



Audioscripts

▶ 1.02

S = Sue Simpson T = Tom Farrell

P = Priya Singh

- S:** Hello there! I'm Sue Simpson. Welcome to my weekly podcast, *Innovation Fascination*, where my guests and I share our passion for innovation. First, you're going to hear about a clever invention that keeps medicine safely refrigerated. Then, an innovative programme that digitises and saves very large documents. And, finally, a cool new type of lamp for your bike! So, with me today are business analyst, Tom Farrell, and journalist, Priya Singh. You're both very welcome to the programme.
- P:** Happy to be here, Sue.
- T:** Yes, hi. Thank you for inviting us.
- S:** I'm really looking forward to hearing more about the innovations and inventions you're excited about these days. Priya, shall we start with you?
- P:** Of course, Sue. As you already mentioned, my chosen innovation is a development in the field of science. It's about medicine that stops people from getting specific diseases.
- S:** Oh, you're talking about vaccines, right?
- P:** Yes, vaccines. You might be aware that most vaccines require refrigeration. They have to be kept at temperatures between two and eight degrees Celsius, otherwise they can no longer be used.
- S:** Why is that? Is it because they become ineffective?
- P:** Yes, that's right. It's not an issue in industrialised countries, but in developing nations – or in war-torn or rural regions where power outages are a common problem – it is; especially while the vaccines are being transported. In fact, did you know that half of vaccines are wasted in the very places where they are needed the most?
- S:** That's terrible. But doesn't someone regularly check the thermometers and record the data in a log?
- P:** Yes, but that's not a reliable system for a variety of reasons, one of which being human error.
- S:** Of course. So, how does your chosen innovation play a part in this?
- P:** Well, a company called NexLeaf has come up with a device called ColdTrace. ColdTrace wirelessly monitors the temperature of vaccine refrigerators in rural clinics and health centres, and sends the data to key personnel by text message if there's a problem.
- S:** Amazing! But hang on, sorry – wouldn't ColdTrace just stop working if there was a power cut?
- P:** Good question, but the answer is no because it's got a long-life battery which continues to operate even when there's a power outage. ColdTrace can run on a battery for three days.

- S:** That's tremendous. What an excellent innovation. Thanks, Priya. How about you, Tom? Tell us about your innovation fascination.
- T:** Sure. It's a brilliant innovation in the construction industry. A woman called Tracy Young, a Project Engineer, was working on a new hospital in California some years ago and she decided to do something about a great inconvenience in the building process which, it seems, everyone else had simply been putting up with for decades.
- S:** Oh! What was it?
- T:** Well, every time she went on site to do quality control inspections, she had to carry well over 20 kilograms of paperwork.
- S:** Wow, that's crazy! Why so much?
- T:** Blueprints – you know, the technical drawings – go through many different versions when a new building is being designed, and Tracy was required to carry each and every one of them around. It's just how things have always been done.
- S:** So, what was her innovation?
- T:** She co-founded a company which developed software called PlanGrid that can store blueprints electronically. They can be read and updated as necessary. So, now people can go onto building sites just carrying a laptop instead of huge stacks of paper.
- S:** I can't believe no one thought of that before!
- T:** I know! But it wasn't as easy to accomplish as it might seem. I mean, initially, PlanGrid tried loading PDFs onto an iPad, but the system kept crashing because these documents are incredibly complex and absolutely enormous! But once PlanGrid successfully managed to digitise the blueprints, well, it was a game-changer in the industry. It's being used all over the world now.
- S:** Wonderful. Now, tell me, have you heard of the Double-O bicycle light?
- P:** I don't think so.
- T:** Um, no.
- S:** It's a clever innovation by Paul Cocksedge.
- T:** Oh, the London-based designer?
- S:** Yes, he's a designer and inventor. When his bicycle lights kept getting stolen, he came up with an idea for lights that you can attach and then easily detach when you lock up your bike in a public place. I'm a cyclist myself, and I love this invention.
- P:** Aren't they awkward to carry around?
- S:** No, not at all. They fit in your pocket or you can even run your bike lock through the centre of the lights, hence the name, Double O!
- T:** But, if they're that small, are they still powerful enough?

- S:** Yeah, absolutely. They're circular, and there are LED lights dotted all around, so the front light is bright but not harsh like many traditional bicycle lamps.
- P:** Simple but effective.
- S:** Indeed. So, there you have it – another three examples of useful innovations improving people's lives today. I hope you've all enjoyed the programme. And I'd like to thank my two guests, Priya Singh and Tom Farrell.
- T:** Thank you, Sue.
- P:** Thanks.
- S:** Do join me for the next *Fascination Innovation*. Goodbye!

▶ 4.01

N = Nadine Lamé T = Tomas Alonso

H = Helen Harris

- N:** And now it's time for today's business segment with our experts, Tomas Alonso and Helen Harris.
- T:** Hi, Nadine.
- H:** Hello, Nadine.
- N:** Hi, Tomas and Helen! So, what are we going to hear about today?
- T:** Today we're talking about disruptors.
- H:** Disruptors in business.
- N:** Very good. Over to you both.
- T:** Thanks, Nadine. Right. Let's get started.
- H:** Yes. We wanted to bring you a feature about disruptors because they are so important in business today. They're making really exciting things happen in different industries.
- T:** That's right. Disruptors don't just follow the way things have always been done; they actively seek out new business approaches, which takes courage, determination and unconventional thinking.
- H:** Back in 2008, the *Financial Times* created the Boldness in Business Awards, an annual event dedicated to recognising the innovative achievements of companies and individuals. And, for the 2019 awards, a key theme involved shaking up traditional approaches, which organisers of the event have called 'innovative disruption'.
- T:** So we decided to look at some of these innovative disruptors – some of the winners from 2019 – and their new and daring decisions. Who would you like to talk about first, Helen?
- H:** I'm going to start with Halo Top. It's an ice cream company based in the United States.
- T:** Um, let me interrupt you right there. A company making ice cream does not seem like an obvious choice for a business award, I mean, at a time when healthy foods are in higher demand than ever.

