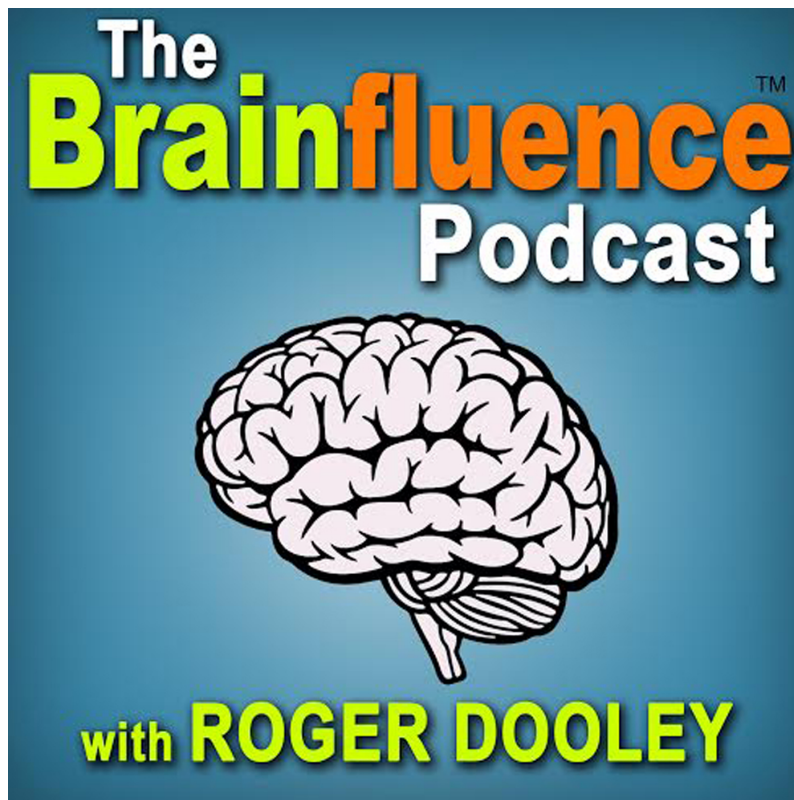


**Business and Brand Innovation with Amy J. Radin**

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**Roger Dooley**

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# **Business and Brand Innovation with Amy J. Radin**

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Welcome to the Brainfluence Podcast with Roger Dooley, author, speaker and educator on neuromarketing and the psychology of persuasion. Every week, we talk with thought leaders that will help you improve your influence with factual evidence and concrete research. Introducing your host, Roger Dooley.

Roger Dooley: Welcome to The Brainfluence Podcast. I'm Roger Dooley. Our guest today is Amy Radin. Amy's a Fortune 100 Chief Marketing and Innovation Officer, advisor and investor, board member, and thought leader. Her focus is innovation and she's worked with giant brands like Citi, American Express, E\*Trade, and AXA. Amy's new book is *The Change Maker's Playbook: How to Seek, Seed, and Scale Innovation in Any Company*. Welcome to the show, Amy.

Amy Radin: Hi, it's great to be here, Roger. Thank you for having me.

Roger Dooley: A pleasure. So Amy, what was your journey to becoming an innovation expert? I mean, usually people aren't born innovation experts or even graduate from university as such. How did you get there?

Amy Radin: It was kind of interesting. A little bit method and a little bit serendipity. I see my career as having happened in three chapters, and chapter one was, I was a pretty traditional direct marketing expert. Learn my trade at American Express, which was a great place, because great brand, great focus on the customer, and developed at whole skill said around how do you work with big data set in a highly-regulated environment to personalize authors and do them with a high degree of quality.

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Amy Radin: Chapter two started at the time of the internet boom when companies started to realize that there was commercial potential in this thing call the internet and I moved to Citi where I led the digital transformation of the credit card business, which was a five billion dollar bottom line at a time, so massively scaled business where you can believe there was incredible interest in corporate and our ability to deliver predictable and persistent and ever increasing results.

