Personally Speaking: The tech wave transforming personalization, cost control, service and more

Emma Woodhouse 0:03
Good morning. Good afternoon. Good evening and wherever you are in the world, welcome to Business Travel on the fly. I'm Emma Woodhouse, Global Communications at CWT. Not since the dawn of the Internet has a world seen such a technological sea change. Understanding the ever evolving applications of emerging tech like Gen AI, blockchain and self sovereign identity or SSI is enough to make anyone short circuit, much less having a keen grip on how they're transforming corporate travel and events and how to prepare accordingly. CWT recently partnered with business travel news to dissect the prospects and promises of emerging tech and corporate travel. Probing global CEOs, travel managers and consultants on how leading emerging tech will reshape traveler experience, cost control and service delivery. Bringing the paper to life, Maryann McNulty, Executive Director Content Solutions BTN group, hosts a learning session with a panel of experts from Microsoft, Cobb & Hutch consulting, Travlr ID and Travel Evolution Consulting. Listen on.

Maryann McNulty 1:01
This is not your imagination, technology is moving much faster than ever before. Emerging technologies like generative AI, blockchain and self sovereign identity for Profile Management are starting to play a role in corporate travel at a rapid rapid pace. If you've looked at any of the press releases, I think have been announced just this week. And I imagine in the next month or so we're gonna see many more announcements. You'll hear about companies that are all adopting some type of AI initiatives. So what are they doing? How are they doing it? What questions should you be asking? Those are among the topics that we want to cover? But I asked each one of our speakers today to actually give us a little bit of a primer on each one of these technologies to give us some examples of what you know, how are companies using them, whether they're suppliers, whether they're buyers? What are some examples of these technologies in corporate travel today, and then getting into some questions that you should be asking, of your internal stakeholder holders, of your suppliers and you know of others within your organization. And we've got just the right panel to talk about all of these issues. We have Steve Clagg, Travel Technology Manager supporting Microsoft's corporate travel team, as well as other business units at Microsoft. We also have Karen Hutchings, who this year founded Cobb and Hutch consulting, after a decade as global head of its for EY and before that at many other companies. And we're also be hearing from Gee Man who is CEO of Travlr ID, using Blockchain and self sovereign identity to rethink traveler profiles. So to kick off our presentation, Steve, tell us about Gen AI and what we need to know.

Steve Clagg 3:02
So understanding Gen AI, I want to start really by with a postulate and a couple of scenarios, narratives examples to help understand sort of the benefits of Gen and how this Gen AI solution is can it can be presented as the ultimate assistant and helpful concierge in travel, how it empowers travelers really to focus on their experiences, and business objectives rather than logistics of travel. For example, imagine this gen AI assistant messaging you in it's integrated in with your calendar systems and your travel booking systems and your travel data and, and support systems, that it proactively identifies that, hey, I noticed that you've created a meeting in another city, can I help you plan travel to that meeting, or it can proactively engage with the employee around disruption or optimization like getting to the airport? Or even increasing the ROI of that travel? The increasing the benefit and value by suggesting, hey, three of your top LinkedIn connections

