



2018 Compete Through Service Symposium

Tech that Propels the Future of Service and Mastering Service Culture

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Center for Services Leadership

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Center for Services
Leadership

2018 Compete Through Service Symposium

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The Compete Through Service Symposium is the premier conference on building service business. Presented for more than 30 years by the Center for Services Leadership at Arizona State University, the event

convenes executives and experts who share their successes and challenges with input from some of the leading service researchers in the world. The next Symposium is scheduled for March 2020.

Introduction

Technology is altering the way service businesses compete. The advent of self-service tech changed customer and provider roles, making consumers and companies partners in creating the service experience. Connectivity and data removed both lag time and fog from service decision-making and execution. Today, firms are experimenting with artificial intelligence (AI), blockchain and other tech advances. Yet the human factor remains potent, and culture, that which is reported to “eat strategy for breakfast,” continues to accelerate or crash innovation.

Though explored individually, the topics of technology and culture overlap and intersect. Speakers and participants contributed their experiences and the lessons they learned. Here are some of their stories.

Chapter 1: Tech that Propels the Future of Service

Mainstage speakers Jason Kelley, general manager of IBM's blockchain services, and Sherry Sanger, vice president for marketing at Penske Truck Leasing, have first-hand knowledge of the transformative impact of technology, within their own companies and within customer firms. Both would assert there is no ‘chicken or the egg’ question when it comes to technology and the firm: market needs and business goals drive decisions about deploying tech.

IBM Blockchain Services: Transparency in Supply Chains

Trustworthy information about sourcing is an important asset in building customer relationships. The ability to provide provenance for products – that a gemstone was not part of the arms trade, for instance, or that a drug is genuine and not counterfeit –

contributes to trust and builds brand. Blockchain is an application of technology that creates an accurate, secure and accessible ledger of all of the transactions across a supply chain, said Kelley. The resulting transparency builds trust.

Think about food security, for example. In early 2018, an E. coli outbreak linked to romaine lettuce grown in Yuma, Arizona resulted in stores nationwide dumping the leafy greens. Walmart needed seven days to backtrack through its supply chain; meantime, like other outlets it trashed all romaine rather than risk selling a tainted bunch. But today Walmart has the capability to act immediately, pinpointing the affected product in seconds.

Blockchain allows all entities along a supply chain to access data about products as they move from source to the shelf. In an ordinary supply chain, each organization that plays a part keeps its own records. Blockchain uses networks and other technologies to

gather transaction information from all parties, secure it, and allow participants to access it when needed. Walmart, and other companies using blockchains, can now search their supply chains in seconds rather than days.

Kelley explains that the buzz about blockchain started when it was used to create crypto currencies about 10 years ago. It was the hot new thing, and for a while putting the word ‘blockchain’ in your company name was worth a bump in stock price. But the appeal of blockchain lies in something broader. In a world where supply chains span the globe, the ability to trust intermediaries is essential. Blockchain assures companies that they can access the information they need about any interaction along the chain, knowing that it is accurate and has not been altered. Supply chains may be worldwide, but blockchain makes participants neighbors.

But, Kelley says, let the market and/or the needs of your business drive your decision to adopt blockchain. Don’t run after blockchain just because it is the cool new tech. Many companies that have done so have ended up abandoning their projects. “Start with the desired outcome and work backwards,” he says. And be prepared for the necessary hard work of changing business processes.

Penske Truck Leasing: Driving Service with Tech

Penske’s bright yellow panel trucks are a familiar sight on the highway, but household moves are just five percent of the business. The other 95 percent is business-to-business transportation and logistics, including fleet leasing and maintenance. “We are a behind-the-scenes company – a service business,” said Sanger. “We source the trucks.”

Technology plays a major role in service offerings Penske designed for transportation and business managers. Sanger said the managers “shoulder a lot of the responsibility for getting products to market.” On-board devices and other technologies have transformed the trucking industry, but Sanger said fleet managers find the task of selecting the right device “daunting.” Fleet managers come from a

trucking background, she said, not technology, and often they would take up to two years to choose a system. For Penske, it was an opportunity to use what it had learned managing its consumer rental fleet to provide advice about which devices to choose and how to use the data.

