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grow

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4 10 tips for taking your career to the top

lead

LEADERSHIP & CAREER GROWTH

9 The CIO's crisis management playbook

run

MANAGEMENT & OPERATIONAL EXCELLENCE

21 Customers bank on BofA chatbot



cover story | CIO ROLE

The CIO's next key role: Change agent

For today's IT leaders, change management is more than technical. It's about spearheading cultural transformation at every level of the business. **14**

BY BETH STACKPOLE

CIO

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10 TIPS for taking your career to the top

CIOs turned presidents and CEOs discuss their rise to the top and offer insights for IT leaders considering similar leaps. BY CLINT BOULTON

Businesses have fallen in love with the aphorism, “Every company is becoming a technology company,” owing to the importance of digital capabilities. Some companies are taking that idea a step further by hiring CIOs as CEOs.

Tapping IT leaders as head honchos may not yet be a trend, but more companies may install CIOs

as CEOs if they have led massive transformations, says Khalid Kark, managing director of Deloitte’s CIO program. Digital-minded CIOs may be the only executives with experience managing the velocity of change required to help a business avoid disruption—or recover from it when it happens.

“With the right context and

background, they’re not a bad candidate for driving the highest leadership position within the firm,” Kark says.

CIOs eyeing the top spot must also be able to lead every level of the business, including sales, operations and business strategy. Here three former CIOs share their paths to the top and offer tips for

CIOs with an eye on leveling up.

From averting risk to courting it

Yvonne Wassenaar never wanted to be a CEO, but in a whirlwind three years, she’s been a CEO twice over.

Wassenaar, currently helming software automation firm Puppet, has traveled a career path atypical

for corporate leaders. She started at Accenture (then Andersen Consulting) as a software engineer “when Cobol was cool,” but moved onto roles in business consulting and sales operations before managing field services, product development and other leadership gigs at VMware.

After exiting VMware in 2014, she joined New Relic as the software company’s first CIO, serving in that role until 2017, when former Cisco Systems CEO John Chambers lured her to Airware, a drone software startup he had invested in. The prospect of joining a startup in a red-hot sector intrigued Wassenaar so she signed on as COO. But before she could finish furnishing her office, she became Airware’s CEO following an abrupt leadership change. For the first time, Wassenaar was responsible for all aspects of a business—not just IT or a business line.

But with the technology more

Digital-minded CIOs may be the only executives with experience managing the **velocity of change** required to help a business avoid disruption.

advanced than regulations governing it, Airware failed to gain traction and eventually dissolved less than two years after she took the helm. Again, Wassenaar’s network prevailed, as Puppet came calling and she has led the company as CEO since February 2019.

The biggest difference between CIOs and CEOs is that the former avoids risk while the latter courts it, Wassenaar says, adding that CIOs looking to make the leap to CEO must execute on the following:

1 Build your network. CIOs seeking a coveted CEO gig should build and mine their networks and join boards. “Boards are looking for tech-savvy members,” says

Wassenaar, who has served on several boards of high-tech firms. Also, if possible, insert yourself in the succession planning action, which will give you a window into the CEO role. Finally, speak at industry events. You never know who may be watching—or whom you may impress. Wassenaar secured her role partly by checking all the above boxes and was considered an ideal CEO candidate by one of Puppet’s board members.

2 Install a strong team. A CIO’s ability to successfully leverage technology to transform organizations makes them compelling CEOs. But you’re only as good as your team. Installing

a top-notch executive team will drive day-to-day operations to free you up to look at industry trends, peek around the corner and see the future in a clear way.

3 Build an outside brand and perspective. CEOs set the vision and strategy for the company, but they must also be able to craft and articulate a “provocative perspective on how the world is changing,” Wassenaar says. A CEO will sell a narrative that answers: What does the company do? Where is it going to be in five years? Ten? This will require enabling other executives to “get in your mind,” she says, adding that she is applying the scaled agile

mindset favored in tech organizations to run Puppet. Can you do that as CIO? You might have what it takes to lead at the next level.

From banking systems innovator to leader

As a programmer, Unqork founder and CEO Gary Hoberman built a reputation for developing critical applications over the course of several tech leadership roles at top-tier firms on Wall Street, including at Bankers Trust, Salomon Smith Barney, Citi and MetLife, where he served as CIO. Among the apps he built are a ticket entry and approval system for transactions, a CRM app for the sales desk, a client planning tool and a “digital vault” that bank customers can use to store photos and other content.

But it wasn’t just that he built solutions from scratch. Hoberman made sure he “ran projects as if he were the CEO within the company,” which helped him learn

a great deal about leadership.

In 2016, Hoberman took those entrepreneurial qualities with him to launch Unqork, a startup whose traction selling no-code software development tools across financial services, insurance and other sectors has helped it raise over \$160 million in funding from CapitalG, BlackRock, Goldman Sachs and other firms.

Hoberman offers the following tips to CIOs seeking the top slot:

4 Take and own risks. CEOs understand the risks associated with the decisions they make, as well as the impact those decisions could have. “You’ve got to be able to understand and drive decisions without a CYA [cover your ass] approach,” Hoberman says. CIOs going on to run a tech startup have a unique advantage because, as consumers of vendors’ wares, they have an “outside-in” vantage of how a solution will land

“The **biggest difference** between CIOs and CEOs is that the **former avoids risk while the latter courts it.**”

– **YVONNE WASSENAAR**, CIO,
PUPPET



at a company. But as you weigh risks, don’t look to advice from researchers to influence your decision, as that “might be best for someone, but not for you.”

