order to do so, the Debate participants agreed that companies must ensure end-to-end operating models are spot on before rolling-out to customers. Although a time consuming process, the importance of getting ‘behind the scenes’ right was understood as pivotal to prevent later difficulties, as well as becoming a marker for success. In this sense regulation, (often going hand-in-hand with digital) is our friend, slowing up the fast-paced advances and allowing extra time to implement processes; in particular for the heavily regulated financial services industry.

With the redevelopment of operating models come other challenges as RBS’s Bill Douglas reminded us; “Are we remembering that we need to make money?”. 

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2. 18 most interesting digital marketing stats – eConsultancy, 2015 https://econsultancy.com/blog/66713-18-most-interesting-digital-marketing-stats-from-this-week/
NEW TECHNOLOGY HAS MOVED ON FROM BEING JUST A TICK BOX EXERCISE, AND IS NOW AN ESSENTIAL COMMITMENT TO BOTH SURVIVAL AND PROSPERITY

With the growth of digital many business models are proving unsustainable and require adaptation or scrapping to ensure margins are met. In retail for example the BAM element of a store is declining and within banking charges for overdrafts and sending letters are tailing off as digital communication becomes the norm. It’s clear that the same margins cannot be sustained without the implementation of a digital change programme.

In the same breath however, we can also account for where costs are saved through digital. Nationwide’s Martin Boyle pointed out that it’s two-thirds cheaper to sell a mortgage online. In retail the cost to sell online is significantly cheaper than in store and what we now see is digital technology and the retail store combining to create an omnichannel environment that has transformed both customers’ shopping experiences and their expectations.

RSG CEO, Mike Beesley warned of developing a digital strategy in isolation. By integrating the strategy into the wider society he surmised that alternative money making options will develop. Big data is just one of the outcomes of a digital society and the richness of this data will allow companies to target the segment of one.

Throughout all these challenges however, the Debate participants agreed that the most important element was putting the customer first. George Cairns (Lloyds Banking Group) highlighted that “it’s easy to become tech driven in the digital space and focus very much on the functionality – actually putting the customer at the front is one of our biggest challenges”.

Successful evolving businesses are continually focused on their customers, changing and adapting with their needs and it’s well understood that an organisation that’s adopted a change mind-set and empowered its employees to put the customer experience at the heart of everything it does will come out on top.

Companies know that they need to head in this direction, but many are clearly still struggling with how to move forward. Not only is it apparent that something must be done, embracing new technology has moved on from being just a tick box exercise, but is now an essential commitment to both survival and prosperity. Making digital a reality involves assessing and aligning the organisation, mapping the customer journey, building an agile environment and removing barriers to entry. Many organisations globally are investing significant figures to make this transition and are moving at pace.

To transform a large organisation takes a significant amount of time, a huge amount of resources and a cross-functional set of business skills. But how can we know where to invest for the best? How can we know which digital platforms will stand the test of time? How can we set a feasible budget for such a mammoth mission?


TO TRANSFORM A LARGE ORGANISATION TAKES A SIGNIFICANT AMOUNT OF TIME, A HUGE AMOUNT OF RESOURCES AND A CROSS-FUNCTIONAL SET OF BUSINESS SKILLS, HOW CAN WE PLAN FOR SUCH A MAMMOTH MISSION?
Once you have decided on the broad purpose and desired outcomes from a digital initiative, and with the understanding that “you have to get it or get out” where digital technologies are concerned (Colin Tate, Sainsbury’s Bank), the first step to kicking-off a transformation programme is setting the budget. With organisations spending anything from a few thousand pounds to in some cases a few billion on digital transformation programmes we find ourselves asking several questions; how is such a budget calculated? How do you define a budget for an indeterminable transformation? What are the perceived returns on investment other than being left out?

**STEP 1. AN EDUCATED GUESS**

With the rate of change increasing exponentially Tate surmised that “there’s a walk of faith you have to go on with this level of investment”. There are a multitude of business terms that we could use for this stage; forecasts, projections, business plans. In essence, an educated guess.

Not only do we need to understand the world as a whole, our digital environment and how our business fits, we also need to predict how this will evolve over the next 2/5/10 years. Whilst companies must continue to respond reactively to emerging developments, companies as a whole continue not to know what the future holds and what latest innovation could turn their industry on its head. Without some form of guesstimate and an idea of the channels needed to develop there is no way to know what funding is required.
STEP 2. CREATE LONG-TERM INVESTMENT THEMES

Nationwide’s Martin Boyle pointed out that one of the biggest challenges was “finding a way that galvanises the organisation for the longer term”. Having now “forecast” where both micro and macro environments are likely to be in the short-term and what challenges we may face, the next step to determine a budget is to shape investment themes.

Although we are restricted on our control of the macro environment, our budget can be determined by themes of our investments for our long-term strategies. Boyle highlighted some key investment themes for Nationwide including “Digital Originations”, “Digital Sales”, “Information Management” and “Next Generation Payments”. Through this groundwork Nationwide were able to determine the space that they would prioritise their digital transformation programme and allow the strategy and objectives to take form.

STEP 3. COMMUNICATE WITH THE BOARD

The importance of getting buy-in from the Board is fundamental to achieving a successful digital strategy and to obtain approval for your chosen path and its necessary budget. The proportion of organisations highlighting that a lack of understanding around digital prevents them from investing more money has increased by 33% year on year9 and much of this can be tracked back to the consistency and quality of communication between the Change Team and the Board.

Sitting with the Board is vital! Using understandable language and avoiding technical jargon will secure engagement and high level understanding throughout the journey. Research shows a heavily engaged Board will likely invest more time and money and also offer commitment and encouragement to embrace change throughout the organisation. Assigning a Board member as the Project Sponsor is one effective way of encouraging buy-in from the top.

One debate guest maintained a close working relationship with business leaders by hosting monthly review boards. Over time, these meetings became more frequent, with an increasing number of stakeholders and departments involved. A broader perspective was provided as a result, and lead to increased accuracy in the prediction of themes. This meant strategy and the shape of the budget became easier to define.
WHilst scoping what the customer wants is problematic, communication is essential to sense check planned areas of investment.
STEP 4. CHECK WITH THE CUSTOMER

With 74% of companies saying they are working towards delivering cohesive customer experiences over standalone campaigns or interactions\(^\text{10}\), it’s critical that we are asking customers what they want to determine digital strategies and subsequent budgets.