Significant payoffs result when Penske leverages connectivity. When customers connected their fleet data to Penske, the company is able to offer faster service and to anticipate maintenance issues. Now, when a truck breaks down on the road, help is on the way faster because on board devices allow Penske to pinpoint the location of a disabled vehicle. And if Penske can also connect to the truck’s built-in sensors it can monitor fault codes and schedule preventative maintenance to reduce break downs.

Penske’s technology services came out of the company’s knowledge of customer challenges, but building the service business within the firm was complicated. Sanger acknowledged that it took time for sales and customer service teams to get comfortable talking about technology, so a dedicated tech team was formed that would have enough time to solve problems. It turns out the team has been valuable to sales as well as customers. “I wish we had done it sooner,” Sanger says.

Panel Discussion: Technology

Julie Tomich, senior vice president and general manager of global commercial services at American Express, moderated a discussion with Kelley and Sanger, wrangling questions between the panelists and from the audience.

*** Question: What drives technology change in your company?*

Sanger: “We spend a lot of time on the west coast and in Boston to stay up to date,” she said. “They have ideas but often have no idea how to get to market.” Penske can provide access to the vehicles and customers who might need the products. She added that “fresh thinking” has been adopted as one of the company’s values.

Tomich: "We work with small businesses and are inspired talking to them every day," she said. "In partnership you can accomplish more." American Express has taken deliberate measures to foster entrepreneurial thinking, she added.

**** Question: Technology is not cheap: How do you measure acceptance by clients and client satisfaction after implementation?**

Sanger: "At Penske we build closely with customers," she said. "Often they can't tell us exactly what they want, but we get good input when we show them solutions."

Tomich: "We've been using artificial intelligence to extract customer sentiments without using surveys."

**** Question: In an environment notable for the rate of change, how do you personally keep up?**

Kelley: "IBM is a 108-year-old startup," Kelley said. "We have to be ahead." IBM's leadership culture is competitive when it comes to technology innovations: leaders try to stay ahead of each other in knowing about new developments. He says IBM has "big company clout and start up cool." It has had to change the way it works, but the company has carved out a unique position as a convener in the startup space, he adds.

****Question: In what ways have you seen culture act to enhance or inhibit the implementation of technology?**

Kelley: In the 1980s IBM had great technology, but its culture encouraged siloes, Kelley says. Changing that culture was essential to surviving. "Now we make other companies uncomfortable."

Sanger: "Ours is a culture of details. Responsiveness matters a lot," she says. When technology enables Penske to perform better on that score, the culture aligns. Sometimes, however, it has been beneficial to develop new technologies behind the scenes before rolling them out to the company as a whole.

Tomich: "We think our culture is our secret sauce," she says. Understanding that, American Express has

made culture fit a priority in hiring. "Care for the customer is our culture, our legacy," she explains. "We can teach you the rest."

Chapter 2: Mastering Service Culture

Author and consultant Jeanne Bliss says companies succeed when they are founded on beliefs and values that add up to respect, kindness and selflessness. In other words, growth happens when employees are empowered to live out the teachings of a good parent. Ed Dolanski, president of U.S. government services at Boeing Global Services, helped lead the transformation of his company from a products- to a customer-centric focus. Here are the high points from what we learned about culture, and some insights about activating culture on the ground from a panel of leaders from four distinct industries.

The Power to Change Lives

Working with hundreds of companies as a researcher and a consultant, Jeanne Bliss uncovered a pattern among the most successful. High growth firms understand that "it's our job to improve lives," she says. To do that you hire people with sound values, then enable them to act accordingly.

The rules for living that people learn from a good parent should apply at work, Bliss preaches, and that leads to selfless behavior that considers the customer's happiness first. In her book entitled "Would you do that to your mother?" Bliss writes that companies should encourage employees to "be the person your mother raised you to be" by being their best selves at work. That means weeding out policies and practices that prevent employees from acting in the best interests of their customers.

