



Breathing new life into customer experience

CXO2
CUSTOMER EXPERIENCE SPECIALISTS





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WHO WE ARE



MANIFESTO FOR CXO₂ – BREATHING NEW LIFE INTO CX

In a crowded space, **CX is the battleground** and companies who invest in their customers will emerge as the winners.

AT CXO2 WE KNOW THAT **WHERE THE EXPERIENCE HAPPENS IS NOT WHERE IT STARTS. IT STARTS IN THE BOARDROOM. IT STARTS WITH STRATEGY. IT STARTS WITH CULTURE.**

WITH SO MANY MACRO FORCES IMPACTING CX LIKE CHANGING CONSUMER EXPECTATIONS, THE ACCELERATION OF EMERGING TECH AND AI, AND THE FIGHT FOR TALENT **IT CAN BE HARD TO KNOW WHERE TO INVEST.**

CX IS THE BATTLEGROUND AND SUSTAINABLE CHANGE REQUIRES MORE THAN JUST A TEMPORARY FIX - **IT DEMANDS A SHIFT IN MINDSET AND CAPABILITIES AND COMMON GOALS.**

WE HAVE HELPED LOCAL AND INTERNATIONAL BUSINESSES TRANSFORM CX WITH THE CUSTOMER + EMPLOYEE AT THE CENTRE AND A COMMERCIAL LENS

CX IS EVERYBODY'S BUSINESS

AND WE WORK SIDE BY SIDE WITH TEAMS TO ENSURE CHANGE IS EFFECTIVE **AND HUMAN CENTRED.**

WITH OVER 100 YEARS' COMBINED EXPERIENCE, WE GET THE ART AND SCIENCE OF CX TRANSFORMATION.

CX PRACTITIONERS WHO HAVE WALKED IN YOUR SHOES

In today's highly competitive market with increasingly standardised products, CX has become the battleground. The fight for talent, changing consumer expectations, and the acceleration of emerging tech and AI, combine to create significant challenges for CX. We work with leaders to evolve their CX strategy and co-create tailored solutions that boost overall performance across culture and leadership, customer experience, and commercial outcomes.

We're part of The Bridge International, a non-traditional management consulting practice established seven years ago based in Australia, New Zealand and North America, with deep client-side experience. Being a part of The Bridge means we share the same values, work practices, and have access to a broad network of experts. We operate across multiple sectors from financial services, energy, retail and government including startup and not for profits.

Who we are



We're customer obsessed! And commercial too. We use our CX Blueprint to help uncover the areas of the organisational system that impact the customer experience and apply a human centred design approach to co-create solutions.

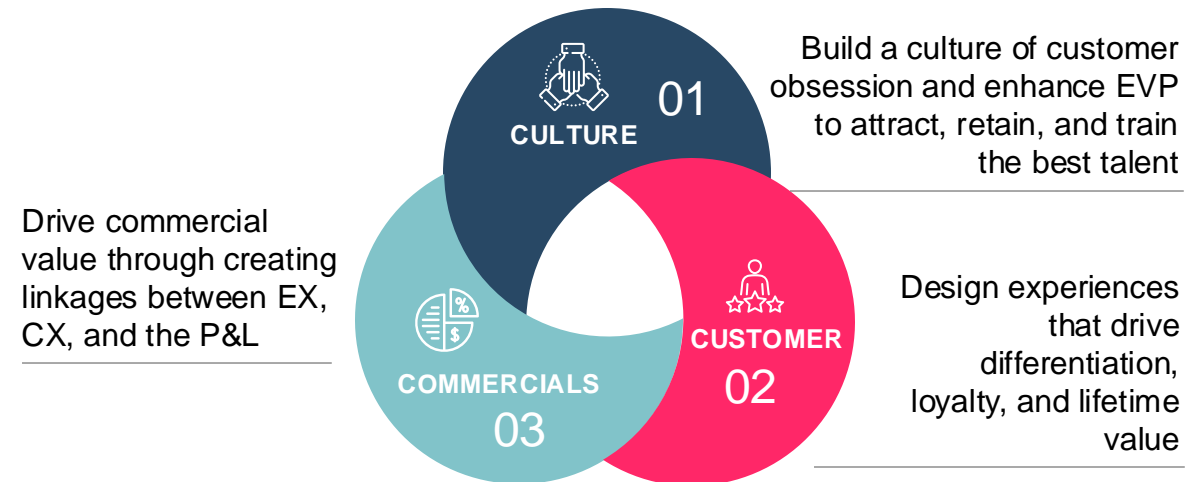


We pride ourselves on being practitioners: successful executives and subject matter experts who have worked in business, rather than career consultants. This helps us ensure our approach is always fit for purpose, agile and pragmatic, delivering real solutions that translate into action.



