



BLUE GOLDFISH

THE NEW FRONTIER OF COMPETITIVE ADVANTAGE:
LEVERAGING TECHNOLOGY TO
DRIVE BOTH PROFITS & PROPHETS

STAN PHELPS
SPEAKS



Stan Phelps

Contributor | [CMO NETWORK](#)



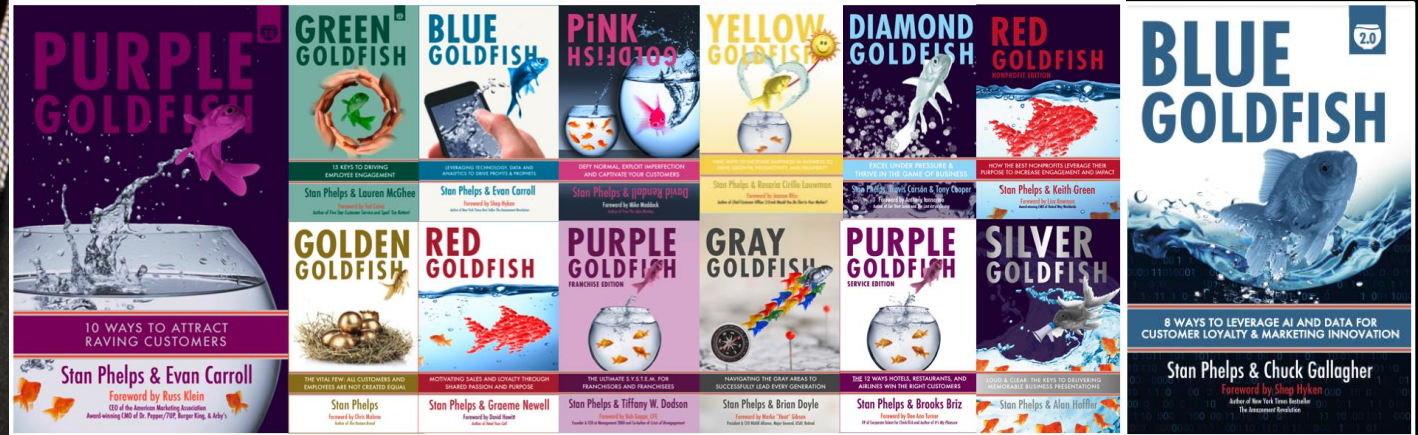
LATEST

ARCHIVE



STAN PHELPS

KEYNOTES & WORKSHOPS



24 Countries