An expert in customer experience, Bliss says customers should feel like the entire organization is focused on caring for them. One of her clients, the Cleveland Clinic, learned that although patients received very high-quality care, they also felt that the clinic "didn't like us very much." And so, clinic

leadership tackled culture. A “no passing” rule requires every employee to respond if they see the red call light lit outside a patient room by going inside and having a conversation. No matter what your job description, at the Cleveland Clinic, everyone is a care giver, and everyone is responsible for creating positive patient memories. “Sometimes a simple rule is effective,” Bliss says.

Creating a caring environment means shifting the focus from internal policies and procedures to the needs of the customer. “Remove the things that make it hard to be a customer,” Bliss says. That means “honoring the customer’s time and schedule” by making it easy to interact with your company. When you do that, the customer will remember the service rather than how hard it was to get it. Hunt for “policy traps,” she adds, those rules that bind the hands of employees and prevents them from making things right for customers. For example, Alaska Airlines employees have access to a “We Trust You” toolkit that allows employees to solve customer problems on the spot, without asking for permission.

Technology solutions can help smooth the way for customers, Bliss says, but adopting her approach requires human contact: a combination of high tech and high touch. “The more we use technology, the more we crave human contact,” Bliss observes. “Some fear that self-service technologies will eliminate the need to talk to a person.” But self-service heightens the need to have the right person on the line when the technology cannot solve a problem, she says. That makes hiring important: those Mom values must be ingrained and can’t really be taught.

Creating a Service Business Inside Boeing

Two years ago, Boeing set off on a journey that would transform the aerospace defense company. Looking for a way to stabilize revenues and increase customer responsiveness, Boeing established a task force called Alpha staffed by 180 of its highest fliers to explore the feasibility of creating a services business. The recommendations of the task force were implemented in 2017, and now Boeing CEO Dennis

Muilenburg says that service is the single biggest growth opportunity for the company.

Ed Dolanski, president of U.S. government services in the new Global Services unit, described what Alpha learned and what the resulting business now looks like. Boeing decided it needed to reorganize the business along different customer-oriented lines. Further, the new business would have equal footing with the commercial and defense divisions. The new company is headquartered in Dallas, chosen because Boeing did not already have a big presence there. Other than the executive team, only HR is in Dallas, however. The rest of the 24,000 employees are based near or embedded in their clients.

One of the first insights Alpha discovered was that the Boeing structure didn’t look at all like its customers. “We had to ask, do we operate in such a way that we feel good, or do we make ourselves look like the customer?” Although it was an uncomfortable shift, Boeing decided to structure its business more like its customers, making it was easier for customers to engage.

To make the new unit more streamlined operationally, Alpha evaluated existing policies and procedures based on its utility to shareholders and customers. If a policy served neither it was eliminated. “We wiped out 40 percent of the policies and procedures,” Dolanski says.

Then they considered culture. The decision to make a dedicated business out of service meant that staff originally working in the commercial and defense units — teams with very different cultures — would work together. The key was respecting the cultures of the two organizations, while moving toward a new way. In the end the services company would strive to replicate the agility of the commercial business combined with the discipline of the defense unit.

Is the organization at a steady state? No, he says. Boeing continues to make changes, but the jury is back, and the verdict is positive. The new services company is now winning 69 percent of the bidding

competitions it enters and getting 91 percent of the dollar value of the pool.

Panel Discussion: Culture

Leaders from diverse companies sat down with Marketing Professor Michael Mokwa to discuss culture: what form it takes in their companies, their role in shaping it and what role technology plays. Speakers included Mike Bolland, director of customer insights and experience at Discount Tire; Bernard Clark, executive vice president at Schwab Advisor Services; Gary Mootz, Arizona division manager for QuikTrip; and Mustaqueem Siddiqui, enterprise medical director for patient experience training, education and coaching at Mayo Clinic.

Mokwa: What is the origin story for your organization's culture?

