

THE COMBUSTION CHRONICLES

EPISODE EIGHTY-ONE THE SECRET SAUCE FOR DESIGNING FOR HUMANS

HOST: SHAWN NASON
GUEST: AARTHI MURALI

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Shawn (00:01):

Welcome to the seventh season of The Combustion Chronicles podcast, where bold leaders combine with big ideas to make life better for all of us. I'm your host, Shawn Nason, CEO, and founder of MOFI. As a maverick-minded, human-obsessed, experienced evangelist, I believe the only way to build a sustainable and thriving business is to put people first. Throughout this season, we'll be connecting you, the listener, with cutting edge leaders in the experience world who are challenging old ways of thinking with bold, new ideas and a commitment to human-centric design. Experience matters, people matter and revenue matters. That's why it's time to ignite a people-first experience revolution.

My guest today, Aarthi Murali is M&T Bank's first Chief Customer Experience Officer, a customer fanatic at heart and in practice. She believes that taking an outside-in approach is key to making a difference in people's lives. At M&T, Aarthi focuses on enabling teams across the enterprise to design delightful end-to-end experiences for customers while building out capabilities to support them. Before joining M&T in 2020, Aarthi spent 17 years serving in a series of progressive leadership roles at JPMorgan Chase, where she most recently led the client experience for the company's commercial bank. Welcome to The Combustion Chronicles, Aarthi.

Aarthi (01:32):

Thank you for having me on today, Shawn.

Shawn (01:35):

I am so fascinated by your story and your career progression, and so many of us in this world of CX have very bizarre career progressions in it. But between your work at M&T Bank, you do a lot of speaking at conferences, and then you raised your kids too, and your family. You definitely keep a busy schedule and you've got a lot going on at the bank right now. Where did your time go during the average week? That's a really big question right there, right? So give us a hint of what your week looks like.

Aarthi (02:10):

There is a lot going on through the week, but it's, I think, the same for everyone right now in today's world and environment. People have a lot going on in general, so I try to keep my life simple in terms of thinking about it as a pie with a few slices. So about 50% of that pie of time that I have goes towards customers and employees of M&T Bank and people to United Bank, and will maintain trust that can be either in market or in the office or on the phone with them reading their feedback as it comes through every single day. Just really immersing myself in making sure that I have, I'm as close to our customers and employees as possible. Then the second half of my pie is kind of split between a few different things. One, I'd say being as present as possible when I am with my family

and friends, just so I can always ground myself and remind myself of, you know, why I'm doing what I'm doing, why each of us do what we do, and kind of like always ground back to the true purpose.

Another piece of the pie is to make sure I have time to care for myself and make sure that I have, uh, a way to, uh, make sure that my cup of energy is filled. My energy typically comes when I'm with people and with human beings, and I, I fill it that way. And then when I go in and work through some other activities, some of it, some of it might be dispersed, like all of us. So I try to make sure that that's, I'm spending time making sure that I'm taking care of myself so I can take care of others in return. And then the last piece, which I try to spend as much time as possible as well, in that ever shrinking pie at this point, is reflecting on the past. That's more from the perspective of what did I learn today? What did I learn yesterday? What's a lesson learned that I can take away that I can do better? And then I flip it around and try to think about strategizing of the future. So what does the future next three years look like and what does that evolution look like, both from a personal perspective as well as from a work standpoint.

Shawn (04:10):

I love it because I think you said something that I wanna dive into a little bit because your title is Chief Customer Experience Officer, but you said that you spend 50% of your time on customers and employees. And I really wanna dig into that because we at MOFI, and you know me as the experience evangelist, I always talk about my days at Disney. If you get the human experience right, you'll get the numbers that you need. And that human experience really means, um, both customers and employees. So it really excited me to hear you say that. So how do you approach that? Is that your responsibility at the bank? Is employee experience as well, or are you just keying into that to make sure that the customer and employee experiences are being matched?