H: Oh, yes. We know from the World Health Organization that obesity has almost tripled since 1975.

T: And that's because of our more sedentary lifestyles, and because we're consuming too many unhealthy things, especially foods that are high in fat.

H: Correct. But what's special about Halo Top is that their ice cream is high in protein and low in sugar and fat. The sweetener they use is organic stevia, which is plant-based and all natural.

T: Wow!

H: I know. The founder of the company, Julian Woolverton, told the *Financial Times* how Halo Top has not only disrupted the way ice cream is made, but also the way it's distributed and sold. I've also heard him talk about how unadventurous the ice cream industry has always been ...

T: ... Doing things in pretty much the same way?

H: Exactly. But Halo Top has disrupted this traditional approach, and I think they totally deserved the award they won.

T: Yes, they did. I agree with you.

H: So, which award-winning disruptor are you going to introduce us to, Tomas?

T: Ah. This is in the agriculture industry. It's interesting because farming is one of the oldest practices in the world and, today, it's a multi-trillion-dollar industry.

H: But it's facing some challenges, isn't it?

T: It certainly is, Helen. Concerns loom about impending food shortages due to climate change and socio-economic factors such as overpopulation.

H: So tell me about your disruptor.

T: Yeah, this is a company called Gro Intelligence. It was initially set up to provide agricultural data about Africa, but now it has a more global focus. It uses learning-based analytical tools and predictive models to inform and empower decision makers in the global agriculture industry.

H: So ... decisions about supply and demand, for example?

T: Yes, precisely, and more besides, like geography and environmental factors, or trade statistics, you know? Their Technical Operating Lead, Hannah Teitelbaum, has said that Gro Intelligence is a disruptor in terms of how it's helping people who invest in agriculture, particularly regarding development.

H: Because, in the past, you'd be taking a great risk to, say, try a new crop in a new place?

T: That's it. Or to make a brand new decision about livestock.

H: So what are the tools that Gro Intelligence uses? What's the

disruptive innovation here?

T: Data. They've pulled together agricultural data from over a hundred different sources, so they now have this vast platform of information that can be formatted in any number of ways depending on the specific need.

H: I see. So it takes guesswork out of the equation.

T: Exactly. Once the required data is analysed, forecasts can be made with much more confidence.

H: Knowledge is power, after all!

T: Yep, Hannah Teitelbaum says that the data and predictive analytics are filling the information gap around investing in agriculture and developing markets.

H: Fantastic, Tomas! And, finally, we both agreed to highlight a supermarket chain which was recognised by the *Financial Times* as a disruptor, didn't we?

T: Indeed we did. As some of our listeners may know, the wide use of palm oil in supermarket products from chocolate to pizza to shampoo has meant vast deforestation and habitat loss.

H: And a recent survey by Greenpeace showed that supermarkets are responsible for over a billion single-use plastic bags for fruit and vegetables annually, but many of the supermarkets surveyed had no targets to address this.

T: The exception, and the Boldness in Business award-winner, is the British supermarket chain Iceland, because it pledged to become 100 percent plastic-free in the next few years.

H: And it's making a concerted effort to stop using palm oil in its own-brand products, too. Managing Director of Iceland, Richard Walker, has spoken about the responsibility that supermarkets bear, and how he wants other supermarkets to follow Iceland's lead and take similar action.

T: There's no doubt that major changes are needed.

H: And industry disruptors are needed!

T: We'll finish up there for today.

H: Thank you both very much. Very interesting.



5.01

**M = Mike Phillips G = Gerda Jager
J = Jack Swain**

M: Hi, and welcome to *Global Business Now*. I'm Mike Phillips. Now most people know that companies continually have to come up with innovative ways of drawing in new customers and keeping the existing ones loyal to their brands. Yes, I'm talking about customer engagement. Well, today we're going to explore what e-commerce retailers in China are doing in terms of customer engagement. China's

e-commerce market is one of the biggest and fastest growing in the world, but how are all these competing companies managing to keep their customers engaged? To help answer this question I have two excellent guests with me. I'd like to welcome Independent Marketing Consultant, Gerda Jager, and Jack Swain, a Business Analyst who's been based in Asia for sixteen years. Thank you for being here, Gerda and Jack.

G: Hi, Mike. Thanks for inviting us.

J: Good to be here, Mike.

M: OK, as I understand it, online retailers in China are currently locked in furious competition.

J: Yes, that's right. They're all vying for more sales volume. According to China's commerce ministry, in 2018 alone, the online retail market was worth over a trillion dollars.

G: Yes, companies like Alibaba's Taobao, Taobao spin-off Tmall, Tencent's WeChat stores and JD.com are all trying to get a greater stake in this very lucrative market.

M: So, how are they going about it? By that I mean, what are their customer engagement strategies?

G: Well, a key strategy is to use influencers.

M: Really? Online influencers?