Roger Dooley: Let me interrupt for just a second. When you say led digital transformation do you mean transferring from a primarily paper based marketing like direct mail to digital marketing or explain what you mean by that.

Amy Radin: Yeah, that's exactly right. So imagine back in 2000 and people were starting to realize wow, this thing called digital, it's really going to affect our business and we have to start figuring it out and like most big established Fortune companies, Citi had a way of being successful that had worked for a really long time, luckily a good history in its DNA of bringing in advanced technologies, but they were starting to be a little behind the eight ball and so I was hired specifically to understand and execute what is the potential for digital in our business and how do we actually implement digital practices and digital channels into our business model, how are we going to attract new customers and have ongoing relationships with customers. What about e-commerce and credit card payments. What are all the regulatory implications and whats the impact on our profitability? What does it mean when you add digital to a business that historically had been primarily centered in direct mail communications, paper based communications and very large call centers.

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Roger Dooley: Mm-hmm (affirmative). It seems like the financial industry is still a pretty heavy user of direct mail, particularly credit card offers. Every day in my mail box I've got a few of them, so they haven't given up on that, but how effective is digital marketing for credit card offers? I guess you can do email, you can do banner ads, target ads, what did it take to really get some traction on the digital side?

Amy Radin: Yeah, it's become massively important as it is for all businesses. Interesting, I think what that industry has found, which many others have also is that a multichannel approach to marketing and customer service and distribution can be the winning combination. So in the credit card industry, I think what you would see now, and it's done with a high degree of science and very precise data analytics and technology is that sometimes sending a direct mail piece with a URL integrated is going to drive somebody to maybe apply for your product online, but the fact that you have first reached out to them through the mail is going to plant that seed. So the two channels work together really effectively. I think what that industry has become incredibly sophisticated at is using their data analytics capabilities to really optimize what's the right channel and communications and offer strategy for each person who I would like to invite into my business and what's the best way to manage an ongoing servicing and payments relationship with each customer because you're not going to want to be everything to everybody, becomes not cost effective and you're not being relevant if you don't connect with people in the channel where they want to be connected.

Amy Radin: So, we were in the early days of that and set up a whole structure for testing and learning around as you introduce

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digital into each aspect of the customer experience, what's the customer feedback, do they like it, how do they then change their behavior around the product, how does it affect our profitability and what capabilities do we need to build at scale to implement the test results that made sense?

Roger Dooley: Mm-hmm (affirmative). You know, in the financial industry, it seems like innovation would be particularly difficult. Maybe that's just me but it seems like there's so many regulatory and compliance issues for one, and the products tend to look pretty similar in most cases, so is innovation particularly challenging or is it really if you get down to it, not much different than the other industry?

Amy Radin: I think when you have the overlay of very strict regulations, that definitely adds another level of challenge, and it's interesting, in recruiting people to work in these kinds of roles in a regulated environment, I think it's really important to attract people who see that as a challenge, not as a brick wall. Maybe it's because I grew up the middle of five kids, I'm like, okay, bring it on. I'm going to figure out a way through this, I'm not going to let anything stop me and I'm going to find a way to get it done, but you know, it's not for everybody. You have to really see these as challenges and also, frankly, respect the fact that while regulations can sometimes appear frustrating, particularly in financial services now, believe me, we all want our financial institutions to protect our data, produce access to our accounts, protect us from fraud, so there's a lot of value and you have to kind of see it like that.

Amy Radin: We built over the course of a couple of years the test and learn processes to allow us to really figure out how does

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digital effect our business and then scaled it. So I think regulation. The other thing, I think what you have in a bank, and I'm sure you'd see this in other highly regulated industries like pharma and I certainly saw it in life insurance as well, you've got systems and processes and skill sets and everything is engineered for predictability, continuity, zero defect. You know, there's certain compliance requirements where if you break a rule, an individual can be liable and go to jail. So it's pretty personal. You don't want to break any rules. But innovation by definition is bringing a discontinuity in. So it's almost like wheels spinning around and all the sudden you're starting to throw bolts into that wheel.