Aarthi (05:02):

I think looking at it at a macro level across industries, it actually doesn't even matter to your point, right? If it's the financial service industry or entertainment or hospitality service industry, I don't think that you can decouple customers and employees. I love your word of human experience that you use. I think that's incredibly important today, more than ever, it's incredibly relevant. And I won't say it's just because of the pandemic. I think that going through the pandemic in the past couple of years, just put a finer point to it, but it's been building up for some time. I actually think that the title of Chief Customer Experience Officer should just go away, and there should just be a Chief Human Experience Officer, and that's all that organizations should have. And really think about how do you create delightful experiences for human beings that engage and interact with your brand so they have that trust, they have that loyalty, and

there's a reason for them to come engage with your organization. And it actually goes even beyond customers and employees. It's what is in their surrounding environment? Those customers have families at home and people that they engage with. Our employees have families at home and kids and people that they engage with. And so how does our brand show up in the middle of all of that as a relevant brand that's adding value to their lives? To me, that's the secret sauce. And so I've been very much on this mission to connect those dots and make sure that when we think about experiences, it's human experiences and human and designed for humans.

Shawn (06:34):

If I had pompoms here, I do at home, I'd be like shaking pompoms and everything, because that's who we are. That's who we are at MOFI, that's who I am as a person. But yet many senior leaders, many CEOs, many C-suites don't see it that way. And so you still have a very broken employee associate experience to, you know, your Chief Experience Officer. I am also a huge fan of saying Chief Human Experience Officer, and what does that look like needs to really, that's where we talk about in our Experience Ecosystem™ at MOFI, that it includes all things. And we actually just did an exercise this week at a conference, and I will ask you this and you can say, I'm not gonna answer this, but when you look at an org structure, and you see where Chief Experience Officers or the Chief Customer Experience Officers report to, it says a lot about the organization, and particularly in healthcare, many layers down are many of those roles. Do you believe that the Chief Customer Experience Officer should report to the CEO or the Chief Experience Officer at any organization to really be in tune with it?

Aarthi (07:52):

I think there are two things there. One, I think the short answer is yes, they should report to the top of the house. The second answer in the way, or the correlated answer that I would provide there is if I were to think about what is the seat and at which table is that seat for that human experience, human design experience officer? If that seat happens to be at a table, which is a decision making, empowerment build, enablement type of a role, then that's fantastic. Maybe the organization has half a million employees and or organizational structure-wise, it doesn't make sense for that role to report to the CEO, but maybe it's one level down. I think that's totally fine. The challenge is when these roles are appointed for the sake of appointment, because we need to have a role in an organization that has that particular title, and then it becomes more of an, I'm here to inform, provide data, versus I'm empowered to drive the strategic agenda and the prioritization of the organization, drive change, and, and as an Experience Officer that that person is actually given decision rates. Decision rates are incredibly important in this conversation. What are the decision rates? You could have a seat at any table with

no decision rates. And so it's incredibly important that the role is empowered, has complete decision rights and has full empowerment to drive the change. And that requires the C-Suite to be completely sponsoring the role and the work as well. So a lot of pieces that go in there to, I, I think, I think deliver value added services.

Shawn (09:32):

Again, another pompom moment right there, because I think you are speaking at the heart of where I'm kind of on my pedestal preaching right now, is moving from experience management to experience as a strategy. And that does give that empowerment. So that I, I love it. I hope all of our listeners are listening to that. I also wanna dive into this because I think this is powerful, and I wanna hear your thoughts around this. You say right in your bio that you emphasize an outside-in approach to customer experience. Why is that so much better or more important than an inside-out approach? Um, I think that's something we really need to hear from you today.

Aarthi (10:17):

Yeah. I'll try to, uh, kind of pull out the thoughts in my head here in a, in a cogent way. But when I think about outside-in, what I mean by that is really putting ourselves in an empathetic lens. And empathy can mean a lot of different things to a lot of different people. And in this case, I'm gonna go a little technical and say, empathy is actually how do you really understand your customer and employees needs, wants, desires, and their unmet needs which is something that's typically ignored and neglected? And looking at all of that and, and the environment that they're in and the situations that they're in, what does your brand stand for? And then design and deliver the right products and services. And it starts there. Once you deliver the right products and services, then your customers and employees feel like, yeah, that makes sense, and this brand and these products stand for what we believe in. It's meeting our customer needs. Then you think about what is the best way to deliver those products and services, and how do you engage with a customer on an ongoing basis? All of that is empathy. Empathy is not just saying, hello, how are you? And being nice to you when you walk into the retail store. It's, do I really care? Am I okay in the short term making critical decisions, which impact my revenue? Because it's the right thing to do and it's the right thing for the customer, knowing that that will build the right loyalty in the long run.

