

Built for Change: Episode 5: What makes a business future-ready?

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| 00:00 | <p><i>MUSIC</i></p> <p>Daragh Sibley: I think shopping can be, uh, a bit of a harrowing experience. I know it was for me.</p> <p>Josh: This is Daragh Sibley. He's a director of data science at an online personal styling company called Stitch Fix.</p> <p>Daragh Sibley: I would log into one of the big E retailers and search for jeans and not really know what to do next.</p> <p>Elise: Sounds familiar. Right?</p> <p>Josh: Yeah, shopping paralysis is no joke! Stitch Fix helps people wade through all those options when they're shopping online. Here's how it works. You take a sort of fashion quiz, you pay a \$20 styling fee - which is credited towards your purchase. And about a week later, five pieces of clothing arrive on your doorstep. Even though Daragh worked at Stitch Fix he'd never tried their service before. So, he decided to give it a shot.</p> <p><i>MUSIC OUT</i></p> <p>Daragh Sibley: I remember the first time I got a fix, I opened up the box and I remember taking out the first pair of denim and looking at them and thinking, well, I don't know if I'm going to really like these; is this really my style. But then I tried them on, and my wife was sitting beside me and she said, oh</p> |

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| 01:00 | <p>you don't look like you're wearing dad jeans. Now I hadn't realized up until this point that I had been wearing dad jeans but having somebody else sort of help me identify what kind of jeans would look good on my body and on my frame. Was already a big win.</p> <p><i>THEME MUSIC</i></p> <p>Daragh Sibley: Stitch Fix ultimately has the goal of helping transform the way that people find what they love. We're trying to predict what clients want.</p> <p>Elise: Now obviously, Stitch Fix is offering a great client experience, but what's cooler is <i>how</i> it works, and that all comes down to its <i>*operations*</i>.</p> <p><i>BEAT</i></p> <p>And – it's complicated. Trying to predict what clients will want even before they do?</p> <p>Elise: Not only do they have to have a fashion crystal ball, they have to secure the right kind of inventory to satisfy every style and body type.</p> <p>Josh: And they have to have just the right <i>amount</i> of inventory to meet demand. Online retail companies that don't strike that balance can carry 30% excess inventory, and that means squeezing profits to avoid running out of options.</p> <p>Elise: Right. So, Stitch Fix has to be nimble</p> |
| 02:00 | <p>to react to customer demand, keep their inventory balanced, and they have to do all of this profitably while keeping styling fees low for their customers. Frankly, it sounds like an operational nightmare.</p> <p>Josh: So how do they do it?</p> <p>I'm Josh Klein.</p> <p>Elise: And I'm Elise Hu.</p> <p>Josh: And this is Built for Change, a podcast from Accenture.</p> <p><i>THEME OUT</i></p> |

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| | <p>Elise: So, Josh, do you already get a Stitch Fix or would you be willing to try it?</p> <p>Josh: Weirdly, for anyone who knows me, it's pretty funny because I've worn the same exact outfit every day for the last decade.</p> <p>Elise: Is it all black? You're just in a uniform.</p> <p>Josh: Yeah. Basically.</p> <p>Elise: Yeah, it'd be really interesting to see what Stitch Fix would style for you.</p> <p>Josh: There's a lot of complexity in choosing what to wear. Right? There's so much overhead in figuring out what goes with what and what looks good and what's in fashion and everything else.</p> <p>Elise: So, imagine having this problem for hundreds of thousands of customers, right? So, it's different individual circumstances, but then you have to solve for people's tastes and preferences.</p> <p>Josh: That's a huge amount of complexity. It seems that there's really small margins for error,</p> |
| 03:00 | <p>which makes me wonder how Stitch Fix has figured out how to operate smoothly. You know, like what's under the hood?</p> <p>Elise: Exactly. Especially in today's business environment, where everything changes so rapidly, that whole notion of what's under the hood is really important.</p> <p><i>THEME MUSIC</i></p> <p>Josh: Yes, yes. It's, it's the operations and that's what we're talking about today. Business operations, specifically how businesses need to make their operations future-ready. So, that means intelligent and agile so that companies can pivot when technology or when society itself changes. Future-ready companies are focusing on investing in their digital processes and totally reimagining their operating models. And it's paying off. Companies that achieve future-readiness are nearly twice as efficient and three times as profitable as their peers.</p> <p>Elise: Some companies seem poised to make their operations future-ready. Like Stitch Fix, they're an online retailer. A lot of their operations are already digital first so they can change on a dime.</p> <p>Josh: But a lot of companies are up against legacy systems, you know, backend processes that they've used for decades that might not be digital yet.</p> |