are the New York same day they are in town, would you like me to help you identify potential meeting times with them? Let me spend a little more time explaining what particularly Gen AI is in the context of where it came from. Artificial Intelligence isn't really new, but it's evolved and I would say exponentially in the past five plus years. You know, generative ai is a subset of artificial intelligence and it's different than its background in that it's building on all the evolutions of, of computer intelligence, high speed calculations, ability to process lots of data from different sources and learn from that data in new knowledge models. And how it's particularly different than all those past iterations is that it's evolved now to the ability to create new content from all of that data, all of that processing and all of that learning. That is, you know, content like written content, visual content, images, auditory content as well as generating code in development environments. So, the Microsoft Copilot, just call that out is a branding of implementation in Microsoft platforms of that Gen AI in particular chat GPT. So we see these Gen AI instances called Copilot, then surfaced into that total Microsoft stack in PowerPoint, in Word and in Power BI and in development environments, where this gen AI is interacted with by the users to to help them generate on content that is development code, or or sort of Word document code or PowerPoint presentation content, right. Next slide eight. So in this context, this, where's gen AI today, it's definitely in the advanced stages in, in some of the top leaders of the industry like in tech and automotive, a traveler travel industry sort of sits behind the curve on it's the amount of of implementation and maturity of the patients. But as this train is moving fast being in travel is being dragged forward. And it is beginning to realize some of the benefits along with the industry. And even though it's behind the curve, I would say that you should identify this as the as an indication of great opportunity, and how the travel industry could benefit from this. There are huge opportunities here to implement gen AI and capitalize on its benefits, and it first to market products and have significant wide impact word to your suppliers. Now, I asked Gen AI itself, what are the key benefits of Gen AI? And what are the key challenges and this list actually was produced by Microsoft co pilot via Bing. And it was pretty sufficient and a great summarization, which demonstrates one of the abilities of gen AI and describing itself, right. So I just put it here, I didn't save me like, you know, hours work, right. So it's fast, it can create faster development, whether it's a product development or content development, it enhances customer experience by automating content creation and personalizing interactions that experiences and content, right? It improves productivity by automating repetitive tasks, and in and producing output faster. And it can cause it can save you on your costs. And by reducing that effort and streamlining things. And altogether that can actually then produce it innovations in the applications and experiences that can essentially change the way things are being done and change this physical consistency and components of product, right. But there are some challenges, right. And these are things that can all be mitigated but need to be part of any sort of responsible AI standard. And there's ISO standards. And Microsoft has published a document called responsible AI that you can read through but it will read some practical examples of how you can address these types of challenges. But they include things like hallucinations of AI that is producing content that seems like it's plausible, but it's based on on incorrect data and resolutions out a algorithmic bias, which is bias from the source data. And while these issues actually stem from the source data itself, you know, you know, the term garbage in garbage out is always a problem. So, you know, the addressing discriminatory bias is an important part of a solution, as well as mitigating any potential for misinformation that could result in sort of long term influence, right? Unlearning stuff is harder than learning stuff, a lot of cases. And lastly, there's concerns about intellectual property of Gen AI is producing new media or content from you know, synthesizing an amalgamation of source content. Are there potential IP issues, if some of that source content for example, trademark and represent it and its creation? And then the corollary to that? There's questions about IP of the

output of Gen AI who owns it right? And privacy, if your source data has sensitive information in it, there needs to be guardrails to safeguard the the output of of the Gen AI so that, you know, compliance is adhered to and does not reveal to people that it should not be revealed. Next slide nine, when he covered a couple of use cases that I think then relevant to corporate travel, right? It's a lot of benefits. It seems like industry wide. But some of the key ones focus on traveler experiences and and support are the biggest ones that we've seen. This most significant amount of implementation recently, traveler experiences for example, you know, we're seeing implementations by lift Honza, Concur CWT and Amadeus, for example, an electric easy product, not only is that integrated in sort of the Microsoft productivity tools, in connecting colleagues and travel in the context of their, their daily work, experiences and environments, but it's also then delivering a surgeon AI driven personalized information and unifying sort of fractured booking experiences in coordination of travel planning. Another good example of how travel experiences are being transformed is there's a copilot plugin and Copilot is the Microsoft product that you can see on Bing copilot.microsoft.com, there's a plugin from kayak that you can turn on. And as you're engaging with natural language with this AI can ask questions about travel, planning, travel, best, you know, routes between say Seattle, Reykjavik, what kind of restaurants are there that are highly recommended? Where should I stay? And what are the ratings of those hotels, which leads me to the second use case of of gen ai and corporate travel, being able to process large amounts of user content or user provided feedback. It's gen ai's ability to do summaries of reviews and, and, and feedback is is significantly valuable. We've seen examples of this from Amadeus, Tripism, Expedia and TripAdvisor where they are actually integrating Gen ai analysis of all of the review content into summaries as part of the trip building experience. And we use it internally at MS travel to for processing survey responses, post trip survey responses, and to escalate potential issues and summarize sentiment and feedback across our regions, routes and locations.