5 Command big projects. Don’t over-delegate. If something goes off the rails, you want to make sure you’re owning the fixes. Your job—and that of others—is on the line. On the flip side, a win will burnish your resume. “You can’t rely on others

to make decisions for you,” Hoberman says. “You have to grab it and run as fast as you can.”

6 Cultivate new leaders. Business continuity plans may be airtight, but you need the right people to execute them, especially during a seismic event such as the pandemic. “Leaders create other leaders,” Hoberman says. “Every one of my direct reports can run the business without me today.”

Tackling new challenges all the way to the top

Mike Capone assumed the CEO role at analytics software company Qlik in 2018 following three years as the COO of Medidata Solutions, a maker of clinical trial software that grew from \$260 million in revenue to \$550 million during his tenure. Capone was quite familiar with Qlik, having been a Qlik customer at ADP, where he worked as CIO and held other IT leadership roles before jumping to Medidata. He was intrigued by the potential to help expand Qlik into hybrid cloud environments.

Capone met with leadership at Thoma Bravo, the private equity firm that acquired Qlik in 2016, as well as with Qlik customers, before taking the plunge. “Being a CEO has been an ambition of mine for a while,” Capone says.

Capone offered some tips for CIOs looking to make the transition to CEO:

7 Partner with your business peers. At ADP, Capone worked with six operating units and established great partnerships with the business unit presidents. CIOs can get a better handle on their own companies, which will help them get insight into business strategy, by forging similar relationships.

8 Earn a seat at the table. Capone is a big believer that effective CIOs must report to the CEO, which he was able to do at ADP and which granted him participation in critical strategy meetings. Capone says this is crucial because such meetings influence the shape and trajectory of the company. “Even if you don’t report to the CEO, you have to find a way to get into all of those meetings and strategy sessions,” Capone says.

9 Grasp the business strategy. The CIO who can take the learnings from strategy meetings and productize it for competitive advantage will improve their marketability. “The world is changing, and people who have a firm grasp on technology and how it can alter how business is run are going to be incredibly invaluable,” Capone says. “You have to demonstrate that you understand strategy.”

10 Master digital skills. Most strategies hinge on digital capabilities and such skills are trumping traditional skills. “What’s hard to find are people who know how to transform a company from an older to newer business model and scale a company in the digital age,” Capone says. ♦

“The **world is changing**, and people who have a firm **grasp on technology** and how it can alter how business is run are going to be **incredibly invaluable**.”

– **MIKE CAPONE**, CEO, QLIK



Clint Boulton is a senior writer at CIO.com.

EXECUTIVE VIEWPOINT



Mike Capone

CEO
Qlik

Mike leads Qlik's mission to create a data-literate world, one where people, businesses, organizations and governments tackle their most complex challenges with data. He has firsthand experience in leveraging the power of data through analytics to transform businesses and entire industries.



Leading Digital Transformation Through Active Intelligence

Q. You've talked about a paradigm shift from passive BI to active BI. What does that mean?

A. Business intelligence has traditionally been a rearview mirror—reports and dashboards that simply look back at what's already happened. Today's active BI needs to look ahead, gathering and interpreting information in real time and then actively suggesting what you should do next. This includes using AI and machine learning to help interpret data as well as integration with other capabilities, like the ability to understand and automate processes.

Q. How does this fit with your theme of "Active Intelligence"?

A. Active Intelligence is about delivering a combination of historical and real-time data to people and systems at the exact time and place that they need to make a decision. It brings the notion of BI to the front lines of business strategy. That may involve pushing customer information to an agent during a conversation so they know the next best action. In other cases, it may combine real-time intelligence with machine learning to predict and automatically act on what the system is seeing, even without human interaction. The point of "active" is that it's always on and always working to close the gap between intelligence and action.

Q: How does Active Intelligence play into digital transformation?

A. In a digital world where more information is coming at us faster than ever, using data effectively is what wins the market. And closing the gap between understanding what's going on through data, and taking action on it, is what

drives agility and ultimately business value. Active Intelligence lets you use data to run your business better, whether you're a global enterprise optimizing your supply chain or a local landscaper deciding which clients to prioritize after a storm.

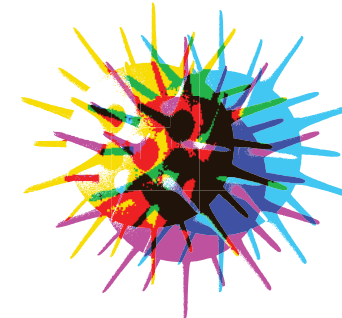
Q: Where does augmented analytics fit in?

A. Augmenting your analytics with AI/ML empowers businesses to work with and through even more data, at a faster rate than before. If you overlay historical data on streaming real-time data, AI can recognize patterns and make predictions about what might happen next and how to get the right outcome. It lets you find correlations in seemingly disparate data and helps users draw conclusions. It can pop up alerts when certain criteria are met to warn decision-makers that they need to take action.

Q: How does this benefit the business?

A. Active Intelligence is the culmination of what we've been striving for since the early days of computers—to manage, understand and take action on data that drives business forward. With consumer preferences changing daily, companies can't look backwards; they need the ability to see around corners and do it in the dark. I mean, who could have imagined a time when home exercise equipment is out of stock everywhere and animal shelters have run out of dogs?

