Engineering Effortless Customer Experiences in the Digital Era with Jonathan Lerner

Introduction

[0:12] Rajiv Parikh: Hey, everybody. Welcome to another episode of Center Stage. Today, I'm excited and honored to have Jonathan Lerner with me.

[0:19] Rajiv: Jonathan is the President of TTEC Digital. Jonathan, welcome to the show.

Jonathan: Thank you, Rajiv.

Section 1: TTEC Digital, Hypergrowth & the Shift Beyond BPO

Rajiv: So, Jonathan, tell us a little bit about what TTEC Digital does.

[0:26] Jonathan: Yeah. So, TTEC Digital is really—we engineer and deliver effortless experiences, is how we frame it, really, in a word.

Which means we've grown up as a billion-dollar BPO business outsourcer. We have 50,000 people around the planet that answer calls and sit shoulder-to-shoulder. Up until COVID, okay? That's a whole other story. I'm sure we'll get into it.

[0:56] Jonathan: Years ago, Ken Tuchman, our founder, said that really our competitive future lies in people, process, and solutions. We can't do just the BPO. It's kind of running its course, right? The effectiveness and efficiencies of outsourcing are starting to get almost commoditized.

What really will keep that train running is, if you look at organizations doing the outsourcing, they're insourcing still a bunch, and they need optimized solutions and process and advice on that balance of the organization.

So, people—the portions that they do outsource for the efficiencies—along with the solutions themselves. And I run that group inside of TTEC.

[1:38] Rajiv: Got it, got it. So, it's a combination of solutions, people, and

technology. I know you guys are also using artificial intelligence.

Jonathan: We do.

Rajiv: You're using RPA as well, and we'll get into that as well to talk about that dynamic growth side of the business.

[1:56] Jonathan: So, while our BPO business is single-digit margins, this is fast-growing, double-digit growth. And I came in last year at the end of the year with a mandate to accelerate that hypergrowth, to scale it, to bring in this concept of customer-first, and move towards my bent, which is: the best ecosystem wins.

So, it's about the partnerships you develop and mature. It's about the reach, extending beyond your own sales force and earning preference and things like that.

So, that's what we're doing, and it's paying back big time, Rajiv.

Section 2: COVID-19 & Accelerating Digital Transformation

[2:35] Rajiv: Great to hear. And so let's actually double-click on that. You've been there about six or seven months, you talked about hypergrowth, and since that time, COVID-19 has disrupted everybody. So, how has TTEC Digital reacted towards COVID, and how has that affected your process in terms of achieving this hypergrowth over the course of the year?

[2:57] Jonathan: So, what it's done is accelerate—you hear that term, right? Accelerate transformation and digital to move to digital, right? It's really driven change across the entire organization that was already underway.

There's been this sort of artificial barrier around some of the components of digital transformation in that CX world, whether it was CIOs or CFOs kind of holding back, saying, "We'll get there." Right? That transformation.

Well, day one, we went from about 50% work-at-home in my digital group to almost 100% in a few days. So, that concept of where you do work immediately came to the forefront.

[3:40] Jonathan: Now, if you look at the BPO business because of COVID, right, we had shoulder-to-shoulder contact centers, three floors in the building, thousands of people, and only one could take the laptop home.

Rajiv: Wow.

Jonathan: So, you're thinking about three shifts a day—immediately, two-thirds of your capacity, boom, vanishes, right?

So, we had to actually—it was a logistics... I'm so proud of what the leaders were able to do to actually get

80% of our workers productive in that BPO side of our business.

My digital side of the business, about a thousand people—compare that to about 49,000 on the BPO—so we're much more the Rangers or the SEALs, right, versus the Army. And we were already equipped to work from home for the most part. We still had a number of people we had to move.

[4:29] Jonathan: But, you know, we bet big on three areas that we accelerated in our digital business: omnichannel, which I know you're familiar with and you mentioned; AI—I flip it and call it IA, right, intelligent automation.

Rajiv: Okay.