Our Triple Play philosophy ensures that you always get the whole picture – culture, customer and commercials. We know the power of executional excellence and true embedment. We don't just hand over our findings and walk away, we deliver execution plans that drive sustained value.

OUR TRIPLE PLAY PHILOSOPHY



AS PART OF THE BRIDGE, WE BRIDGE THE GAP BETWEEN CX STRATEGY AND EXECUTION

Our services and approach are designed to enable the development, creation and delivery of strategic objectives optimising outcomes across the Triple Play.



Strategic Advisory

- Board and executive advisory
- 360 Degree Review and Maturity Assessment
- Strategy development and facilitation
- Transformation programs and supporting business cases
- Organisational design
- M&A, partnering and white labelling
- Commercial performance optimisation
- Innovation, AI, and Digital



- 360 Degree CX Review and Health Check
- CX strategy, CVP and operating model development and transformation
- Contact centre strategy and transformation
- Customer journey and mapping – Moments that Matter and human centred design
- AI, digitisation and automation
- Channel economics & omnichannel optimisation
- CX measurement, insights and reporting
- High performance culture and change enablement



Insurance

- Insurance growth and or remediation strategy development and transformation
- 360 Degree Insurance Review
- Maturity assessments across the value chain
- Sales & Distribution – omnichannel, efficiency and effectiveness, expense ratio, conversion rate and retention optimisation
- Claims – FNOL, triage, CHE, portfolio management, fraud, leakage, supply chain and assessing, CAT management.
- Pricing strategy, segmentation, portfolio management, analytics, PDS and underwriting
- Partnering and white labelling
- Annual General Insurance Report



Culture, Leadership & Capability

- 360 Degree Culture Review
- Cultural Maturity Assessment
- Culture strategy development and transformation
- Organisational development
- Leadership and capability development
- High performance culture design
- Target operating model implementation
- Facilitation, coaching & mentoring



Brand & Marketing

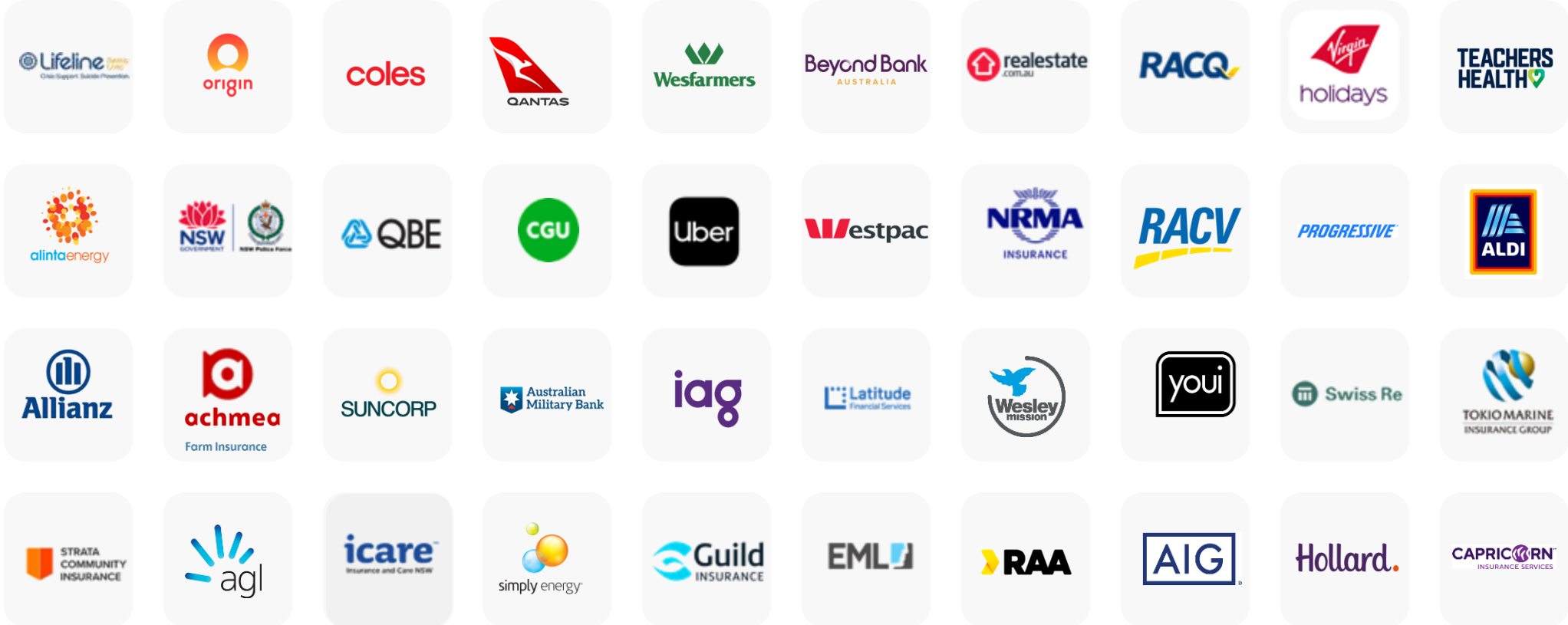
- 360 Degree Brand & Marketing Review and Health Check
- Brand external and internal blueprint and go-to-market strategy
- Customer insights, segmentation & CVP development
- Loyalty/retention review & strategy
- Integrated communication & media strategies
- AI, Martech and migration
- Marketing analytics & reporting
- Operating model and partnering review, design & capability uplift programmes