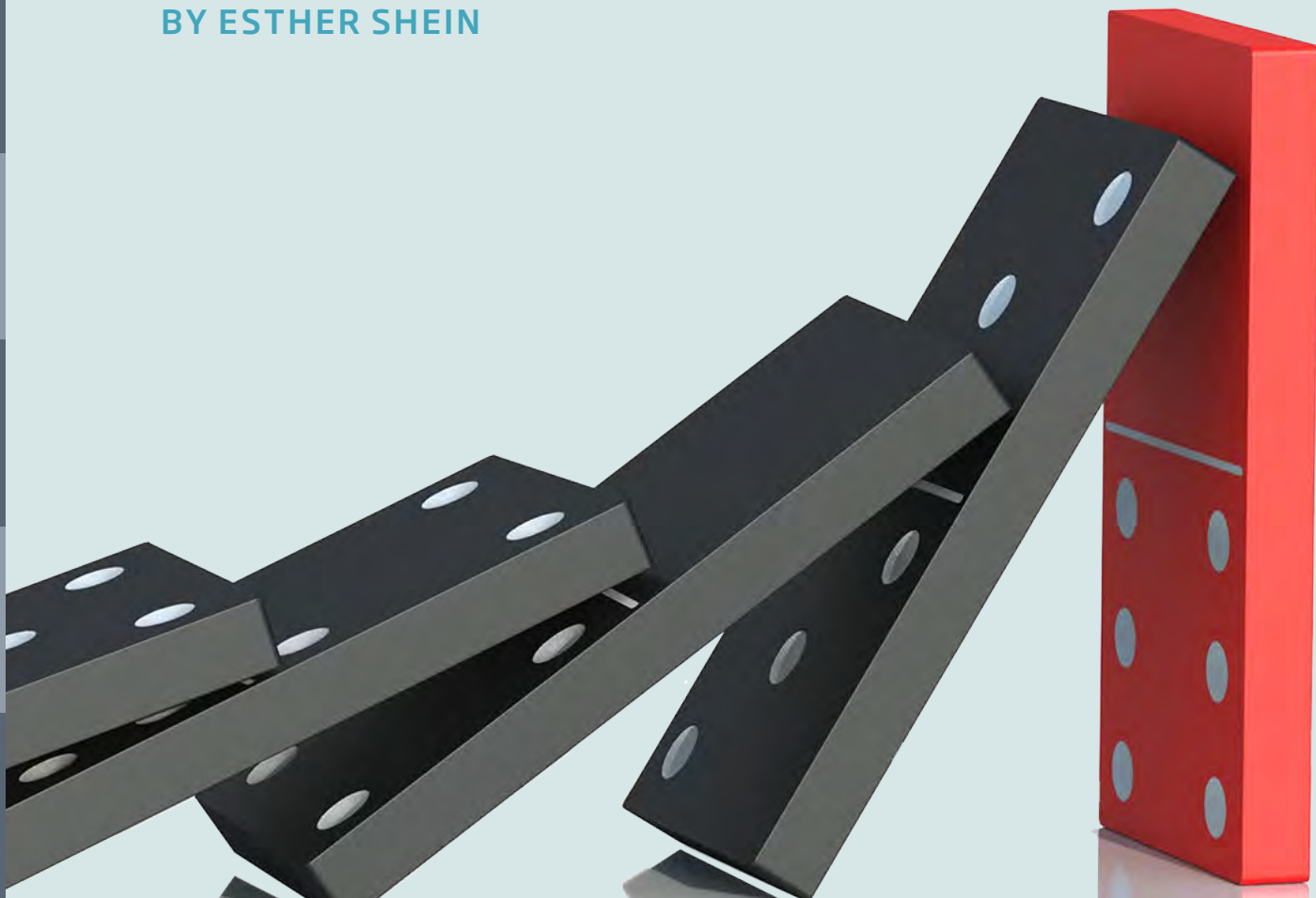
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The CIO's crisis management playbook

CIOs from the healthcare industry and beyond share tips for leading through crisis.

BY ESTHER SHEIN



The COVID-19 pandemic has been a double whammy for Jack O'Hara, CIO of Springfield Clinic. O'Hara was still adjusting to being a brand-new CIO in a new state, when he had to mobilize a team to rapidly deploy telemedicine in a rural community—which he did in a span of three weeks.

“We had a zero remote culture up until two weeks ago,” says O'Hara, referring to mid-March, when the pandemic began ramping up and people were starting to work remotely. “My first six months [here] feel like six years. I really got thrown into the fire.”

O'Hara became CIO of Springfield Clinic, a \$1 billion healthcare system with 400,000 patients and 3,000 employees in Springfield, Ill., last summer. By Nov. 1, 2019, he had rolled out an updated billing system, which he says is the biggest upgrade you can do in healthcare. “There was lots of complexity, but it was great to build camaraderie

and trust with the team,” he says. In February, IT moved the hosting of its electronic health records system to the clinic. That was also a “once in 20 years” project, he says.

Then came the coronavirus in March.

O'Hara had just finished laying out a 12-month strategy to deploy a virtual desktop infrastructure (VDI) so people could eventually work remotely—just as people began working remotely.

Today, Springfield Clinic has at least 500 employees working remotely, although that figure is growing.

VDIs have become one of the essential tools in the playbook of CIOs who are now leading in the biggest crisis they've ever faced. But technology aside, some IT leaders have changed how they approach their roles and have learned things about themselves and leadership that they didn't know before the pandemic began.

Here are tips from the trenches on how IT leaders can best lead through a crisis.

1 Focus on well-being

When remote work kicked in at IDB, a New York-based private and commercial bank, one of the first things IT did was move physical desktops to VDI. That enabled almost 700 employees to connect to the corporate network and still operate effectively, says Dave Smithers, CIO and COO.

But another priority was to focus on the health, well-being and safety of staff, Smithers says. “We put in a notification protocol with HR so if anyone’s reporting [an issue], we can track it and make sure they’re getting all the help and assistance they need.”

Now, using IDB’s mass communication tool, which Smithers says is designed for use specifically during crises, officials are sending SMS texts and emails to ascertain people’s locations and well-being.

