





GLOBAL PRODUCT OWNER AMERICAN EXPRESS

Aaron Suppel

AGENDA

- 1. Introduction
- Background
 Pillars of success
- 4. Questions

ABOUT

SR.MANAGER,



BY THE NUMBERS

#86

Fortune 500 Rank

\$189b

Assets

#1

J.D. Power Customer Satisfaction Among Credit Card Companies in the U.S., Hong Kong and Singapore \$1.2 trillion

Worldwide Billed Business

114m

Cards-in-Force

#23

Fortune's 100 Best Companies to Work For \$6.9b

Net Income

\$40.3b

Revenue

#16

Fortune's World's Most Admired Companies

Editorial empowerment

GLOBAL PRODUCT OWNER,

GLOBAL NETWORK OPERATIONS

Aaron Suppel

- Digital transformation
- CX
- UX
- Leading Agile

*All numbers are current as of year end 2018

Our TRANSFORMATION journey so far

DESIGN PROCESS
- rebuild public
and secure





>4%
Increase in visitors in Q2 YoY



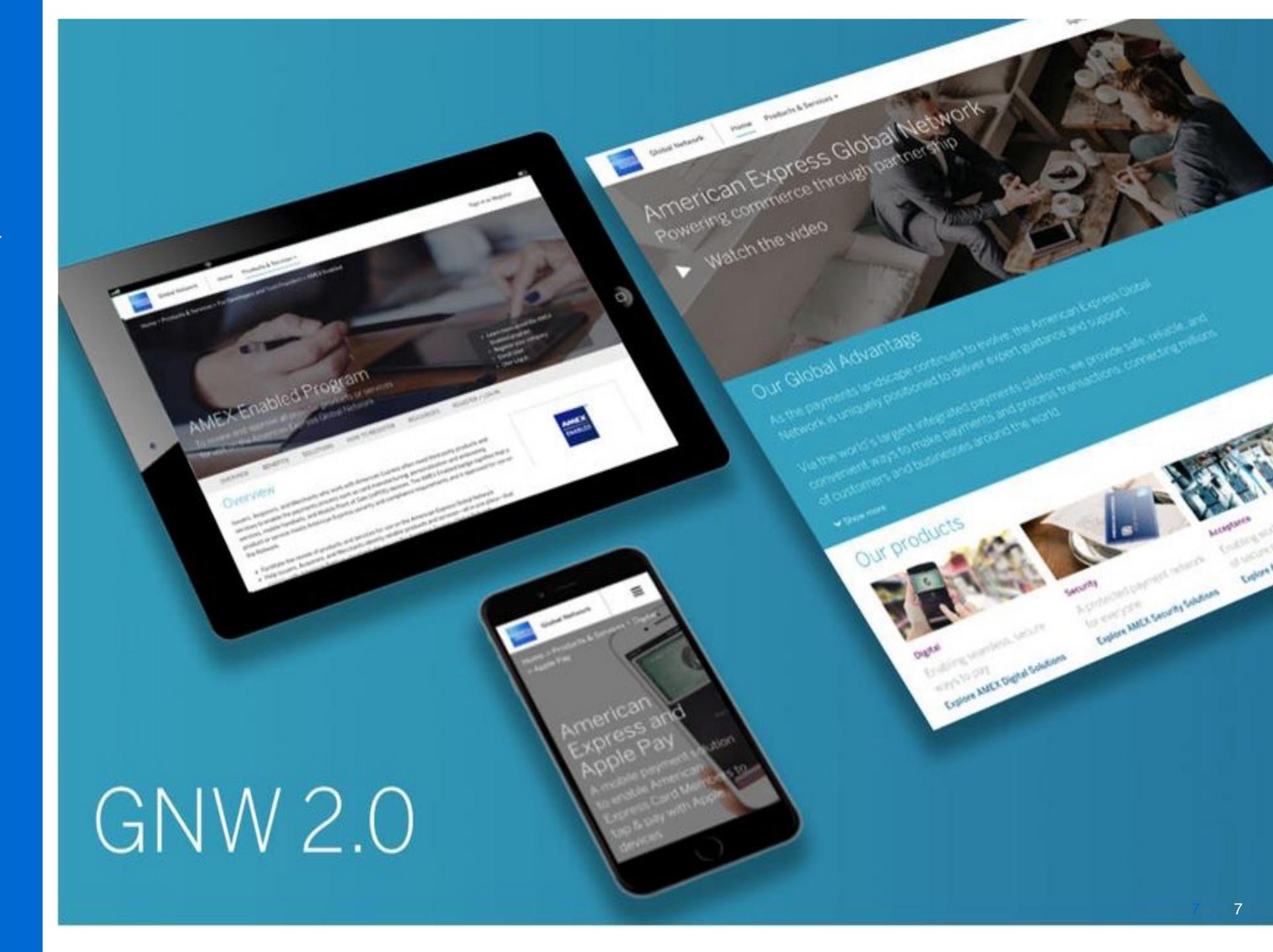
28,342 Searches on KB YTD



426kLogins into KB YTD