G: Yep. You see, unlike western reverence for brands, Chinese consumers place far more trust in endorsement from third-party influencers. You've probably seen this for yourself, Jack.

J: Yes, definitely, Gerda. In China, individual retail brands enlist the help of influencers known as 'key opinion leaders', or KOLs – these people are often celebrities or sports stars. Using KOLs is a tried and tested customer engagement strategy there. It's a proven way to build trust with potential buyers.

M: Right, so the retailers pay these influencers – these KOLs – because customers actively respond to their endorsements.

G: Exactly. And the KOLs can command incredibly high fees from the brands ... they can get hundreds of thousands of dollars for endorsements lasting under a minute.

M: Wow! And, obviously, the retailers see this as money well spent because that's the most effective way to attract China's increasingly affluent customers.

J: That's correct, Mike. In fact, Daniel Zipser of the consulting company McKinsey has pointed out that Chinese consumers will always go for the top-selling item rather than remaining loyal to one single brand. In other words, recommendations mean more than bargains to customers in China.

- M:** So, popular endorsements are the way to engage customers.
- G:** That's it. I might add that Shaun Rein, who founded the China Market Research Group, has said that KOLs are now becoming direct salespeople. He's explained this is because people want to be entertained while shopping, almost like on a home shopping network, so they want to see how these stars use the products in their own life, how they wear clothes, you know?
- J:** E-commerce players have taken note, so they invest heavily in creating the conditions for meaningful interaction between buyers and sellers.
- M:** OK. What other customer engagement strategies are being used by e-commerce retailers in China?
- J:** How the items are delivered is a significant one. JD.com has been putting special effort into the final step of the online retail experience, specifically when the delivery person hands over the parcel to the consumer.
- G:** Ah, yes. JD.com launched its own luxury platform, Toplife, not long ago. Customers who buy designer items through Toplife receive a knock at their door from male couriers wearing white gloves and bearing their new purchases. It's a personalised delivery touch, and customers really like that.
- J:** Yes, the rise in on-demand services has also set delivery standards very high, with customers expecting their goods to arrive at their door within a matter of hours. So, customer expectation pushes e-commerce platforms to invest substantially in logistics networks and warehouse automation, too.
- M:** The retailers have to ensure that the delivery experience is not just satisfactory, but that it actually *impresses* the customer.
- G:** Yeah, delivery standards are a vital part of customer engagement. A few years ago, JD.com raised \$2.5 billion for its logistics subsidiary AND it runs its own fleet of last-mile delivery teams and warehouses.
- J:** Similarly, Alibaba formed its own logistics consortium called Cainiao with several of the country's largest last-mile delivery companies. It currently processes around 100 million packages a day.
- M:** Wow!
- J:** I know. Actually, the agility of Chinese logistics networks has allowed Tmall and JD.com to branch out into on-demand grocery delivery. Orders are arriving within an hour of them being placed.
- M:** If people want their items quickly, they can have them quickly!
- G:** Absolutely. And not only that, but customers who purchase, for example, Australian beef on the Chinese e-commerce platform

JD.com can now access information about every step of the meat's journey through the supply chain.

- M:** That's some serious customer engagement!
- J:** For sure. And another aspect is that logistics on the scale of China generates a huge amount of data about who is buying what, and where. So, this allows e-commerce players to create regional consumer profiles that can give guidance on what inventory to stock, depending on historical preferences.
- G:** And brands like JD.com and Tencent have even partnered up to analyse user demographics and buying history to suggest future purchases through in-app advertisements.
- M:** They've got it all covered, haven't they?

▶ 6.01

Hello. I'm Annie Garcia. Welcome to my podcast *Topics of Tourism*. Today, I'm focusing on Mexico, where tourism, as you may be aware, is the third biggest revenue earner. It's a multi-billion-dollar industry which accounts for almost nine percent of the country's GDP.

So, Mexico has a great deal to offer tourists with its rich history and culture plus its warm climate and excellent beaches ... but it's on those beaches that a serious issue is threatening Mexico's tourist industry, not to mention its ecosystems. I'm talking about a giant mass of sargassum, which is a type of brown seaweed.

So, why is sargassum such a big deal? After all, isn't it normal to have seaweed in coastal areas?

Well, sargassum is nothing new. It's been observed in the Atlantic since the time of the conquistadores in the 16th century, so why is it now becoming a problem? Well, here's the thing. Massive deforestation in the Amazon to clear land for farming, and intensive use of fertilisers, have resulted in excessive amounts of nitrogen being pumped into the ocean, and this in turn has boosted algae growth. Now, helped by warmer ocean temperatures, scientists say, the amount of seaweed has been escalating at an alarming rate.

I visited Mexico recently and witnessed this problem for myself. I also talked to some of the people who rely on tourism and how the sargassum is affecting their livelihoods.

When I visited Playa del Carmen, I didn't see the turquoise seas and pristine beach of the tourist brochures. Instead, the water was brown and a carpet of rotting seaweed was covering the white sands. And instead of a beach bustling with holidaymakers, there were two dozen workers shifting the seaweed with shovels and wheelbarrows, some of them waist deep in the sludge. A truck was taking the algae away. The smell was awful.

What is even more alarming is that the situation along Mexico's Caribbean shoreline was about to get even worse that week as a giant floating mass of sargassum algae, more than 550km long, was due to wash ashore. Actually, since 2011, sargassum has been strangling some of Mexico's most beloved beaches in increasingly large amounts, causing not just a stink and an eyesore but damaging coral reefs and marine ecosystems, too.