Some IT leaders have changed how they **approach their roles** and have **learned things about themselves and leadership** that they didn’t know before the pandemic began.

Employees are asked to confirm they are healthy and safe, he says, especially when New York became the epicenter of the coronavirus.

“One thing I’ve stepped up more is asking people about their personal situations, and we’ve really pivoted and said, ‘Are you working a schedule that works for you?’” Smithers says. “I have young kids at home and get up at 4 a.m. and have shifted my workday a little to

find a temporary new normal so I can also support my family.”

He’s also doing one-to-one calls with senior leadership and is reinforcing the message that flexibility is paramount right now. “Some of my staff will start working at 8:30 at night and that’s their new normal, and we’ve have had to adjust to that a little to accommodate them,” he says.

2 Commit quickly

Springfield Clinic’s O’Hara knew telemedicine needed to be implemented, but he had to start from scratch. On March 20, his team started looking at telehealth and technology vendors. The big vendors were overwhelmed and not getting back to him, he says, so that same day O’Hara chose one that was smaller “but had great customer service.”

The following Monday O’Hara’s team tested a video visit. “What I wanted was a one-touch button for patients” to make it as easy as

possible for them, since some may be elderly or disabled, he says.

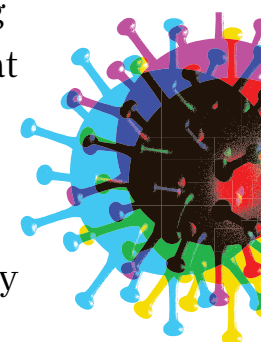
O’Hara discovered the workflow with the system was taking too long and decided he needed to go with a different, larger telehealth vendor. The one he found, he says, told him it was bringing on 25,000 providers worldwide in a day.

His team began testing that system the morning of March 24 and had it up and running and doing three or four telehealth visits that day, he says.

“Now, we’re doing 15 to 20 [telehealth visits] a day, and that number is growing exponentially because we’re bringing on three to five physicians a day,” he says.

Most of the operational issues that have arisen have been less about technology and more about doctors and patients becoming comfortable in a video conference, O’Hara says.

“There’s website manner, like bedside manner—you would be in a room with a physician for your





visit and wouldn't answer your phone, but we've seen patients answer their phone on a visit" and sometimes doctors too, he notes.

There have also been a few instances where someone would set up an elderly patient for a telehealth visit and, although they like it because it's easy to use, "when they have to download things, it's just challenging. It adds another layer of potential failure," O'Hara says.

3 Ramp up communications

Matt Lamb, CIO of Rosendin, a \$2 billion electrical contracting company in San Jose, Calif., is also a new CIO, although he's been with the company for five years. That familiarity gave him confidence that systems were in place when he assumed his new position seven months ago.

"Certainly, it's a whole new ballgame right now ... getting 3,000 end users set up and working remotely" who hadn't before,

Lamb says. "From the get-go, I was confident we were ready to go and had systems in place, but that didn't mean it would happen while I stepped back."

Communication, Lamb says, is critical. "From day one, I've been providing leadership for my team, motivation, support and in being in the office, showing I'm there with them," he says.

Lamb has also upped communication with Rosendin's global business users "and put myself out there and let them know IT is there," he says. "We've given people tips and tricks for working from home and [information on] the collaboration tools we have."

He and his team are also sending out a lot more emails to provide user guides and links to YouTube videos.

4 Rethink organizational structure

Laura Wilt, system vice president and CIO of Ochsner Health,

in hard-hit Louisiana, says that when the pandemic came to New Orleans, hospital officials quickly moved to 24/7 coverage and opened new units and converted others to critical-care units.

Ochsner added over 100 ICU beds in two weeks across the organization, so the majority of Wilt's staff have been spending their time deploying equipment, includ-

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—JACK O'HARA, CIO
SPRINGFIELD CLINIC

ing telemedicine, so nurses and physicians can communicate with patients without having to go in their rooms, she says.

But even prior to that, the hospital went to a command center model, which for Wilt meant redeploying IT people "to be collocated and entirely focused on one topic: COVID-19."

Her team also set up a system incident command center to centralize communications for different internal groups quickly. "You really staff that like incident response," Wilt says. "You take away responsibilities and move them to other people so those people are entirely focused on COVID-19."

Any time new beds are added or changed to critical care, IT has to equip them right away with the appropriate systems for care and communications, she says. A command center approach "allows for adaptable and rapid response."

Springfield Clinic's O'Hara echoes the need for speed over

perfection, noting the kinds of quick decisions that must be made in a crisis—like reassigning the project manager for the telehealth project to a different role and moving someone else in. “It wasn’t that she wasn’t good; I just needed a rock star to move this at light speed,” he explains.

While he typically has a “more democratic, participatory leadership style,” O’Hara says he’s also learned that “I need to do command and control in crisis mode. You can’t go around the room and see what people think.”

5 Meet frequently

Like Rosendin’s Lamb, Wilt says constant communication has become even more important, and she holds daily meetings with all directors and above in IT and weekly meetings with her entire staff of 150 people on Zoom, “to keep communications open and make sure we’re answering questions and talking about what’s

going well and staying connected to each other.”

It can be lonely and isolating for people who are used to being in an office every day to suddenly be home and not seeing their peers’ faces, she says. “I asked all my leaders to see their teams once a week via video because it’s not the same when you talk on the phone,” Wilt says. “I see my direct reports every day on video.”

At the same time, Wilt has had to change her feelings about meetings. “I’m one of those people who says if there’s not a topic we need to cover we’ll cancel it. That’s been difficult, because people have a need to have consistency and be



“There’s no playbook for this. You really have to try to **instill trust in people** you work with that we’re totally committed and **in it together** and **we have to help each other.**”

—**LAURA WILT**, SYSTEM VICE PRESIDENT AND CIO
OCHSNER HEALTH

able to see each other,” whereas when they are in the office every day, they “can chit chat in the hall.”