house hunters

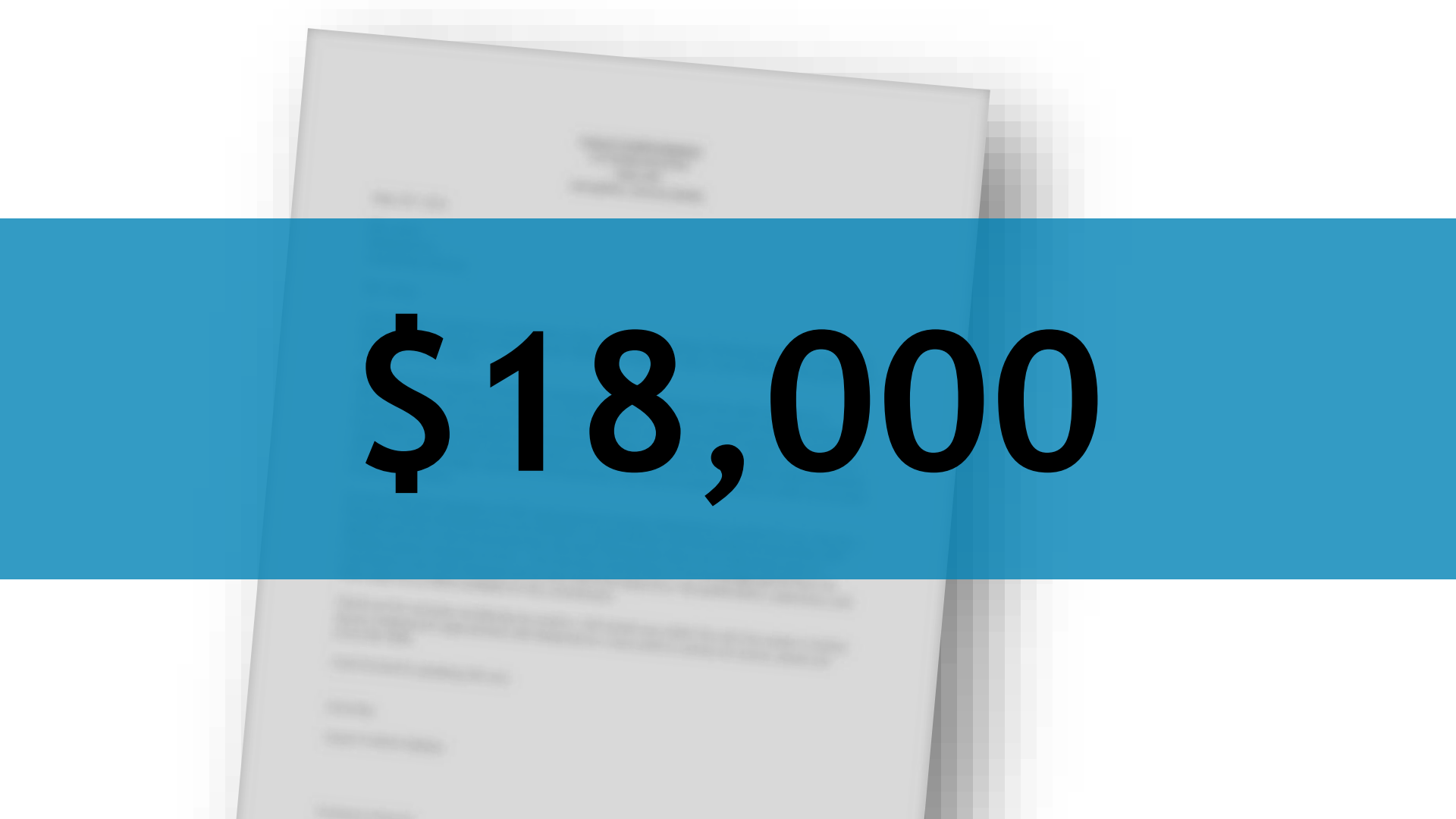


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The background features a blurred image of a document or form, tilted slightly to the right. A solid blue horizontal band is superimposed across the middle of the image, serving as a backdrop for the text.