Program Delivery & Embedment

BRANDS WE HAVE WORKED WITH AND FOR

As experienced executives, we have worked for iconic brands locally and internationally.

We have also consulted to and worked with multiple industries with a track record of building long-term trusted relationships.



OUR TEAM IS CUSTOMER OBSESSED

Partnering with CXO2 means to you get access to a team who are more than consultants. We've had corporate careers and understand the unique pressures of the real-life world of CX. We work alongside our clients to design, transform, and optimise customer experiences that are human centered and deliver across EX, CX, and commercials.



David Vincent
Partner



Sara Elmstrom
CEO



Stuart Blake
Chair



David McDonald
Director



Dale Clifford
Customer, Digital &
Design



Maria Stavrinos
Culture, Leadership &
Capability



Stuart Brown
Partner



Mitisha Paleja
Business Analyst



Holly Jonas
Brand, Operations, &
Technology

CXO2 has a large network of Associates and Consultants who have deep customer experience ranging from Chief Operating Officers, General Managers to Specialists. We match experience and capability with the client's needs to ensure the right fit and fast-tracked outcomes.

CX IS EVERYBODY'S BUSINESS

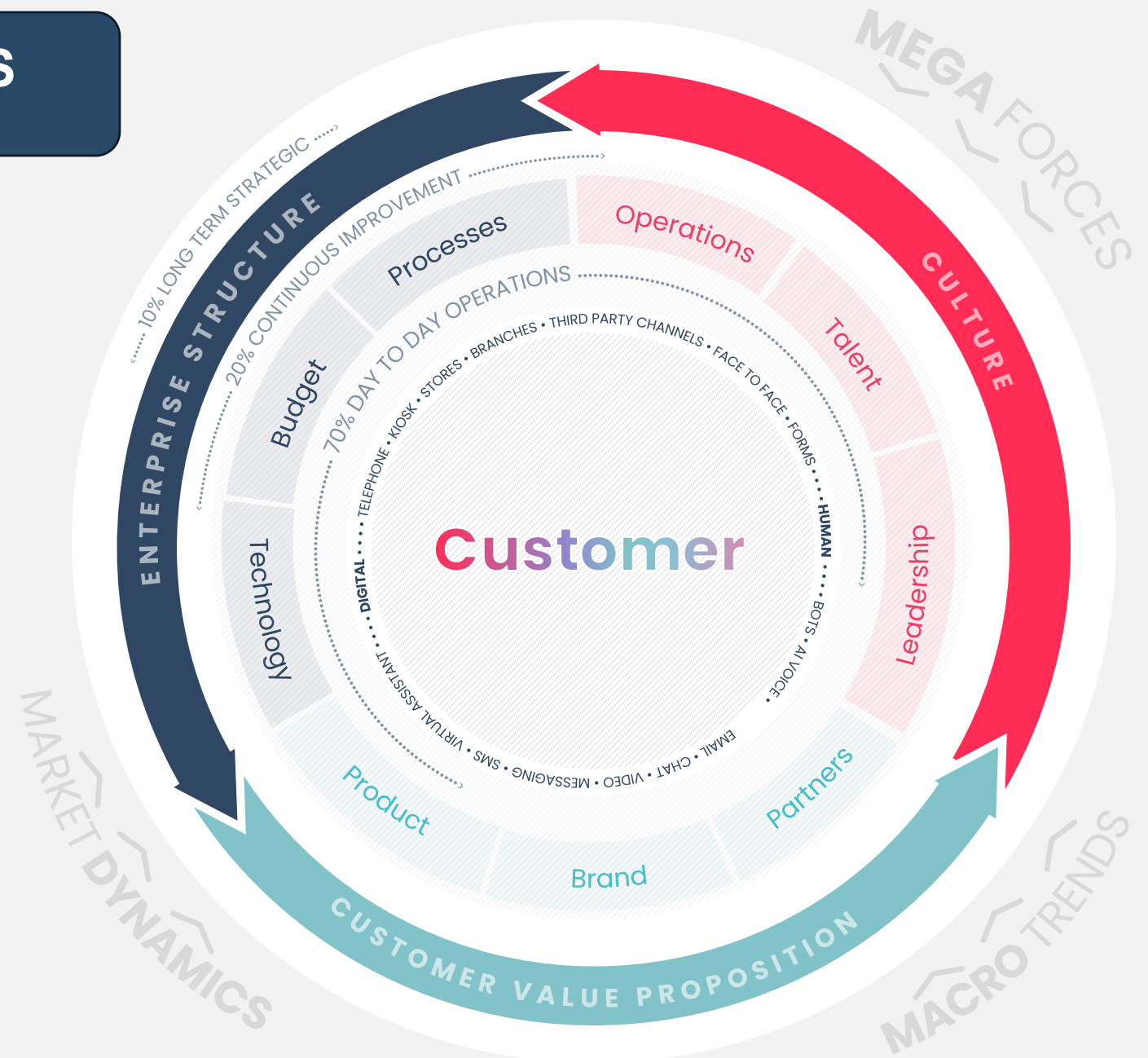
AND IT RELIES ON ORGANISATIONAL ALIGNMENT AND CAPACITY

The moments where CX happen are not where the experience starts.

Every part of the business plays a crucial part in building up to the points in time where customers experience your culture and your service.

From the technology (tools and systems) through to your people (talent and capacity), and finance (investment and planning), every part of the business should be aligned through strategy development and joint business plans that are oriented to achieving great customer experiences.

If you're not helping a customer directly, how are you helping someone who is?





WHAT WE DO



OUR SERVICES SPAN THE CUSTOMER JOURNEY FROM STRATEGY TO EXECUTION

Our team of experienced, customer obsessed practitioners, work side by side with leaders on all aspects of CX transformation – from strategy, operating model, and customer journey design to operational transformation, digitisation, channel optimisation, and culture & capability. We're solution agnostic.



CX operations, design, and execution has always been a fast paced, dynamic environment that thrives on people, energy and positive competitive tension.