Siddiqui: The Mayo brothers defined culture from the beginning: the needs of the patient come first.

Siddiqui explains that everyone who joins the organization learns this starting with orientation.

Bolland: The late Bruce Halle founded Discount Tire in Ann Arbor, Michigan, with a customer-oriented philosophy. Employees know that “no one ever gets fired for giving away a tire,” Ballard says. “We think about the future during every interaction, so that the customer will at least consider us when they next have a tire need.”

Clark: Founder Charles Schwab saw his company as the democratization of investing. “Through the client’s eyes” was his catch phrase. “Even a complex problem can be simplified if you view it through the client’s eyes,” Clark adds.

Mokwa: How do you help cultivate culture in your role?

Mootz: “As operations manager my role is to be sure that every interaction is efficient and effective, for both employees and customers,” Mootz says. He spends half of his time in the field visiting QuikTrip’s 110 locations in Phoenix and Tucson, he makes sure to shake hands and speak with every employee, before

he meets with store managers. Morale is most important, he explains, because employees cannot take care of guests or themselves without good morale.

Siddiqui: As a practicing physician with an administrative role, Siddiqui represents credibility with the medical staff on matters concerning business operation. His team is responsible for training all staff in patient communication and interpersonal skills. Doctors and nurses did not get that kind of training in school, he adds.

Clark: Schwab comprises three distinct businesses: employer retirement investing, individual investing and investment advisors. The investment advisors operate small businesses where “the whole idea is to be deep into the clients’ lives.” The relationship between advisor and a client resembles life-coaching, Clark says. His role is to serve those businesses as they tend to those relationships.

Mokwa: How has technology changed the way you interact with customers or within your organization?

Mootz: QuikTrip evaluates new technologies based on the impact in the stores and adopting the latest advance doesn’t always work. The mobile wallet provided an example is. Mootz says the company tried Apple Pay but discontinued it because the two to three seconds it added to transactions was backing up lines. “Our employees reported that it was causing stress for the customers and themselves, so we backed off,” he explains.

Clark: Schwab advisors “yell loud” if technology doesn’t give them what they need for their customers. “Technology has revolutionized the financial services sector,” Clark says, “but we never forget that technology is in the service of relationships – the relationship comes first. A person has to be there.”

He warns that tech is “a bit of an arms race.” The cycle of technology change used to be about a decade, he explains, but today we need to think of it as three to five years.

Siddiqui: Tech in health care falls into two categories: the technology that delivers care (tools and devices use in treatment) and the technology that affects personal interactions. "We're just beginning to understand how portals enhance interactions," he explains. For example, it may be ok to deliver routine lab results via a portal, but biopsy results need a conversation."

Audience: What do you do to drive diversity, recognizing that your customer base is diverse?

Bolland: Discount Tire has high positive ratings from its female demographic – higher than from men, Bolland reports. Women are represented at every level of the company, starting at the top ranks he adds. And the company hires for people who can relate to all customers, and who can authentically represent the company's values.

Clark: Women are holding an increasing share of the wealth in the U.S., Clark observes, which impels the financial services sector to respond. Schwab is sensitive to the fact that customers need to see someone who looks like them in the business, but though change is happening, "the dial is moving too slowly." To address this, Schwab works with universities on recruitment, reaching out to sophomores and juniors because they will take news of the company back to the diverse campus communities.

Mokwa: The culture chain starts with onboarding and continues to develop throughout employment. What advice do you have for others who manage culture?

Siddiqui: "You have to fight the fight. You cannot be complacent."

Clark: "How we act is how people see us, and it screams culture. You can put out all the vision statements you want, but how you act is what matters."

Mootz: "Talk to your employees. Listen to them. Come back with facts and follow up in an appropriate time frame."

Bolland: "Founder Bruce Halle was always the most gracious and polite man in the building – and he owned the building. I can model that as well."

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Center for Services Leadership

The Center for Services Leadership is a groundbreaking research center within the W. P. Carey School of Business at Arizona State University which combines the latest scientific insights from the academic world with the best of service strategy in the business world.