\$18,000



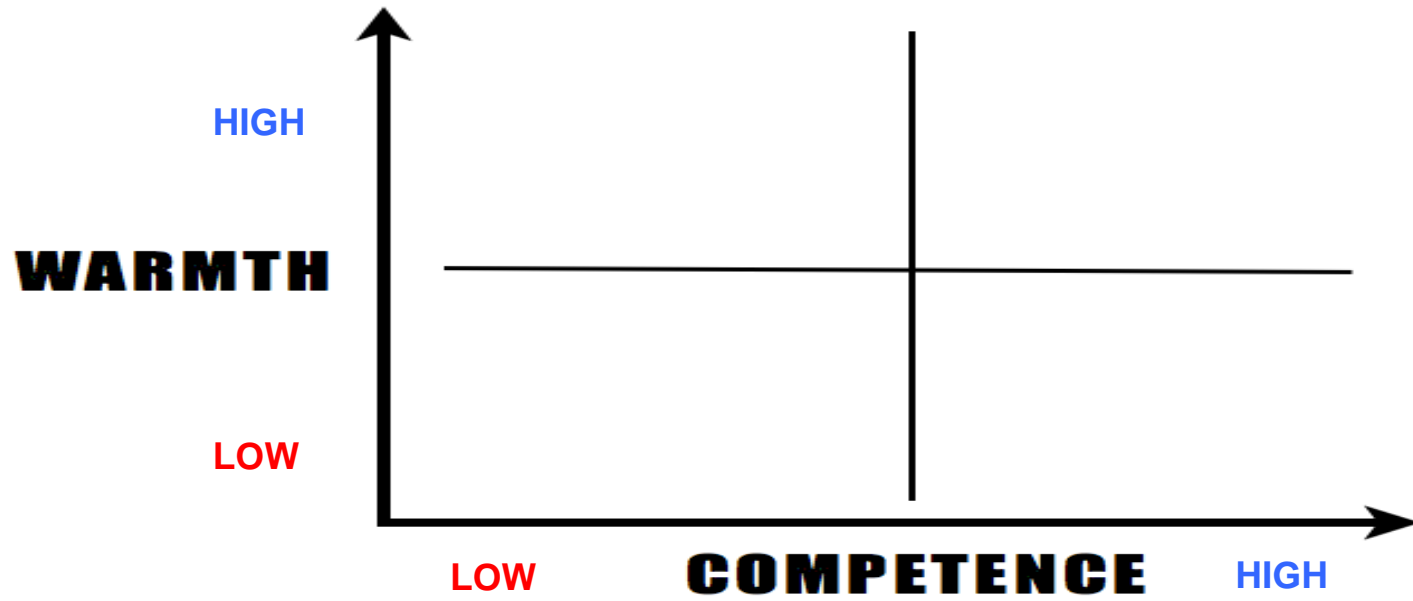


We Are
Hardwired



80% of how we view other people comes down to just these two questions...





Credit: The Human Brand

CHALLENGE:



Future

Customer expectations are rising. They expect a quick and personalized experience.



EXPECTATIONS

Study by
IBM showed:

76%

expect organizations to
understand individual needs

IBM

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81%

of consumers demand
improved response time

IBM

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IBM showed:

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expect organizations to
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81%

of consumers demand
improved response time

68%

anticipate organizations
will harmonize consumer
experiences



INFO-SENSE



WE UNDERSTAND YOUR NEEDS

Info-sense is the ability to use data to really understand stakeholders and personalize their experience





A CONCEPT WE CALL THE
BLUE GOLDFISH



Why a Goldfish?





#FTW





Average Goldfish
=
3 inches

Nearly 20 inches



Their Growth is Affected by 5 Factors:

SIZE OF THE BOWL



1

SIZE OF THE BOWL



SIZE OF THE BOWL



1

SIZE OF THE BOWL = **MARKET**



NUMBER OF OTHER GOLDFISH



2

NUMBER OF OTHER GOLDFISH



NUMBER OF OTHER GOLDFISH



2



NUMBER OF OTHER GOLDFISH = **COMPETITION**

QUALITY OF THE WATER

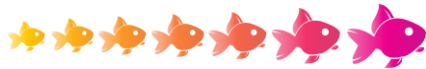


3

QUALITY OF THE WATER



QUALITY OF THE WATER



3

QUALITY OF THE WATER = **ECONOMY**



FIRST 120 DAYS



4

FIRST 120 DAYS



FIRST 120 DAYS



4



FIRST 120 DAYS = **START-UP**



GENETIC MAKE-UP





GENETIC MAKE-UP = DIFFERENTIATION

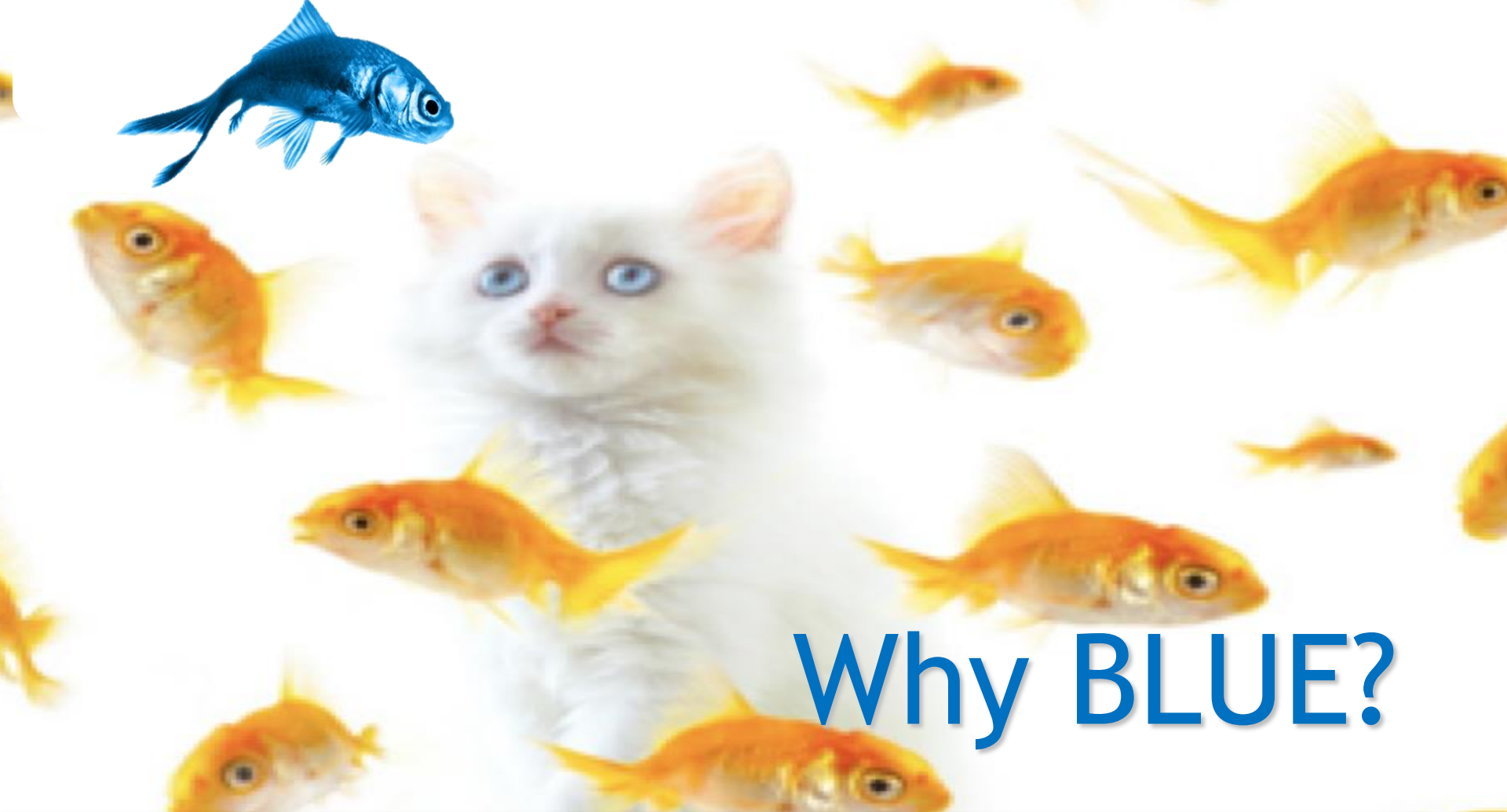
QUESTION

A large, vibrant orange and white goldfish is the central focus of the image, swimming towards the left. The fish has a bright orange body with several large, irregular white patches. Its fins are also orange, and its eyes are visible. The background is a blurred view of an aquarium with some green plants and a light-colored wall. At the bottom of the image, there is a solid blue horizontal bar.

1. MARKET
2. COMPETITION
3. ECONOMY
4. START-UP
5. DIFFERENTIATION

1. ~~MARKET~~
2. ~~COMPETITION~~
3. ~~ECONOMY~~
4. ~~START-UP~~
5. DIFFERENTIATION





Why BLUE?