This is why our team at CXO₂ were drawn to start our careers there – and it's what keeps us coming back.



Our executive background and team experience of over 100 years in the industry means we get the whole journey from strategy to execution.



OUR 360 DEGREE CX REVIEW AND HEALTH CHECK ENSURE YOU GET THE WHOLE PICTURE

Our popular 360 Degree CX Review and Health Check provides an external and internal view of current state relative to market and helps identify opportunities to evolve, transform or fast-track business operations

A – MACRO TRENDS

Overview of macro trends impacting CX

D - RECOMMENDATIONS

Recommendations to address areas of opportunity and get to desired future-state



B – CX INDUSTRY BENCHMARK

Performance benchmarks for core metrics across the Triple Play

C – CX HEALTH CHECK

Independent assessment of current state, identifying areas for focus and investment

OUR CASE STUDIES SHOWCASE THE DEPTH, BREADTH AND SUCCESS OF OUR ENGAGEMENTS

The team has worked with several household brands across diverse industries including financial services, health, retail, insurance, travel and telco from corporates to start-ups, not-for-profits, and everything in between.

In every engagement, we take the time required to get to know your business and align objectives to ensure solutions are fit for purpose and sustainable while our experience allows us to fast-track the diagnostic process.



Leading Member-based Health Organisation 2023 - current

Following the completion of a health check, implemented an end-to-end operational transformation program resulting in improved CX (>15 pts improvement and increase from 2.2 to 4.2 stars in public reviews), EX, efficiency (>70% reduction in average speed of answer), and effectiveness (>20 pts improvement in FCR) in ~12 months.



Leading insurer 2021- 2023

One of Australia's leading state-based insurance brands was impacted by four catastrophic weather events in 2021-22. Call volumes increased following each event with customer experience, employee engagement and grade of service declining dramatically. Leading an operational remediation, completed health check and reviewed and redesigned end to end customer digital and contact centre processes through our Moments That Matter and Rapid Design Studio methodology. This led to a re-engineering of the customer experience, process simplification and automation, reduced turnaround times, improved NPS and a significant reduction in cost to serve.