Amy Radin: And so I think the question for leadership and this really is something that has to start and be owned by the executive team is how do I maintain that continuity, which I really must for earnings for my customers, to protect them, for the regulators, and also allow for the discontinuity that trying out new ideas invariably could create. So I think conceptually that's the challenge. And I think it's hard when the whole organizations engineered to keep those wheels turning. That's why it's senior leadership role becomes so important because they're the only ones who can create the safe environment and sort of give the organization permission and must carry the flag to say, "It's okay, we want to do this, too."

Roger Dooley: You know, I think that many of your listeners, even those who aren't in the finance business, which is probably most of them, probably have some of those same constraints where particularly in larger companies, even though you may think a large company has a lot of resources, you've got tremendous pressure to meet the expectations of the

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board, the shareholders and so on and so on, so sometimes getting innovation done sort of has to work in spite of those constraints and of course, smaller businesses, too, may just have time and money constraints as well.

Amy Radin: Yeah, I'll tell you, Roger, one of the things that's been really eye opening for me and created kind of personal aha moment is over the last four or five years, I've spent a good deal of time working with very early stage startups, both as an investor and an advisor and it's been pretty amazing for me to see how there are different ways to get things done that don't always require the resources, because these are people who don't have the resources and it's not like they're out breaking laws or breaking rules, but there's a scrappiness to how they do things, so I think successful founders take that budget request or that head count request, it never gets on the critical path because it wouldn't even occur to them. I can share a great story about a founder who, the way he went about this, there's no reason why somebody in a big corporation can't even have this mindset.

Amy Radin: I met a guy who wanted to start a medical device company and his idea was to create the moral equivalent of an airbag that an elderly person could wear and it's opening would be triggered by that split second in which the engineering of the device could sense that the person was about to fall and I'm sure you and your listeners are away of the catastrophic medical issue in this country of elderly people falling and it's only going to get worse because of the demographic shifts.

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Amy Radin: And so you can imagine the regulatory requirements for a medical device and this guy has four kids, so not some kid in a garage. He had to create a proof of concept to get his first round of angel funding. Went to an auto parts junk yard on a Saturday morning with his son, cut out airbags from abandoned cars, airbags that were still reusable.

Roger Dooley: Sounds like a hazardous activity. Those things are explosive.

Amy Radin: Well let's assume, he has an engineering background, so let's assume he knows what he's doing. But basically removes some reusable airbags and through a combination of the airbags and bicycle inner tubes, worked with his tailor to create a sufficiently convincing, very, very crude proof of concept to win angel funding. And that company, Active Protective is alive and well today and has been through a few rounds of fundraising, has done pilots with VA hospital. But, I always think about well, have you been to the junkyard lately and are you setting aside the orthodoxies, your preconceived ideas of how to take that first step.

Roger Dooley: I think that's really a great point, Amy, because too often, somebody who's perhaps been working in a large organization that has that kind of mindset would say okay, I've got this great idea, well how am I going to get this prototype and go to some specialty fabrication company and say oh wow, it's going to cost \$200,000 to create this prototype, as opposed to just going to that inexpensive demonstration that would show if the idea has any merit at all and also maybe just be a tangible example for somebody else to visualize what it's like. So that's great.

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Amy Radin: Yeah. I mean, no digs to Microsoft but I often joke that PowerPoint is the death of business because I think this is a hazard in big established companies, there's this whole process and approach around well let's do a PowerPoint and make a presentation and to demonstrate and have people understand and really see the potential of something where you've got an insight about a market need, making a model, a pencil sketch, a styrofoam model, a wire frame, just something very crude can all the sudden draw people in and engage them in a discussion about what's possible and how something might work that you're not going to get through traditional forms and presentation and communication that people in big companies might be used to.