>65%
Increase in
Dwell Time YoY



1: CULTURE

"How do you help individuals and organisations to digitally transform?"

YOUR JOB IS TO MAKE IT EASIER

- Digital transformation requires a critical mass of motivated and empowered people
- Data-driven, measurable and with associated KPIs
- Facilitate the right people to bring about the right environment
- Make technology user-centric there is no point having technology that internal users cannot fully use

FOCUS ON (THE RIGHT) OUTCOMES

- Meaningful, clear & aligned with future plans
- Data-driven, measurable and with associated KPIs
- Start small and incrementally improve
- Make it possible for colleagues to have centralized goals that all point to adopting digital transformational change.

EMPOWERMENT IS...

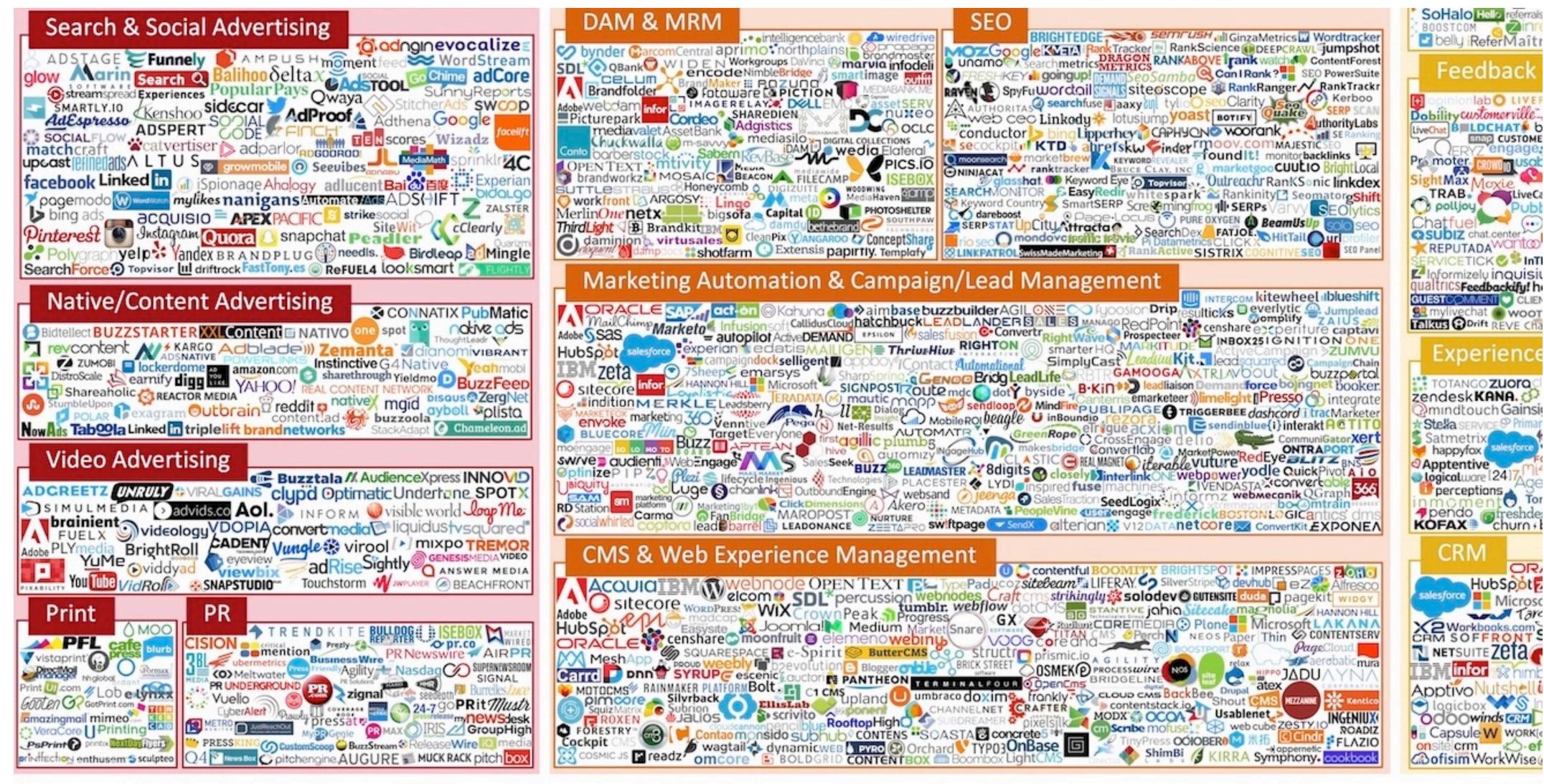
- Right outcomes and KPIs
- Right knowledge and tools
- Right checks and balances
- Right authority