Leading sales finance and lending company 2022

Completed a strategic product proposition review to identify future suitable product suite extension opportunities. Acted as the lead advisor on the subsequent Request for Proposal process to select a new partner for white label insurance product.



Leading international healthcare organisation 2020 - 2021

Leading a digital transformation program completed health check of contact centre, back office and digital operations. Leveraging our Moments That Matter and Rapid Design Studios methodologies we co-designed the models of care improving patient experience, revenue and cost and developed a strategic roadmap to introduce innovation in Telehealth and further transform the operation.



Mental health service 2020 - 2021

Completed health check creating much needed operational capacity due to unprecedented call volumes from mental health related issues after the worst bushfires in a century, followed by COVID-19. By reviewing contact centre volunteer journey maps and onboarding processes, we fast tracked 300 new volunteers and modernised technology and manual processes to help Australians in crisis.



Government agency 2018 - 2020

With revenue of over **\$18B** and **329,000** business partners, program managed the Operational Transformational Program for one of Australia's largest financial services businesses specialising in return to work and rehabilitation leveraging ODG. Completed health check and reviewed end to end business processes. Delivered improvement of eNPS +30 pts, NPS +25 pts and reduced operational costs by 30%.



HOW WE WORK



WE PARTNER WITH YOUR TEAM TO FAST TRACK RESULTS

Because we've walked in your shoes, we can work as an extension of your team to help you get there faster

WALKED IN YOUR SHOES

We've designed and delivered for customers directly and through partners across the globe.

We get what it's like to manage multiple stakeholders with different agendas while trying to lead people and manage BAU.

BY YOUR SIDE

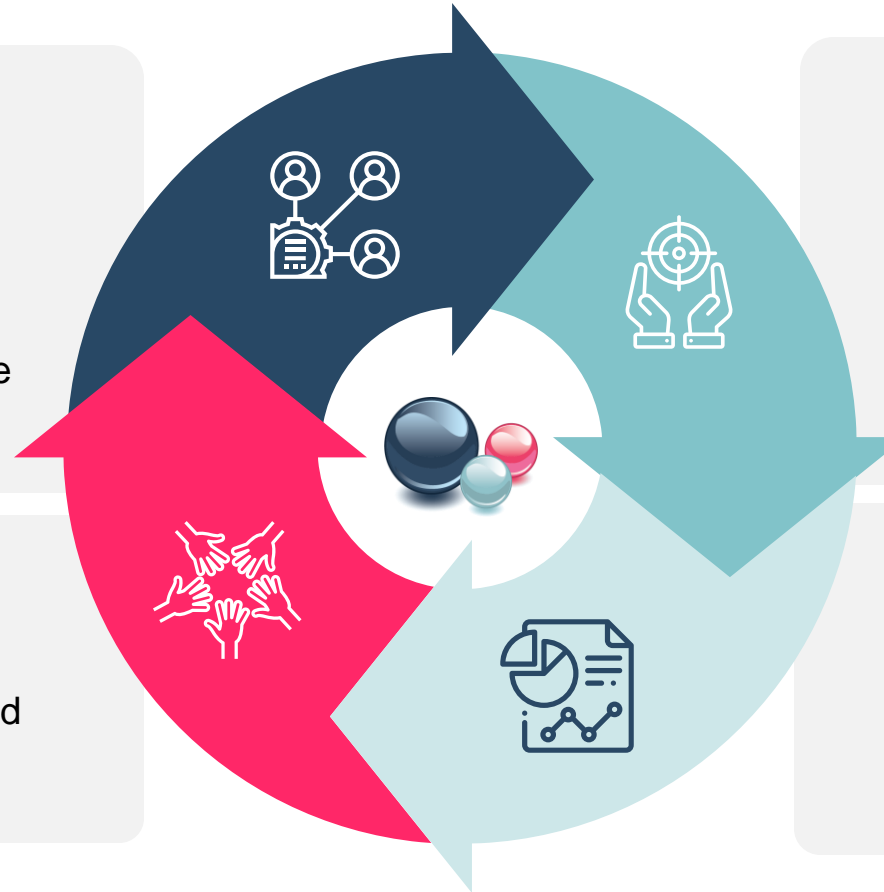
We create capacity while working alongside your team to build capability and ensure sustainable outcomes.

FIT FOR PURPOSE

We take the time to understand your organisational and operational needs. We simplify the complex – our approach and recommendations are tailored and pragmatic.