Steve 12:15
Engagement and related to that processing of information is is can benefit from Gen AI implementations as well. For example, we use AI and Gen AI internally for all of our comms operations or communications with our employees, we use Gen AI to help produce the communication conduct the email bodies, the im messages, as well as the imagery layout and personalization of that content to those individuals based on profile, roles, locations, et cetera. And using the AI to also automate all of our communications engagement with our employees too, that is to not only personalize the content in the gauge, but to identify coherently and accurately the right people to get communication particular communications, or concert tickets example of, for example, if AI systems that are watching for new employee hires at Microsoft, and then analyzing that employee in terms of role colleagues likelihood of travel, and sending them dynamically, then the right training materials and content for their for their point of sale, their location, their role and their types of travel that we think they'll engage in. So personalized training packages, through the AI and gen AI support. Support Desk is obvious, we see a lot of examples of that, especially on two fronts. One, where gen AI is implemented as the first level Help Desk interface for people for customers and employees asking questions. We've done that on our MS travel bot, for example, which has also been integrated in with your help desk system, in our case, Dynamics CRM. When we've seen other examples of that assistance, also empowering the travel agent or help desk professional and Expedia, Airbnb Holland America Line, which they're using the gen AI in parallel to the human, actual human agent that's talking to the customer to sort of support and enrich that agents knowledge and experience in the support with that customer, for example, it's it's listening to the conversation, translating that conversational language and structuring that language into queries and looking up content across all the other

Help Desk articles, as well as policies and information sources to produce a set of summaries and recommendations as well as details to that to that help desk or a travel agent. Who then then, you know, brokers that back to the customer, right? And then obviously, I love the use of copilot personally in analysis. I use it constantly, and producing sort of new data pipelines and metrics, analytics as well as generating reports. And I'll just skip that the next couple of minutes. There's obviously a couple of have high value cases in how we can optimize operations and processes, as well as spend and procurement capabilities. But I want to close out with the last slide 10, which is really about, okay, as a Travel Manager, this all sounds great, what do I need to do to get ready? And how can I stay up to speed and be prepared for for you know, leveraging this or managing the impact that has across my business? Well, first off, that's three steps get familiar get judged, get hands on. First get familiar, that's just stay educated really, right, you can do that through these webinars and industry articles and workshops on what Gen AI is, where it's trending and the benefits or challenges it's proposing. And you can get hands on experience. So you can get familiar with the generic tools too, with some sort of easy access copilots out there, you can use the Microsoft copilots and Bing or you can use them if you're an Office, Microsoft shop, you can use them they're built into all the em 365 products, like Word and PowerPoint, and you can use those copilots to help ask for for content or structure or outlines to help you generate, you know, documents and presentations and you get a good idea feel for but some limitations and capabilities that gen AI can produce just from that alone. Then talk to your IT and data engineering resources about the potential scenarios and work with them around and capabilities or opportunities and how you can prioritize some of these scenarios or plans. And I think underlying all this is really important understand your data, because that's sort of the key for identifying opportunities of how Gen AI can be trained and learned and produce recommendations and new content. So understanding not only your booking data about your spend data, your transaction data card program, your policies, feedback, help desk all this stuff, right chips are understanding as well as with limitations and are good at judging, evaluate, essentially, just, you can take that rubric of of benefits and challenges and apply that as a set of measurements against implementations of AI out there, you can talk to your suppliers about what they're doing, their products that they're developing, how it will often ask them, you know, specifically how they're delivering measurable value in what categories and how they're mitigating issues. And you can test that by you know, watching or getting a pilot's of that capability, start small, and measure impact and potential change to your to your, your policy and practices through that. And lastly, you can get deeper and deeper you can start actually building stuff with this, right, you can use the power platform copilots for Power BI to create your own report without knowing a single lick of code, right, just by asking the copilots produce you the year of a year statistics out of Germany point of sale over the last three months. Boom, there you go, it's done. You can also learn get deeper into this system. By understanding how prompt engineering works. Microsoft learn is a great resource for just understanding all these products and concepts and architectures, without even needing to get into the deep coding or technical aspects of it, you're gonna understand what the limitations of interfacing with the agenda AI systems are, and how to optimize how you prompt and speak to it. And lastly, if you want to get your hands really dirty, you can start building your own copilot and honestly, you can do this, you can build your own copilot or copilot extension, like Kayak did without even developing code, right? Because the whole platforming in Microsoft copilot studio, for example, and other platforms. Microsoft builds really have a strong emphasis on low and no code capabilities. That is you can use a visual tools and our copilot interactions to create product and development components without actually needing to know how to develop. And yes, I am saying you can use copilot to create new copilots. And that's pretty cool. The future is here.