But now, Wilt will hold a meeting even if she doesn’t have things to discuss “so people have the opportunity to talk about what they need to. I think it’s been very important.” A big part of the agenda is “doing a lot of recognition” of people who are doing outstanding things and sharing patients’ stories to make sure everyone feels connected, she says.

Although Ochsner’s staff has been prepared, given that New Orleans has had to contend with other crises, like hurricanes, “this particular crisis really highlights

that no one has all the answers and we still have to move forward without knowing what things will end up like,” Wilt says. “There’s no playbook for this. You really have to try to instill trust in people you work with that we’re totally committed and in it together and we have to help each other.”

6 Find champions

Before joining Springfield Clinic, O’Hara worked at Mt. Sinai Medical Center in New York. Moving from a large research hospital to a physician-owned clinic required learning how to interact with physicians, “who are essentially running 500 small businesses, as opposed to working for a behemoth of a company,” he says.

This presented issues when it came to agreeing on one telehealth platform, he adds.

“I really figured out, as a leader, my product has to be so good they won’t ignore me,” he says. “I have to build up stakeholders and physi-



cian leaders, and that's what I did."

O'Hara says he convinced three physician stakeholders among the leadership team to sign onto early testing of the telehealth platform. That way, they could participate in demonstrations to the rest of the physicians.

"Previously, they thought ... you tell [IT], 'We need this,' we build it and it's there," O'Hara says. "But having them in meetings made them part of co-creation, and that's really important for building trust."

7 Consider what you can control

Like many CIOs, Jon Cosson, head of IT and CISO at wealth management firm JM Finn, had to get employees working remotely in a few days' time. The lesson, says Cosson, is "you cannot underestimate the value of investing in the right technology infrastructure before you need it."

The COVID-19 pandemic is just another situation where so

"These are trying times for many people and the situation has worsened, so it's important to remain calm and assemble facts and try to pull together a plan."

—DAVE SMITHERS,
CIO AND COO
IDB

much is out of our control, he notes. "But we can enable our company to continue operating remotely and supporting our clients with the same high-quality service we always have," he says.

Because JM Finn already had VDI in place, it wasn't too much trouble to move about 400 staff to remote work, but configuring

dealers and traders, whom he calls the power users, was.

"These power users were more complex to get set up, as they use powerful, process-intensive machines that require lots of storage and memory, with zero lag or downtime tolerance, and [they] require about four to eight screens each," Cosson says. "This is the first time all our power users have all worked remotely and something many of our peers are struggling with at the moment, given the demands of this setup."

8 Embrace the challenge

For some CIOs, leading in a crisis is an opportunity to rise to the occasion. "I kind of enjoy being in crisis mode," says Rosendin's Lamb. "It's taxing ... but there's a thrill and the rush. You get to put a lot of your skills to use and there's something at stake you're going for."

He views the pandemic as a chance for IT to shine. "For us to be successful working from home,

it's IT's responsibility, and I want to do my part to keep things going," he says.

There's also the sense that there will be comfort in being calm. "The most important thing people have looked to is calmness in leadership," says IDB's Smithers. "These are trying times for many people and the situation has worsened, so it's important to remain calm and assemble facts and try to pull together a plan."

Smithers has also learned that people like constant interactions and being able to see him and read his body language, so he's doing more video calls than normal. People take strength from seeing their leaders be calm and measured, Smithers adds.

Those constant connections have helped assure people that "together as a group, we'll be that much stronger," Smithers says. ♦

Esther Shein is a frequent contributor to CIO.com.

THE CIO'S NEXT KEY ROLE: **CHANGE** AGENT

For today's IT leaders, *change management* is more than technical. It's about *spearheading* **CULTURAL TRANSFORMATION** at every level of the business. **BY BETH STACKPOLE**

FEBRUARY 26, 2020, LOOMS LARGE FOR CAROL JUEL FOR A NUMBER OF REASONS. It was her twins' seventh birthday, and the executive vice president and CIO of Synchrony was scrambling to get home to join the festivities. The day also took on new contours as a routine meeting exploring AWS Workspace technology subsequently laid the groundwork for the firm's near-real-time transition to remote work as COVID-19 took hold as a global pandemic. >>>



➤➤➤ Synchrony sent its 4,000 knowledge workers home on March 13 and followed up with a plan that set up 12,000 call center employees with remote operations a scant two weeks later. Shortly thereafter, Juel and the executive leadership team formally launched an enterprise transformation effort to embrace the very agile business practices that got the remote work effort up and running so quickly. Their goal: to favorably position Synchrony to quickly adapt as it stared down a future of continuously changing scenarios and uncertain markets.

"It was a logistics and communications exercise, but also a leadership exercise," she says. "It's not just about technology; it's about an agile mindset and the cultural changes that allow for digital transformation. The role of the CIO is to connect those dots and help the organization move and adapt quickly."

As Juel's experience shows, digital transformation has catapulted CIOs into the epicenter of organizational change, not just as a cheerleader for technology, but as a key change agent for promoting the cultural shifts necessary for successful transformation. According to CIO.com's 2020 State of the CIO research, CIOs are spending more time on transformational responsibilities (89%) and business strategist work (67%), including leading change efforts (34%).

While playing a hand in organizational and cultural change isn't exactly new to the CIO role, it's newly important as the pace of digital efforts steps up and the

pandemic forces massive shifts in day-to-day business operations, the future of work, and how companies engage with customers and business partners.