EMPOWERMENT IS A SILVER BULLET...

- Increases agility and fosters innovation
- Enables real leadership across the organisation

2: TECHNOLOGY

TECHNOLOGY CHOICE IS COMPLEX



THREE CRITICAL QUESTIONS

Does every new technology you adopt facilitate digital transformation by:

- being highly interoperable?
- allowing fast and incremental change?
- empowering people?

INTEROPERABILITY ENABLES

- Easier access to data and functionality
- Easier innovation with existing systems
- Old components to age gracefully (and ROI-fully)
- A platform's sum to be greater than its parts
- Launch and leave is no longer acceptable for digital products

INCREMENTAL CHANGE PROVIDES

- Compartmentalisation of risks
- Faster innovation (both internal and external)
- More options

TOOLS THAT EMPOWER PEOPLE

- Are the final mile of empowerment
- Easier innovation with existing systems
- Increase efficiency systemically
- A platform's sum to be greater than its parts
- Sometimes let us shoot our own feet faster

3: BRAND + CONTENT

BRAND MATTERS

The biggest brands on earth can be amplified within digital ecosystems.

We have seen how brands have leveraged this to great advantage and also to great detriment.





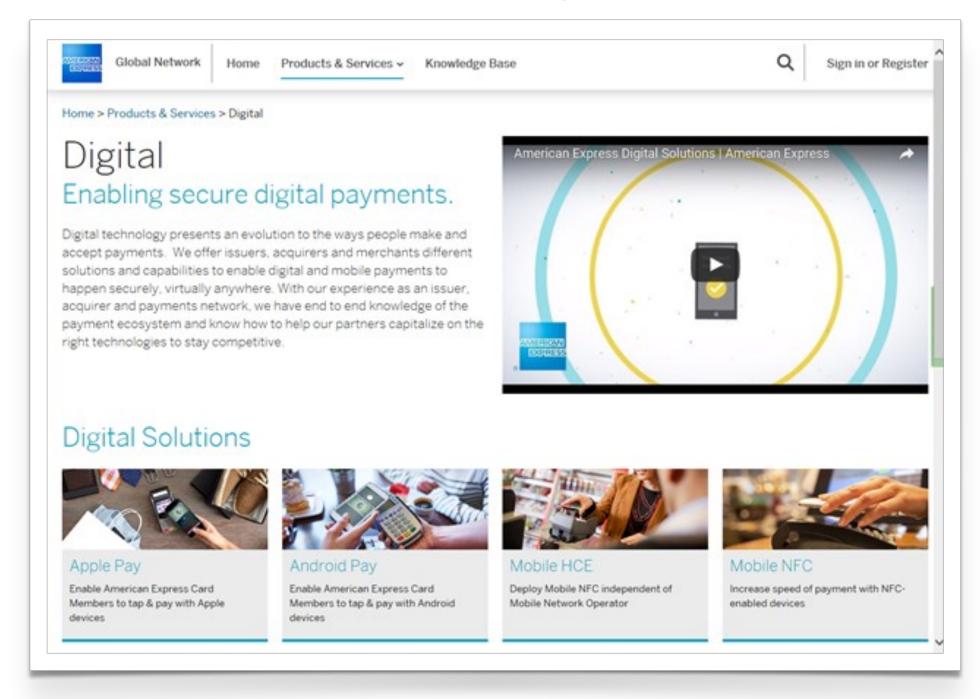




Content AMEX Digital Solutions Marketing

WEB PAGE ON THE GLOBAL NETWORK WEB SITE:

WWW.AMEXGLOBALNETWORK.COM/DIGITAL



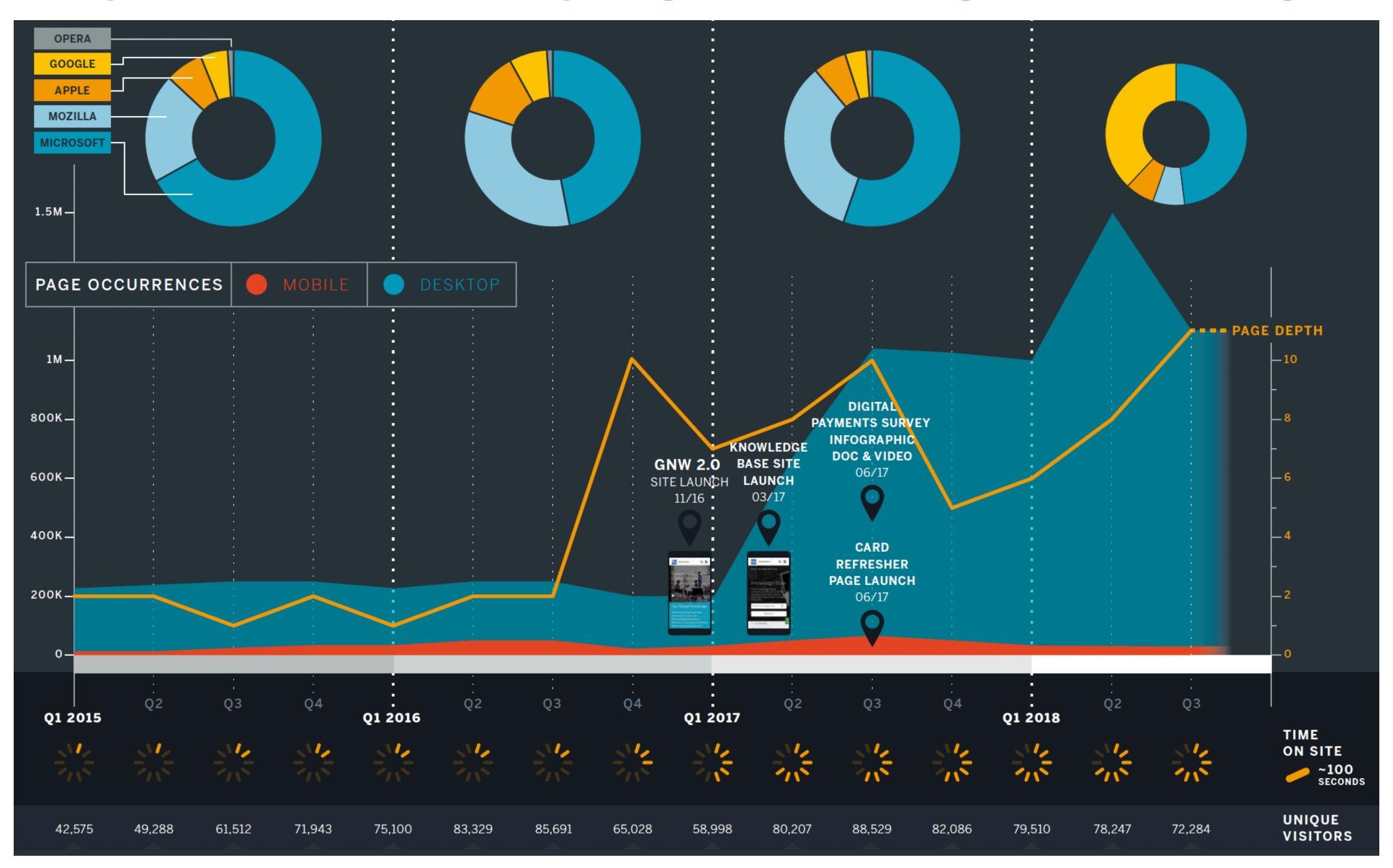


DIGITAL SOLUTIONS INFOGRAPHIC



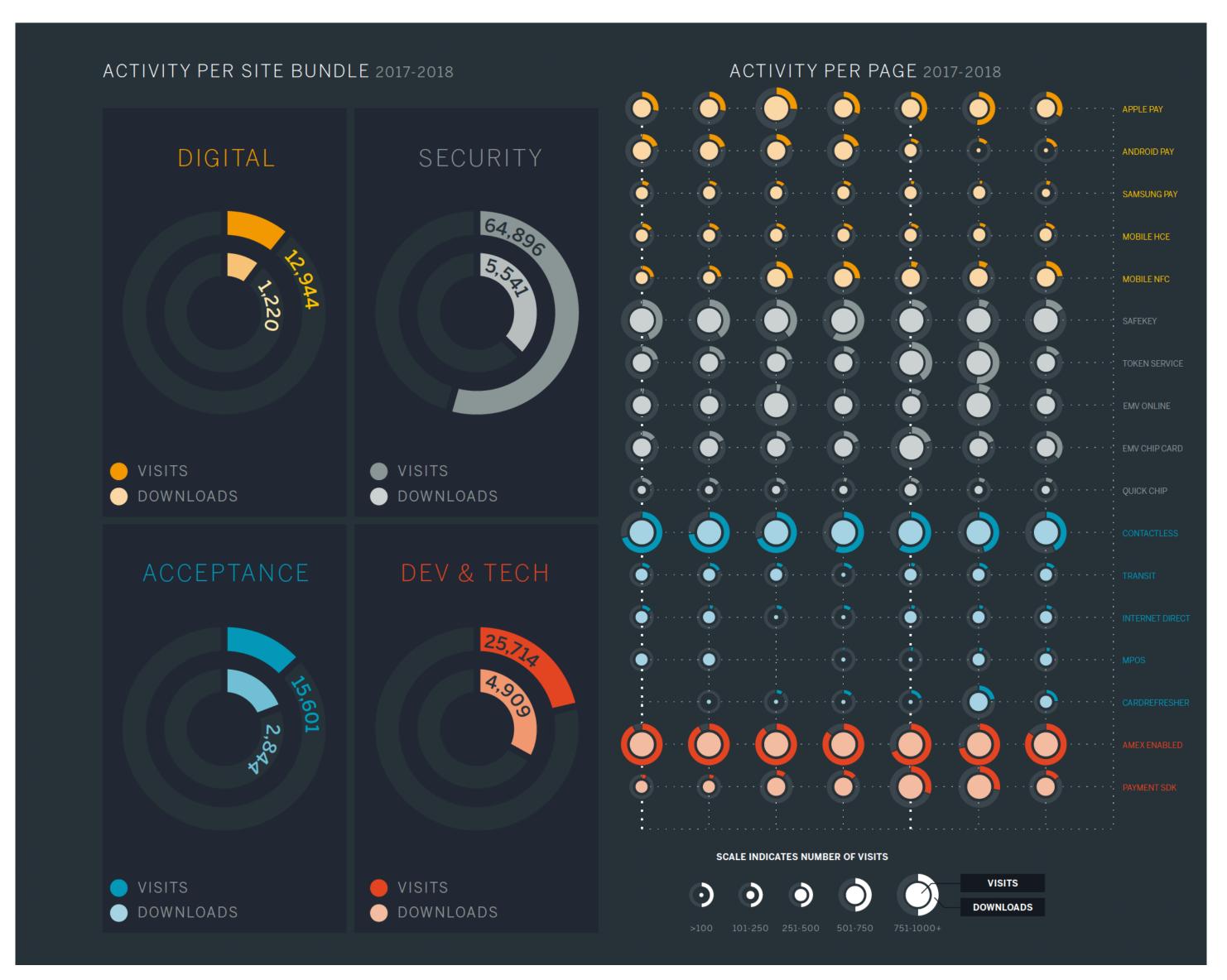
DIGITAL SOLUTIONS VIDEO

DIGITAL TRANSFORMATION IMPACT



PERFORMANCE AT THE PRODUCT LEVEL

- Being data driven
- KPI's help drive larger decisions on the product roadmap



QUESTIONS?