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| 04:00 | <p>And they still have to achieve that agility.</p> <p>Elise: So in this episode, we'll look at both sides of the coin. We'll hear from two companies that made their operations future-ready, and we'll hear how they did it.</p> <p><i>THEME STING</i></p> <p>Manish Sharma: If you're future-ready it doesn't matter the environment, you are extremely resilient. You are digitized. This is because the very essence of a company is guided by how it operates.</p> <p>Elise: This is Manish Sharma, group chief executive for Accenture Operations.</p> <p>Manish Sharma: I think the businesses, which are not future-ready. Their cost structures are prohibitive. They are not flexible, they are not able to cater to customers' demand, which are extremely volatile.</p> <p>Elise: So, if businesses want to weather future storms they have to transform the beating heart at the center. The thing that makes everything else work. Operations.</p> <p><i>MUSIC</i></p> <p>Manish Sharma: The only way you can actually survive is if you are completely digitally enabled and digitally transformed across all the enterprise.</p> <p>Elise: But no company can become future-ready</p> |
| 05:00 | <p>overnight. Manish and his team say that transforming operations is a journey. You've got to crawl before you can run, right?</p> <p>Manish Sharma: It is not just about speed, it is about moving with focus in the right direction</p> <p>Elise: Most companies start in what Accenture calls, the stable phase operations are made up of a human only workforce with non-standardized processes. You're starting with the bare minimum. But then companies can level up with automation. Once companies start to automate, they become what Accenture calls efficient.</p> <p>Manish Sharma: You get the basic service delivery humming with the right cost structure.</p> |

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| | <p>Elise: They're introducing robotic automation or aggregating data, but even these efficient companies can't quite keep up with our new world. This is what we could call crawling.</p> <p>Manish Sharma: Technology will help you analyze the data. It's as simple as that without technology then you can do nothing with the data.</p> <p><i>MUSIC OUT</i></p> <p>Elise: Once you've got crawling down, you start to put one foot in front of the other. At this stage, you might be adding AI to take mundane tasks off your employees' plates.</p> <p>Manish Sharma: We know</p> |
| 06:00 | <p>from our own lives that nobody enjoys boring work. And this is where AI comes in. Removing all the grunt work out of the day-to-day stuff. I mean, that is the most critical thing here. When you take all the boring stuff away. What is left is what humans really do best. Creativity, problem solving, critical thinking, and communication.</p> <p>Elise: You're freeing up your people to tackle new problems. This is the predictive phase where companies use data analytics to begin to look toward the future.</p> <p>Manish Sharma: Technology shines brightest when it augments human ability and changes how the work actually gets done.</p> <p><i>MUSIC</i></p> <p>Elise: Now you're running. At this point a company's technology is powered by AI and blockchain. Talent is focused on judgment-based work and data is embedded in every action. You now are fully future-ready, and your operation itself is intelligent.</p> <p><i>BEAT</i></p> <p>Elise: According to Accenture, future-ready companies see</p> |

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| 07:00 | <p>6% gains in profitability and almost 19% increased efficiency.</p> <p>Manish Sharma: They performed at a different level as compared to anything that was done by the other companies, which were not future-ready. You really need to decide whether you want to be a defunct organization in a few years, or you want to be top successful corporations of the world.</p> <p><i>MUSIC OUT</i></p> <p>Elise: Now there's a critical ingredient here we need to stop and highlight with a big fluorescent marker. A company with future-ready operations has advanced analytics and AI, sure, but contrary to what scary robots-are-taking-over-the-world movies would have you believe, the key to future readiness is pairing the AI with the human element.</p> <p>Manish Sharma: It frees up human capacity for creativity and critical thinking. And it also allows the organization to focus on not the old ones, but the new sources of value.</p> <p><i>MUSIC</i></p> <p>Elise: Humans plus technology.</p> |
| 08:00 | <p>That's what's powering the big beating operational heart. That's the key to weathering the next big storm and coming out stronger than before.</p> <p>Manish Sharma: So when done right technology augments people and improves experiences for customers and employees. Changing how work gets done has effects that ripple across all aspects of the enterprise.</p> <p><i>MUSIC OUT</i></p> <p>Josh: So, I feel like one of the big outcomes of these pivots, that companies that are really future-ready can do is, is create a sense of delight and surprise by using the technology in new ways. Like I see it in music apps. I used to go to a physical store.</p> <p>Elise: Yeah.</p> <p>Josh: And talk to one guy whose taste I trusted and I'd just buy whatever he said I would like. And usually I would.</p> <p>Elise: Sure.</p> |