Maryann   19:10
Great. Thanks very much. See, now we're going to be going on to Karen and then talking about blockchain. Karen, what can you tell us?

Karen Hutchings 19:19
Blockchain? This is the technical term so bear with me, Blockchain technologies and advanced database mechanism that allows transparent information sharing within a business network. A blockchain database stores data in blocks that are linked together in a chain. The data is chronologically consistent because you cannot delete or modify the chain without consensus from the network. As a result, you can use blockchain technology to create an unalterable or immutable ledger for tracking orders, payments, accounts and other transactions. The system has built in mechanisms that prevent unauthorized transaction entries and create consistency in the shared view of these transactions. Well, if you're like me, that actually meant absolutely nothing to me when I read that, and I've spent a long time trying to understand what it is that actually blockchain represents and Ian, who's also on the call here, he's helped me quite a bit with this in, in having to explain in very basic terms to me so that it sinks into my brain, what does it actually mean. And the best way that I can describe blockchain is that it is an online auditor. And I think what that means then is that nothing can be changed when you put any data into the blockchain, when you put any of the data into the system. So that it, it basically means that there are no errors that can occur. And so if we think that within the travel world, and the high volume transactional world that we are working in, then it really shows us that there's an awful lot that we can use blockchain for, to actually help us as we go through managing travel programs. So we should be on slide 11 now, but I'm relying on my slides now versus online slides. So some of the examples where blockchain can be used, is in relation to bookings and payments. And then from a supplier perspective on the reward side, so it takes away the error ratio that could happen. But also, it has the ability to bring in data from multiple sources that can merge it all together. And what it also brings as well is enhanced data protection. It also ensures that only the people that customers that you want to have access to information, promotions, etc, will only be permitted to get access to them. And it can also be very targeted in its approach. So that's the key thing here is to think about that it may be only a set group of people that should be permitted to see certain information or have the ability to actually interact with certain information. And that is what the blockchain can enable you to do. The one big thing is around smart contracts. And you often hear it being talked about with smart contracts, and how the blockchain can be used in relation to that. And it's certainly out there. And I hope that PwC Don't mind me mentioning this. But what PwC did with blocked sky recently, in how they actually moved away from the traditional to actually put all of their information into a blockchain that was using API's to bring data in, and then push it back out to their employees, so that they could actually book their travel in a very different way, but then have their payments processed on the back end, is another thing to consider, that is out there. And in my previous organization that I was at, we actually had a blockchain solution that we were using in relation to leisure bookings for our employees, we had the blockchain actually verifying that the individual was permitted to have access to what it was that we had put into the system. So there's special rates that were put into the system, that they were permitted to be able to see them. And then it was verified against the rates that we'd been offered and then verified against the individual that they were allowed to actually book, what it was that we had put onto the blockchain. If we go on to the next slide now, just some other examples here that talks to some of the companies that are there. Unfortunately, the first company on this slide is no longer in place. And I think though, that is just something to consider that some of these companies do come and they do go and it's linked to the adoption within the industry. What I would say though, is that

blocked sky would be a very good one to put in place there of winding tree is an example because it is very, very similar. The service that they're offering on the blockchain is winding tree did. Travlr is another blockchain based type company that actually uses the technology to provide accommodation booking platforms, and then also give the ability to make payments via cryptocurrency. Payment is a big thing that blockchain is used for because it can do the verification, it can actually put in the limits that are needed. But it can also ensure that as an example, credit card numbers or payment processes are only used once to actually be able to pay for something. And it takes away that risk, that somebody may be using the same payment method for multiple things, because you can actually limit it through that blockchain. If we go on to the next examples, here, we have lock trip, which is a blockchain based online travel market place. And this actually offers the ability to have all sorts of different rates come into a central database. And as many as we want to have come in there. And then for individual users, to be able to book their own travel through this, but actually being able to see all of the different opportunities out there and rates that are out there. But taking away those intermediary costs, because it's all done as well through API's, putting that information into this central database. And then the final example that we've got here is a web jet, which is also an online travel agency. They implemented a blockchain into their operations, by developing a system to record user entries, and then help to prevent that disappointing booking experience. And I think there's a number of organizations out there that are working on this and delivering that. And I think as an industry, we're going to see much more of this come forward when people want to have that retail experience. But the big thing with this is the fact that even though the data may be decentralized, it actually brings it all together so that you are able to see all of that information. And if we go back to what PwC did, they had the blockchain there, pulling reservations from different areas, and then having their data become the single source of truth of everything, because ultimately, they will have some reservations through the GDS, they will have summit reservations through API's. But they would bring it all together and then present it as the only source of data that was being reported out. I think I've made up time there for you, by the way, Maryann on where we were before. But that's, that is as much as I can explain on blockchain. And when it comes to the questions, I will do my best, but it could very well be a diversion to Steve or Ian as well, because they're much better at explaining this demo than I am.