Blue was
inspired by
King Harald
Gormsson







Nc

Bluetooth®



THE
BLUE GOLDFISH
PROJECT



8 Types of Blue Goldfish:

Relationship Responsiveness Readiness



Three R's



76%

expect organizations to
understand individual needs



Relationship

81%

of consumers demand
improved response time



Responsiveness

68%

anticipate organizations
will harmonize consumer
experiences



Readiness



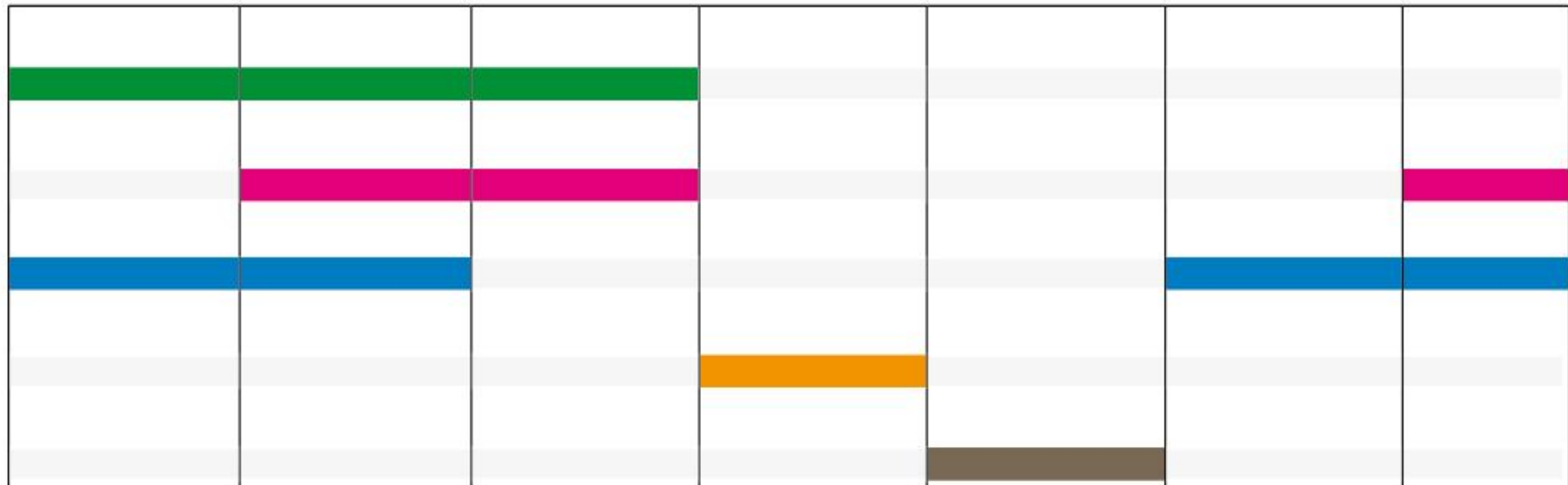
THE FIRST “R” IS RELATIONSHIP



Personalization









KnowMe Program







Westpac converted 46% of all NBO's in
Year One of the program



A large number of US dollar bills are falling from the top of the frame against a black background.

Westpac converted 46% of all NBO's in
Year One of the program



WHAT IF you used transaction history and behavioral data to proactively offer personalized financial tips at the ATM or on digital receipts—e.g., *“You’ve made 3 grocery purchases over \$100 this month. Want to explore budgeting tools or cashback offers?”*

THE JOHN HANCOCK VITALITY PROGRAM

Personal Data

It's easy to get started with the John Hancock Vitality Program. Once your life insurance policy is issued, just go about doing the things you're already doing to stay healthy. You'll fill out a short health review, and then we'll send you a free Fitbit® to help easily track your healthy behaviors.

Here's how the program works:

EARN POINTS



INCREASE YOUR STATUS

WHAT IF you sent tailored nudges via text or mobile app notifications that encourage better financial habits—like reminders to transfer leftover grocery money into savings or rewards for hitting weekly spending goals.

GET REWARDED



LIVE HEALTHIER



annual health screenings, exercising and staying tobacco-free. The more you do, the more points you earn.

Gold or Platinum. The higher your status, the more you can earn in potential **premium savings** over the lifetime of your policy.

ate Vitality points and your status, you can earn valuable rewards. We've partnered with Hyatt, Royal Caribbean, Whole Foods, REI and others to offer you discounts on travel, entertainment, shopping and fitness.

You'll receive personalized Vitality Goals and simple steps to achieve them. There's no penalty if you don't, but if you're feeling inspired, you can access a range of educational health resources to help you learn more.