At sea, sargassum is alive and provides a habitat for turtles and fish. Great, but once it is washed ashore, it dies, producing toxic gases and leaching acid and heavy metals back into the sea, altering the water's pH and depriving the oceans of oxygen, as well as spreading an aggressive coral disease.

So, that's what sargassum is and why, in these vast quantities, it's causing serious problems. Now, what is being done about it?

Well, it is considered such a problem that Mexico's president mobilised the Mexican marine corps to combat the algae with measures such as seaweed-catching ships and barriers. He also budgeted \$2.7 million to tackle the problem. Sounds good, but in reality this is less than a tenth of what hotel owners on the affected coast were expecting to have to pay for cleaning beaches in 2019. They just don't feel the president is taking the problem seriously enough.

And when I spoke to hoteliers about the situation, they feared that if Mexico fails to combat the seaweed, tourists will choose resorts elsewhere in the Caribbean, such as the Dominican Republic – there, they have successfully combatted the problem of sargassum with sea barriers.

At Akumal Bay, near Tulum, I saw a clean beach and clear waters, but David Ortiz Mena, president of the Tulum Hotel Association, told me achieving this is an endless battle that can cost each hotel 1m pesos (the equivalent of \$52,000) every month. He said that hotels were investing unsustainable sums in fighting sargassum and that some nights they remove up to 400 cubic metres – that's the size of about 40 concrete mixer trucks.

In fact, along Tulum's beachfront, some hoteliers are even considering closing because the beach weddings – a mainstay of their trade – have all but dried up.

Francesca Pesaresi, owner of the Marí del Mar hotel, which has nine luxury suites, said the situation was 'pretty disastrous'. Advance bookings had fallen by eighty percent and overall occupancy was a quarter down on the previous year. She said the hoteliers pay three percent tourist tax and tourists pay a departure tax, and pointed out that if just one percent of this were used to fight sargassum, it would be a huge help.

Hoteliers on the Riviera Maya, which stretches 120km from Puerto Morelos to Punta Allen, lost an estimated \$12 million in 2019 from cancellations related to sargassum, according to industry data.

So, there you have a fairly dire picture of the situation in Mexico. Sargassum is a man-made catastrophe of rising proportions, and it's escalating. It's hurting the tourism industry and it's threatening Mexico's biodiversity. But, really, it's everyone's problem. Shouldn't we all be acting now?

SE1

I = Interviewer, M1 = Male 1, F = Female, M2 = Male 2

I: What innovations could help people who are elderly, sick, disabled or disadvantaged?

M1: Um, I was reading that the, the World Health Organization ...

F: Hm mm.

M1: ... has said, said that by the year 2050 two billion people will be over the age of sixty.

F: Wow.

M1: That's amazing, isn't it? So, that's, that's gonna double almost from 12 percent of the population to 22 percent ...

F: A lot of us ...

M1: So really, that sector of society very much needs to be considered in terms of their well-being, their health, security and so on. I just wonder ... how technical innovations can help this.

M2: Well, I think that a lot of technical innovations can help them, but it's more so about educating them on those technical innovations. For example, you have, um, prescription delivery services now. So that's something that I think could definitely benefit the elderly population because a lot of them can't actually go out to get their prescriptions, or when they have repeat prescriptions they have to go and see their GP and then they have to get that prescription, but there's certain companies like, um, certain delivery companies which will, um, give these people their prescription and deliver them to their house. So I think that's definitely one aspect that the elderly generation could, could prosper from.

M1: Apparently, there are apps on phones also that will remind you to take your medication and do things like monitor your heartbeat or your pulse rate ...

F: But the problem is the older people I know, the elderly, don't use mobile phones because ...

M2: 'Cause they're all scared of them.

F: ... they don't feel it's accessible to them. I mean, they, they don't know what any of the buttons mean.

M2: Well, well maybe then it's down to somebody to actually create an elderly's ...

M1: They've already done it.

M2: ... a phone for the elderly.

M1: They've already done it.

F: Have they?

M2: Oh, really?

M1: Yes. And the buttons are much larger, and the whole processes of using that phone, are far, far simpler than your average, uh, um, normal smart phone.

M2: So why is that, why has that not been implemented yet, or ... ?

M1: Resistance from the elderly, possibly, or, er, cost, that could be another factor.

M2: That's interesting.

F: Yes.

M1: They just don't know about it, ignorance, hasn't been made widely available. How are they gonna find out about it? If you don't know something, if you don't know about something, you don't know about it. The unknowable unknown, you know?

M2: But I think it's all that, OK, is it a fair assumption to make that a lot of the elderly generation are watching television? Is that a fair assumption?

M1: I think it's reasonable, yes.

F: Oh, yes.

M2: So then they could put adverts through there to make them more aware of it or incentivise them. So say to them, you know, if you download this app, which benefits you, we'll give you 10 percent off your first ...

F: But that's daunting for them to download an app ...

M1: Yes, yeah, they won't know what downloading an app means.

M2: It is, it is, but it's also more daunting for them to not have the medication.

F: They are, things are made deliberately mysterious for us to make us interested on phones, and I think that's the problem. They don't know, they don't know which buttons to push and what does what.

M1: So I think ...

F: It's, it's that basic.

M2: But educate them.

M1: Yes, what we're saying is ...

F: How?

M1: We need a conduit. We need, we need something that is going to make these individuals aware of how to use this software ...