"The role of the CIO is to move the organization

"It's not just about technology; it's about an **agile mindset** and the **cultural changes** that allow for digital transformation. The role of the CIO is to **connect those dots** and help the organization move and adapt quickly."

— CAROL JUEL
EXECUTIVE VICE PRESIDENT AND CIO
SYNCHRONY

from thinking about building digital strategies to building a strategy that works for a digital world," says Randy Gaboriault, CIO and senior vice president for innovation and strategic development at Christiana Care Health System. "CIOs don't just implement technology; they implement organizational change through applications or technologies. What you're trying to do when putting in a new ERP system or electronic health record is asking people to change their behavior."



“For us to **drive change**, we have to be **better partners** with the business, specifically the front-line employees across the **mission areas** and not just IT employees.”

– DARREN ASH, ASSISTANT CIO
USDA FARM PRODUCTION AND
CONSERVATION MISSION AREA

Partnering with the business

CIOs HAVE TYPICALLY dabbled on the edges of change management, focused mainly on promoting the technology piece but leaving the organizational and cultural issues to others in leadership positions. Now that the CIO role is all in, CIOs are building out a toolkit of sorts, which includes embracing agile business practices and launching training initiatives and communications campaigns, all while burnishing their own ability to take on new challenges related to leading organizational and cultural transformation.

As roles shift, Darren Ash, assistant CIO for the USDA Farm Production and Conservation Mission Area, says it's critical for CIOs to act as an enabler and a partner with the business—not just to identify and deploy technologies to solve business problems, but to get everyone on board with new ways of working. Ash and his IT team do that through direct and sustained outreach to frontline workers in the various mission areas that comprise the USDA agency, including soliciting feedback from agency personnel and final customers to promote transformation. These efforts are designed to increase the stickiness of any digital initiative and to ensure everyone is onboard with the art of the possible

when it comes to new implementations.

“It's our responsibility to better educate the business on technology and how it can be used,” Ash explains. “For us to drive change, we have to be better partners with the business, specifically the frontline employees across the mission areas and not just IT employees.”

Ash and his CIO agency peers also make a point to have their teams capture the voice of the customer—in this case, farmers and ranchers dependent on agency services—to gauge what works or what can be done better and to foster organic support. “We talk to them about something as simple as workflow or how many clicks are too many or are we asking the right questions,” he says.

Ash and his team recently deployed their change management playbook to help employees and agency clients embrace a new electronic signature application and secure document sharing software designed to address the challenges of in-person transactions during the COVID-19 shutdowns. Through training and how-to guides, Ash's IT group worked with business partners to make sure everyone knew how to use the technology and was comfortable with the changes. “Rolling out technology like this is not IT-centric—it has to be done in partnership with the agencies to appropriately communicate how it should be used,” he explains.



The vitality of training

ROBUST TRAINING AND E-LEARNING initiatives are a central pillar of Avery Dennison's cultural change strategy in support of its digital business initiatives, whether they are targeted at improving employee, customer, factory or product experiences.

As part of its Digital Innovation Center of Excellence (DICE), the training aims to nurture digital dexterity across the workforce with an emphasis on design thinking, agile methodology, DevOps and digital technologies. The multifaceted program leans on a combination of webcasts, instructor-led training, e-learning and targeted communication to get Avery Dennison employees up to speed and comfortable with the ongoing changes as the business becomes more digital, according to Nicholas Colisto, vice president and CIO for the global manufacturer of labeling and functional technologies. "It's a push to educate the masses on what different technologies and practices exist," Colisto says.

In addition to the learning initiatives, Avery Dennison offers a six-month Digital Leadership Acceleration Program to 20 non-IT leaders, providing them with in-depth technology and leadership training and setting them up as digital business champions.

Proof of concept work at DICE is the third

component for promoting a digital culture. "If we left it to the masses, you wouldn't get a lot of traction with [new digital initiatives]," he explains. "Everyone has a day job working on ERP or CRM, so who has the time to play" with emerging technologies such as robotic process automation?



"It's a **push to educate** the masses on what different **technologies** and practices **exist**."

— NICHOLAS COLISTO
VICE PRESIDENT AND CIO
AVERY DENNISON





Brushing up on leadership skills

CIOs THEMSELVES NEED to take the time to learn a host of new skills, most significantly in the area of communications, in order to effectively lead the cultural change that goes hand in glove with digital transformation, according to Noreen Duffy, CEO and founder of Red Bridge Consulting, an organizational change management consulting firm.

Not only do CIOs need to speak the language of business, they also need to be able to communicate effectively in the language of C-level executives, with the board and with the development team, which is increasingly leaning on agile, not waterfall, methodologies.

“The CIO needs to have a different mindset to be a partner, to be change resilient, and to be able to communicate that up and down several levels of an organization,” Duffy says. “CIOs need to be multilingual—they need to be able to effectively communicate with their team with an understanding of what agile looks like, then up and out to business partners in their language and to VPs and the board in their language.”

Mihai Strusievici, vice president of technology, global, at real estate giant Colliers International,

went back to get his MBA in preparation for leading the change that comes with digital transformation. He views his role as an educator—not in explaining the various technologies, but in clarifying, in terms the business understands, how the new digital capabilities can empower the business.

While Strusievici has made progress leveraging business-speak to forge alliances with key col-

leagues like the CFO as well as deep within the business ranks, he believes it’s crucial to think of cultural shifts as a marathon, not a sprint.

“We are enjoying a moment because of the [COVID] crisis and because everyone understands that technology is carrying them forward,” he explains. “While the last five months have changed the culture, it’s still too early [to consider the work done].”