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| | <p>Josh: And now there's an army of those guys working together to create advanced algorithms so that everyone gets access to that at scale.</p> <p>Elise: Yeah, I see the same thing when I trust my news reader apps, right? Because there's always something that's a little bit delightful</p> |
| 09:00 | <p>or off the beaten path that I wouldn't have found on my own. Like, instead of just showing me things like international conflict, it also throws in stories about cicadas and their mating habits. Some sort of surprise that I might not be ready for.</p> <p>Josh: But that you're really interested in?</p> <p>Elise: I'm surprisingly interested in.</p> <p>Josh: I could believe that. So it seems like this element of being future-ready is about making sure that your operations are able to adjust quickly when customer needs shift. And if you have that digitally transformed operational model that ensures that your business isn't just gonna be profitable today, but it'll be thriving tomorrow.</p> <p>Elise: Yeah. And even more than that, you need to make sure that you can create value from big shifts even before they happen.</p> <p>Josh: Yeah, for sure. And if you're future-ready, you can do that. Because you're harnessing this amazing power of human beings plus technology.</p> <p>Elise: Right. One doesn't work without the other.</p> <p>Josh: Hm.</p> <p>Elise: Working with tech allows human talent to tackle bigger, more meaningful, more creative tasks. That creates value for your company no matter how you slice it.</p> <p>Josh: So</p> |
| 10:00 | <p>how does a company actually put systems like that into place?</p> <p>Elise: I'm glad you asked, because we're gonna find out.</p> <p><i>MUSIC</i></p> <p>Remember Daragh Sibley from earlier in the episode? He leads a team of data scientists who are working to do just that. Next, we'll hear how Stitch Fix is able to capitalize on their future-ready operations by combining their data and technology capabilities to harness the power of human creativity.</p> |

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| | <p>Daragh Sibley: For most of my career before Stitch Fix. I was in academia. I did cognitive neuroscience work.</p> <p>Elise: In his previous life as a researcher, Daragh built models to map how a person learns to read and then predicted how probable it was that they might develop a reading disability.</p> <p>Daragh Sibley: After spending about a, a decade doing this kind of work. I started craving something a little bit new.</p> <p>Elise: As a researcher, Daragh mapped the human brain to figure out how people make decisions. That translates directly to what he does now at Stitch Fix.</p> <p><i>MUSIC OUT</i></p> <p>Daragh Sibley: I think a data scientist like myself, who's focusing on creating a client experience is ultimately about predicting human behavior</p> |
| 11:00 | <p>and then trying to build models to try to help us better understand and predict those behaviors.</p> <p><i>MUSIC</i></p> <p>Elise: Understanding human behavior is particularly important for a company like Stitch Fix. They're trying to actually predict and stock what their clients will want when they shop. And that's hard when most of the time clients don't even know what they want.</p> <p>Daragh Sibley: Back in my old psychology world, we would have called this the paradox of choice. Many of us think that we want to be confronted with many, many choices, but it's not clear that individuals who are presented with more options are always happier or always choose something that they're most pleased with.</p> <p>Elise: Take, for example, the condiment aisle in the grocery store.</p> <p>Daragh Sibley: You walk into the grocery store and you're presented with a wall of a hundred different mustards. At first blush, it's nice to have all these choices of mustards, but given all of these different mustards, am I really confident I'm gonna pick out the mustard, which I'm going to take home and try and be happy that I really have?</p> <p>Elise: Now imagine you're dealing with people's clothing preferences, there's different categories of clothing</p> |