SE2

I = Interviewer, F1 = Female 1, M = Male, F2 = Female 2

I: To what extent do you agree with the idea that virtual meetings are more difficult than face-to-face meetings? Why?

F1: I hate them. I hate virtual meetings. Um, ...

M: Why?

F1: It's just a personal thing. I feel very self-conscious, you have to think about so much more about social cues that normally happen just naturally in a meeting, whereas if

you cannae* see the people you're talking to properly in the context, ugh, I just find them distracting and unhelpful, only if you're desperate, otherwise no.

M: Big problems I'm always coming up against is just the technology. The internet, ...

F2: Ah, right.

M: I mean, you know, that's the most frustrating thing for me, you know.

F1: I agree. It's, it's pretty good most of the time, um, I guess the, the kind of immediate ones that you use where you just dial in and it's up and running straightaway is great.

M: Yeah.

F1: If you've got to pull in lots of offices from round the world, then it gets complicated ...

F2: Yeah, yeah, yeah, which I've had to do before and I agree, it can be a pain, yeah. And ...

F1: ... oh it's terrible when it goes wrong. Just wastes so much time.

F2: And, and some servers are much more helpful than others as well, ...

M: Sure.

F2: ... and some countries are better than others 'cause when you do, ...

F1: True.

F2: ... kind of, worldwide ones with people literally from round the world, and you've got one, one particular area that's really struggling ...

M: Yeah.

F2: ... and it just seems, it just seems almost unfair in a way because they don't get to participate in the meeting the same way ...

M: Yeah.

F2: ... that the other people can, and that's where I think a virtual meeting almost punishes somebody.

M: Sure. But, but I do think it's good in some respects. I totally understand where you're coming from as far as, you know, feeling weird, and not getting those kind of social cues that you would normally get ...

F1: There are so many cues that you take when you're with people in a room ...

M: Yeah, but ...

F1: ... that you're not even aware of and they're just lost in translation.

M: But, in terms of getting done the thing that you want to get done, don't you think it focuses the mind some more?

F1: If it's a very specific task I think it can work very well.

F2: Yeah, I think it, doesn't help if you don't have a good agenda, if you don't have a clear, I, goal of what you want to get out of the meeting - that I think it makes it work as, worse as well.

F1: I agree. It's got to be managed well.

F2: But I also think, yeah, but also I think what's really important is also looking at, um, making that extra effort to communicate and to connect with people, ...

M: Absolutely.
F2: ... because you can't be lazy if you're having a virtual meeting, it, it shows twice as much. So I think it's that thing about making sure you keep that good eye contact going, ...
M: Yeah.
F2: ... even if, even if somebody's speaking and somebody isn't, just, just keep that eye contact going.
M: Yeah.
F1: Ah, but that's easy if you've just got maybe two people, but if you've got, like I say, something from round the world and you've got maybe eight or nine participants, it gets very complicated. It's tricky.
F2: Yeah, but then you can make eye contact with all of, you can do that. I suppose, yeah, it does, I think comes down to more effort. It takes more effort, doesn't it?
M: Yeah. I, I, I always feel that feels a little artificial ...
F1: Very much so. Very much so.
M: ... that whole thing of trying to make it look as you, though you're making eye contact with someone, you know, but you're not really.
F2: No, I think ... Oh no, but actually I really disagree with you. All you have to do is do it.
M: Yeah?
F2: I really disagree with you ...
M: Feels, feels fake.
F2: ... it's not about saying, you know, well don't make an effort, be real,
M: OK.
F2: ... it's real to have, oh look, I'm, I'm looking at you now. It's real to have, you know, good eye contact.
M: Well, we're in the same room, that's, that's why it's just easy.
F2: But if, if I had a computer screen in front of me I'd be doing the same thing, I'd be looking at that person.
M: Yeah ...
***cannae** = a Scottish expression for 'cannot'

SE3

I = Interviewer, F1 = Female 1, M = Male, F2 = Female 2

I: What do you do to manage your monthly budget? Are you good at it?
F1: Well, I have to say until fairly recently I was hopeless at managing my, my monthly budget actually, or even my th, three-monthly budget. But I was given a rude awakening ...
M: What happened?
F1: ... which made me change, I mean I, I got into debt ...
M: Ah.
F1: ... and I, I didn't, wasn't expecting that.
F2: I see.
F1: And, you know, the building society that I'm with just said to me, excuse me but you really have to manage this on a monthly basis, and ...
F2: Did they?
F1: ... they told me how to go about it, and it's made such a difference.
F2: You good at it now?
F1: Much better. I keep my receipts,

I look at my accounts. It's quite simple really. And you just tally how much you spend and how much is coming in.