Those are difficult decisions, but that's a very outside-in financial decision versus an inside-out, which might be based on your quarterly, uh, earnings and what you need to do in the moment. And whether you find value in investing in what customer needs might be, might be more, you might need more investment to build something more for the long term than the short term. So I believe outside-in is the way to go.

I wanna mention something that you, you called on earlier around experience as a strategy and experience as a differentiator. I think that's part of being empathetic as well, the way the world is going, um, using product differentiation and product strategy as the only mechanism, which can be, you know, sometimes it can be inside out, depending on the industry and the company, not always, but experiences are a set of choices that you allow the customers to make that delight them, and then give the choice to the customer and what products they wanna choose and how they want to engage with the brand.

Shawn (12:41):

I love everything that you're talking about, brand and inside, uh, versus outside. But let's also be real, you and I have been in the industry a while, and you can be in a large organization like yours, and not everyone says, well, CX is my job. You, more often than not, you'll hear people say, well, that's not my job, right? Like that, that's, I don't even deal with customers. So what's your secret sauce for getting, you know, associates, co-workers at M&T who don't have that word "customer" or who don't think that way in their titles, excited about CX in M&T?

Aarthi (13:21):

Yeah, that's a great question. Maybe what, what I'll start with saying is the reason I joined M&T Bank was the incredible, true, um, authentic feelings and sentiments that I experienced during my initial conversations in how much they cared about the communities in which we served in and showed up in, and the, uh, employees and the people who lived in those communities, and making sure we really cared for them. And that just shown through, and I mean, most organizations I know, many organizations I should say, feel that way, but it was very much on display and very impressive to see. And just like any other, I would say traditional financial institution that's large, the further away you go from customer facing roles, your customers tend to be different. Your customers end up being internal customers because you're working on technology, you're writing code, you're, you're building back office processes that is serving a person sitting down the floor or now virtually and you're meeting their needs.

But the way I talked about it always, and I know the way we always talk about it is we are all here to serve our customers, period. Every single piece of work that we do ends up impacting our customers or reaching our customers in some way, shape or form. But what's most important, I think, is to think about beliefs and behaviors. It starts with the belief that we are here to serve our customers and clients. Everything that we do is in their service and their need. And then when you layer on the outside-in piece of it, it just makes a lot of sense and start to think about front, middle, and back office, all of it leading to that, which leads to my next point around front to back connectivity. Without a

front to back connectivity, front being, let's say in the case of a financial institution, could be customer facing employees and the back being, let's say the, the amazing talent that's working on the infrastructure, keeping the lights on, putting up signage in the branches.

They're the ones issuing statements and mailing things out. They're, they're there, they're there to serve customers, but maybe their job every day is not to sit down and talk to a customer face to face. But it is very important for every single employee in that journey from front to back to connect to understand their piece of that journey. We all have a part to play, and what is that? So I, I believe beliefs and behaviors are a huge part of inculcating and driving that. And then I think it is, it is very important for leaders in my role to go out there and think about programs that actually develop and inculcate more of a direct mindset around customer centricity. So we have launched this, uh, program called End Your Week with the Customer. The entire organization is invited to it, and we spend an hour, we play customer calls, we play the employee conversations. We learn a lot from them. Things that we did great, and maybe some things that were not so great, and we all have a part to play. There's a part in the front, there's a part in the middle, there's a part in the back that needs to be fixed in order to deliver that experience. So when you have the whole bank listening to that, it helps connect us all with one single purpose that says, oh, of course I have a part to play here, and here's how I'm delivering and driving that. Those are a few different ways.

Shawn (16:35):

I love that you talked about the front to back connectivity, spending seven years at the Walt Disney Company, you know, you were either on stage or off stage. And my role, I was a backstage, off stage cast member. I worked in finance. Um, but I understood more about guest experience than I ever did. I learned it and I learned that the decisions I was making were gonna impact that front experience. And that, as I say, the four year old princess or the four year old pirate and those families. All right. So you're in this job, but you actually started in computer science, uh, and now you're the Chief Customer Officer. Uh, tell us about your journey just a little bit there, and what part of that was so influential in your life to give you the skills you need to be in the role you are today?