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| 12:00 | <p>and different fits to flatter different bodies. And of course the ineffable personal style. As we mentioned in the beginning of this episode, it does sound like an operational nightmare. But that's where the data science comes in.</p> <p>Daragh Sibley: We collect in excess of about 350 different product attributes. So for instance, what's the sleeve length, the sleeve type, the material type, but we also collect many pieces of information from the client. On last count I think we might ask you about 90 or so pieces of explicit information when you're signing up online.</p> <p>Elise: Daragh trains the AI to tackle that paradox of choice problem, but here's the catch. An algorithm, even a sophisticated one, can't recommend the perfect wardrobe for you.</p> <p><i>MUSIC OUT</i></p> <p>Once Stitch Fix has all of the data, they match their clients with real human stylists to make the final decisions on what pieces of clothing they'll send you in the mail.</p> <p>Daragh Sibley: An algorithm will identify a short list for our stylists to consider sending to the client. And this is important because we have quite a large</p> |
| 13:00 | <p>inventory. And so what you can do is you can ask the computer algorithm to try to anticipate how much each client would like each product and then surface the products for the stylist's consideration, proportional to how much we think they're gonna like this product.</p> <p>Elise: It's a mutually beneficial relationship and the human element is vital because there are some things that algorithms just can't interpret like a human brain can.</p> <p><i>MUSIC</i></p> <p>Daragh Sibley: Imagine, for instance, a client who lives in Alaska, in December logs onto our website and our algorithm will naturally say, well, December in Alaska. Don't send floral A-line dresses. But maybe this client writes us a note. And in this note they say, hey, I'm on my way to a wedding in Hawaii. And I can't for the life of me find anything that I can wear right now to this wedding, because I live in Alaska. It's comparatively challenging still for an algorithm to figure out how to use that information. This is the kind of place where humans really shine is in understanding this broader context</p> |
| 14:00 | <p>and then acting on it.</p> |

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| | <p>Elise: What Daragh just described, Stitch Fix’s human plus computer approach to curating outfits for clients, is a classic example of how a future-ready company augments human talent with technology to remain nimble. That combo of human plus computer also helps Stitch Fix to anticipate trends or shifts in the retail market. Enter the pandemic.</p> <p>Daragh Sibley: That pattern, which I described of the human and the computer working together, isn't just occurring in our styling process. That's occurring in our systems that help us create our inventory position. When COVID happened, there was suddenly a, a real seismic change in what clients wanted. It was very hard to get our algorithms to help us anticipate how client preference was going to change. It's just not as familiar with how the humans were going to react to this entire experience. Whereas our subject matter experts, our expert buyers and planners at Stitch Fix, were able to figure out how to navigate this kind of circumstance.</p> <p><i>MUSIC OUT</i></p> <p>Elise: If they hadn't been able to forecast this COVID shift, Stitch Fix might've ended up</p> |
| 15:00 | <p>with a warehouse full of dressy office clothes that no one wanted to buy. That would have been bad for customers and bad for the company. But because there were human eyes on the problem, as well as a computer algorithm, noticing trends and collecting data, they were able to rebalance their inventory portfolio away from dressy work clothes and toward more casual clothes.</p> <p>Daragh Sibley: What we have is the ability to see small things starting to happen and pick up on them and then play that trend forward. I like the analogy of a weather forecaster, trying to forecast a hurricane's path. We're not going to be able to anticipate necessarily using weather models when the next big hurricane’s going to be, but it helps you figure out, well, okay. Given where this hurricane is now, where do we think it's going to go? And then what do we need to do to be well positioned, to react to it.</p> <p><i>MUSIC</i></p> <p>Elise: Harnessing the intelligence of both human and machine lets Daragh and his team do what they do best. Create an awesome, almost spookily predictive experience for customers. It makes their operations agile and predictive and that translates to value for Stitch Fix.</p> <p><i>MUSIC OUT</i></p> |