Whilst considering that companies must be commercial, the Debate attendees agreed that first and foremost the customer experience must remain as the top priority and the question of cost thereafter. “But how early on in this process should the customer be involved?” RSG’s Adam Meadows queried. Should we query each initiative with a focus group, wait until the end product or meet somewhere in the middle? Additionally, do we act on all feedback or does there remain an element of guesswork to our strategy?

LBG’s Neil McLellan noted that at this stage in transformation projects “certain innovation is so innovative that it is driving and shaping consumer need”. As a consequence, company strategies need to be driven by this innovation as well as their needs.

Whilst scoping what the customer wants is problematic, engagement is essential to sense check planned areas of investment. The attendees offered a variety of measures to achieve this from ‘innovation labs’, questionnaires, stress testing and scenario planning to online forums, focus and listening groups. This ‘pick-n-mix’ approach ensures engagement throughout the product-lifecycle and allows the budget to be defined on a rolling basis dependent on what works.

STEP 5. MEASURE SUCCESS

Historically, measuring success is a weak area for digital projects with companies not building cases for digital investments\(^\text{11}\) and not developing metrics to help assess the value of the investments made. The Debate concurred that expectations for successful projects should be kept low, and often only 10-15% of implemented strategies should be expected to payback. In addition, until at least the first signs of profitability show, an implemented strategy should not be scaled.

As the profitability of our strategy arsenal is revealed, time and resources can be reinvested via an 80/20 strategy. This ensures that 80% of your digital budget goes toward tactics already showing a positive return, and the remaining 20% to new projects or methods you want to try. Although agreeing a budget is a challenge for digital project sponsors, the monumental shift in the digital environment and widespread attitudes towards its use means we are a far cry from where we were. Budgets that are now being driven forward would have had no consideration in the world five years ago. With the budget set we must now consider implementation and the additional resources and skills required to enforce our key themes and strategies.


\(^{11}\) The Nine Obstacles to Digital Transformation, Michael Fitzgerald, 2013 http://hbr.com/2013/03/the-nine-obstacles-to-digital-transformation/
MANAGING YOUR
DIGITAL TALENT

While some companies have already embarked on their digital journey, many more are struggling to get on their way. With a major skills shortage across the globe we are beginning to witness the significant cross-industry impact on economic and business growth as companies develop an ever-increasing digital presence and consequent demand for talent.

The growing call for, and limited supply of, digital talent is placing immense pressure on organisations to scale up on their digital skills - but as the digital world continues to grow exponentially it seems that the word ‘digital’ has become so ubiquitous that it’s almost unnecessary. ‘Digital marketing’ is just marketing, and a company’s ‘digital strategy’ is inseparable from the rest of its business strategy. Therefore, when sourcing talent, are the skills required for digital transformation programmes fundamentally different to any other change programme?

WHAT SKILLS DO WE ACTUALLY NEED?

In one of our recent surveys, 94% of IT and Financial Service professionals agreed that a lack of the right skills within a company had a negative impact on business performance. Additional research conducted by Capgemini Consulting revealed that 77% of companies considered missing digital skills as the key hurdle to digital transformation. With these statistics in mind, the Debate sought to answer whether there had been a fundamental shift in the expertise the business requires and how these differ from current resources.

Employees need to ensure they are ahead of the technology curve and with the unprecedented rise in big data analytics, social media platforms and mobile devices; effective use of these resources is now fundamental to talent proficiency. The skills needed for automating processes aren’t the same as those needed for web development, which likewise differ from those needed to make mobile business effective. The Scotsman’s Stephen Emerson highlighted the difficulty in knowing which platforms to invest in and judging which will succeed so we may audit the necessary expertise.

Digital knowledge in employees is no longer isolated to digital projects, and now influences all aspects of businesses strategies. It takes real investment of will to wear all these different hats simultaneously.

With an astonishing figure of 90% of all data ever created in the last two years, the role and utilisation of big data is pivotal. Debate attendee Chris Humphrey (Sand Media) highlighted the great opportunities big data offers and how, for many will provide alternative revenues to those lost from digital transformation. He added “the ability to monetise the mobile audience will be driven through transactional data insight. Knowing your audience and tailoring a more personal offering with this knowledge will be crucial”. An accurate analysis of big data may lead to more confident decision making, greater operational efficiencies, cost reductions and reduced risk.

Additionally, mobile devices offer vast opportunity for business with developments in gamification, web, mobile apps, cloud services, platform-design and user-interface to name a few. Social media skills can include anything from customer engagement, public relations, brand building, outreach programmes along with virtual facilitation and online etiquette.
In practice though, the need is for an evolved professional who is equally comfortable with both technology and the business. Hybrid professionals combining data prowess with cross-functional strategy, collaboration and communication will drive the business forward and ensure departments are singing from the same song sheet.

This growing demand for technical skills with business strategy and leadership abilities is set to snowball and the challenge for business now is to explore a means to bridge the skills gap.

TRAINING OUR OWN

With the growth of the skills gap HR Magazine cited 50% of employers’ most common recruitment difficulty as upskilling employees. It has become a basic requisite that business professionals are comfortable with digital tools to perform core roles. Employees must refresh skills frequently to remain relevant; and businesses must support this to ensure developments in expertise and mindsets and to compete in an agile, customer-centric and technology enabled business environment. This means breaking from a traditional HR approach and focusing on people transformation.

Upskilling throughout the business opens up a whole world of digital tools from social media to communication; often resulting in faster administrative processes, improved business outcomes and competitive advantage without hiring additional staff. As well as in-house and external training for the current workforce, there are many ways to upskill your workforce utilising progressive initiatives. Employee Exchange programs for example allow employees of different companies to take part in each others training programs and business planning meetings. Google and Procter & Gamble implemented this program, fostering innovation and cross-pollination of digital talent.