Aarthi (17:33):

Okay. Okay. I need to explain a few things here I suppose, since we're going that far back. But the influence that I had to be fortunate enough, I would say in this role, probably started a while back. I was, uh, born in India and about a year in my family and I, we moved, uh, I suppose I didn't move at one year old, you kind of just go where your parents take you, so I was taken along with them and we moved to the Middle East for, um, a while. My parents were still in Dubai, and so we lived in Musket, Oman for a little

bit, and then we moved to Dubai. And so I grew up in the Middle East, and Dubai is a beautiful, beautiful city. It's very popular right now from a tourist perspective, but when I was there, it was a less, little less tourist-sy, a little less glitzy, but a beautiful city, no doubt.

Where I'm going with this is this city was full of amazing human beings from around the world. So my entire childhood, growing up in, you know, elementary, middle, and high school, I was surrounded by little people and adults from all parts of the world. And we had just an amazing time. And I was exposed to understanding empathy and practicing empathy from a very early, early age. And what I mean by that is you had to understand the different cultures, the different languages, the foods that were different, the practices and beliefs that were different. And, and as you did that, I started to have an incredible sense of appreciation for the entire planet and all the people that live in it. So I always consider myself a global citizen and being able to put myself in other people's shoes and understand and learn it. And that's where really my influence, I think started and being able to figure out what's that other person is thinking and how I can, um, engage with them in a way that that's a positive experience.

Yes, I did computer science and engineering. Part of that was my desire to figure out how to take things apart and put them back together, which I found a fascinating study in that, hey, if I do that, I can actually put it back together better possibly. So how can I continually improve and make things better was a set of values that I learned from there. And eventually where I landed from a career perspective is I really wanted to be closer to customers understanding what customer and employee needs were, but be able to influence that and have a voice in changing the strategic direction to be able to do that. So that's, that's my past 20 years of kind of getting to where I am now. And I would say very fortunate to have had a good duration at JPMorgan where I was able to learn various parts of banking and how that really works. And so I'm definitely very grateful for that years of learning opportunity and growth opportunities that I've had to get to where I am now.

Shawn (20:17):

Well, you have, um, pulled up my heart strings. So I love Dubai, and I loved your perspective on how that influenced you in such a way, in a powerful way. Because I do talk about a story when Michael and I, um, my business partner, we were in old Dubai, we went to old Dubai, and I remember walking in this courtyard and going back to beliefs and how, you know, you just understand and you, you do, you get empathy in such a different way. And there were five or six churches that all their doors opened up into this courtyard and it was all different beliefs, but they met in the middle and had this respect for each other. And that was probably one of the most memorable times to me being in Dubai and over an old Dubai was they really understood respect.

And they really, and that city, again, I visited it frequently. I feel like there's just that respect and people that think that, that things are just hard customs there. No, it's a respect to everyone's beliefs.

So, and to hear that and how that so powerfully, I mean, that's about really humanizing the experience, the core of who you are. Um, so thank you for sharing that personal story like that just, I was like, yes. You know, because I think people wanna know, how do you get into this, these roles? But all of us have been on such different journeys, you know? In science, I started as a musician finance guy who now does customer experience. So I wanna close with a couple more personal and fun questions. What's your advice for people who want to do what you do and what we do in the industry, what's a piece of advice that you would give them and for a first step or something for them to take away from this podcast?

Aarthi (22:10):

I think one of the things I would say is incredibly important in any role, especially for this role, would be to have an incredibly open mind and a growth mindset. When we think about experiences and experience design, experience management, experience as a strategy, the one thing that I've learned is that nothing stay stays the same. Experiences change, behaviors change, patterns change due to a variety of reasons. It could be personal reasons, it could be the environment, it could be a global pandemic, who knows, like literally could be anything. But the ability to go with the flow there and, and to learn about that allows experienced professionals to start to then pivot to more predictive, uh, ability to see those coming even before they're happening and start to figure out how we, we manage through, through those strategies. So it's somewhat common to say growth mindset, but in this specific case, I would say it's also the ambiguity, the ability to navigate or, or just absorb the change and watch for some of those patterns, I think is incredibly important in this career. At any point, you could be a 20-year veteran of customer experience, you could be a one-year old, you know, one-year novice into this space. I feel like that's, that's an indelible quality to, to retain.

