Dr. Charles Lawoko, Principal Director, Insight2Action

Charles is a management and consulting professional with extensive knowledge and experience in customer relationship management (CRM) and leveraging customer information to drive business value (for example, through datawarehousing, CRM-related deployments, sophisticated analytics, customer segmentation, database sales and marketing, and event triggers). Importantly, his experiences sit across both business and technology.

He has significant experience in developing and executing strategies, managing large projects, and managing or optimising operational CRM business units to generate revenue. Considerable knowledge has been gained in the Financial Services industry, especially with the National Australia Bank (NAB), a $60+Billion global company, with 10M customers, generating $3B-4B in profit annually. Charles has specific experiences in smart use of customer information to achieve actionable insights for customer segmentations, retention, cross-sell and increased share of wallet, plus deep understanding of the associated analytics and actions required.

Charles has advised (and is currently advising and helping) several companies and government departments globally about CRM, and leveraging customer information. His opinion has been widely sought and published in several public media, such as CFO, Business Review Weekly, Asian Banker Journal, Chief Officer Magazine, Business Strategy Australasia, Teradata Magazine, Inside 1to1 (Peppers & Roggers), and several Australian daily newspapers. He is also a sought-after speaker at international conferences in the area of analytical CRM.

Recently, he has worked with executive teams of some large organisations in developing strategies, roadmaps and initiatives to make these organisations generate growth and become more competitive, through leveraging information.

Highlights of Previous Responsibilities & Achievements

- **National Australia Bank (NAB)**
    - Was a senior member of NAB's Customer Strategy & Marketing Leadership Teams. As Head of Cross Marketing & CRM, Charles successfully developed and executed cross-marketing and CRM strategies for NAB, and managed relationships with several external solution providers (eg Technology and consulting companies). Was also recently defacto leader for NAB's global CRM excellence group.
    - Had annual budget responsibility of about $30M, and operational management of large business and associated technology teams.
    - Was Project Director for several customer management and information-driven development projects, involving integration of information, optimising CRM capabilities, building CRM-associated applications, and change management initiatives. Projects also included joint developments of leading-edge applications with global software developers.
    - As leader of the NAB's CRM Division from late 2002 to end 2005 (and a senior member of the Division for three years prior), Charles played a significant role in creating a CRM Division that was recognised as world-class for several years, and won over six international awards. Charles was also involved with successful porting of (and managing) components of this capability to NAB's businesses in New Zealand and UK.
    - Led the team that generated significant operational revenue from analytical CRM and portfolio management operations. For example, at the time NAB publicly stated that its CRM capability and sophisticated analytics of customer information generated $9.5B in new business each year.
    - Presented papers and/or ran workshops (1-2 per year over past several years) at various international conferences in Australia, USA, Europe, and Asia Pacific.
- **Insurance Australia Group**
    - Was Principal Consultant in the R&D team, which used sophisticated analytical methodologies for manufacturing general insurance risk products, including customer level (as opposed to products level) risk products. This was recognised as industry best practice in Australia at the time.
- **Director of Research & Development (QUT University) and other (University) academic roles**
    - Played major 'change agent' role in improving research quality and output for academic staff and postgraduate students of a large Faculty of Business (and managed the R&D budget of $-millions).
    - During academic career, was also an active consultant to banking and insurance industries. Also published over forty papers in international journals in the areas of multivariate statistics and research, statistical forecasting, data analytics and analytical CRM.
    - Charles has university academic qualifications from universities in Tanzania, UK and Australia, including a PhD in Statistical Pattern Recognition (with focus on detecting 'hidden' important information in large data bases).