F2: I'm all about the spreadsheets, I always have them. Spreadsheet, spreadsheet, spreadsheet. And that is exactly the thing that everybody should be doing to manage it.
M: So on a daily or weekly basis do you, ... do you come home then and you'll log everything that you've spent is that ...
F2: Not on a daily basis, but I do look at it monthly.
M: Uh huh.
F2: And if you can see exactly where your monthly outgoings are, then you can tweak them, and you can use like comparison websites to do all that. You can use like coupons, vouchers, tell me you do that.
M: What, what, what vouchers, what are you talking about?
F2: Mate, you don't use coupons, vouchers?
M: I can't be doing with all that.
F2: No way! You'd save an absolute fortune, that's stupid.
F1: ... not with coupons, no that really is a timewaster.
M: What do you get vouchers for? Coupons and vouchers ...
F2: You do, you have no idea. If you put your figures into a spreadsheet, you'd be amazed.
F1: That becomes an obsession, I mean, you know, at that point ...
M: So what do you mean your vouchers and, and your coupons for then?
F2: Everything, mate. Like shopping, uh, you know, even if you're just buying coffees, think about that one £3 coffee that you bought. Stop it!
F1: Well my coupons never seem to apply ...
F2: ... or use a co, coupon.
F1: ... to anything I ever buy.
F2: No, they do, and if you get the loyalty cards, you save those up, you're gonna get a free one. So all those things add up, and then you put it in your little spreadsheet and you can see. I've been doing it for years it's amazing.
M: The system that I've adopted is at the end of every month, I give my pay packet to my wife, and if I've been good she gives me some of it back.
F1: No!
F2: Mate, are you serious?
F1: You get *her* to budget for you?
M: She's a lot better at it than I am.
F2: That's stupid. I can't ...
F1: That's just laziness speaking.
M: No, we, we kick stuff around together and we, we do it on a running basis, and we always make sure that we have about two or three months of income available for emergencies.
F1: When you say 'we' ...
F2: Yeah, is she doing it, are you no good at it, is that why ... Are you like spreading out who does what 'cause

you're no good at that?

M: She, she pushed me into it, but I recognise the value of doing it, I do appreciate that.
F2: Oh man, what decade are we in?

SE4

I = Interviewer, M = Male, F1 = Female 1, F2 = Female 2

I: What impact has the internet had on the way we do business today?
M: As far as I'm concerned, the way the internet has, uh, had an impact on the way I do business is that, um, as I said, you know, I, uh, I live in the country now and I travel to London every day and, uh, I work on the train for two hours on the way there, two hours on the way back. So I, I'm actually, you know, in a way I've increased my workload by four hours a day, so you know, uh, that's the biggest impact ...
F1: But it's a good thing?
M: No. Not for me. It's a, it's a, it's a great thing for the company, and it's a, I think, a great thing for, you know, our end user, but it's a, you know, for me.
F1: So you do, so you do more hours than you did before?
M: Oh gosh, yeah, yeah, I really do.
F2: Hm. I mean I, I think for me because I'm in retail really the impact has been 99 percent positive because what it now means is we reach a far wider audience, incredibly quickly. Um, I think the challenge that comes with that for us is how do we make our High Street shops as appealing when so many more people are buying online. So we have a, a different issue now, but I think certainly as far as our, our opportunities, they have increased a thousand fold, obviously with the internet for us in retail.
F1: Yeah, cu, customer access, uh, is freed up in so many ways, as long as you have an online presence as well as in the High Street.
F2: Mmm.
F1: Uh ...
M: But the High Street one's interesting 'cause obviously, uh, you know, companies are, are closing, the big shops are trying to find ...
F1: That's it.
M: ... a, a reason for, to be there now.
F2: That's true and of course it depends where, whereabouts you are and which city you're in. So it, it all depends on, you know, some places have natural footfall, higher footfall, and it depends on that footfall in that area. There are certainly always going to be people who want to see a product, who want to touch it, who want to try it, who want to ...
F1: Very much so, but it depends what you're selling.
F2: It does depend what you're selling.
M: These, these, you know, the big department stores, for example, they're a, you know, we all know

are struggling. Used to go to a department store and you used to browse. Now where do we browse now? We browse with our browser on the internet.

F1: It's true. It's true.

M: But that is the, is a very good reason why it's called a browser. It's wh, it's, this now that is the way we, we, uh, we interact with things we might buy. It's fascinating.

F2: No, I agree with you, but there's also other things you can do. So for instance at a, our stores now in the High Street, we're very good at giving out little samples of a variety of things. Now you can't get little samples immediately if you're looking online. So there's various ways in which you can encourage, encourage the customer to, to come and, and to shop, but you have to become more creative, and one of the things I think has happened as a result of more, m ..., internet is that we have to become more creative in the way in which we do things.

F1: It's true, it's true. I mean, I, for me in my business, it's been very positive because data storage is much easier. Training, delivering training is one-to-one, and I, since I no longer work at any particular company, I, I can get into any company by, uh, virtual meetings. Everything is available. I can send emails, I can do a virtual meeting like I said. Just ... you're in constant contact, but as you say, then sometimes that's a disadvantage 'cause you're gonna do all hours!

M: Yeah. I suppose one of the things, you know, if, if the question is what impact has the internet had, massive over every single area of business.

F2: Yes. Yes. Yes.



SE5

I = Interviewer, F = Female 1, M1 = Male 1, M2 = Male 2

I: How do you build trust with different people in your life, personal and professional?

F: I also think there's something about actually going the extra mile as well, it, it ...

M1: What do you mean by that?

F: It's if, if you say to somebody look, um, could you do so and so, and they say I can do that, but actually I can also do this for you because I think that will actually benefit your company, ...

M1: Sure.

F: ... and just doing that little something extra which probably isn't that difficult for them to do, but it means a lot to me, ...

M1: Yeah.

F: ... so it's about, I guess it's about respect. It's about showing they understand where you're coming from. And I think that little extra mile is a great way.

M2: I, I think you're absolutely right.

There's a book I read years ago. I can't remember the name of it, but it's about being trusted, and it was all about being the person that someone goes to, to talk to you about a subject that they don't look like they're necessarily gonna get something from themselves, so ...

F: Ha! Yeah.