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| 16:00 | <p>Josh: The thing that I like best about this story is that it's combining the best of both elements. You know, it's, it's like we call it artificial intelligence now, but for a long time, there was a running argument that we should call it Intelligence Augmentation, IA, instead. And I feel like this is a great embodiment of that.</p> <p>Elise: Yeah I love the way Stitch Fix pivoted during COVID to adapt because now we're all wearing athleisure. And frankly, I don't want to get out of my soft pants. So I'm fully vaccinated now, but I don't want to go back to, you know, pants that don't have stretchiness in the waist.</p> <p>Josh: Or pockets. I hear pockets are really good.</p> <p>Elise: All dresses and skirts need to have pockets.</p> <p>Josh: Yeah.</p> <p>Elise: Do you know anyone who has used Stitch Fix or a service like this before and was pretty impressed with their ability to predict style?</p> <p>Josh: No, I just hang out with geeks pretty much. No, I'm sorry. I don't, but I bet you do.</p> <p>Elise: Yeah. So I get, I've gotten Stitch Fix's fixes pretty regularly since the company started I think. Because I used to be a tech reporter</p> |
| 17:00 | <p>and reported on this company when it came out because of word of mouth, right? This has been something that a lot of people have gotten a lot of benefit and meaning and delight out of as customers. And largely because it is this very future looking company. They do this idea of intelligence augmentation, like you're talking about right. Humans, plus AI, plus a ton of data. And all those elements make their operations agile, ready to change when there's a sudden shift in the market. And that makes them future-ready.</p> <p><i>BEAT</i></p> <p>Elise: So Stitch Fix has really only been around for about a decade or so, so not super long. So we were curious what this means for a century old company to be future-ready.</p> <p>Josh: Yeah. I mean, if you've already been around that long, you want to stay in the game for at least another century, right?</p> |

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| | <p>Elise: They hope so!</p> <p><i>MUSIC</i></p> <p>So next, we're going to talk about a company that's been around for more than 150 years. It's pretty much the opposite of a fashion company, too. Their product is less flashy, but totally essential. And right now they're undergoing a future-ready evolution to ensure they'll still be creating value for customers 100 years from now.</p> |
| 18:00 | <p>Manish Sharma: You can go in the history of the last 50 years, as you see how the companies are rotating.</p> <p>Elise: Here's Accenture's Manish Sharma again.</p> <p>Manish Sharma: Even in the top 10, top 100, top 2000 companies and how many companies have survived. Unless you reinvent-- you're digitally enabled, you're customer focused--you will not survive with this market.</p> <p>Elise: Manish says that in order to thrive in the future, companies have to maintain a dedicated focus on their company mission. That'll bring all of their operational investments together.</p> <p>Manish Sharma: You know, it's about moving with some focus with some North Star vision.</p> <p><i>MUSIC OUT</i></p> <p>Jeffrey Rutherford: If you're ever in a bank that has old safes, large safes, or in hotels and other places, you may see a safe with the Diebold name on it.</p> <p>Elise: That's Jeffrey Rutherford, the Senior Vice President and CFO of Diebold Nixdorf.</p> <p><i>MUSIC</i></p> <p>Diebold started out 150 years ago, manufacturing safes. And not surprisingly, nope. That's not their bread and butter anymore.</p> |

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| 19:00 | <p>In the 1960s, Diebold changed the focus of their business. But funny enough, they stuck to making big boxes that hold money. They started manufacturing ATMs. And then, in 2016, Diebold acquired a competitor, Wincor Nixdorf to expand their portfolio to include... self-checkout machines. Even though Diebold Nixdorf still makes ATMs, self-checkout machines are the new technology they're focusing on.</p> <p>Jeffrey Rutherford: We provide that to 24 of the top 25 European retailers.</p> <p>Elise: They provide the self-checkout machines, the software that runs them and the services to keep them running smoothly. But there was a problem. As Diebold Nixdorf expanded across the globe, and began to shore up the new technologies to run their ATM and self-checkout software, their operations structure wasn't evolving along with them. It was clunky, expensive, and it was dragging them down.</p> <p><i>BEAT</i></p> <p>Elise: By 2018 Diebold Nixdorf was facing a fiscal crisis. Sure. They had a loyal customer base, a great client experience but their outdated operation</p> |
| 20:00 | <p>structure was threatening the viability of the company.</p> <p>Elise: Diebold Nixdorf needed to future-proof their business operations so they could seamlessly reinvent their business each and every time the market called for it. They started by introducing technology to standardize and streamline all the operations processes that were slowing them down.</p> <p><i>MUSIC OUT</i></p> <p>Jeffrey Rutherford: When you have a repeatable transaction, the old way to do it was have a person in various places around the globe. What we have now is that process is done from a digital perspective. All repeatable algorithmic type decision-making eventually is going to be digital so that systems can make that decision.</p> <p>Elise: Which means Diebold Nixdorf can refocus their talent pool on doing the thing that humans do best, innovating.</p> <p><i>MUSIC</i></p> <p>Jeffrey Rutherford: We have really smart R and D people, both in software, product and services, that are working on what's the future of banking and what's the future of retailing.</p> <p>Elise: This shift to a future-ready, AI-enabled and digitized system has allowed Diebold Nixdorf to focus on where their company</p> |

