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BY MINDA ZETLIN

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In the Mobile Moment

Customer journey maps, responsive design and a mobile-first mindset are key to meeting customer needs

ANIL CHERIYAN, SUNTRUST BANKS
THINK ‘MOBILE FIRST’

We used to think of mobile applications as a “millennial” thing, but we’ve found they’re important to all of our customers. We created a mobile app for our customers several years ago and have been perfecting it ever since. With every new product we create, we think mobile first.

About 85 percent of our banking transactions take place through some kind of self-service channel, and customers love the mobile channel for transactions like balance inquiries or money transfers. But getting them to complete more complex transactions (opening a new checking account, for example) has been more difficult. A lot of individuals still feel more comfortable doing that type of transaction face to face, and translating that process to a 6-in. screen requires tight integration with legacy platforms.

The CIO Executive Council is a global peer advisory community dedicated to advancing the IT profession by developing leaders and helping them make more-informed decisions. To learn more, visit council.cio.com.
We have “innovation branches” in various locations, where we have greeters who walk visitors through our mobile app, and tablet bars where patrons can play around with the technology.

Our technology teams are exploring biometric authentication and mobile wallet technology. Whereas today, you might use Apple Pay or the Starbucks app to pay for your coffee, in the future we think customers will want their mobile payments integrated with their financial accounts.

ANGELA YOCHEM, BDP INTERNATIONAL
USE RESPONSIVE DESIGN
People expect to manage most aspects of their lives through mobile interactions. For our customers, who run the world’s largest supply chains, easy access to a logistics and supply chain management capability is as important as their banking and shopping. So everything we build now is mobile-enabled through responsive design.

We don’t have “mobility projects,” and it’s not even “mobile first.” It’s all mobile.

All new application development incorporates responsive design, so the layout adjusts to any screen size. Examples include our new customer-facing visibility and tracking applications, and predictive analytics solutions, as well as new systems used by our operators to promote productivity.

The best thing about responsive design is you only have to build an application once, and the resulting user experience is intuitive and highly flexible. The downside is that customers ask why our “app” isn’t in the app store—so we may have to launch apps that are essentially links to our responsive Web applications to meet that expectation.

MARIE LEE, INTERVAL LEISURE GROUP
KEEP UP WITH CUSTOMER DESIRES
Interval International’s typical customer has changed in the past few years. In studies we’ve seen, 69 percent of new timeshare owners are either millennials or Gen X, which is a very different profile from the baby boomer customer of the past. The younger generation relies heavily on mobile and social and wants interactive content about a product before they purchase it. Traditional sales brochures are no longer as effective.

Interval serves both resort developers and about 2 million members who own timeshares. Sales professionals now use our iPad app to illustrate the value of vacation ownership to our resort developer clients at the point of sale, with animated representations of our timeshare exchanges occurring around the globe, for example. For our members, we’ve taken a two-pronged approach: a mobile-friendly website and a native app. As we introduce new functionality—such as alerts that let members know when resorts at their preferred locations become available—we test it on the mobile app first and then roll it out to the website.

We’re using customer journey maps to identify new features that can enrich the customer’s digital experience. To support these initiatives, we’ve created a new role—assistant vice president of digital innovation—that reports to IT and the sales and marketing group and determines how emerging mobile technologies can serve both client and member constituencies.