Jonathan: And we'll talk, I'm sure we'll talk about that too, Rajiv. That's one of the pillars. And then, along with omnichannel—or "omnichoice," we talk about messaging as a key pillar for that shift to digital.

We're already seeing results.

[5:06] Jonathan: But really, the whole business had to—I think every time I say this, I think of the *Friends* episode where Ross is trying to move the couch upstairs and he goes, "Pivot!" But we had to pivot our business. You remember that?

Rajiv: Yeah, absolutely.

Jonathan: We had to pivot our business to accommodate a lot of things that were kind of back-burner before, and same with our customers, right? We had to bring them to the front.

And, you know, I'll call it adopt a change mindset. You had to thrive in chaos for a little period there. We were working 18-hour days.

We were literally filling trucks with laptops, driving them around the city of Manila in a curfew, in a lockdown, to get people productive.

[5:53] Jonathan: And we found that, against some of our assumptions, like we'd have challenges around communications or bandwidth, those infrastructures—it didn't have to go from wired to wireless. They actually thrived, and those users were much more productive than we saw.

So, we saw immediate, very positive results, and I don't see that going backwards anytime soon, that trend.

[6:18] Jonathan: For our own teams, it's the same. We're seeing the parallel on our customer side, right? They're talking about 40% to 50% of their workers remaining at home even when they go back to bricks and mortar.

So, a lot of change in dynamics on our own side in our digital business, but also

on the customer side, for our prospects and our customers.

[6:35] Rajiv: Very exciting. Amazing that you guys were able to pivot that quickly.

You're always going to think about Ross when you say that.

Jonathan: Yeah, right. Exactly, exactly.

Section 3: Customer Experience & the Rise of Effortless Experiences

[6:50] Rajiv: Let's talk quickly about the CX side of what you guys do—the customer experience. You're talking about omnichannel, you're talking about messaging, you're talking about AI, or IA, right?

Customer experience is so important today, more than ever. In your mind, what makes an amazing customer experience, and why does that matter?

[7:08] Jonathan: Yeah. So, you know, I started with that concept of effortless experience, right? We use a formula. We say that customer experience is really employee experience raised to the digital level.

Rajiv: Okay.

Jonathan: Because when you think about what you're doing, your customer experience hinges on your brand ambassadors and experience, right? So, your employees are your brand ambassadors.

If you're elevating their journey, if you're bringing them to a new standard, if you're equipping them with the right tools and process, then they can serve their customer.

So, when you raise their experience to the digital level, you really optimize the equation. So, I haven't even talked about the customer side, but that's the employee side, right?

So, we augment agent experience and we automate customer experience.

[8:02] Jonathan: So, a couple of trends around CX, right? Self-service, the move to digital. You've seen the stats that come out, right? They waver between 50% and 75% by 2022 of interactions or engagements will become digital, either through self-service or digital channels.

So, CX as a discipline has become the sustainable differentiator in technology for business.

It used to be CRM in the front end. CRMs fighting hard to remain essential or even relevant in that discussion around CX. It's legacy discussions. It's SFA talk, right? It's the CRM. It's internal sales. ERP used to be the other end of the equation.

[8:52] Jonathan: You only get to CX when you connect systems, though. So, you have to deal—where people falter around

CX or customers is they engineer it as a silo.

We used to talk about suites versus best of breed. What TTEC does for CX, we're agnostic, right? We bring the best of pillars and we orchestrate journeys.

We don't forget the legacy systems. We don't leave out the systems they feed. We actually have to orchestrate journeys.

Rajiv: Integration.

Jonathan: Integration, exactly.

So, that's often integration, typically the element that we don't hear about when those RFPs come out, or people start thinking about, "I need a new CX tool."

You've heard the word "tool"—I cringe. Nothing worse than hearing, "I gotta buy a CX tool." Right? No such thing. It's on an island that way that we don't want.

Really, what you're orchestrating are effortless experiences for your agent and for your customer, and that's what we're all about. That's what we're doing.

[9:54] Jonathan: So, you know, we grew up as a services company, and we think that the hand is shifting. The benefit is beginning to go, or has begun to go, to the orchestrator, to the insightful adviser in CX, and less so on a point solution or a product provider.