M2: ... it looks like you're, you're just there to talk to them, and I think I've, I've, in, in my business on several occasions there's someone that I've, I've got work from, ah, as a result of just being a friend of theirs in business. We had no business relationship, we just talked about, about stuff, and eventually they came to me and said, OK we'd like you to look into this particular campaign. It's been very valuable to me, um, and it was borne out of, of not trying too hard, and just being straight with people.

M1: Yeah.

F: Is there something about not trying too hard? That's really interesting, I've never thought of that before, is it something about not trying too hard?

M1: Well the big word that, er, hasn't been mentioned yet is time, right?

F&M2: Yeah.

M1: All of this takes time.

F: Yeah.

M1: You can't just rush into something overnight.

F: Yeah.

M1: I, um, I have a relationship which is kind of, uh, professional and, and, and personal. But it started as a personal relationship. And I've, I've been struggling with my back over the last few years. And my best friend is an osteopath.

F: Right.

M1: And I was seeing all sorts of different people, ah, ah, to be treated for this because I didn't want to bother him with it and, and I also felt it wasn't right to be treated by someone who, ...

F: Who's a friend.

M1: ... who's a friend, you know?

F: Yeah, yeah, I understand that.

M1: And in the end he just said, what are you doing, come on just come to me and see if I can help you. And do you know, it's, it's been so amazing on so many levels. And it, it made me realise that, that, that actually those two things can be, ah, brought together, you know?

F: The only thing is, I'm sorry to be negative, but what would have happened if, if he had started treating you and he'd been really bad at what he did? Then what do you do?

M1: But this is why, this is why I didn't go to him.

F: Yeah.

M1: But as a person I trusted him, you know?

F: Right.

M1: I had absolute faith in him as a person.

F: And did you, we, did you have a strong enough friendship such that if he hadn't been able to help you, would you have been able to then be honest enough and say to him, 'I'm sorry this isn't working.' 'Cause that's where I think it gets tricky.

M1: Well that was what I was worried about, you know, ...

F: Yeah.

M1: ... but in retrospect I think that was my problem, I was putting that block in the way of it.

F: Right.

M2: Is that, does that actually bring in another thing which is, maybe you have to take a risk?

F: Well ...

M2: In order to get trust you have to take a risk.

M1: Well that's true.

F: Mm, maybe.



SE6

I = Interviewer, F1 = Female 1, F2 = Female 2, M = Male

I: Which aspects of your country's infrastructure would you develop to make it easier for locals and visitors to travel and enjoy the countryside?

F1: They're gonna build a new airport in West Sydney, which I think'll be amazing. I think we really need help from the government to develop things like that transport-wise for Australia. I don't know what it's like in your countries, but we need those visitors to keep the economy running and tourism and everything. We've got such a spread-out population ...

F2: Um hmm.

F1: ... we've got to find ways to connect everyone.

M: That's all very well but so they get from one main, from the main capital to another main capital, but once they're there how do they access ...

F1: I think that's where we need help.

M: ... the what you call the bush, you know, the, the Outback.

F1: Yeah, that's where we need help 'cause, it's really difficult, and ...

F2: Can you believe that we've still got the rail system that the British built ...

M: Ha!

F2: ... in India, I mean ...

F1: It's quite amazing isn't it?

F2: Well ...

M: Hasn't been developed, no?

F2: ... and it's basic and it really needs a, a huge overhaul, yeah. Because there's demand, you know, and we need to meet that demand.

F1: Yeah.

M: Certainly we're no better off in Great Britain because last year I visited, with a friend who was over from Italy, the Cotswolds. I had a car, we drove around, it was fantastic. But, there was no public transport on the weekend. And we were stopped, if once, if it was once it was six or seven times by people at the end of the day. They'd been out, they'd got somewhere somehow, saying are you going back to so and so, could we, could we possibly grab a lift with you?

F2: That's crazy.

F1: It's money well spent for the government as well, isn't it, because they're gonna get that back in tourism if they do invest in it and improve it.

F2: That is a good point about the government I mean the government in India needs to invest in sufficient mobile broadband access ...

F1: In all our countries, yeah.

F2: ... so that people can get an app, you know, particularly people in the more rural areas, and they can use Uber, you know ...

F1: Yeah. Do they not have Uber ... ?

F2: That's, ... a lot of the people in the smaller villages certainly where I am in, in the south, they don't have that kind of access.

F1: You know what's amazing, sorry ...

F2: And they have these, these buses that, that go once an hour.

F1: Do they have like BlaBlaCar, which, you, talking about Europe, you've got this thing where you just share cars, is that a thing as well 'cause that would be really good.

M: That's a very good idea isn't it?

F2: That's a good idea. In Malaysia they've got Grab, you know, which is very cheap, you know, our equivalent of Uber, but they really need something in India.

 SE7

I = Interviewer, M1 = Male 1, F = Female, M2 = Male 2

I: How important is it to have different personality types on a team?

M1: Ideally what you want in any kind of organisation is a mix of individuals and their personalities. So you want people who are strivers and goal getters, and you want other people who are more methodical and plodders, and are happy to take a back seat. You want creatives, you want dynamic people ... As I say you want a mix.

F: I think if it's going to be an effective team, then you do, you do need to look at that, and I think companies are recognising it more now with the Myers Briggs for, you know, that ...

M1: Mm, that's right. Yes.

F: ... kind of idea that you need, you know, an analytical person, somebody that's focused on tasks, somebody that's focused more on people. So like you're saying, you know, I think that they are turning their attentions now to that more, because it actually works.