Roger Dooley: I think our listeners are well familiar with sensory inputs and how effective they are in marketing and definitely if you're selling an idea it's the same thing. If you can give people more of a multisensory experience as opposed to a static image on flat screen, it's going to be much more effective.

Amy Radin: Make and model, some place in my head, I don't know if this is real or folklore, but some place in my head, I have it that one of the early demonstrations of Google's potential back in the day when it was nothing was built out of legos.

Amy Radin: So we have the tools. There's also such an unbelievable wide wealth of freelance talent out there that can help, even if you're missing skills, there's so many ways to get access to talent and skills and networks, to advance an idea out of your head into that early stage and model of what it is you're talking about.

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Roger Dooley: Do you think that companies typically suffer from a lack of good ideas that are potentially actionable or do they have the ideas but just can't get the resources to test them and implement them?

Amy Radin: Right. Maybe it's because I'm a personal idea machine. I think ideas are the easy part. I think a couple of things get in the way and so things that come to mind, got employees all over the organization who are probably interfacing with customers more than the people at the top of the house who are controlling the budgets and they sometimes are not asked, they don't feel empowered, they don't know where to go with their feedback. They're afraid, kind of a slight rejection, right? So I think that's one issue. The answers are there and for some reason they're trapped in the wrong places.

Amy Radin: I think another is it's that these systems and processes and metrics and the way we figure out, the way the companies figure out how to allocate their resources, the whole idea of an annual budget process, it's an anathema to innovation, which doesn't operate on ... innovation doesn't just happen in August when the CFO asks for your budget assumptions for the next year. It happens all the time. And so, the inflexibility and this idea that all these processes are built for what I call industrial strength and innovation just needs those pockets of air, needs that breathing room. So you've got to create the space outside of your normal industrial strength ways of doing things so that it can live.

Roger Dooley: Mm-hmm (affirmative). Now there's one quote that I absolutely love and it's that people buy pain killers, not

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vitamins, which I think is so true. Explain what you mean by that.

Amy Radin: Yeah, and I know you said something a few minutes ago that I want to come back to, that the product team are all very similar in financial services. Product is about the worst place to innovate because these days with technology costs being as low as they are and really anybody can access ... you know, we were talking before the call about I've got all the equipment to do home production of anything I want to do on video for a couple hundred bucks, so technology is quick and accessible. That makes it very easy for products to be rapidly copied by competitors.

Amy Radin: And a stronger way to innovate is to look for the pain points, and people seek to solve their problems more than they do to heap on new benefits and god knows the world is full of problems begging to be solved and so if you look in your discovery process, which is something I talk about very early on in A Change Maker's Playbook, the goal when you're in discovery looking for insights and new ideas is to see what are people struggling with? Because if you can help them resolve something that they're struggling with, and often time that won't be with a new product. It could be with the way they access your product or the way it's serviced or the way they interact with you, so all the elements that we like to talk about around the customer experience. But look at what they are struggling with also in their lives, not relative just to you. It's one of the richest sources of big innovations that a brand can own as a point of differentiation.

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Roger Dooley: Mm-hmm (affirmative). You make a big point about observing customer behavior, user behavior. It seems so obvious but why do you think so many companies don't do that? They sort of seem to focus on their conception of what customers want.

Amy Radin: Well, you know, we all have to fight the urge to be internally focused. You've got in a lot of companies and not just big companies, I've seen this in start ups as well, for some reason not intuitively obvious that every employee should be out face to face with customers on somewhat of a routine basis. And so adopting that behavior and making that behavior part of your culture and even if you're in a remote business. Yeah, I spent many years in a credit card business, but when I was at American Express, if I was on a plane trip and you tell people you work for American Express, you immediately get kind of the customer the best thing they ever did for you or their worst customer service story.

Amy Radin: Hear them out, listen to the story and help them resolve a problem, so even there, you may not have those interactions routinely, go sit in the call center, have a pizza lunch with a group of reps who are talking to customers all day and ask them what's going on. I think that behavior has to be part of the routine and part of the culture and part of what people believe they need to do to be successful.