Effective reverse mentoring programs allows the closing of the knowledge gap between generations of employees through the mentoring of the older workforce by the younger. Alan Webber, co-founder of Fast Company stated of reverse mentoring; “they come with fresh eyes, open minds, and instant links to the technology of our future”. This leads to closer working relationships, minimal enforcement processes and better universal understanding.
OUR EDUCATION SYSTEM IS STRUGGLING TO KEEP PACE WITH THE GROWING NEED FOR BOTH DIGITAL AND BUSINESS SKILLS
ACQUIRING TALENT

In many cases where niche or advanced expertise is required, sourcing talent from outside of the company becomes a necessity. Britain however faces a growing shortage of digital skills stemming back to education (where stereotypical perceptions of technology careers prevent many pupils continuing into digital industries). This, along with the speed of change in business, means our education system is struggling to keep pace with the growing need for both digital and business skills.

Companies are also struggling to recruit good people on a permanent basis as candidates possess a strong sense of their own value and are consequently not looking to secure permanent positions.

Attracting talent effectively now plays a pivotal role in the success of a company. 62% of our survey respondents found it harder to recruit into strategic positions and additionally rated themselves an average of just 5.5 out of 10 for their ability to attract new talent. With 49% of candidates more likely to consider a job advertised in an innovative way, it’s time for employers to start thinking outside of the box.

Top-level technology firms such as Skyscanner.com and Booking.com offer relocation packages to their talent. This initiative highlights an impressive employee packages as well as growing the company’s talent pool. However, this adds pressure to SMEs whose limited resources prevent them from similar strategies. Talent is lost to more attractive industries and their local talent pools continue to shrink.

Debate lead Martin Boyle (Nationwide) questioned where the places to compete and to collaborate were in this “war on talent”. A partnership with skills hubs such as Universities, colleges and FE platforms can nurture and acquire fresh talent. In a similar vein, providing opportunities and assistance to niche start-ups can formulate ideas and leverage digital expertise.

For larger organisations, talent can also be obtained through targeted company acquisitions, proving particularly helpful for key digital technology areas. Additionally professional online networks such as RSG’s ‘The HR World’ (thehrworld.co.uk) provide a virtual talent pool connecting the increasingly disconnected and geographically spread talent with potential employers.

Gamification in recruitment has proved a powerful tool. Increasingly, organisations like Marriott, Deloitte and the U.S Army are using gaming to recruit employees with internal referral schemes also helping to engage employees to promote their talent search.

The next wave of digital technologies and trends will be the new norm for resourcing. Holograms, Google Glass and advanced approaches to analytics are approaching fast and recruiters will need to think on their feet to keep up.

Forecasting future skill requirements, pinpointing the gaps and implementing solutions will be vital along with evaluating progress. But who will manage this drive for talent and more than this the digital strategy itself? There is clearly a role to play for governments, education systems and businesses in order to capture the best talent. A close working relationship and crossover between education and business is needed to succeed.

With 49% of candidates more likely to consider a job advertised in an innovative way, it’s time for employers to start thinking outside of the box.
Responsibility for the digital strategy is widely contested and inconsistent across organisations. We’ve established that ‘digital’ is something we will all require proficiency in, so does this mitigate the necessity for a Chief Digital Officer (CDO)? If so, who should lead digital; the Chief Information Officer (CIO), Chief Marketing Officer (CMO) or even Human Resources (HR)? Or, would a Chief Executive Officer (CEO) offer a broader perspective and avoid potential departmental silos?

Discussions amongst our Debate attendees highlighted a mixed response. ‘Digital is just how things are done now, it is not driven by any one individual and it’s not possible to drive from one department alone.’ Sainsbury’s Bank’s Colin Tate depicted, noting that key to success are strong people in change roles along with digital specialists. Bill Douglas (RBS) on the other hand felt that one department will organically end up leading digital transformation, whereas RBS’s Paul Richards believed departments have no choice but to collaborate on digital change projects and therefore cannot be driven from just one department.

‘HR in 2020’, a previous RSG white paper, flagged the importance of HR in co-ordinating functions, could this be the answer? Although pivotal in talent acquisition, rollout of training for digital skills and its own processes being digitalised, the Debate attendees felt the limitations of digital expertise in HR along with the sheer size of the undertaking did not make for a good fit.

The 2015 Gartner CIO Agenda Survey\(^{25}\) shows that not only do CIOs expect and aspire to a leading role in digitalisation; their CEOs expect them to step up and lead.

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Industry influencers such as Travelex’s Sean Cornwell and Lastminute.com’s Pascal Moyon however insist that digital transformation is far closer to Marketing than IT. Moyon stated, “It’s not an IT role - technology is just an enabler; the role is really about transforming the organisation”. Somewhere between these opinions, Phil Pavitt, Marketing Chief at Specsavers hired both an IT Digital Director and a Marketing Digital Director as digital leads insisting that “success is when IT and Marketing realise digital is a joint journey”.

Historically, it’s fair to say that digital was positioned as a marketing function, responsible for driving an organisation’s online presence. But with digital now ranging beyond just digital consciousness to transforming the entire business beyond the front ‘customer-facing’ end; is marketing still the right fit for the job?

Debate attendees agreed that there was a need for digital specialists to ensure the success of a change programme but also surmised that only a few ‘high-level’ individuals were required. The last two years have seen the rise of the CDO with the number of searches in Europe rising by almost a third in the last 24 months and research now showing over 19% of companies to appoint a Chief Digital Officer in the coming year26. Many believe that hiring a CDO ensures an organisation is “truly digital”; challenging departments to consider things differently, developing an understanding of the company as a whole and aligned management with a clear message.

In a recent CEO survey by Gartner, more than 40% of CEOs professed to have a senior leader with “digital” in their job title27. One widely held view is that digital change requires a different perspective which a CDO can offer. In addition, these individuals need to be “multi-skilled, capable and able to think outside of the box”28 debate attendee Paul Richards (RBS) surmised.

The increasing importance of the role is felt to eventually put CDOs at the front of the queue for CEO succession with those demonstrating effective change management almost certainly leading the way in the rise of the ‘Digital CEO’.