Section 4: From Product Selling to Insightful CX Advisory

[10:19] Rajiv: What do you mean by "insightful adviser"? Tell me more about that.

[10:25] Jonathan: Yeah. So, this is sort of a discipline I've worked with organizations. I've had some of the best mentors at the right times in my career, and I've learned a lot.

I watch—two ears, one mouth, as my mom says. I watch and I listen a lot.

You've got to listen to understand and lead with a customer-first mentality, right? If you're thinking about customers, we're in CX. The C is customer. It starts with the customer. It should be your first focus.

[10:51] Jonathan: Another trap I've seen with technology companies is they lead with product. You know, we'll get there, we'll lead to it, but we won't lead with product.

If we lead with insight about customer problems, about challenges, around where we've actually delivered metrics and value in the past, we will lead successfully. We will be insightful to our clients, our customers, our prospects.

Otherwise, we're pitching or peddling product.

Rajiv: Those "pitch, peddle, product" things—that alliteration is just, it's murder.

Jonathan: It is.

And, you know, part of my job is to coach sellers who've been phenomenally successful selling tools to be insightful sellers, right? To differentiate what we do by the value and the sustainable value we're delivering.

[11:45] Jonathan: And I really believe that, you know, I started talking about CX as the sustainable differentiator in solutions and technology. I really believe that our customers are betting their business every day on the experiences and the engagements they have with their customers.

And I think that is the biggest sustained value differentiator for any company today.

So, I hope that answers your question around, you know, what is insight versus product, or feature-function selling.

[12:14] Rajiv: Absolutely. It makes a lot of sense—understanding what's working, what's not, looking at the data, finding those kernels of insights that can help move that forward in the right direction, as opposed to leading with product first, which many companies fall into that trap.

Yeah, so just a question going back to the stats you mentioned in 2021, 2022. It's...

Section 5: Balancing Self-Service, Technology & Human Interaction

[12:34] Rajiv: It's going to move more toward self-service, 50% to 75%. Yeah. I also read another report from PricewaterhouseCoopers that talked about the importance of—let's take millennials, for example.

You're assuming that they're all about digital-first, but in a report that I read, it's actually contradictory. They actually want that human interaction as well when it relates to customer experience.

Talk a little bit about what that looks like in terms of balancing the technology, the self-service, with the customer, with your reps, with your agents.

[13:13] Jonathan: Rajiv, this goes back to—you remember the conversations around consumerization of IT, right?

I think underpinning any assumptions we make around technology is the concept of choice, right? And the concept, if you're following the concept, is if you're enabling choice, then ultimately you're not forcing anyone into a decision.

Rajiv: Right.

[13:37] Jonathan: And especially on the customer side, right? Be it channel of choice, interaction of choice. There are people—this first came out in elderly population, the assumption they won't accept, whether it was banking or digital

interactions. It was first the computer, and it was mobile devices.

You know, they embraced it at a clip parallel to Gen X, Gen Y, millennials.

So, you've got to be careful of the assumptions around that. But I think the constant is choice.

Rajiv: Right.

[14:10] Jonathan: So, I think it's the consistent experience, right? We talk a lot today about customer journeys and orchestrated journeys.

The assumption is that what you want to allow is the customer to choose. You want to, but you want the experience to be consistent.

I don't want to start at bricks and mortar. I don't want to start an interaction with my banker and then go home and have a different UI than their tablet that they're helping me with to try to upsell me on a loan or a mortgage.

I want that same feel. I want the same experience.

So, that was number one: choice and platform.

Section 6: Enterprise-Wide CX, Business Cases & the Digital Transformation Road Map

[14:48] Jonathan: And this introduces a lot of why I talk about enterprise level versus silo level. Because whether you're talking microservices, whether you're talking security and secure access to all these systems, today investments are increasingly around enterprise-wide requirements that are horizontal.

They're not by product, they're not by system or by solution. They're actually by microservice around customer journeys.