Maryann   28:21
Great, thanks very much, Karen. We are going to move on to the SSI self sovereign identity identity profiles in the white paper, we defined SSI. With an article that consultants had written for Focusright, as the foundation, you know, are these impactful technologies that enable consumers to manage their personal information behind a verified digital ID and distributed trusted information. Gee did record his presentation and gives you some examples, as well as some of the challenges that exist in corporate travel today and why SSI can be a solution for that. So Dave, if we can play Gee's presentation, that would be great.

Gee Mann   29:18
Fantastic. So thank you very much, Barry for having me here today. And I really appreciate it BTN allowing me to join on the session. I humbly apologize. I'm not here in person today to do this session. I was really looking forward to this session. So I'm gonna dive straight in for the purpose I'm here today is to talk a little bit about SSI and what that means in terms of corporate travel. So the concept of portable travel profiles, there is so much value that can be unlocked, and we believe that can drive the future of corporate travel. So let me talk a little bit to that about why there are challenges on why travel profiles we believe are broken. So in the last 10 years, there

has been zero to little innovation when it comes to travel profiles. When it comes to global interoperability, your trouble profile today does not naturally talk to the supply chain. So if a individual was to change something in their profile, maybe in an OBT, or other booking tool or some other service doesn't naturally reciprocate down the chain. So there's there's no global interoperability. There's also a lack of complete or up to date information when it comes to travel profiles. And this leads to lots of missed retail opportunities. And they're only standard and they have fields and policy fields when it comes to profiles. So another big change that we see in this space is that the same person can have multiple profiles when it comes to profiles within, for example, the GDS, someone like myself will probably have about 50 to 60 different profiles housed in the GDS, because of different contexts. This normally leads to a little or no personalization, because capturing context is very difficult. And we also found through research that this could also create possibility and change management challenges is, especially in big programs. And like with any service in the world, humans are prone to error. So there's always challenges when it comes to data handling around travel profiles. And last but least the most most biggest issue in travel profiles today is data breaches the common you know, very recently, there was a hack per ticket parser, which was 500 million identity. So travel identity and travel profiles is a big problem. And this is not just limited to one part supply chain is corporations, suppliers, travelers and everyone else across the supply chain. So what does SSI and travel profiles open up as an opportunity. So if we start with the traveler, first, aid grow, will travel identity for travelers, is ultimately the opportunity there's unlocked with SSI and blockchain. So the ability to prove your identity, but the ability also to own your data, that opportunity on his own, is what the the change that's coming in the travel industry. So the opportunity for a traveler to have one wallet, have a global identity, they have a verifiable ownership, and multi persona and profile. And this is an important piece of what blockchain enables in travel profiles. I as an individual can have a profile as a corporate traveler, but my leisure profile when I travel with my family is very different. So the ability to handle multiple personas from one place, is also a very strong case for my blockchain and SSI is so important. And of course, if you have a mobile wallet that's able to handle this, you're able to then also transport travel history with that profile. And then you're then able to ride the wave of digital AI agents, which is, again this some of the panel may talk to as we go further along in this conversation. So I want you to dream with me a little bit. So imagine if every trip and every moment of the day were remained with the traveler this, this opens up based on blockchain in our society. This builds a trust, trusted source that goes with the traveler everywhere. This opens up pre trip, departure, on Trip return opportunities. And I won't necessarily go into every single one, but this opens up cross sell and upsell opportunities, personalization, location based offers and so much more. And this is important that innovation has been unlocked, because it's been based on SSI principles, and blockchain. So the opportunities are huge when it comes to a travel profile that becomes portable. But what does that actually mean when it comes to corporates? You know, what are the challenges that the corporates are facing today when it comes to travel profiles. So constant file breaks is a common issue when it comes for managing profiles. And that could be down to well, missing data or wrong data fields in a file or maybe in a data feed that has never been passed on to third parties. This could create onboarding talent challenges. It can also be challenges around revoking corporate cards when it comes to corporate programs. If someone was to leave their profile maybe been switched off, but the other card has still not been revoked. Travel profiles today are usually stored in third party systems, which can also create compliance issues. It has also changes around for corporates when it comes to integrate their travel program because the profile is not in housed within a corporate or an infrastructure. Because these profiles have been housed elsewhere, this group creates reduced visibility of active profiles. And then there are things such as we ticketing issues, which are down to the fact that sometimes people can