28. Paul Richards – Debate attendee
CHANGING COMPANY CULTURE IS ONE OF THE TOP CHALLENGES FOR THE DIGITAL TRANSFORMATION TEAM
RSG’s Mike Beesley highlighted how history has dictated the need to use multi-functional people and how transformation projects have always required a mix of people whether digital or not. With this in mind a Digital Transformation Team would seem an effective way to implement a successful digital change programme. This team should consist of Marketing, HR, Operations and IT as a minimum, headed by the CDO and sponsored by the CEO or a Board Member. This provides a cross-departmental and representative solution to effect implementation within an organisation.

So what challenges do leaders face and how can they begin to tackle them?

A survey by MIT Sloan Management Review cited significant complications around the management of digital transformation programmes29. In particular highlighting that connectivity and communication between all departments partnered with a compelling business case and a customer-centric focus is a must for any widespread change project to succeed.

The Debate attendees agreed that changing company culture was one of the top challenges for the Digital Transformation Team (DTT) in the wake of digital projects and in particular, learning to think beyond a campaign mentality. To galvanise an internal digital society and attain a new everyday business process they agreed that employees must know the part they play. Although 81%30 of employees believe their companies would be more competitive in two years if digital were a management priority, deployment still triggers anguish and skepticism amongst many.

Along with widespread mistrust in developing digital technologies, management’s frequent failure to create a vision and sense of urgency results in a lacklustre workforce and a shortage of incentive to change. In addition, many employees feel threatened that significant adjustment may decrease both their importance and influence. The Digital Team led by the CDO must seize the opportunity to flip these long-held behaviours and beliefs from a legacy perspective to a digital one.

SSE’s John Mullen suggested storytelling accompanied with consistent messaging as an effective method of communicating digital objectives to the wider business. Other attendees proposed the promotion of success stories, videos, CEO podcasts and apps such as Slack (a messaging app to connect teams) linking every aspect of an organisation to achieve end goals and embed new ideas.

With over half (52%) of senior executives recognising a lack of familiarity with technology as a barrier to digital transformation31, debate attendee Chris Humphrey (Sand Media) stressed the significance of employees having the right mechanisms and “know how” along with the “importance of setting up a culture of collaboration and empowerment with tools”. LBG’s George Cairns agreed the relevance of digitising in both the front and backend of an organisation as well as empowering and trusting employees with the latest technologies. Investment in employees; from the development of skills to the provision of the latest laptops and technology underlines their worth and importance to business success and will create the ‘buy in’ necessary to achieve a successful digital strategy.

It’s evident that to take organisations further on the digital journey, the CDO must take great leadership responsibility. This should focus on anticipating barriers to change, leading cross-department dialogue, translating digital vision into operational reality and broadening conversations to make the next leap in digital transformation.

SSE’S JOHN MULLEN SUGGESTED STORYTELLING ACCOMPANIED WITH CONSISTENT MESSAGING AS AN EFFECTIVE METHOD OF COMMUNICATING DIGITAL OBJECTIVES TO THE WIDER BUSINESS. OTHER ATTENDEES PROPOSED THE PROMOTION OF SUCCESS STORIES, VIDEOS, CEO PODCASTS AND APPS SUCH AS SLACK (A MESSAGING APP TO CONNECT TEAMS) LINKING EVERY ASPECT OF AN ORGANISATION TO ACHIEVE END GOALS AND EMBED NEW IDEAS.

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FAR FROM STICKING TO JUST ONE CHANNEL, COMPANIES WILL ASSESS THE CUSTOMER JOURNEY TO CREATE A MULTI-PLATFORMED, SEAMLESS ONLINE AND IN-STORE EXPERIENCE

Tesco in Korea (known as Homeplus and now bought out by MBK Partners) characterises this migration well increasing online shoppers by 76% and online sales by 130% in the process. Capitalising on Korean’s dislike of the weekly shop, Homeplus created virtual stores featuring all the products you could find at the supermarket on outdoor display space in Metro stations. People waiting for their train could do their shopping scanning QR (Quick Response) codes on their smartphones and order goods to be delivered when they returned home. Is this the future of retail?

There is evidence of different trends among the old and young where digital is concerned but it’s key to remember the individual too. In particular, it is commonly believed that the younger generation are more comfortable with digital and are less interested in physical interaction. One debate attendee noted the dangers of over simplifying to the point of underestimating how people want to interact. An example of this is evident in the early stages of company engagement. Although extensive online research takes place, the younger generation often “want to see the whites of the eye” and are reassured by “touch & feel” buying when making big decisions.

Nationwide’s ‘FlexOne’ child savings account supported this theory, with 75% opened in branch during the holiday period.

Although extensive online research takes place, the younger generation often “want to see the whites of the eye”
Generational differences aside, keeping the customer at the heart of the business reminds us that one size does not fit all. “People want different things and this comes back to tracking customer behaviour” RBS’s Paul Richards stated. Research by Mindtree found that consumers, regardless of online or in-store, wanted more information and a seamless process. In time, the in-store experience will itself become more web like and the lines between the formats will blur until consumers cannot decipher if their experience was digital or physical.

Mindtree’s research found that consumers are willing to spend more if they receive this sort of experience and that companies will have to find the right omnichannel formula to tailor a solution. Virgin’s paperless ‘holiday laboratory’ stores encapsulate this blend with a ‘multi-sensory’ environment containing video content and imagery, motion capture technology to pull together itineraries, textured flooring, mini putting greens, mood lighting and scents to recreate the sensation of being on holiday.

According to eMarketer ecommerce is now growing almost five times faster than B2M retail and yet physical stores still dominate the market, accounting for 93% of total sales. To compete, business must ensure their digital developments not only carry over from screen to screen but from online to offline. Smarter businesses will conduct comprehensive assessments of their omnichannel readiness. Far from sticking to just one channel, companies will assess the customer journey to create a multi-platformed, seamless online and in-store experience which is both convenient and efficient. With over 90% of consumers prepared to part with personal information to get a better experience, there is great opportunity for business.