So, you know, if you break it back down to business challenge, and if customers look deeply enough into their differentiated processes, there are certain nuggets that they're delivering, right? You look at an insurer—they've got to do different things, right? There's a claim, there's a payment, sure, and those—but the processes underlying them have to be consistent and should be looked at at an enterprise level.

And that's typically where companies today are tripping up. They're looking at siloed solutions, looking at steps or stages, or they're looking at tools.

My team rolls it a little differently, right? We look and we try to—we'll go actually explore. We'll do a silent shopper. We'll look behind the scenes at what an experience is looking like with a customer. We'll bring insight.

We follow a really beneficial process because we don't leave the business case behind. So, right alongside.

And I think what you're going to see in the future is the influence of the CFO. What COVID has done is made capital, and made investments, probably more scarce, right? And I think that the overwhelming propensity is no change.

So we have to be even better on both the quantitative side of the value of change, right, in CX, because I think it's going to be compared to a much greater extent on why do anything, as well as competing projects for a smaller, skinnier CapEx or even OpEx budget.

[16:56] Rajiv: So, I mean, that's interesting because that sort of segues nicely into this whole digital transformation that companies are trying to navigate. And, you know, given COVID and how budgets are getting tightened, the notion of not doing anything might seem like the right thing to do, but you also might get left behind if you're not willing to make the right investments in the right technology, platform solutions, in this integrated approach we're talking about.

Yeah, maybe you can just touch a little bit on how companies that are thinking about doing those types of investments and trying to cross that chasm as it relates to digital transformation, and have now sort of taken a pause because of COVID—what advice can you give enterprises that are thinking about doing this in a meaningful way?

[17:42] Jonathan: Yeah, I think I'd recommend a roadmap, first of all, right? You're smiling; you know exactly what I mean, right? Sometimes you'll jump right in and you'll start with something.

I think what we're advising our customers and our prospects to do is, you know, take a three- to five-year look at the journey you're about to step into, right?

If you could clear the slate and you could engineer your business around an optimized experience, right—or what, how do you anticipate the next best experience? Now envision, imagine that. Now, what are the steps, and how will you quantify and prioritize those?

You know, crawl, walk, run. We want to make sure that every step you take is defined and measurable, and we want to stick around and measure it with you, and we want to optimize it as we go.

So it's this—you know, this roadmap isn't flat, right? The roadmap is a circle, and it's continuous, and it's an evolutionary journey.

[18:46] Jonathan: So we advise our customers or prospects that whatever you do, think about it as a journey, right? And take everybody's hearts and minds with you, right? So bring everybody on. You know how resistant people are to change and to just rip and replace, especially if they're not bought into a vision, mission, strategy.

So I think that part of that roadmap is early communication around where this will take us, defining those measurable moments, and then doing those in chunks.

You can commit to the entire roadmap—we hope you will, because I think doing it with one partner makes a lot of sense, especially if you're not stuck in one product, right? So, an agnostic approach.

But ultimately, I think it requires that roadmap and that vision. You've got to come back to it, right? When you set that pace and you set your first milestone, you want to measure it, and then you want to optimize and improve it and keep going on that wheel.

[19:44] Rajiv: Absolutely. I think the roadmap is essential, and obviously having the right stakeholder buy-in as well, in terms of the decision-makers who are on board with that vision and that mission.

[19:56] Jonathan: Yeah, for sure.

Section 7: Customer-First Leadership & Lessons from 25+ Years

[20:01] Rajiv: Touch on that briefly. You have global experience as a software executive and board adviser for over 25 years. What is the single most important lesson you've learned in this field that you can share with us?

[20:08] Jonathan: You know, I mentioned I've had some—over those, what, 20, about 27 years now—I've had some great mentors that I've watched and listened to. I mentioned that earlier.

You know, I think I've learned that, you know, working with Bill McDermott, for instance, at SAP—he's over at ServiceNow, yes—for 45 quarters. I measured—we measured life in quarters those days—45 quarters at SAP with him.