FAST TRACK RESULTS

We leverage our experience to cut through the noise and focus on the factors that create the most significant long-term impact.



OUR DIFFERENCE AND FAIRER VALUE MODEL

We have deliberately structured fairer value model to add greater value to clients



OUTSIDE IN PERSPECTIVE

Experienced executives and senior subject matter experts who have hands on experience - not career consultants



FAST TRACK AND FIT FOR PURPOSE

With local and international experience, we can fast track identification of the core opportunities and help leaders, teams and individuals work on the right things



INSTANT CAPACITY

We create capacity while working alongside your team to build capability and ensure sustainable outcomes.

BETTER QUALITY, BETTER OUTCOMES, FASTER RESULTS



TEAM BIOS



TEAM BIOS



SARA ELMSTROM

CEO, CXO2

Partner, The Bridge International

Sara is an experienced executive with 25 years of international experience and a diverse industry background. She is an intuitive and values-driven leader with a commercial and decisive approach. Sara chairs Bridge to Good, The Bridge International's foundation.

Drawing from her 25 year career working with and for iconic brands, Sara connects with people throughout the organisation from the boardroom to frontline to provide an impactful external perspective. Sara takes a digital where-it-makes-sense approach to experience design leveraging the power of human to human to create meaningful connections of mutual value.

High performing, connected teams

Sara's extensive repertoire includes working with large corporates, start-ups, and not-for-profits with multi-national organisations.

Sara builds and enables high performing teams that deliver across the Triple Play. She has held multi-disciplinary leadership roles of over 2,000 staff, leading functions such as CX design, digital, distribution economics, sales, service, claims, first line risk, training, people & culture, and workforce planning, and continuous improvement.

Design thinking for long term change

Sara's expertise is leading transformation through a focus on culture, customer and commercials using Human Centred Design principles in her work. This passion for solving problems on a broader scale led her to leave corporate and move into consulting where she continues to help businesses transform and optimise performance by working with their best asset – their people. Customer obsessed, Sara helps executives build deeper relationships with their customers.

Purpose driven, commercial leader

Sara is an intuitive and values-based leader with a commercial and decisive approach as is evidenced by her role as Chair of The Bridge's foundation, Bridge to Good.

She believes in 'progress, not perfection' and works with businesses to create pragmatic, achievable plans that deliver real value.

Sara is an active coach and mentor and a passionate advocate for diversity, inclusion and belonging in all aspects of life and work.

International cross industry career

Sara has a broad international experience in ANZ, Europe, Africa, Asia and the US with a diverse industry background including financial services, insurtech, health, mental health, utilities, and travel with iconic brands such as Wesfarmers, Lifeline, Virgin Holidays, IAG, Coles, NRMA, icare, TalkTalk, AXA, AIG, RAA, RACQ, Wesley Mission, Tokio Marine, Guild Insurance, Beyond Bank, Maxxia, and American Express.

TEAM BIOS



DAVID VINCENT

Partner, CXO2

David's journey in the world of customer experience began in contact centers, where he started as an agent on the frontlines. His expertise grew as he transitioned into leadership roles, managing multi-site and blended operations across Australia, New Zealand, and Vietnam. He has led transformative projects in sectors as diverse as insurance, medical services, and crisis support, collaborating with leading brands like NRMA, CGU, Marie Stopes, Lifeline, and Teachers Health.

With extensive experience in Private Banking, General Insurance, Crisis Support, Local Government, and Food Relief, David brings a unique blend of lived frontline experience and strategic leadership. He excels in navigating complex business challenges and leading teams to achieve outstanding results.

Bias for action

David is known for his hands-on approach to delivering business outcomes. Utilizing agile and lean methodologies, he focuses on managing risks, driving business process improvements, and optimizing financial results. He leverages diverse frameworks to solve complex problems, translating strategic thinking into actionable, tangible outcomes for clients.

Holistic leadership

David's expertise spans Human Resources, Operations, Digital, and Strategy. He integrates these disciplines to design exceptional experiences for both employees and customers. His empathetic leadership style ensures that he understands the needs of individuals and teams, fostering a collaborative environment where sustainable change can flourish.

The whole picture

David's experience working across large and complex organisations is backed up with compassion and empathy for the teams and individuals who make up those organisations. He takes the time to understand the context for the business, as well as all the people in the business.

Passion for customer led business transformation

David remains passionate about the dynamic world of contact centers and customer engagement. He thrives on the energy of high-performing operations and is equally comfortable analysing data, refining forecasts, or guiding executives on strategic direction. His goal is always to elevate the customer experience while aligning it with business objectives.