change their names and an OBT or or in a third party service. And actually, that's not what you ticket against you ticket against verified data. So these challenges are very paramount when it comes for corporates to try and manage travel. So what this unlocks is an opportunity for corporates that own a corporate Profile Management system that's powered by portable portable profiles, so it's important to distinguish this has been unlocked because self sovereign identity is allowing portable profiles but then this also allows opportunities for corporates to own a profile management system of their own, that will unlock opportunities around taking ownership of your travel profiles will give you better insights because you now control. And because this is now running with a customer's infrastructure if you are adopting this kind of service in the future, this means you can connect your corporate profile to internal systems, you can connect HR systems, tax systems, card and more. So that you can also leverage real time sharing. So the opportunities for you to now share your data with any supplier in real time. Because SSI principles have been better been adopted, this means you have the highest amount of privacy is maintained because you have highest level of security based on blockchain. Data is always checked quality check to verify. And so this is around, we take the exercise about verified self sovereign self sovereign identity. So it's about data that's been verified by you, as an individual says was quality checked. And we believe that that will unlock personalization, but also allow customized accessibility a risk notification based on profile. So based on my accessibility needs, you customize notifications, opens up a whole raft of opportunities for personalization, communications, and individuals. So I want you to think about this as a portable profile as an opportunity as a layer to corporates to have all the profiles in one place. So this is the opportunity to push changes in real time to all your partners, you get to choose who gets what data per channel, you'll be able to use these portable profiles to integrate with your workflows. But also you can customize your strategy within your program, because it's modular and secure. And if we break this down from a mobile wallet level for what are the principles of SSI, it's important to distinguish that different people have different relationships that they are. So a personal traveler will own passport information in their accessibility needs to the health information. And that's the data they control. The corporate can enhance using the same principles of blockchain, SSI, of travel policies, payment requirements, requirements, expense rules, corporate reporting, and more. And an agency can also then enhance those profiles using the same technology to add their fields. So it's important to understand that these based on SSI principles and portable profiles are about being able to stack data on top of each other. So if you now roll this bullet up as a SSI wallet, for a corporate how it actually looks is a mobile wallet user is able to share their verified data with a corporate corporate is then able to share the same data with their their verified partners. And everything in that network is then becomes a trusted network of data exchange. And I think that's the most important part that enables that's the most important part to this is trusted their exchange amongst a trusted parts. So that is very much what SSI and blockchain enables is the blockchain is portable profiles.

Maryann 37:54
Thanks very much to Gee and to all of our presenters here. We do have a couple more minutes left, and I wanted to get to some of the questions that had been asked either in advance or here live. One of the questions is, you know, I want to use Gen AI, but how do I get started? Steve, do you want to? Do you want to try to tackle that one?

Steve 38:21
Yeah, actually, I covered that one. The slides. I know, people weren't able to see it. But yeah, I think I outlined it is really three phases, the best thing to do is to get familiar, and really stay