EMarketer’s research also depicted the importance of getting the right phygital balance and highlights that our quest for digitalisation often results in wasted resource on unnecessary platforms. Only 5% of consumers for example want social networking with companies despite 95% of retailers providing it. Do people really want to be following their local supermarket on Facebook? Keeping the customers needs and wants at the core of business strategy should mitigate misplaced initiatives along with the continual evolution of the digital transformation programme and measurements of its success.

It’s important also to note that the challenges for ‘digital-only’ companies in developing a physical presence are very different to the physical migration to digital; and are digital really doing it anyway? Getting the phygital balance right is vital in particular for the more physical companies. Often the changes implemented can adjust the brand identity of the ‘personal touch’ and overhaul the historic relationship the customer has had with the business. Taking banking as an example, shutting a branch to invest more in digitalisation will often receive bad press and public uproar.

Knowing your customer is core to achieving the correct phygital balance and for the success of a digital strategy. Successful companies will learn to deliver through a series of channels that suit their audience. This consumer understanding will develop a personal offering achieving a ‘segment of one’ - entirely tailoring communications to the individual, with the knock-on effect of customer loyalty.
We know that digital leads to more choice and simplicity, but does it also lead to an increase in customer churn? How can a business in the digital age ensure customer loyalty?

As we have seen, creating the right phygital balance is a key differentiator for a company to maintain the loyalty of its customers. Whilst companies save time and money simplifying the customer journey through the automation of processes, the lack of personal interaction as a result can contribute to a decrease in loyalty and an increase in churn. Digital provides the customer with the higher level of accessibility they desire, however treatment of customers may suffer often becoming clinical and impersonal, rather than warm and friendly.

Debate attendee, SSE’s John Mullen flagged the fragility of customer loyalty in this digital age reminiscing on the days when companies just needed to get ahead of the one competitor and loyalty was taken for granted. Consumers now have access to a wealth of knowledge through the click of a button and are using it as a quick way to vet companies, seeing how they compare and what others say about them.

We’ve all heard the 80/20 rule whereby 80% of your business comes from 20% of your customers. Maintaining loyalty and fighting off the competition in that 20% is vital to success and, with companies keeping this in mind, research from Capgemini shows that 87% of companies think digital transformation is a competitive opportunity.

Sanderson’s Andrew Morton highlighted how we are increasingly seeing smaller companies ‘mopping-up’ digital customers due to their ease of migration to digitalisation. We see this more and more as competition continues to increase across industries and the “non-traditional” competitors gain ground i.e. buying

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our pet insurance from our supermarket whilst ordering our groceries online.

Although research by Nielsen found 72% of European consumers are more likely to choose retailers that offer loyalty programs\(^{38}\), the dramatic growth in loyalty initiatives in companies is also reducing their effectiveness. As the rise of the “loyalty brand” builds, a short-term loyalty is created where customers can easily be won back by the next compelling offer.

Strengthening the challenge on loyalty, we are also witnessing the barriers to exit reducing with the growth of digital. Historically for example, it didn’t make sense to change your energy supplier due to the bureaucracy, paperwork and monetary penalties incurred, regardless of better deals by competitors. Elements of inertia and loyalty also prevented much movement in this market but digitalisation has changed this with the perceived switching hassle now low. For some industries customers are able to just delete the app of one service provider and download the app of another to make the change.

Trust becomes an enhanced issue in the digital age and in particular around security. Although, as pointed out by RBS’s Paul Richards, it is unlikely the customer understands the threat fully and that information security doesn’t generally dissuade the user, a breach in security would prove potentially irreparable. Companies know this element is pivotal to success and a current arms race in security is taking place as a consequence.

The Debate agreed that to build the trust and maintain the loyalty levels of the past the brand is a shrewd investment. Sand Media’s Chris Humphreys acknowledged that products are easy to price check online but that the cheapest is not what the customer always goes for – trust in the brand is a big aspect for final selection. Nationwide’s Martin Boyle concurred stating that it takes a long time to grow market share without having a strong brand and that “brand is underestimated at your peril”.

Will the next generation have the same connections with the physical elements and the brand of a company? The Debate attendees questioned, but were inconclusive, whether the phygital blend will see the connections lost over the next 10 years.

“All media platforms must be working together to ensure success” The Scotsman’s Stephen Emerson affirmed and is reinforced with Deloitte research showing 75% of online Americans find product information on social channels influence their shopping behaviour and enhance their brand loyalty\(^{39}\). This research also flagged how not having a social media channel, or having a poorly managed one, can scare off potential customers.

Business must be able to market on an individual level creating a “segment of one” to remain competitive and relevant. Real-time analytics will allow access to the customer journey and profile building on the individual resulting in increased opportunity for interactions. Debate attendees felt that this information will become essential to increase margins and assist companies in realigning their business lines based on these bi-products.

This strategy has seen promising results with CMS Wire noting an average 40% success rate compared to the usual 3-5% with mass marketing\(^{40}\). Increasing the quality of the customer experience and contact by utilising customer and transaction data with digital capabilities focuses on the needs of the individual and ensures customer-centricity. This targeting has shown benefits like increased loyalty, more engaged customers, and increased conversion. Altimeter Group research showed 75% of company respondents listed “lift in engagement” as a top-five benefit of digital transformation, followed by improved customer satisfaction (63%)\(^{41}\).

LBG’s Neil McLellan questioned however “how aggressive can you utilise consumer information before you lose customer trust by being too invasive?” The Debate felt that if this knowledge was shaping an understanding of what the customer wants, enhancing their experience and saving them money it would remain a positive thing, but that companies had to tread carefully to avoid negative “big brother” connotations. Take the infamous example of TomTom selling driver’s GPS details to be used by police for speed traps – a public apology was later issued.

Nationwide’s Martin Boyle summarised “as long as we stick to principles of simplicity and choice; realising our customers would dearly love not to speak to us, but when they do providing that ‘help and advice’ quickly (and in a manner of their choosing) will mark us out from the pack – in essence great customer experience will out.”

With the above in mind, along with the knowledge that only a fraction of organisations survive longer than the average of 12 years for a corporation and 40 years for a multi-national, how do companies ensure success? In particular, where one clever idea can obliterate an established player very quickly how do these long-established enterprises compete and survive for their place in the future?