M1: And also I think it's going to be effective within the organisation because there will be people who'll say, my goodness I'm the creative here. I'm the one who comes up with ideas. I can't be bothered with the day-to-day processing of information and so on, leave that to John down the end of the, the corridor that's his function, you know.

F: Exactly, exactly because if you had a team full of leaders, you know, you've got nobody to follow, you, no one's going to agree. If you've got a team of followers that's no good, either, and so ...

M2: Well it's, it's sort of like painting, you know. You need lots of different colours in order to make the picture.

M1: Ha ha, that's right.

M2: But if you paint with just one colour, then ...

M1: It's monochrome.

M2: Exactly, and ...

M1: It looks totally boring.

M2: And nobody really likes monochrome, do they?

F: No, exactly, and I think the difference is a good team versus, you know, a bad team, probably, in terms of performance and efficiency. And I think that companies are realising that.

M2: So then are we saying that a bad team is one that has lots of people that are the same type of person?

M1: Well if there's a strong bias too, too much one way or the other, that's going to be a weakness.

M2: So do you feel that, um, teams can be effective if they have many of the same types of person within them, or is it then saying that a team must have lots of different types of people in order to become effective?

M1: It's like greater society, isn't it? And with a gene pool, you don't want everybody to be, uh, of a certain type it's, erm, that civilisation and individuals they develop, ah, positively by the mixture of the genes.

F: I'm going to go further, though, and I'm gonna say that companies really have a responsibility to make sure that, you know, their teams, ...

M2: But doesn't it cost ...

F: ... include.

M2: ... a lot of money for a company to profile all of their staff? If you've got, if you've ...

F: Yeah, but I think it's money well because they will earn more.

M2: OK, if you take like the healthcare section or like a big, big industry or like a big hospitality section or what not, are you ask, are you then asking that CEO, that company, to then profile every single one of their staff so that then they can put people into more effective teams?

F: I think it's really worthwhile if they do, because I think they'll get that back.

M2: But how much will that cost?

F: I think they'll get it back.

M1: And let's not forget, it's got to be tax deductible anyway, isn't it?

 SE8

I = Interviewer, F = Female,

M1 = Male 1, M2 = Male 2

I: What do you feel you are talented at? Can you describe a time when you did something really well?

F: I think my skill lies in seeing, ss, fairly fast to the heart of the problem. If people come to me and express something I try and find out what's behind it and help people. Mostly what I have to do is manage change in the workplace, so people come and they're kinda discombobulated* about whatever's going on. And, often it's not for the reasons you'd expect and, usually it'll be something behind the scenes at home, so we tackle that. And I get great pleasure from keeping people calm and managing the change that they need in their workplace and their day to day.

M1: Well it's a really important skill and I think, it's, you know, it's amazing to be able to do that, I mean. And I wish in a way, uh, I had people like you involved with what I'm doing and it's, 'cause it's team building is my, uh, I suppose what I would like to think I'm best at, it's taking ...

M2: The two kind of overlap slightly.

F: Very similar, very similar.

M1: Yeah they really do but you need, you need your skills as well to, for my area of business to work, you know. You get, you know, individuals operate brilliantly. An individual, you know, put two of them together and they operate in an unpredictable way. Put three ... it's, you know, it's, it's ...

F: It's true, it's true.

M1: ... you, you cube that unpredictability, you know, suddenly, you know, you have a team of fifty people and you know, managing that unpredictability is absolutely fascinating for me. I love it, but it's, uh, I think I'm good at it, and I think I'm getting better at it as well.

F: I think that experience obviously shows that the faster you resolve problems between people – and the thing is the same problems crop up again and again – and yet, every day

is different, so it's great, it's a great way of working.

M2: Do you, um, find that you can apply the same kind of, uh, measures to different kinds of problems, you say, the, the things that people are bringing to you? Is it about making them remain efficient at work?

F: It is but it's about rapport. People, the greatest human need is acknowledgement. If you acknowledge their problems, you've basically covered half of what's going on, and the rest is, is fairly straightforward I'd say.

M1: And they, they can often work out what the problem is, if, uh, uh, uh, as long as they know that you understand what the issues are, the solution to it is something that they can do often themselves.

F: That is the key to any coaching. The answer is within the person who's being coached.

M2: The thing that I found that I'm quite talented at but, and I didn't realise this until recently because I've always been terrified of the idea of doing it, is presenting. Uh, yeah we were pitching for this, uh, piece of business and the person that usually does it, uh, he was ill, so I had to step up and I've got to say that I've been hiding behind this fella for a long time, 'cause I'm terrified of the idea of standing up in front of people and speaking, you know. And certainly the kind of pressure situation that this was in because we were going for quite a big piece of business. And, um, I had to do it, there was no other choice. I found myself in this situation. And I, I did it, and I suddenly found that I was different in the way that I did it to him, but I didn't fall apart in the way that I thought I would. And, uh, we got that piece of business. And since then ...

F: Fantastic.

M2: ... they've been, uh, asking me to do it more and more.

M1: Well done, mate. It's a really scary thing to do, isn't it? It was the first time you've done it.

M2: It's the first time I've ever done it ...

M1: Wow.

M2: ... and, uh, you know, I have to say I, I was really buzzing afterwards, you know. But I couldn't really tell you what I did in the room.

M1: Well that's it you were, you were in the zone.

***discombobulated** = (adjective)
completely confused