He always found value in that outside-in approach versus an inside-in, right? I think that it's something that's really essential, especially if you're working in that customer-first space that we were in, in this CX or customer experience space.

The more you can focus on the customer journey, the rest will figure itself out, right? We've got great people and solutions and products and partners, but you can't replace articulating customer strategy correctly to your team, right?

So that team approach of outside-in first, knowing your customer a little more—you know, we live with a mantra: "Know more, do more, care more." If you can know more about your customer's journey and if you can bring that insight we talked about earlier to that relationship, right, there's value there.

Not only will you earn your spot in one of those big C-suite meetings, but you'll lead with the right barometer, with that right

litmus test of, you know, working outside and communicating back internally consistently.

I think that's something I've learned over my years, right? Technology will ebb and flow. Ultimately, we get to points where the delta between a solution and another solution may be 1%, 2%, 4%, 5%. Ultimately, can they do something similar? Yeah. Do they do it a little differently? Perhaps. Can you make it work? Yeah.

But typically, it's that outside-in approach of understanding the customer, and that means at a depth that's more than what your competitors are doing, right? What the people impact is, how do you manage the change, how do you recommend the right approach, how do you not leave things like adoption and training behind, right? How do you actually do these things like deliver ROI?

I've learned those successful elements throughout my career, and it's really benefited me. And I think that it really helps define our relationship with our customers: "Know more, do more, care more."

[22:42] Rajiv: You got it. And customer-centric, customer-first, outside-in.

Jonathan: Yeah.

[22:49] Rajiv: Yes, sir.

Jonathan: So what do you think—doesn't it sound—I mean, it sounds so intuitive, but you'd be surprised. I've seen organizations, you know, look at *The Discipline of Market Leaders*, right? Great book. They talk about maintaining that one special differentiated feature, right?

You can innovate faster; ultimately, they're going to catch up, right? You can lead with operational efficiency and cut, cut, cut, cut and be the cheapest. But if you distinguish yourself, I really feel, and I think our customers recognize that, that that opportunity is infinite. It's not finite, right?

And if you can really—if you can do that, you'll create customers for life. You will. You'll earn the right to be an influencer, and I think that's where we all want to be.

[23:41] Rajiv: Makes a lot of sense.

Section 8: Leadership Style & Staying Close to Customers

[23:49] Rajiv: Yeah, yeah. So, Jonathan, I'm curious: what is your leadership style like?

Jonathan: I get the hell out of the way, Rajiv.

I, you know, look, I think I do a couple of things to make sure, right? I've recruited, I've brought over some great talent, and I've picked up some fantastic leaders.

What I try to do is paint a vision, mission, and a strategy that really, you know, transcends bad times and really keeps that compass of who we are, what we're doing, at the forefront of everybody. And it engages people fully, with their heart and their head, right?

And I think that's, again, what I've learned and seen great leaders do.

And, you know, what I do, I take a piece of everybody I've really admired and worked with. I've got a little Wayne Mang, I've got a little Bill McDermott. I've got these mentors, and I've got Ken Tuchman, our chairman and CEO and founder, who raised this business from a dollar in his garage to a billion eight and is still, you know, a 60% plus owner of the company.

So I've peeled and picked pieces of great mentors and great leaders, and I've made it kind of my own brand. And I think that drives our culture.

And I think, like I said, right, even in the tough times, even, you know, whether it's today or COVID or any of the challenges, macroeconomic or internal, we can kind of—we can be resilient, right? We can grow and we can sustain and thrive beyond that when we have that true north compass set.

So that's what I try to do. I try to set that vision, mission, strategy. I outsource, you know, I try to push decision-making out to my leaders. They're really strong and they're very capable. They obviously know a lot more than I do around a lot, so I let them lead.

And if they get stuck or they want help, then I'm there for them. But I put a lot of faith in my leaders. I put a lot of faith in my partners.

And I try to spend at least, you know, 10 to 15% of every day with customers. Who's not doing three or four Zooms or Webexes a day, right?