TAKE YOUR TIME

Debate attendee Hannah Waddington (Sanderson) highlighted the importance and size of the ‘silver economy’, the generation of people over 50. This generation accounts for over 23.2 million people in the UK, over a third of the total population, and are a segment unlikely as a whole to change behaviour towards technology. To avoid isolating a generation, transformation needs to be evolutionary and will slow down the pace of change significantly.

Additionally, leaders must take the time to step back and think strategically, not just leaping for the latest fad in digital technology. If vision is unclear or underwhelming, transformation is unlikely to be a success. Leaders must be considered and, although quickly at times, learn to anticipate, adapt and adjust accordingly.

REDEFINE THE CUSTOMER JOURNEY

To implement a digital strategy, we must understand how digital affects the customer journey and experience through research and insights. Understanding the customer from behaviours, personas and expectations is vital and will inevitably prove achievable on a wide scale through the utilisation of Big Data.

The Scotsman’s Stephen Emerson deduced that the organisations who will thrive will be the ones with their core focus on solving problems for individuals. New technologies...
and behaviours will create vast opportunities for customer-centric engagement and to survive companies must have an understanding of this.

Digital should bring bespoke offerings on a wider scale but to be effective, organisations first need to identify the opportunity. All parts of society will have a huge fragmentation and this will be the central theme. The challenge will be how to create something that is adaptable to these fragmented needs LBG’s George Cairns noted.

**DIFFERENTIATE**

Albert Einstein stated “we cannot solve our problems with the same thinking we used when we created them”. In this context we can derive that what differentiated a company from its competition at the start of its lifecycle is unlikely to last the test of time, particularly in the digital age. Nationwide’s Martin Boyle surmised that no one will have an enduring competitive advantage in digital and that those with the ‘big ideas’ will be copied by innovators or regulated away by policy makers.

Companies must find a way to stand out from the crowd in a way which is adaptable to a rapidly changing world and the growth of the ‘didn’t know you wanted but can’t live without it’ culture. The Debate attendees felt that a company’s brand was essential as a key differentiator and that it will therefore still be a vital investment to set a company apart.

**KEEP IT PERSONAL**

From a customer perspective, RSG’s Jon Ball summarised “wherever technology goes, whether its digital or the next wave it will all be underpinned by personalities and individual transaction”, he added “the whole thing running through all this is the trust issue and that will remain through generation to generation”.

Throughout implementation of digital strategies it’s imperative to remember that people are social and have an innate desire to share, engage and interact. To guarantee the success of digital initiatives we must connect them to real-world experiences lending an almost tangible element and enhance the impact. As we have discovered, keeping the perfect blend of physical and digital elements provides an omnichannel service which can be tailored to the individual’s requirements. This ever evolving, perfect blend of personal service with the customer at the heart is what will set an organisation apart from its competition, ensure customer loyalty and safeguard a future in the digital world.

**BECOME AGILE**

The term Digital Darwinism, when technology and society evolve faster than an organisation can adapt, understands that it’s not necessarily the strongest or most intelligent species that survive, but rather those most responsive to change.

The Debate attendees agreed that with the increase in and speed of implementation with digital programmes, change will soon become a fluid process. Stakeholders will no longer expect a rest period and will move away from an individual project model.

Gartner highlights the need for “unstable processes” during this transition because they are ‘agile, adaptable and supermanoeuvrable’ and can ‘dynamically adjust to customers’ needs’.

Any company can adapt quickly, but they need to actively and continuously work on making it happen. Current success of an organisation is not a guarantee of a stable future and company-wide innovation will only ever thrive in an agile business model.
GIVEN THAT ONLY A FRACTION OF ORGANISATIONS SURVIVE LONGER THAN THE AVERAGE OF 12 YEARS FOR A CORPORATION AND 40 YEARS FOR A MULTI-NATIONAL, HOW DO COMPANIES ENSURE SUCCESS?
COMMUNICATE

Communication with all stakeholders throughout will warrant progression, protection of the brand and contribute to collective ‘buy-in’. Commitment to embrace change must be communicated to audiences and in particular; employees, customers and leaders helping them connect with the project instantly.

“We can’t innovate if those who experiment are not supported” and as we know, people are afraid of the unknown – give them the information and they know what to do. Organisations should invest in creating a culture of adaptation and empowerment rooted in customer- and employee-centricity. By doing this they ensure a competitive advantage and fewer obstacles in change programmes.

ORGANISATIONS SHOULD INVEST IN CREATING A CULTURE OF ADAPTATION AND EMPOWERMENT ROOTED IN CUSTOMER- AND EMPLOYEE-CENTRICITY

EXPECT FAILURE

Finally, accepting from the offset that each venture is unlikely to be a resounding success and setting expectations throughout the business to this message is vital. Gartner predicts that by 2020, 75% of businesses will transform to digital but only 30 percent of those attempts will be successful. Therefore, to be part of that 30% it is realistic to expect there will be some pitfalls along the way.

Bill Douglas (RBS) determined that with change constantly happening, “we are now allowed a small amount of failure in non critical areas”. Budgets are growing exponentially in order that companies implement a variety of digital strategies and platforms. Trial and error is becoming normal practice and additional investment endowed on the successful programs.

Digital transformation is the key to future-proofing your company - whether it’s a start-up or a big business. With adherence to these guidelines companies can learn not only to survive in this new and evolving digital world but to innovate and thrive.
I would like to start by thanking Martin Boyle and our guests for helping us put together one of the most interesting and certainly one of the most challenging round table debates I have ever chaired.

I guess I entered the debate feeling somewhat reticent as I most certainly fit into the “baby boomer” generation and as a consequence am probably not perceived to know a great deal when it comes to the Digital Age. The reality was actually quite different. As a “baby boomer” I think I am on exactly the same journey as everyone else and in reality as excited by what the future holds. I believe that the Digital Society is already upon us and is part of an everyday experience; be it how we communicate with one another both in business and socially, how we purchase and sell our wares, through to how we transfer information and knowledge.