abreast of what it is and what is trending through, you know, articles, and webinars and such. And you can also, you know, read up and educate on, you know, white papers and documentation, Microsoft's got a lot of documentation on Microsoft learn, that you can read up on Gen AI, Copilot in particular, and some other structural components of what makes Gen AI. Then I said, you know, by evaluating and sort of, get judgy I called it as really just hold the feet to the fire of of Gen AI implementations, either ask your suppliers about them, investigating ones that are out there, and, and really test them against the value propositions that we outlined in the deck earlier, what are the benefits? And how are they measured? And to what extent are we reaching and achieving those, and ultimately, you want to be able to pilot, because that's how you can measure it for yourself and your program. Right? That's going to require some coordination between the supplier of that and your IT department. And engagement with some employees as a pilot audience. And lastly, is the you know, is get hands on that start building things with Copilot and there's a lot of things that you can access with at no cost, right. You can actually do pilot or test environments and as you're using and you can use things like Copilot Studio, or to sort of investigate the opportunity or possibility of building either your own Copilot, or even even designing your own Copilot if not building our extensions to existing Copilot. So I think those are, you know, three areas that lots of resources in each of those areas to make sure that you're abreast and ready.

Maryann 40:24
Great. And Karen, did you want to add something?

Karen 40:28
Yeah, well, I would say is if, if there's some nervousness around go about going straight into Gen AI, consider looking at robotic process automation, which is actually a more basic way of using an alternative technology. So think about where you may have repetitive tasks that you or your team do, that you think could potentially replace that manual work. And that's always a good starting point. Because sometimes that step into AI, Gen AI may be quite a big step if you've not implemented anything yourself previously. So RPA is a good foot in the door to start thinking about how do you embrace and engage with alternative technologies?

Maryann 41:15
Great, thanks very much.
Steve: There's a lot of low or no code ability to do that, right? There's a lot of platforms out there. I'm, of course, I'm gonna tout Microsoft a little bit here. But yeah, there's, there's the power platform and the Microsoft stack that allows you to create automation and Process automation, that you can implement simple AI mechanisms in that process automation without developing a single line of code, right? It's all sort of visual, you know, drag and drop and simple configuration operations, right. So you can do a lot without having to engage data engineering or your IT department.

Maryann 41:52
Great. Thanks very much. Ian, I want to bring you in, because we do have a question about the interim steps in executing SSI between, like the initial adoption, whether it's, you know, by a corporation or by their TMC, the additional initial adoption, and then the full fledged deployment where the suppliers and the intermediaries will provide the verified identify Identity Services? How does that work?

Ian Spearing 42:22

Yes, great question, Mary. I think for me with any technology, so about what is your vision and mission? First, I think it's very easy to try and think about the different technologies you might want to use. But actually, what is the problem Steve and you're trying to solve for, or what is the advance when you're trying to do within your program. So I think I would carry out that with any technology that some of these things seem quite difficult to do. That actually is the very small entrance steps that you can make. So on sort of the SSI piece, it really is about moving the ownership of the identity of an individual. So taking back ownership of your individual identity, your data, and moving over the other side of the fence. And that's, I guess, a quite a direct statement in the industry, because lots of people want to own the profile, and own identities of travelers, because there's lots of money in marketing and personalization for all the companies that have data siloed on you. But actually, if you start pulling back where that data is housed, who owns it as an individual and where you can push it, you can start unlocking things that are seen as blockers or not possible today. So really, the first step is starting to insert maybe another provider, there are a number of providers of SSI technologies and products out on the market. And GE talked about one of those, they're organizers. And that means you can then start putting your corporate travel profiles as an example, back into the hands of the traveler, owned by one of those companies that then can distribute it into the rest of the ecosystem. But all of that being said is that's the first step, you know, adoption of SSI principles is going to be driven a lot by governments, as well and a lot of compliance measures that come in across Europe and across in the US. So this is not something that is changing slowly, it's advancing very quickly from a governmental policy perspective. But within travel, I think there's lots of opportunities to unlock by accepting credentials are verified from the start of the booking process right through to the end. Maybe when someone checks into the hotel, that process could become a lot more seamless. So just one example there but then small steps by changing the ownership of why your profile, maybe store today what

Maryann 44:32
What happens when the traveler leaves the company?

Ian 44:35
I didn't hear you um, yes. So when a traveler moves company, um, think of this as a single profile that you have for the rest of your travel career. So is your identity that you tank to a company, those companies will apply their travel policies, payment mechanisms into your wallet with acceptance, and then when you leave you then revoke access for that corporates to your business, to view that data. And then you could reassign yourself to it to a new customer. So you own your personal data, the complete travel profile would be a combination of personal profile tags with corporate data that is needed for the facilitation of a travel booking, and then any agency data that would need for mid office and downstream systems. So those three elements combined make your total profile that you own your personal data, and you could remove that or revoke access to any corporate you're attached to.