Colliers International VP
MIHAI STRUSIEVICI
views his role as an **educator**—not in explaining the various technologies, but in **clarifying**, in terms the business understands, how the new **digital capabilities** can **empower** the business.

COVID-19 accelerates change

AT SYNCHRONY, AGILE business practices are part of a longer term cultural shift, but the do-or-die effort back in March kicked everything into high gear, Juel says. Once knowledge workers were up and running successfully at home, the management team prioritized creating a healthy, safe environment for all contact center employees, launching the #GetOur-RepsHome campaign, creating a 24/7 command center to work through all of the logistics and hosting twice-daily standup meetings between C-suite executives to get the effort over the finish line.

After the rollout in mid-April and a couple of months to stabilize, the management team realized agile business practices would be crucial going forward. Handpicked leaders were tasked with being champions to help drive the change efforts along with executive team sponsors, and there was regular communication to acclimate employees to agile business practices such as continuous improvement or the dos and don'ts of a standup meeting.

"We want to continue to be adaptable and nimble, and we realized we had to make this cultural transformation a priority for the company," Juel says. "The company is ripe for transformation because

we are all hyperconnected but physically isolated and because of that, we have a real opportunity to change how we operate."

With all the COVID-induced changes over the past six months—closing retail shops and manufacturing lines and transitioning to remote work—David Behen, vice president and CIO at La-Z-Boy, also sees an upside to the pandemic. He says the efforts to get employees working safely at home and ensuring business continuity helped establish a foundation of trust between employees and management and IT and the business, which aids in cultural transformation.

"We want to continue to be **adaptable** and **nimble**, and we realized we had to make this **cultural transformation** a priority for the company."

— CAROL JUEL
EXECUTIVE VICE PRESIDENT AND CIO
SYNCHRONY



"We sent people tutorials and emails walking them through all the new tools and processes, and they embraced it," he says. "We spent the last five years telling them technology was an enabler that would make their jobs easier, then this happened. Once the rug was pulled out from under their feet, they realized this is real."

Even with the stepped-up focus on organizational change and the goodwill that COVID-19 has engendered in getting people to pull together, it remains difficult to change culture. Applying a one-size-fits-all approach or directing change through top-down mandates will not move the needle, cautions Sharon Kennedy Vickers, CIO in the Office of Technology and Communications for the city of St. Paul. Inertia is a formidable force, which is why transparency and soliciting buy-in at every level of the organization is so critical to successful change management, she adds.

"In any type of change, sometimes the headwind is this is the way

Inertia is a formidable force, which is why **transparency** and **soliciting buy-in** at every level of the organization is so critical to successful change management.

we've always done it," adds USDA's Ash. "Mandating change doesn't work without explanation, without understanding or without the opportunity to listen to concerns. The better we are at explaining and listening and, in some cases, adjusting, the better off we'll be." ♦

Beth Stackpole is a regular contributor to CIO.com.

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Customers bank on BofA chatbot

Use of Bank of America's Erica virtual assistant is soaring in the wake of the pandemic, lending a helping hand to consumers concerned about their personal finances.

BY CLINT BOULTON

As disruptive as the COVID-19 pandemic has been for traditional business operations, it's been a boon for digital products and services. Consider virtual assistants, many of which have fumbled through fits and starts as companies seek the sweet spot of human-like communication—without the human. A single bad chatbot experience is enough to send people running to people for help.

At least one virtual agent is hitting the mark: Bank of America's Erica, which enables customers to check account balances, track spending trends and request



payment deferrals, among other tasks, via voice or text. Stoked by consumers' urgency to manage personal finances during the pandemic, Erica added 1 million users a month from March through May, bringing its user count to 14 million, says Aditya Bhasin, CIO of consumer and wealth management technology at BofA.

The uptick in queries lodged with Erica suggests that consumers

move to digital services, a shift rendered essential across many sectors as coronavirus concerns drive adoption of contactless technologies.

A star is born

At age 2, Erica has found her niche among BofA's digital products, though her conceptual origin dates to at least 2016, when the bank observed more people consuming news, shopping and banking using

noticed the soaring popularity of voice-based assistants such as Amazon Alexa and Google Assistant. People became "enamored by the voice construct," Bhasin says.

Bhasin and others assembled a cross-functional team of user experience designers, software engineers, digital banking experts, and compliance and other specialists to create Erica, which launched in June 2018. Her early



proactive insights based on data gleaned from millions of transactions about how consumers spend their money and where.

Erica, which garnered a CIO 100 award for technology innovation, began helping clients manage their financial lives, while freeing up BofA staff to serve clients with more complex needs. "We think of Erica's ability to deliver insights as the ability to deliver advice at scale," Bhasin tells CIO.com.

These services include:

- Balance Watch, which notifies clients when their estimated balance, based on typical spending and deposits, is trending toward \$0 in the next seven days so they can take action and avoid falling in the red.

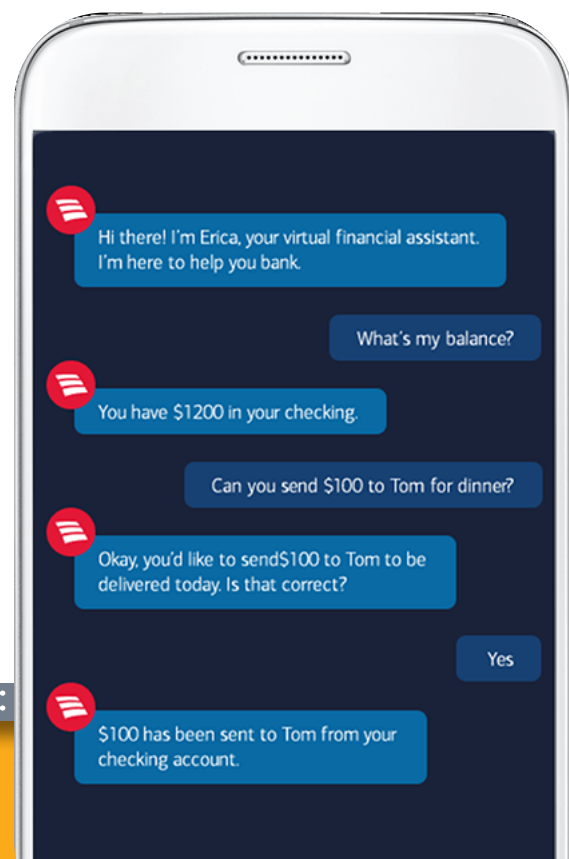
Stoked by consumers' urgency to manage personal finances during the pandemic, **Erica added 1 million users a month** from March through May, bringing its user count to **14 million**.