Making the complex simple

In a changing world, where client demands overlay employee expectations and stakeholder requirements, every business is faced with increasing complexity. David has the skill for unpicking the threads of complex challenges to identify the core issues and coaching business leaders to focus on the crucial actions that will support success.

David brings both knowledge and practical support when he works alongside client teams, getting directly involved in supporting implementation as well as providing tailored advice and guidance. It's not only the immediate support he brings, but a longer-term uplift in capacity for the future.

TEAM BIOS



HOLLY JONAS

Associate Marketing, Technology, Communications

Holly is a marketing, operations, and communications professional with 20 years of experience building iconic brands across Europe, The Middle East, Africa, APAC, and ANZ. Skilled in strategy, marketing planning, and operations

Holly is an accomplished marketing, operations, and technology professional with 20 years of experience. With a proven track record of producing award-winning work and driving accelerated business growth, Holly has worked on a multitude of brands and delivered highly complex programs across Europe, The Middle East, Africa, Pakistan, Australia, and New Zealand. She is a leader who excels in strategy, operations and transformation. Holly has also partnered with the RAA team over the past year to deliver meaningful change.

Customer led executive

Holly excels in strategy, marketing, brand building, and marketing planning and operations. With experience in leadership, fostering culture, program management, change management and stakeholder management. Holly has successfully led complex strategic programs at scale. Her expertise, combined with her strong leadership skills and passion for developing young talent, make her an asset in any customer-led executive role.

Technology & marketing experience

Strong understanding of technology-enabled business transformation having worked in technology for Salesforce, Slack & Uber. Her expertise spans operational excellence and program management and implementation. Additionally, her technology experience extends to managing vendor relationships, procurement, contract negotiation, and driving technological innovation to enable business growth.

Diverse industry experience

Holly brings a wealth of diverse experience across multiple roles and industries. She has served as an Engagement Delivery Lead at Slack, leading the APAC Engagement Delivery Team. She has held pivotal positions at Uber, Optus, Zip Co., and IAG, where she honed her expertise in marketing strategy, managing operations, delivering impactful programs, and effectively engaging stakeholders. Her skillset encompasses operational excellence, go-to-market strategy, contract negotiation, and inspiring team leadership.

Operational expertise

Highly skilled in operational excellence, bringing extensive expertise to her roles. She has successfully led and transformed operations in various organisations, including Uber, Optus and Slack. She has a strong track record of delivering complex strategic programs and driving operational efficiencies. Her operational expertise spans areas such as program delivery, stakeholder management, contract negotiation, finance management, and business improvement.

TEAM BIOS



DALE CLIFFORD

Senior Consultant

Dale is an experienced innovation designer with 20+ years' experience in energy, utilities, real estate and insurance. With expertise in IT Operations and CX Transformation, Dale specialises in developing strategies and scalable systems that help businesses develop, test and iterate solutions and experiences that customers need and want, with proven ROI.

Innovation Expert – Dale is at the forefront of large-scale CX Transformation and IT Strategy programs.

He uses Human Centered Design principles and enjoys experimenting using rapid prototyping techniques to develop solutions that have lasting impacts, and he loves to coach people and teams for success.

Experience Design

With a Lean Six Sigma and Human Centred Design mindset, Dale focuses on developing strategic solutions built for growth and quality. He's owned customer advocacy programs, driving industry-leading NPS, helping businesses win industry awards and brand advocacy.

Sales & Service Operations

Dale has led multifunctional operations teams, including Training Designer and Facilitators, Quality Assurance Teams, BPO, Knowledge Management, Sales and Service Contact Centres, Business Analysts, Insights Programs, Operational Reporting and Change Management.

IT Strategy & DevOps

In the evolving technology landscape, Dale has managed large-scale CRM migration programs, cybersecurity initiatives and IT product development lifecycles. He knows how to build scalable IT platforms leveraging cloud providers, and deploying container services, networking, data loss prevention and BCP/DRP strategies.

Innovation & Product Development

In his career, Dale has worked closely on affinity brands and partnerships such as IAG x Coles Financial Services (Coles Insurance), AGL x REA Group (realestate.com.au Connection Services), AGL x Harcourts (Harcourts Complete), Honey Insurance launch (AGL Investment) as well as NBN/Telco propositions such as AGL Internet.