The center was created in 1985 as a response to a unique set of challenges facing companies at a time when sources of revenues were beginning to shift. While others were focusing on products and manufacturing enterprises, the Center for Services Leadership pioneered the study of service. Today, the center is a globally recognized authority and thought leader in the science of competing strategically through the profitable use of service.

We encourage you to connect with the Center for Service Leadership by visiting www.wpcarey.asu.edu/csl for information on research, in-person and online executive education, and corporate membership opportunities.

Biographies



Julie Tomich

Julie is the Vice President and General Manager in the Global Commercial Payments organization at American Express. Global Commercial Payments is devoted to serving small, mid-size, large and global companies around the world. As the VP/GM of the US Client Group, Julie is responsible for phone-based commercial acquisition and account development for US small and mid-size businesses. She joined American Express in 2007 and has held a variety of leadership positions in consulting, sales, global business transformation, re-engineering and servicing across the card and travel businesses. Prior to AMEX, Julie worked for 10-years at Intel

Corporation in operations, human resources, and Supply Chain Management.

Julie currently sits on the Board of Directors for Fresh Start Women's Foundation in Phoenix, a nonprofit organization that provides education, resources and support for women to positively transform their lives and strengthen their financial self-sufficiency.

She earned her MBA from Thunderbird School of Global Management and a Bachelor of Arts in Public Relations and Communications from Carroll College in Montana.



Julie K. Johnson

Julie K. Johnson leads IBM Global Blockchain Services, working with client organizations and consortia to unleash the exponential business value of blockchain technologies and reinvented

business process. His teams provide the thought leadership and consultive capabilities needed to help design, develop and rapidly adopt digital ledgers, digital identity, and trust and transparency with IBM Blockchain offerings and solutions.

Prior to this assuming his current role, Jason led IBM Global Business Services Solutions, Design and Innovation, helping clients transform to differentiate and lead in the market through digital reinvention, applying IBM Design Thinking and the application of agile, DevOps and innovative technology. His teams bring endless energy, creativity and outcomes for IBM clients around the world, delivering unique business capability with the marriage of analytics, automation/robotics, IBM Watson and cloud technologies. Jason also served as IBM Chief Technology Officer and design leader for IBM Business Process Outsourcing, and previously managed IBM's analytics business in North America, China and Asia Pacific. He has also led initiatives in IBM Software Group, IBM Global Technology Services, and Sales and Distribution units across industries.

With 13 years of military service as an Army Airborne Ranger, Jason values integrity, leadership, and loyalty,

and proudly serves on the Board of Directors for the Corporate America Supports You (CASY) organization and the Military Spouse Corporate Career Network. Both of these national nonprofits offer employment assistance for current and former military personnel and their spouses. A graduate of the U.S. Military Academy at West Point, Jason also earned an MBA from the Cox School of Business at Southern Methodist University, with a concentration in Technology and Entrepreneurship. Jason contributes to IBM's ongoing leadership in patents as the holder of three U.S. Patents, with others pending.



Jason Kelley

Jason Kelley leads IBM Global Blockchain Services, working with client organizations and consortia to unleash the exponential business value of blockchain technologies and reinvented

business process. His teams provide the thought leadership and consultive capabilities needed to help design, develop and rapidly adopt digital ledgers, digital identity, and trust and transparency with IBM Blockchain offerings and solutions.

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With 13 years of military service as an Army Airborne Ranger, Jason values integrity, leadership, and loyalty,



Sherry Sanger

Sherry Sanger is Senior Vice President of Marketing for Penske Truck Leasing, a leader in transportation and logistics with a fleet of more than 270,000 vehicles and a workforce of more than 33,000 people worldwide. She leads Penske's global marketing function, including: strategic marketing, market research, promotional activities, and interactive marketing.