are ready to seek more help from natural language processing (NLP) engines. Erica enables "that seamless connection between high tech and high touch," Bhasin tells CIO.com. It also underscores the broad

mobile applications and smartphones. BofA began to ask: How can we streamline the user experience in a way that is both natural and frictionless? The bank homed in on its answer by 2017, when it

features were basic: FAQs, search and assistance navigating BofA's banking services, money transfers and peer-to-peer money exchange. But by November 2018, BofA began rolling out personalized,

- Spend Path, which provides a weekly snapshot of month-to-date spending relative to typical spending to help manage cash flow.
- Subscription Monitor, which analyzes recurring charges and notifies clients of potential duplicate bills or when a charge or membership fee increases unexpectedly. Erica helped save one client as much \$600 in a single year by alerting them to multiple subscriptions for music, streaming sites and other services they had forgotten about, Bhasin says.



Learning from a new influx of questions contextualized by the pandemic, Erica now understands more than **60,000 coronavirus-related terms**.

- Enhanced Bill Reminders, which alerts clients to upcoming BofA bills and third-party e-bills and helps schedule payments.
- FICO Score Tracker, which ensures clients are aware of FICO score changes. If a client's FICO score drops, Erica may suggest a tool that can help them improve their credit.

Insights provide comfort

BofA is banking on the richness of this enhanced functionality to bring along new demographic cohorts, a bet that appears to be paying off, as clients who previously expressed ambivalence about digital and mobile services climbed on board during the pandemic. During April, Baby Boomers comprised 23 percent of BofA's first-time

digital users, a sliver of the bank's 39 million active digital users.

Machine learning algorithms drive much of Erica's functionality today, though BofA's phalanx of experts curated Erica's early functionality. Analyzing millions of queries clients made in call centers and via the search bars of digital banking channels, BofA injected this business logic into NLP engines that fuel Erica today. The team regularly trains and modifies Erica based on user feedback and behaviors.

Among the biggest challenges in building Erica included figuring out what queries to focus on first, given the vast ocean of natural language constructions and nuances clients have used in banking with BofA, Bhasin says. The number of unique ways clients can ask finan-

cial questions of Erica has doubled since its launch, from around 200,000 to more than 500,000.

To date, Erica has completed approximately 150 million requests for clients. Fifteen million of those queries came in April, as clients requested help managing their finances. Since mid-March, Erica has helped approximately 350,000 clients request payment deferrals through its Client Assistance Program, which helps customers who are having trouble meeting credit card, auto loan or other obligations. Learning from a new influx of questions contextualized by the pandemic, Erica now understands more than 60,000 coronavirus-related terms, questions and requests, reducing the

“We’ll constantly be on this improvement path—**learn, improve, learn, improve**—to focus on what the client needs and **connecting them to the right resources** and people that we have.”

—**ADITYA BHASIN**, CIO OF CONSUMER AND WEALTH MANAGEMENT TECHNOLOGY, BOFA



volume of questions coming into client care channels.

“We’ll constantly be on this improvement path—learn, improve, learn, improve—to focus on what the client needs and con-

necting them to the right resources and people that we have,” Bhasin says. “All of the other stuff is noise.”

Moreover, Erica provides a great measuring stick for how BofA plans to transform the client experience with AI. Bhasin says that future iterations of the solution will deliver holistic financial guidance and support, from banking to cards, loans, investing, planning and wealth management. ♦

Clint Boulton is a senior writer for CIO.com.

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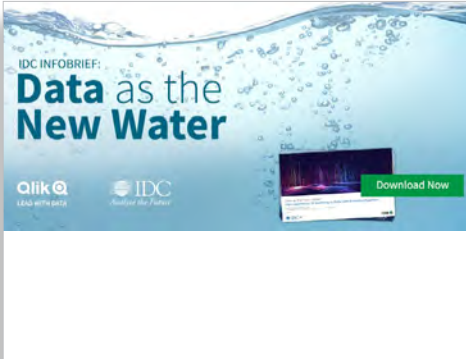
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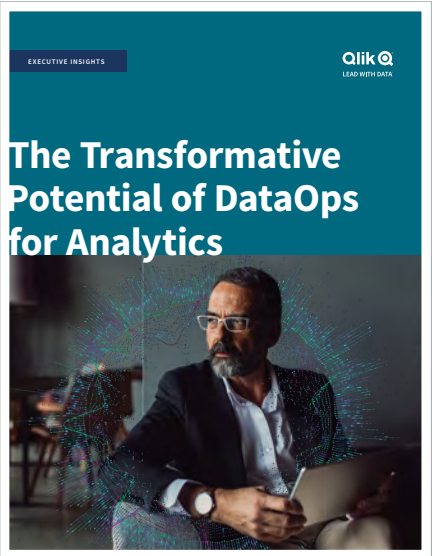
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