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| 21:00 | <p>is going to go next. And with new cloud-enabled equipment, Diebold Nixdorf is collecting tons of data on key metrics, like self-checkout speed and efficiency, from its customers all around the world. They've shifted their operations to incorporate a fully digital backend system. So now they don't just provide hardware. They can offer fully integrated maintenance and cloud enabled services to their customers.</p> <p>Jeffrey Rutherford: Based on the artificial intelligence of our cloud-based application, and as more and more data is accumulated and circumstances are evaluated, that equipment becomes self-diagnostic and self-predictive. So instead of that ATM, breaking down and the customer complaining at the branch, and the branch calling up the service people and say, hey, you got to get out here and look at this ATM. The ATM is saying, this is gonna happen. This is going to break. You'd better get over here.</p> <p><i>MUSIC OUT</i></p> <p>Elise: And so the operational challenge is to use that really diverse data to make the company future-ready, which means leaning on technology</p> |
| 22:00 | <p>to accumulate and aggregate data so that people can spend time learning from it.</p> <p>Jeffrey Rutherford: I don't want to pay you to accumulate information. I want to pay you to interpret and help the organization make better decisions with data so that they can think about the future and see trends.</p> <p>Elise: Because like everything else in business, the payment industry is rapidly evolving and now Diebold will be poised to evolve along with it.</p> <p><i>THEME MUSIC</i></p> <p>Jeffrey Rutherford: Look, if Diebold had never made the change from safes to ATMs it wouldn't exist anymore. Right? So you have to look at the future. People use credit cards and debit cards now. What are they going to use in the future? Are they going to use other currencies? Cryptocurrencies? And can you build a platform that can be adapted to those other changes, the future changes that are coming?</p> <p>Elise: Sometimes being future-ready isn't all about creating elaborate, predictive algorithms. It's about nailing down what you need to do to keep moving forward with a product that customers have been connecting with for over 100 years.</p> |

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| 23:00 | <p>Jeffrey Rutherford: I think that the last year, and the pandemic has raised that awareness within a lot of companies, including ours, that what are we going to be and what's the future going to look like? So we have to be ready for the changes. What's going to be the interactions between retailers and their customer base or banks and their customer base. And what part are we gonna play in the future?</p> <p>Josh: So what we've seen with both Stitch Fix and Diebold Nixdorf is an ability to pivot when conditions change and produce something new.</p> <p>Elise: Yeah. Yeah. They keep adapting in order to be future-ready.</p> <p>Josh: Right. And a big reason they were able to do it is that they kept investing in their technology. They kept investing in what they were building and they were able to be flexible.</p> <p>Elise: Sure. And it freed up humans to be more creative and plan and strategize for the future.</p> <p>Josh: And they had to, I mean, this is what the market demanded.</p> <p>Elise: Absolutely. The pandemic has only accelerated the need for companies to be future-ready.</p> <p>Josh: Yeah. If you're using future-ready strategies, then you're more likely to not only weather an upheaval like COVID,</p> |
| 24:00 | <p>but you'll be positioned to actually create value from those shifts.</p> <p>Elise: To learn more about how to do that check out the Fast Track to Future-Ready report at Accenture dot com slash Built For Change. It includes strategies like investing in data-driven decision-making, augmenting human talent with tech, and building ecosystem partnerships.</p> <p>Josh: Thanks to Accenture's Manish Sharma.</p> <p>Elise: And Daragh Sibley and Jeffrey Rutherford for talking to us.</p> <p>Josh: Built For Change is a podcast from Accenture.</p> <p><i>THEME STING</i></p> <p>Elise: More episodes are coming soon. Follow, subscribe, and if you like what you hear, leave us a review.</p> |