Amy Radin: I think the second aspect of it is usually, and this was something that Steve Jobs talked about a lot. People can't tell you what they want. Even Henry Ford said people wouldn't have asked for a car, he wouldn't have asked for

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a faster horse, right? There's a quote attributed to Ford around something to that affect.

Amy Radin: So people can't tell you what they would do or what they want, but if you ... so that's why it's so important to observe people's behavior in their current context and see what they're challenged with. Then you can go back to them with a working model of a possible answer and see how they engage with it. So I think listening with your eyes, observing how people behave can be more important than asking them what they think and certainly asking them what they ... would do questions I always try to avoid or discount.

Roger Dooley: Yeah, predicting future behavior or asking why questions, too, both of those are full of pitfalls.

Amy Radin: Yeah, could any of us have envisioned 10 years ago that we would need the iPhone?

Roger Dooley: Right, exactly.

Amy Radin: And even if somebody had described it and said, "What would you do if I gave you a device?" We would have found it so incredible and unbelievable, I think the vast majority of us, we probably would have laughed. But putting the device in your hands and saying, "Try this out, see what you can do." And watching the navigation and where you go and listening for the questions, that's how you get good feedback.

Amy Radin: I worked with a great innovation guru years ago, a guy named Larry Keeley, who had the good fortune to work at Citi, he's become a little bit of a mentor to me and he used to say, "You'll know that you're onto something

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when people have a visceral emotional reaction to your prototype." You know, give it to them, they jump out of their seats, their eyes widen, they don't want to give it back to you.

Amy Radin: Those behaviors are so valuable.

Roger Dooley: You know, one fun example that you give in the book is the lowly ketchup bottle where people for years struggled with getting the last bits of ketchup out of the bottle because it doesn't pour very quickly and I remember years ago, I think it was Jay Leno doing a funny bit about how his mother would add water to the ketchup to get it out and then of course he'd go get the ketchup out of the refrigerator and pour it onto his hamburger and this watery soup would come out of it and he hated that.

Roger Dooley: Any condiment company who is observing the behavior of their customers could see them either struggling or pounding on the back trying to get that out of there and said, "Gee, there's gotta be a better way." And the upside down bottle technology wasn't new, it was being used for other kinds of products, but it took one company, Hines I guess, to say, "Okay, if we make an upside down bottle, then it'll be easy for customer to get all of the product out, or most of the product out."

Amy Radin: Yeah, and I love that example and included it in the book because Ketchup is something everybody can understand. It's not a big technology. We all have a bottle of ketchup in our refrigerator and we've all experienced that problem.

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Amy Radin: And so, what's interesting about it is that's not about the product, it's really about packaging and it was really part of the experience. And what I also love about it is that Hines, and you alluded to this, those upside down bottles were out there, they were in the shampoo category. So that's a great example of a way to discover innovations. Look in other sectors for analogous problems. So in financial services, we look a lot into health care because unfortunately, for better or worse, there are a lot of parallels between how people manage their money and how they manage their health and the two are becoming very intertwined obviously because of the cost of health care.

Amy Radin: Or look at the weight loss. We always like to look at Weight Watchers and companies like that because a lot of the way successful weight loss programs work are very relevant when thinking about how to get people to save towards their retirement. So it's something you should do, but most of us don't do.

Roger Dooley: Right, and it's a behavior change, too, which is difficult. I mean, getting somebody to buy a product is one thing, but getting people to change their behavior is significant more difficult.

Amy Radin: Yeah, so looking to other sectors that you might not initially imagine have any relevance to you, but where your customers are buying those products and there may be similar elements to the experience, really worth exploring.