Shawn (23:30):

Great piece of advice. All right. What's your next big idea?

Aarthi (23:34):

I typically don't make declarations like that. I don't think I'm that, I'm that person that comes up with that next big idea. I think I'm, I always think of myself as the person that enables, uh, teams to come up with the next big idea. That's where, that's where my pride and joy comes from, is making sure that the, uh, teams, the leaders who are around me are, are taking all things into consideration and that sparks that next big

idea. But maybe what I will say is what, back to the first question that we started here is, you know, how do we as an industry and how do we as experience professionals really start pulling together these three concepts together and the three being employee experience, customer experience, and then thirdly, the brand experience together? So the three of them are completely interconnected and delivered the right way.

I think that's where we have already started to go. I think some organizations are maybe haven't observed that yet and are still in a catch up mode. And then there are some other organizations that are, um, already there and, and pushing the envelope, but maybe not too many. So to me, employee and customers are obviously interconnected. That's where we have the human design, human experience coming into play. But how does the brand manifest those two together? What does the brand stand for? Which is why I think the three go together and if you have an experience, Chief Experience Officer role, that's what they should be responsible for is those three legs of the stool.

Shawn (25:05):

And I'll also throw in their digital experience.

Aarthi (25:08):

Absolutely. Absolutely. Yes.

Shawn (25:10):

That's when we talk about the Experience Ecosystem™, is any touchpoint that touches those customers, you gotta look at. Well, thank you so much. Um, so many amazing bullets points today, but it has come to that point in the podcast where we do our Combustion Questions, which are three randomly selected questions from our human algorithm and they were just handed to me, so I have not even read them yet. So I have no idea what I'm getting ready to read to you. Are you ready for your Combustion Questions? All right, well, Combustion Question number one. If you could spend the day at any museum anywhere in the world, which museum would you choose?

Aarthi (25:54):

Wow. Probably I would go back to the, uh, Space Museum down south outside of Orlando. So I visited there last year and we had an incredible time, uh, the kids and I, and we checked out all the early missions that were sent into space and they actually had the parts and the rockets that were originally used. And it was just an incredible feeling to see accomplishments of human beings that early on. And it gives me great hope for the future.

Shawn (26:29):

It's a great place down there. Love the Space Coast area, so thank you. All right. Question number two. What's one thing you own that you should probably throw out?

Aarthi (26:40):

Quite a few clothes that I don't wear.

Shawn (26:44):

That's probably a lot of our answers, but we're gonna wear it someday, right?

Aarthi (26:49):

Well, that's what I've been telling myself, which is why they're still there. But I'm admitting this on the podcast and I'm pretty terrible with my, um, closet management.

Shawn (26:59):

I love it. I think many of us probably, um, need some type of support group around that as well. So don't feel bad. All right. Last Combustion Question. What do you think about smoothies?

Aarthi (27:14):

Oh wow. So personal preference, that's the very personal preferential question around taste and texture. And I like smoothies provided they are really smooth and creamy. That's my answer.

Shawn (27:29):

Keep that answer because it's my answer too. I don't like chunky smoothies. That's not a smoothie. So, well thank you again so much Aarthi. I think it's great for our listeners to hear from senior leaders in their perspective, but your heart for the human definitely came through today. So thank you for that. Best place for people to reach out is to reach out and connect with you on LinkedIn. Follow you on LinkedIn. I know that's how we built our relationship and friendship. So thank you again and have a great rest of your week.

Aarthi (28:01):

And thank you Shawn for having me on your awesome show. Appreciate it.

Shawn (28:05):

You're welcome.

Thanks so much for listening to this episode of The Combustion Chronicles. If you've enjoyed this episode, please take a few minutes to subscribe, rate and review. Remember that I'm always looking to meet more big thinking mavericks. So let's keep the conversation going by connecting on LinkedIn. If you want to discover more about human obsessed, maverick-minded experience ecosystems, go to mofi.co where you'll find ideas and resources to help you ignite your own experience revolution, or go to experienceevangelist.com to learn more about my mission to challenge leaders, to blow up outdated siloed systems and rebuild them with an aligned human-first approach and as always stay safe, be well and keep blowing shit up.