THE SECOND “R” IS RESPONSIVENESS



Customer Service 3.0



Emma's Daily Time Limits

Set time limits for reading books, watching TV

Set Time Limits

Set Screen Time



Amy

Time by Activity

Reading Books

3h 20m

Watching Videos

2h 15m

Using Apps

2h 15m



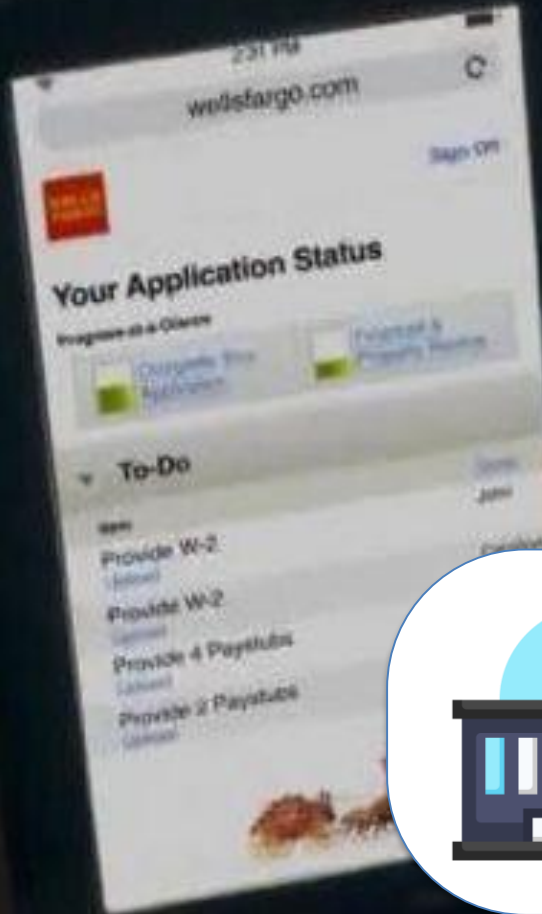
WHAT IF you offered “skip-the-line” mobile scheduling or QR-code based appointment setting at the bank branch right from the grocery aisle. It would turn customer wait time into productive shopping time.

Real-time Response



WHAT IF you implemented AI-powered chatbots on in-store kiosks or tablets that answer account questions, recommend financial services, and escalate seamlessly to human staff for complex needs—all while the customer shops.

Waiting



WHAT IF you used geolocation to check customers in automatically as they approach the branch and notify tellers—reducing perceived wait time and delivering a “we’ve been expecting you” moment.