Amy Radin: The other thing about the ketchup bottle that I think is interesting is that a lot of times, when people start the

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conversation of innovation, they imagine I have to come up with the next Google, I have to come up with the next iPhone, that it's all about disruptive innovation, and a lot of very meaningful innovation in terms of ability to move market share, move your margins, unlock relationships with a new customer base come from more incremental, not disruptive innovations and they seem rather small, like flipping the bottle upside down, and obviously a lot of engineering to make that happen, but big, big impact on your business. So don't always assume that you've got to invent the next Google. There could be something in your business that you can do that would be quite important.

Roger Dooley: And the way that story continued was that they did increase their market share significant in the ensuing months. Eventually I'm sure other folks duplicated it, but they had that lead and really it gave them, for awhile, a significant competitive advantage, even though it seemed like a modest change, but it worked for their customers and solved that pain point.

Amy Radin: It gave them a leap, and sure, if you go to the grocery aisle now, you'll see upside down mayonnaise bottles, it definitely moved, but you know what? That point also gets to another topic I talk about towards the end of the book, adapting and anticipating, that you really are never done. You can never ... in the world we live in today where there is constant change, unpredictability, ambiguity, complexity, this idea of continuing to anticipate what might be next and continually adapt, it's not going to go away. If anything it's going to intensify.

Roger Dooley: Mm-hmm (affirmative). In dropping back to observing customer behavior, today most interactions or at least lots

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of interactions are taking place in the digital world, and I think so many companies are missing an opportunity to find pain points. They may not be huge where customers are calling in and complaining, but every time I have a difficult experience with a website or a mobile app, I'm thinking are these guys using any kind of digital analytics that are going to tell them I had to search six times to find what I was looking for or that I've been on the same screen five times because I can't figure out what to do next so I keep coming back here. It seems like it'd be so obvious but there's still certainly a lot of friction on the web and in apps.

Amy Radin: I think listening is an under leveraged resource and behavior in today's world and certainly Google Analytics is free or cheap, can be added to your website with a simple plug in, and so I think that kind of listening along to the user experience is vital. I think I'm personally a really big believer in qualitative conversations. I think occasionally getting out with customers and getting into their environment. When I was and AXA, I would rise around with our sales force on visits to financial planners who sold our products and just going to their offices and seeing how they were doing business, whether they were organized or not, whether our brochures were ... they didn't have them anymore because they tossed them or they were on the top of the pile on their desk, so they matter. I think some well constructed and thought through in person interactions like that on occasion can be very productive. I'm a big believer in the in home ethnographic interviews, but just some good, solid qualitative interaction on an ongoing basis along with the analytics.

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Amy Radin: I think one of the other things, there's this sense that if it's numbers on a spreadsheet, it must be more precise. Data can tell any story. I think you need a combination of quantitative and qualitative to really get inside your customers head and heart, so we can understand what's going on.

Roger Dooley: I think probably some social listening and also monitoring communities can be helpful, too. As we're talking, I was thinking about United Airlines. I'm a frequent flyer and their web experience tends to be fairly horrible. Their search function is an issue and if you go on a big community site like FlyerTalk, you will find all kinds of information about the problems that people have in trying to use the tools that United provides and the other airlines too, I'm sure, why are these things not getting fixed? Are they ignoring them or do they have 10 billion lines of legacy cobalt code that can't be changed without breaking or who knows, but the information is out there for the taking.

Amy Radin: The information is out there and the reasons are probably all of the above. I think also, and I feel I was pretty lucky working in a credit card industry because the skill set and the understanding that that sector has is in a very, very granular level, able to understand how these kinds of issues actually affect business performance, so there's a way to ... not that it always happens, but that the mindset and DNA wiring of that kind of business, and I think you'll probably see this in other sectors as well, are able to connect the dots between a broken website and why should we care because it's affecting customer attrition and complaints to the regulators, financial performance, you know, recommendation to friends. When you can't

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establish those connections or you just don't see them, it's hard to make it a priority.