Sanger joined Penske in 1998 and has held numerous leadership positions, including: Vice President of Marketing, Director of Marketing, and New Products Introduction Manager. Sanger began her career with General Electric's Lighting and Capital divisions in their financial management program. While with GE she worked in financial, cost and marketing roles in the U.S. and Germany. She holds a bachelor's degree in German from Kent State University, a master's degree in international management from the Thunderbird School of Global Management, an MBA from Case Western Reserve University, and a Ph.D. in management from Case Western Reserve University. She resides in Sinking Spring, Pa., with her husband and their two children.



Jeanne Bliss

Jeanne Bliss is the Founder and President of CustomerBliss, and the Co-Founder of The Customer Experience Professionals Association. She is one of the foremost experts on customer-centric leadership and the role of the Chief Customer Officer. A consultant and thought leader, Jeanne Bliss guides C-Suite and Chief Customer Officer clients around the world toward earning the right to business growth and prosperity, by improving customers' lives. Jeanne Bliss pioneered the role of the Chief Customer Officer, holding the first ever CCO role at Lands' End, Microsoft, Coldwell Banker and Allstate Corporations. Reporting to each company's CEO, she moved the customer to the strategic agenda, redirecting priorities to create transformational changes to each brands' customer experience. She has driven achievement of 95 percent loyalty rates, improving customer experiences across 50,000-person organizations.

Her ability to effectively guide leaders and companies to earn customer-driven growth is based on these experiences as a practitioner for over 20 years working across organizations to unite the C-Suite and organizational silos.

Jeanne is also the author of the groundbreaking book, "Chief Customer Officer" (Jossey-Bass, 2006). The book was the first of its kind to address the role of the customer leadership executive. It quickly became a bestseller and has been translated into eight languages. Her second book, "I Love You More than My Dog: Five Decisions that Drive Extreme Customer Loyalty in Good Times and Bad," (Portfolio, 2001) was also a bestseller and translated into five languages. Her latest book, "Chief Customer Officer 2.0" (Wiley) was published on June 15, 2015.

Jeanne is a highly sought after speaker, keynoting high profile conferences and corporate events. She has spoken for speaking clients such as Intuit, Pella Windows, Staples, Activision, MetLife, Zappos, and AARP, and has appeared in major media outlets such

as Fast Company, Forbes, MSNBC, The Associated Press and The Conference Board.



Edward (Ed) Dolanski

Ed Dolanski is the president of U.S. Government Services for Boeing Global Services. As the largest performance-based logistics contractor for the U.S. Department of Defense, Government Services is an industry leader in providing sustainment solutions for Boeing and non-Boeing platforms. Dolanski is responsible for the profit and loss, coordinated selling, sales generation and marketing activities of Government Services to the customer. Prior to this assignment, Dolanski was president of the Global Services & Support business unit within Defense, Space & Security. In this role, he led a team of more than 13,000 employees in 295 locations. Before this, he was president and chief executive officer of Aviall, a Dallas-based Boeing subsidiary that is the world's largest provider of new aviation parts and related aftermarket services.

Before joining Boeing, Dolanski served at Raytheon Company as vice president, mission support, Network Centric Systems; vice president, Aftermarket Businesses and Customer Support, Raytheon Aircraft Company (Hawker & Beechcraft); and chief information officer, Aircraft Integration Systems.

Dolanski's experience also includes 14 years with Walmart Stores Inc., where he held progressively responsible positions at the corporate office within information technology and supply chain management.

Dolanski is a member of the Texas Diversity Council board of directors and has been recognized with several diversity awards including DiversityFIRST and CEO Champions of Diversity. He is also a member of the Professional Services Council board. He attended Vanderbilt University Owen Graduate School and holds a bachelor's degree from John Brown University.



Mike Bolland

Mike Bolland started his career at Discount Tire in 1992. Like many people within the organization, he started changing tires and helping customers at company

store locations.

In 1998, Mike transferred to what was at the time the traditional mail order side of Discount Tire, Discount Tire Direct. There he helped customers over the phone, both with fitment questions that led to sales and other customer experience issues. He was in that role only a short time, because within a year he was asked to be on the team that started web initiatives for Discount Tire. It was then he led his first big project – the first Discount Tire intranet site.