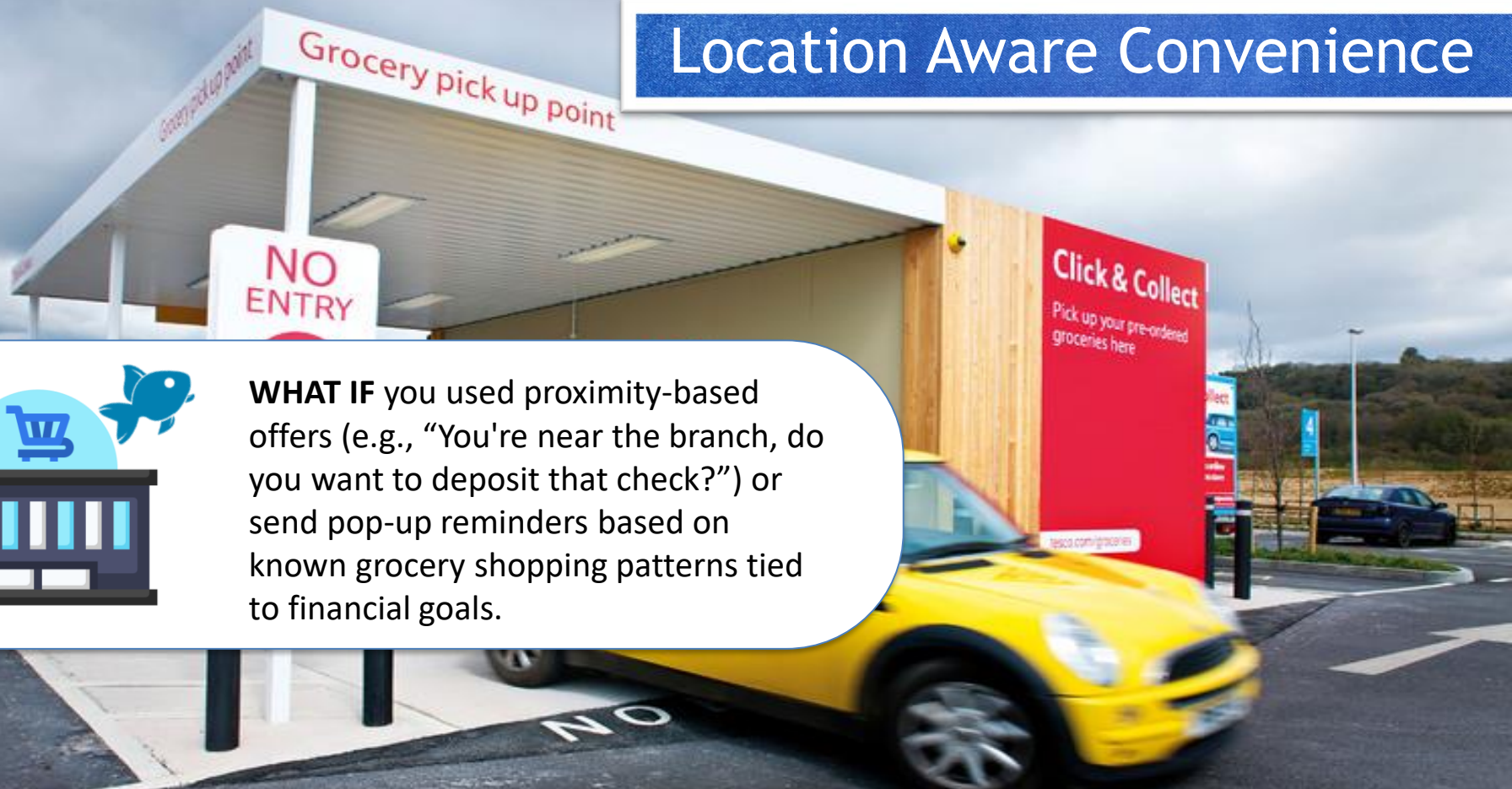
THE THIRD "R" IS READINESS



Location Aware Convenience



WHAT IF you used proximity-based offers (e.g., “You're near the branch, do you want to deposit that check?”) or send pop-up reminders based on known grocery shopping patterns tied to financial goals.



path

of

Frictionless Commerce

least

resistance

A photograph of a chrome toilet paper holder mounted on a white wall. A roll of white toilet paper is partially unspooled, with the end of the paper hanging down. The text "Oh Sheet!" is superimposed on the image, with "Oh" in black and "Sheet!" in a brown, italicized font.

Oh *Sheet!*



amazon **dash**
BUTTON

EXCLUSIVELY FOR AMAZON PRIME MEMBERS





WHAT IF you allowed customers to open accounts or complete loan applications on tablets at self-service kiosks—reducing paperwork and streamlining the onboarding process in the store.

Safety / Trust



WHAT IF when a customer's debit card gets declined at checkout, you could trigger an instant app alert offering live chat assistance or options to transfer funds or activate overdraft protection.

Need

- Identify fraud early with a predictive analytics solution
- Improve productivity and reduce cost

Results

- Identified major fraud ring less than 30 days after implementation
- Saved more than USD 2.5 million in payouts to fraudulent customers
- Reduced claims processing time on high-risk claims by nearly 90%

The Santam logo, featuring a stylized yellow arch above the word "Santam" in blue.



COMPETITIVE ADVANTAGE



1. Learn about your customers
faster than your competition



1. Learn about your customers
faster than your competition

2. Turn those insights
into action faster than
your competition



THINK OUTSIDE THE BOWL





THANK YOU



STAN PHELPS
SPEAKS

KEYNOTES & WORKSHOPS