Amy Radin: So I think having that data and analytics infrastructure is something more and more companies are focusing on, but you also have to really think it's important. It's a cultural thing. I grew up working behind the counter of my dad's truck store and so I had a very real and visceral understanding in you've gotta take care of your customers or there's not going to be money in the cash register. And I think you've got to, if you're a senior leader, certainly recruit talent and role model a culture where people are passionate about serving customers, not just selling them product.

Amy Radin: If you have that service mindset, people are going to more proactively want to take care of the stuff and find it unacceptable to have broken websites and unattended to complaints and things like that.

Roger Dooley: And I think it's also the informal or unwritten messages the top management sends. In other words, if they say, "We're very customer focused culture," and they put that in all their communications, but at the end of the quarter, it's all about the numbers, that really tells people what's important in this environment. I'm not going to get fired for a bad customer experience, but I might get fired if I don't make my goals for this quarter.

Amy Radin: Right. And I think that's right. Can any of us name a CEO or any executive for that matter who's going to say I'm not customer focused? It becomes sort of motherhood and I think if you say it and then it's not reflected in who you reward and how you reward them, what you're talking

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about at the quarterly management updates, what projects are getting prioritized in the IQ queue, then you just reach cynicism. So I think walking the talk and really understanding what it means to be a customer focused, customer centered company. And it doesn't mean ... and I run into people occasionally who just think, "Oh, we can't just give people everything they want, we'd be out of business." And that's not what customer centricity means. It means you've got an exchange values with customers where you understand their needs and you understand the people you want to serve and what the problems are that you want to solve for them and you're developed and are running a viable business model, and you can deliver at scale and a level of quality and obviously have an economically viable business. To me, that's what it means.

Roger Dooley: Makes sense, Amy. Let me ask you one last question. You've worked with some really huge brands, but at the same time, you yourself are a relatively entrepreneurial business, have you applied your own ideas in building your own business?

Amy Radin: Oh, absolutely. And it's always interesting to kind of eat your own dog food and for me personally, it's been really interesting. After over 20 years of working in big companies basically developing, marketing, digitizing their products and services, all the sudden I'm turning the thumbs on myself. And so on a personal level, absolutely have, in a very hands on way, been implementing a multichannel awareness building program with the launch of the change makers playbook, which my personal purpose and passion has really been to share my expertise and that of the 50 change makers interviewed in

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the book and how do you really get ideas from the back of a napkin to be commercially viable? How do you execute innovation? A topic that we love to talk about, but hard to do and so, in terms of how I'm going about marketing, coming up with a messaging strategy, what's the positioning, how do I use digital channels verses what's the role of key note speaking? What are my offers?

Amy Radin: I have content on the websites that I'm giving away as free offer to engage people in conversations. So very much so. It's been interesting. I laugh sometimes at what that means for me, personally.

Roger Dooley: Great, well let me remind our listeners that we're speaking with Amy Radin, author of the Change Maker's Playbook, how to seek, seed and scale innovation in any company. Amy, how can our listeners find you and your ideas online?

Amy Radin: Well first of all, Roger, it's been a pleasure to speak with you today and I just want to reinforce how much I've enjoyed being with you on your program. Listeners can visit my website, which is [www.amyradin.com](http://www.amyradin.com) and at my site, you can find a free download of an excerpt from the book, the introduction and chapter one. Chapter one's all about discovery, so you might enjoy that very much because we've talked about it today. Also, an infographic that visualizes the entire seek, seed, scale framework to execute innovation and you can also sign up for my monthly e-newsletter. So I hope you'll take advantage of that.

Roger Dooley: Great. Well we will link there and to any other resources we talked about on the show notes page at

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rogerdooley.com/podcast. And we'll have a transcript of our conversation there, too. Amy, thanks for being on the show.

Amy Radin: Thanks, it's really been a pleasure, have a great day.

Thank you for joining me for this episode of The Brainfluence Podcast. To continue the discussion and to find your own path to brainy success, please visit us at <http://www.RogerDooley.com>.