I believe the concept of a Digital Society presents an opportunity for revolution and evolution in equal measures. It is important not to be overwhelmed by what you believe or think digital to be and embrace the opportunities it presents. How business and individuals ultimately react to the inevitable change that has, and is, taking place will be telling – one thing is for certain, doing nothing is not an option.

I sincerely hope you enjoyed reading this white paper, I believe the content truly reflects the opinions and experiences of a broad cross-section of industry. Additionally, it provides an interesting insight into how businesses are embracing and taking advantage of the opportunities presented by adopting an open and flexible attitude to change.

Finally, one of the pertinent points I took away from this debate is that change has become a continuous process; it is no longer a short term irritation that you are forced to go through before returning to the “status quo”. Digital is just part of that on-going “World of Change”. Enjoy it!
DEBATE LEAD

MARTIN BOYLE, DIVISIONAL DIRECTOR OF BUSINESS TRANSFORMATION, NATIONWIDE

With more than 20 years’ experience of leading change and large scale transformation programmes for a number of the UK’s leading financial companies, Martin Boyle is currently responsible for leading the strategic investment plan which will transform Nationwide’s business.

In his role as Director of Business Transformation, Martin has forged a reputation for implementing and exploiting strategic innovative business capabilities to create a sustainable future for the Society. Since joining Nationwide in 2007 he has delivered a number of industry firsts, including being the first financial services organisation to undertake a core bank transformation in the UK and launching a market leading Mobile Banking App.

DEBATE CHAIR

MIKE BEESLEY, CHIEF EXECUTIVE OFFICER, RESOURCE SOLUTIONS GROUP

With more than three decades in the recruitment industry, Mike is Chief Executive of national recruitment organisation Resource Solutions Group (RSG). With a strong belief in the power of relationships and business insight, he considers one of his greatest achievements to be still working alongside many of his clients for more than a decade, successfully helping them meet their goals. Mike’s main aim in hosting a series of RSG thought-leadership debates is to uncover examples of best practice and innovative approaches to a number of topical issues and further the knowledge of how RSG can assist its clients in achieving their business objectives.

DEBATE GUESTS

JON BALL, MANAGING DIRECTOR – CORE RECRUITMENT, RSG

Jon began his career in the Recruitment industry 18 years ago as a Trainee Recruitment Consultant at RSG. He worked his way through the ranks to Associate Director in 2000 aged just 25, making him the youngest ever RSG Director. Now, as Managing Director, Jon counts flexible resourcing models, contract negotiation, presentations, bids and tenders among his specialities. He is also responsible for all permanent and contract recruitment across RSG’s nationwide offices.
GEORGE CAIRNS, HEAD OF DIGITAL PLANNING, LBG - GROUP BRANDS & MARKETING

Commerically focussed, innovative senior marketing professional with a strong track record of delivering new capabilities and strategic, insight driven marketing. Excellent analytical skills and proven leadership credentials. Currently leading a programme of transformation to deliver cutting edge data-driven marketing capabilities. Also responsible for developing and managing marketing plans for digital propositions and services.

Specialities: Digital Marketing, Marketing strategy, communications planning, marketing analysis, improving ROI, direct marketing, team leadership, budget management, campaign management, segmentation, marketing consultancy, brand management, PPC, SEO, social media, e-commerce, customer insight, big data, innovation.

BILL DOUGLAS, HEAD OF MOBILITY, RBS

The complete span of my professional career has been dedicated to the delivery of customer focussed service excellence. This has been my passion since starting as a service engineer with a datacomms equipment manufacturer, through rapid promotions to regional, country and then EMEA manager, where the common theme has been driving improvement in profitability, quality and value for clients’ and shareholders’. I have led many of the key functions of medium sized companies as Director of Operations, Manufacturing, Development, Sales and, ultimately, Managing Director. This broad span of experience has given me a sound footing on which to view the corporate technology landscape from a business perspective. I have that rare quality in a technologist of being able to see the business view and translate that back in to technology deliverables. My current role is Head of Mobility for the RBS Group where I am responsible for the provision of mobile solutions to both colleagues and customers.

STEPHEN EMERSON, HEAD OF DIGITAL, THE SCOTSMAN

Stephen has worked in newspapers for ten years and has spent eight years of those in an online role. He has been at the sharp end of an industry which is undergoing fundamental change and has contributed towards shaping the editorial and commercial strategies of the titles he has worked for. During his time at The Scotsman, Stephen has established and grown the paper’s social media presence while also introducing live video streaming into the newsroom. He has also worked closely with the newspaper’s commercial departments to develop innovative advertising solutions for clients that utilise all of The Scotsman’s platforms. A keen learner, he is also studying a Masters in Mobile Web Development at the University of the West of Scotland where he has, amongst other topics, covered dynamic web applications and responsive design.

CHRIS HUMPHREY, DIRECTOR, SAND MEDIA

Chris’ career started in advertising agencies, working at JWT London, MindShare UK and OMD International. Since the inception of digital advertising he has developed media strategies for some of the world’s most valuable brands including Jaguar Cars, Rolex Watches SA, Sony, Pepsi, Yahoo!, easyJet and Barclays Bank. Seeking to further his commercial experience a move to Time Warner inc. then followed where Chris oversaw European Sales at AOL Europe. After three happy years, he moved to Edinburgh in 2007 to explore more entrepreneurial opportunities as a self-employed Digital Consultant. Chris delivers digital commercial and customer acquisition strategies for a diverse range of companies, both large and small. Currently he advises Scottish Government and its 26 Scottish Chambers of Commerce on growth of the digital economy in Scotland, consults into Lloyds Banking Group on its digital transformation, advises a London-based incubator of early stage start-ups, works with an Indian-based digital off-shoring business and has an advisory role with Tayburn. His assignments see him work with digital businesses in Silicon Valley, The Philippines, India, Hong Kong, Singapore, across Europe and closer to home in sunny Edinburgh.
NEIL MCELLEN, CHANGE DIRECTOR (INSURANCE), LBG (GCM)

Neil is currently Customer Director for LBG Insurance/Scottish Widows and has a remit across Conduct, Experience, Insight, Continuous Improvement and all internal and external partners (including all IT, Operations and Digital). Prior to this Neil spent 4 years as Change & IT Director/CIO where he successfully led the bank’s activities in the exit of the joint venture between J Sainsbury’s and LBG and for setting up the bank as a ‘new’ entrant in the UK marketplace. Neil’s career has centred on leading and delivering complex, large scale transformational change programmes for FTSE 100 companies with direct control for budgets of £300m+ and delivering benefit cases of £500m+. He started his career with Andersen Consulting/Accenture where he worked primarily in the Retail industry before joining HBOS in 2006 during which he has spent time leading large change teams both within the business and IT functions to deliver change successfully.