But otherwise, you know, Wayne Mang taught me management by walking around: get out there, right? At first, I had a mandate to go actually physically visit 50 customers in my first 100 days. I got about halfway there.

But I've done it if you add all my Zoom sessions, right? Nothing that replaces, you know, looking into somebody's eyes and actually hearing, "What's—what does an optimal journey look like? What if I could help you differentiate your customer experience? What would that look like?"

What defines your next previous best experience as we engineer your next best experience? That's what it's all about, right? And that continues to change.

And it's even more challenging because the pace, the expected pace—look, pick up your phone. Your best experience is the one that made you kind of go, "Yeah,

wow, that was really cool. Why can't I do that at work? Why can't I do that when I choose to engage with my partner, my company, my employee?"

And that's what we're trying to aspire to, is whatever that thought is around an interaction and engagement, we can support.

[27:20] Rajiv: Got it. Yeah, makes a lot of sense.

Section 9: AI, Intelligent Automation & Real-World CX Applications

[27:26] Rajiv: Cool. Let me switch it back to technology.

So, I read a recent report that says around 75% of enterprises are going to be using some form of AI by 2021. You know, you guys are using AI, you're using ML, you're using robotic process automation. What, in your opinion, do companies need to know about meaningfully using AI, and how do they get started? And what have you guys done, for example?

[27:53] Jonathan: Yeah, so, you know, we've partnered—I say, intelligent automation, right?

So, take our COVID experience, right? It was about—I'm amazed at what our solution teams were able to engineer around immediacy of responses to that, right? We used intelligent automation, right? Not AI, but IA, to develop three new products, new solutions, in our Now campaign.

I don't know if you saw it in your research, but we really came to market with new "Now solutions" around COVID.

What was essential was, you know, the fast ate the slow. There was definitely an opportunity to be a first-market mover, and we jumped on that automation opportunity.

We came out with intelligent automation to do things like Work Share Now, Supervise Now, Email Now. The concept of moving your people to home—if you can imagine, in the idea of that 3,000 people in a building working shoulder-to-shoulder, their supervisors walk the floor, and when an agent gets hung up or in trouble, they raise the flag and someone comes over and helps them.

How do you do that at home, right? You need to automate. You need to use robotics. You need to use intelligent automation to help you with key processes to keep that business humming.

So we came out with new solutions that allowed you to automate and to engage in process as well.

So, knowing the CX business—50,000 people across the planet—we drink our own champagne. We've adopted these same things that serve our customers on

the BPO side, and we've automated those around solutions.

And we've engaged with great partners like Pegasystems and Google, like Verint around their WFO, to augment our agent experience, to replicate what does it mean to be able to train now, and how do I provide snippets of improved training?

How do I layer in analytics and speech to help with fraud and authentication?

So there's so many ways that we can help bring automation. I talked earlier, Rajiv, about augment and automate, right? And we don't leave either behind.

So that agent experience—think about proactive or predictive analytics there. How do you feed that agent all of the insightful information, whether it's from your knowledge management solution, from your WFO/WFM solution? How do you give them the benefit of insight in anticipating customers' needs?

How do I solve—start to solve—problems before somebody asks me? How do I know them? Know more, do more, care more. Or how do I know them better than my competition?

So when they call in, they're not hung up in the IVR, and they're not stuck in the loop of, "Hey, please reauthenticate," right? But they're actually solving.

God forbid, how do we make a delightful service experience a revenue-generating experience?

So that is all enabled and powered by automate and augment, and the efficiency and effectiveness side that goes along with it, right?

If we're effective, then we're solving calls, and we're using the traditional KPIs and metrics, but we're bringing new ones as well.

So here's an example, right? We worked with the state of Massachusetts. One of the responses was how we shifted in our public sector and our state and federal and local government to recognize the new demand that came from a very disturbed and upset and concerned citizenry, and the flood of interactions that happened with the state's call centers or contact centers.

We worked with the state of Massachusetts to anticipate and to deflect, right, out of the IVR into messaging. And what happened was a 4:1 effectiveness ratio metric that they measured in productive calls resolved per hour.

