



*Steve Johnston, Chief Financial
Officer*

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*Adaptation 2020 – is it good enough to just
be good?*

Transformation in the global economy

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Adaptation: Top Ten Observations

1. Establish the Customer as your most important stakeholder
2. The ambidextrous transformation
3. Avoid delayed investment
4. Regulator may not protect you
5. Adapt and evolve when margins are at their peak
6. Innovate and incubate
7. Treat incumbency as an asset
8. Scale can be a big differentiator
9. Simplicity and transparency wins
10. Earn your social licence to operate

Thank you

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