ADAM MEADOWS, MANAGING DIRECTOR – SOLUTIONS, RSG

Adam has been with RSG for 16 years following a short career in the Software industry. After training as a permanent and contract recruitment consultant, in 2003 he specialised in delivering value added solutions to the RSG client base. Since that time, he has developed a series of innovative products delivered through a range of RSG businesses and is currently the Group Solutions Director. He believes that there is an ever-increasing desire within UK companies for recruitment businesses to deliver more bespoke and creative resourcing solutions, meeting their needs for flexibility, agility, quality and value.

ANDREW MORTON, ASSOCIATE DIRECTOR, SANDERSON PLC

With over 17 years experience within the recruitment industry, Andrew utilises his extensive experience of managing IT and Change recruitment teams to develop and grow the Sanderson presence in Scotland. Based out of Edinburgh he has quickly established Sanderson as a leader of staffing resource in the Scottish business community, delivering both contingent recruitment services and managed solutions to a range of large corporates and SME/MLE sized companies.

JOHN MULLEN, PROGRAMME DIRECTOR, SSE

A business leader with a proven track record of success within Utility and Consulting industries. A history of successfully growing teams, departments and businesses. Experienced in managing and motivating within multi-faceted and multi site Operational, Project and Consultancy organisations. A leader with strong business, commercial, communication, technical and safety skills. Fellow of the Institute of Mechanical Engineers. Head of Engineering Projects, responsible for the engineering design, development and execution of the thermal generation projects. Responsible for building a project Engineering Centre of Excellence. Responsible for the corporate engineering design processes and work across the project businesses to encourage continual improvements and value for money.

PAUL RICHARDS, STRATEGIC CAPABILITY MANAGER, RBS (AT TIME OF DEBATE)

An Information Technology professional with senior level experience of managing IT in several industry sectors, he has recently set up his Consultancy Practice, Re-envisageIT – offering IT & Change Management, Design & Innovation and Interim Management services. He is focused on helping organisations, large and small, to use and manage information technology in an optimal manner, driving new ways of working / innovation, as new disruptive digital and consumer technologies enable organisations to re-think their customer propositions, how they operate, and their staff engagement. Previously, and at the time of the debate, he was Interim Strategic Capability Manager, Personal & Business Banking RBS. Paul worked for RBS for 16 years, and established the RBS Technology Solutions Centre. Other roles included management of large-scale integration programmes, Application Development (Digital, mobile and Core platforms), Technical & Business Architecture and IT Strategy.
RICHARD RUTNAGUR, DIRECTOR, KPMG

Business Development Director with responsibility for regional growth strategy and major corporate account development. International secondment experience to develop business development processes and systems. General Management support to a regional leadership forum across Europe, Middle East and Africa, driving business growth from a background of strategic and operational sales and marketing management. Experienced Director with strong relationship building and account management skills applied across multiple sectors. Board Member and Director to the Glasgow based House for an Art Lover.

MICHELLE SMITH, HEAD OF MARKETING, RSG

Michelle is the head of marketing within RSG, tasked with the development and growth of the marketing function across group. As well as a Chartered CIM Professional, she is experienced and accomplished in leading marketing campaigns that consistently achieve challenging business goals. Michelle’s areas of expertise include digital marketing, direct marketing campaigns, market research, event planning, internal and external communications to name a few. Now heading up the department, she is dedicated to maintaining and enhancing the RSG brand.

COLIN TATE, HEAD OF ARCHITECTURE, SAINSBURY’S BANK

Colin has been with Sainsbury’s Bank since November 2011 as Head of Architecture, and has led the overall business and IT design for the “new bank” being created as part of transition away from the former joint venture with LBG. He has been closely involved in several key design aspects of this programme including: creation of the target operating model, design of the overall transition approach, supplier / solution selection, and leading and governing design as the programme has progressed through a series of releases. In addition, Colin has created a new team of Solution Architects that also support a portfolio of other changes at Sainsbury’s Bank. Prior to joining Sainsbury’s Bank, Colin was a Management Consultant specialising in enterprise architecture and business transformation in many different sectors including: corporate and retail banking, local and central government, energy & utilities, and retail (including 3 years at J Sainsbury’s). He has worked for Accenture, Capgemini and PwC.

VINCENT TAYLOR, CHAIR (SCOTLAND), MONITISE

Vincent Taylor has spent all his working life in advertising, design and marketing. He was CEO and Chairman of Hall Advertising which he built up and sold to Saatchi & Saatchi plc where he joined the main board and was later Chairman of the Advisory Board after the company was sold to a French group. He founded the design company Tayburn in Edinburgh and sold it to the management. He played a pivotal role in the launch of Intelligent Finance and masterminded how Standard Life launched their own bank. He was a non executive director of Saga plc and had a key role as they transitioned from a holiday company to a major player in financial services. He is Chairman of the Scottish division of Monitise plc and is a special advisor to a number of multi national technology companies. Was Deputy Chairman of The Prince & Princess of Wales Hospice in Glasgow. Published one novel Sunray which was briefly a best seller!

HANNAH WADDINGTON, RECRUITMENT CONSULTANT, RSG

Hannah is a Consultant with RSG and looks after permanent recruitment for clients such as Lloyds Banking Group, Royal London and Close Brothers. Hannah has been with RSG since January 2014, and works predominantly in senior appointments across a range of vertical markets. As account manager for a number of her clients, Hannah is actively involved in advising hiring managers on talent attraction and management, as well as their overall employee engagement strategy.
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