[32:07] Rajiv: Wow.

Jonathan: Right? So normally, at a track, at a pace of between eight and 10 calls for an agent, in an hour, we layered on messaging with our partnership with

LivePerson, and we achieved a 4X multiple in the successful completion of customer inquiries and customer resolution.

So, a 4X multiple. You know, and their volume just so happened was about 4X of what it was prior to COVID.

So the state of Massachusetts was out front. We did that in five days.

[32:38] Rajiv: Proactive. You anticipated it.

Jonathan: Well, of course. Yeah. The Mass said, "What do you got for us? We're about to get hammered."

Right? And the governor, like every governor today, is looking for wins. They're trying to address the needs of the citizens, and they're trying not to have upset people going, "What the heck's going on here? I can't even get through. I got an eight-hour delay. I got an eight-hour wait time. What are you kidding me? I got to get a small business loan. Absolutely got to find out if I'm at risk. My neighbor's sick."

Right? So these are very real solutions that automation and augment can address and are addressing today in public and private enterprise.

[33:18] Rajiv: So that state—I mean, fantastic reference.

Jonathan: Same thing with—I can't mention them yet—but with a financial institution here up in the Northeast.

Rajiv: Okay.

[33:32] Jonathan: Same sense, right? What they were looking for was a way to engage their brick-and-mortar bank people who, until COVID, were face-to-face with an iPad selling you services, right?

Well, how do I make them productive? I've got my agents working at home, great, but how do I capture, again—God forbid—drive revenue by knowing them a little bit earlier and recognizing their historic relationship?

I'm pulling and I'm federating data from the ERP systems on lifetime spend. I'm looking to know, when they ask what kind of credit card—or I can even recommend a credit card that fits their profile based on certain attributes—and I've already authenticated them by their voice.

So these are the types of automation that we're seeing, that we're leading with, across industries, both public and private sector.

Wow, that was a long answer, Rajiv. I'm sorry, but it clearly—we're passionate about the kind of change that we're seeing right in front of us that's been really propelled, it's really been accelerated as a result of this.

The silver lining—no such thing of a pandemic—but clearly there's been a change in mindset around seeking, "What insightful direction can you give us? What can you bring to the discussion that we haven't seen, or it's been sparse?"

And that's vaulted us from, I think, innovators to the masses to even laggards now embracing it.

Now, you know you're at scale when it's beyond the innovators in every industry that's really trying to lead with digital. Everyone is recognizing, like you said, 65, 75, it'll be 90%, because it's super real and the value of it is undeniable.

[35:22] Rajiv: Absolutely. Great, great examples.

Jonathan: Yeah, thanks.

Section 10: Personal Productivity, Work-Life Balance & Favorites

[35:28] Rajiv: I'm going to switch gears here and ask you some other questions. So, starting with Jonathan, what is your superpower?

Jonathan: My superpower? My superpower—I can drive a boat with one foot. I think that's my best.

Rajiv: That's a new one.

Jonathan: Yeah. It just so happened last week I was out on a boat, and I had a drink in one hand, I had the dog—holding the dog in the other hand, and we were pulling in, and I had to drive with one.

[36:00] Rajiv: Wow. That's a superpower.

Jonathan: Yeah, yeah, that's my superpower, Rajiv.

Rajiv: That's a real superpower. Seriously, do you have any life mantra or anything that keeps you motivated or focused, or keeps you in the flow state? How do you stay productive? What's your secret?

[36:28] Jonathan: Staying productive—you know, it's an oldie, but I still think it's a goodie, right? If you love what you do, you never work a day.

I'll go back to my Bill McDermott example. I said we were in a meeting here in Atlanta, and we were walking in. I'm like, "How do you get your energy?" He said, "I jump out of bed into the shower at 5:30 in the morning. It just propels me—what we can do, what we're about to do." And it stuck with me, right?

So I'm clearly not one who lacks energy, and I'm often over-caffeinated, so I think that propels me, Rajiv, quite frankly. But, you know, I think about the opportunity at hand and the people that are vested, that are really all in, in our organization, and what we can do for customers.