TEAM BIOS



MARIA STAVRINIDES

Associate Culture, Leadership and Capability

Maria is a leading organisational development executive and registered psychologist with a career spanning corporate change including people and culture, organisational design, training and leadership program. She has consulted to CEO's and group executive including Qantas, Westpac and IAG

Maria is passionate about people and performance and strives to bring about behaviour change that translates into performance outcomes. She has extensive experience in organisational consulting specialising in People and Culture, Coaching and Leadership Development.

Maria is passionate about people and performance and strives to bring about behaviour change that translates into performance outcomes. She has extensive experience in organisational consulting specialising in People and Performance, Culture Development, Coaching and Leadership Development. She is an accomplished presenter, facilitator and executive coach.

Driving people engagement and high-performance cultures

For over 25 years, Maria has worked as a consultant, manager and an executive team member. She is a culture and leadership expert and has worked alongside organisations delivering fit for purpose solutions which drive a positive and productive work culture and people engagement.

Expertise in Leadership Assessment and Development

Her behavioural science background and expertise in assessment and development supports transformation and change enablement. She is a leadership development expert, leading various programs of work designed to uplift behaviour capability in leaders and leadership teams.

Culture Transformation and Organisational Development

Maria has led several cultural change and transformation initiatives, including rollout of success culture frameworks incorporating organisational design, strategic planning, defining purpose, values and behaviours, executive team alignment and behavioural coaching.

Experience across multiple industries

She has worked with organisations spanning several different industries including finance, insurance, airlines, transport, manufacturing, health and sport to name a few, and has worked across all organisational levels including executive leadership.

TEAM BIOS



STUART BROWN

Partner & Chief Commercial Officer

Stuart is an experienced executive with expertise in commercial leadership, data, reporting and insights, digital and process design, and strategy.

Stuart has played an integral role in establishing commercial insights to improve profitability outcomes across many clients including being the lead partner with Alinta Energy and RAA.

Financial Data insight led commercial strategies

Stuart's expertise extends into the broader industry sectors He can understand client performance improvement pathways through data insights as well as he his knowledge of all the commercial levers that can be pulled across the value chain.

Commercial and Pricing transformation

Stuart has led a number of commercial transformation programs with a turnaround of \$150m+, which involved driving new pricing strategies and expense management control to improve long term performance issues. Stuart has experience in pricing optimisation and standing up technical pricing operations.

Thrives in a change environment

Stuart is a leader who thrives on working with businesses who are looking to transform, grow or optimise their profitability and processes.

Experience across multiple industries & markets

Stuart has extensive experience in supporting CFO and Commercial executives in identifying and supporting the development of commercial strategies, regulatory, Brand/PR, Culture, customer growth and cost out initiative and identification of root cause issues across the business.

Experience extends across multiple industries and markets including Financial Services, Utilities, Government, Insurance and Retail.

Prior to The Bridge Stuart held a number of key roles across some of Australia's leading retail brands such as Coles, Insurance Australia Group including SGIO, SGIC and Suncorp where he has specialised in commercial and profit and loss management, business planning, process reengineering, operational delivery, technology and project management and strategy design.

TEAM BIOS



MITISHA PALEJA

Business Analyst

Mitisha is a business analyst with a Master of International Business from University of New South Wales. With hands-on experience in both International and Australian markets, she brings a unique perspective to her work. Mitisha is skilled in marketing and brand analytics.

Mitisha joined The Bridge International on their graduate program, moving into a business analyst role to support the Brand and Marketing Practice. With a Master's degree from the University of New South Wales, she brings commercial and domain acumen as well as client-side experience as a founding member of two early-stage startups. Her contributions have been pivotal in team building and driving growth from insights, with a focus on marketing, business development, strategy, and operations.

Industry Experience

Mitisha has a diverse background, having worked across various industries including Ed-tech, Insurtech, Talent Consulting, and Business Consulting.

Her experience spans from early-stage startups to established companies, where she played a key role in team building and driving growth from data and insights. In Australia, she interned at Cover Genius, a unicorn insurance platform provider, where she wore multiple hats, contributing to the people, financial accounting, and business finance departments. Her expertise lies in insights, data, strategy, operations, and fostering growth within dynamic organisational environments.

Passion For Collaboration & Innovation

Mitisha is deeply committed to teamwork and organisational culture. With a collaborative approach, she values active listening and constant learning, fostering informed and data led decision-making.

She is passionate about partnering with businesses focused on achieving successful outcomes while enhancing their reputation. Mitisha thrives on opportunities for transformation and growth, working with start-ups to established companies to drive innovation and disruption.



THANK YOU

To find out more about our process or for detailed findings, please contact us.

Learn more about our services at cxo2.com.au or follow us on [LinkedIn](#)



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