Over the course of the next sixteen years, Mike rose from web designer to Director of eBusiness. There he introduced many features which are now long standing Discount Tire properties: the first web to store ordering system, the first online customer appointment setting system, Live Chat and more. In 2008, Mike brought Digital Media in house, saving money and creating efficiencies within the channel. In 2009, Mike started Social Media for Discount Tire, signing up for the popular social sites at the time and personally answering customer questions through the channel.

In 2016, Discount Tire saw the need for a customer experience and insights business unit within the organization and tapped Mike to start it. Since 2016, Mike has introduced many tools that are now an integral part of customer understanding. Examples include the Customer Advisory Board, which is comprised of 5,000 Discount Tire customers who share their perspectives, and an enterprise Voice of Customer platform.

Outside of Discount Tire, Mike enjoys time with his family; his wife Trish and his daughters Sabrina and Brianna. He played the part of “Danny” in the 1974 movie “The Trial of Billy Jack”, and in 1990, he became the first one-handed bowler to join the Professional

Bowlers Association and participate on tour. He owns three patents for a product that is the backbone to the company he owns. He is also a cancer survivor and uses his life experiences for his new endeavor into standup comedy.



Bernard Clark

Bernard “Bernie” J. Clark is head of Schwab Advisor Services and a member of Charles Schwab’s Executive Committee. He oversees the business that provides custodial, operational and trading support to over 7,500 independent investment advisory firms with \$1.35 trillion in assets under management.

In addition to custody services, Schwab Advisor Services provides practice management and consultative support to help independent advisors start, build and grow their firms. A recognized industry leader, he has been named by Investment Advisor magazine as one of the “IA 25,” which annually ranks the 25 most influential people in the industry.

Clark has more than 30 years of financial industry experience serving individual and institutional investors. He began his career at Schwab in 1998 as senior vice president of trading and operations for Schwab Institutional. He later worked on the retail business as leader of the client services organization, before returning to the advisor business to lead the sales and relationship management organization. He took on his current role as head of Schwab Advisor Services in 2010.

Prior to joining Schwab, Clark was with the London office of Deutsche Morgan Grenfell. There he held the position of managing director in charge of global sales support, hedge fund operations and technology, including managing client service support in Asia, Europe and the U.S. He also spent 13 years with Salomon Brothers as a member of the executive committee responsible for North American operations.

Clark serves on the board of the Foundation for Financial Planning and the Arizona State University W.P. Carey School of Business, Center for Services Leadership. He is very involved in organizations in the Phoenix area, including serving as president of the Saguaro High School Football Foundation and as an active supporter of the Phoenix Children's Hospital. Clark earned his Bachelor of Science degree in accounting from St. John's University in New York.



Michael Mokwa

Michael Mokwa is Faculty Director of ASU's acclaimed MBA Sports Business Program, and the Pat Tillman Foundation Distinguished Professor in Leadership and Marketing. His research interests include Strategic Marketing, Strategic Management and Sports Business. He has published articles in the Journal of Marketing, the Journal of Business Research, Journal of Retailing, Journal of the Academy of Marketing Science, Journal of Marketing Education, and other business journals.



Mustaqueem Siddiqui

Mustaqueem Siddiqui is a practicing hematologist/oncologist at the Mayo Clinic in Rochester, MN, and his specialty is blood cancers. He has been at Mayo for the past 14 years.

Administratively, Mustaqueem is the Enterprise Medical Director for Patient Experience Training, Education, and Coaching – a group that focuses on communication and service training for all Mayo Clinic employees. Mustaqueem is also site medical director for the outpatient practice at Mayo's Rochester site. Mustaqueem's previous roles at Mayo include Medical Director of New Product Development and Launch in Mayo's Global Business Solutions unit, and Director of Business Development and Venture formation at Mayo's Center for Innovation.

In addition to his medical training at Mayo Clinic, Mustaqueem also holds an MBA from the University of

Chicago Booth School of Business, focusing on entrepreneurship, finance, and strategy.

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