And it's that same passion I talk about—the state of Massachusetts or citizens, or one of our customers. I think what we're

able to do to help them on the journey and how it helps the customer company itself—those are three mantras that we really try to strive to keep in absolute balance, right?

The need of the customer, the needs of my company, and the needs of the people themselves. And if we can keep those in balance, that drives me every day. It really does.

You know, we definitely lead from the outside in, but I keep those three things in balance.

[37:42] Rajiv: That's a big task, man. It takes a lot.

Jonathan: So I need more hours in the day. And I think it's a lot of fun, too. I love working with the people that I work with, surrounded by really smart, great people. And a lot to do, man. Just a lot to do.

Rajiv: And so, speaking of balance, how do you achieve or maintain work-life balance?

[38:27] Jonathan: Every night I walk. Since COVID, I can't go to the gym, so it started out just my wife and I walking the two dogs. Now I've got the kids on the walk every day, every night.

Once we're done, we put the pens down, we go out, and we just walk. And it's amazing. The kids looked at me—I've got a 16-, an 18-, and a 19-year-old. Nobody's at school; they're doing remote. And they thought I was crazy. Michelle and I just went for walks.

Now they're going with us. Now they're on our walks. And it's family time. It's amazing. We're waving at the same dog walkers, and that actually helps us keep that in balance. We turn off, we talk about something other than work, and we get a little exercise, too.

[39:03] Rajiv: What's the latest podcast you've listened to?

Jonathan : That's a podcast—oh, I've got to do a self-promotion for my friend Shep Hyken. I was on his podcast a couple weeks ago. I love—I think he's fantastic. I love Shep's stuff and his books, too.

I listen to that one religiously, and my son makes me listen to his. He's a baseball player at University of Indiana, so he makes me listen to this baseball podcast every week with him, too. All right. But yeah, that's what I'd say.

[39:34] Rajiv: Last book that you read, or the current book you're reading now?

Jonathan: Well, I just reread *The Discipline of Market Leaders* again, and I think that really jazzed me again because, you know, it's Michael Treacy and Fred Wiersema, I think.

And that discipline of really having a true north as a focus and maintaining the threshold in the other two. In my world, yeah, we innovate product, yes, we are

operationally efficient, but that true north of customer experience and customer engagement—it just says so much about our business. It was so dead-on. I think that's a keeper.

Rajiv: Nice. And then, what's on your playlist?

[40:15] Jonathan: On my playlist? Oh, man. Well, I got rap on now. My daughter, we go for a walk, she brings her—you know, "What are you listening to?" She's got rap on, so I got a lot.

And we got some great rap artists here in Atlanta, so I'm an East Coast/Southeast rap guy right now. You know, I was very fortunate in my time with SAP to go to a bunch of concerts.

Taking me back, I got to see Crosby, Stills, Nash & Young at Red Rocks in Colorado.

[40:55] Rajiv: Nice.

Jonathan: With a bunch of conservative white guys. You know, not the right audience, probably. But that was an experience. And every now and again I'll mellow out over there—CSN.

Rajiv: That's awesome. Given my Canadian roots, I got to give a big shout-out for Barenaked Ladies. Love me some Barenaked Ladies.

[41:15] Jonathan: Very nice.

Rajiv: They used to play at our school when I was in college, and now I track them whenever they're in Atlanta. I made a following here of fans of Barenaked Ladies.

And, you know, Canadian side to Rush. Can't go wrong.

Jonathan: Oh, fan of Rush. And now you have Justin Bieber as the, you know, child.

[41:35] Rajiv: Yeah, we got Justin, too.

Jonathan: That's right.

[41:47] Rajiv: Jonathan, that's all the questions I have. Is there anything else you'd like to share with us before we sign off here?

Jonathan: No, this is great. I really appreciate the chance to talk with you, Rajiv. Really engaging conversation. Thank you for the opportunity.

[42:00] Rajiv: Thank you so much for your time, Jonathan. Stay safe, be well, and we'll see you next time, everybody.

[END]