Maryann 45:28
And one other question that had come in was actually about government contractors in the United States, I realized that you're in the UK Ian, but in the United States, is blockchain and SSI a possibility within those environments?

Ian 45:49

Geographically? Yes, I think there are nuances, obviously, with governmental policies and data storage and the security element of airtight locations of data. I wouldn't know enough at the moment in terms of governmental customers that we have. We haven't broached into that space yet. I think the appetite of blockchain and SSI is something that is growing from government policies, and without come down to a government sourcing perspective yet, I would suggest is something to explore. But I don't see it being a piece of technology or sets of technology that couldn't be used in the future, I think the adoption in government may just be slightly slower than the mainstream retail.

Maryann 46:30
Great

Steve 46:33
At a really high level, Blockchain is just another network, right. And just like networks, governments and their implementation of those have segmentation in the data structures, as well as the networks themselves. So I could imagine if this doesn't already exists already, that there'll be sort of government, you know, ring fenced of blockchains that are Civic, just like there are networks and network capabilities. And then cross network capabilities that are well governed by those governing entities for sort of public or semi public chain components or chains themselves. I think it's the technology is fully usable by governments, it's really about how are they going to structure the networks and the data components for private public use?

Maryann 47:22
Yeah, I was thinking that the blockchain in that no one can edit that. And it's publicly available would make that very acceptable to to some in government. So there might also may already be several examples that we're just unaware of. Not in travel. But Steve, one of the other questions that actually came in for you was was how are you measuring productivity of Microsoft business travelers with implementing innovation? What type of like, elated examples that you gave? You know, where? Where gen AI, is finding your meetings and suggesting that it booked travel for you, those types of things? How are you actually measuring that type of productivity?

Steve 48:13
So we first answer by saying that's hard. Productivity is as as a metric is hard to quantify. And it's easy to qualify so. So obviously, we've tackled that on multiple fronts. One, you can get quality information through interaction and survey and responses back from our employees about whether a technology or a feature benefit. And so we can get a real clear measurement of their sentiment of how they feel more productive as a result of using it. That's one way we do it. The other requires actually implementing metrics and whatever system you're using and optimizing to sort of prove those difference in sort of time to execution or completion, are they more productive, you can also measure output like, if there are X percent more PowerPoints produced, whether whether or not that's productive, that's open to interpretation. But the point is that it is hard and what we try to implement instrumentational, where it can be to do quantitative measurements, right to show a delta in time to completion. And then you try to supplement that with qualitative information by engaging and getting feedback, that sentiment and ceiling of productivity game.

Maryann 49:33

Is it actually about how you build the business case to begin with, for you know, implementing any of these these technologies?

Karen 49:45
So I think, you know, you have to identify the benefits. There's no point in doing it for the sake of it. So it needs to really be understanding is are you trying to bring in process efficiencies? Are you trying to enhance the traveler experience? If you will an automate some sort of payment process, you need to figure out what the problem is that you're trying to solve. And then that makes it relatively easy to be able to put the business case together to say, this is the reason why we're doing it. Now, of course, you will still need to go through IT security reviews, cybersecurity reviews, whatever you may have internally within your organization. However, once you start with this, and I think what you need to remember is, the volume of transactions that any of these technologies can take is extensive. And so you may implement one element of a solution, but it could actually take on another 30 40 50 Different things through that one, same channel. So once you've got it over the finish line for that first one, then there's many, many more things and iterations that you could bring. But there has to be a problem that you're solving. And there has to be benefits around what you are solving. I think I noticed some of the other questions was around, you know, when does it pose a threat to the labor force potentially, what I would always like to think and what we always did when we were at EY was the fact that it was solving problems that we didn't have time to do things. And that was the key thing. It was never about replacing headcount. It was about taking the mundane out of the headcount to make roles more interesting, and give them the time to be able to do other things, versus thinking that you are actually replacing headcount. And I think that's a really important thing, when you think about engaging with any of these new technologies out there. But what I would say, though, is that it's coming and it's here. And if you don't embrace it, somebody will come along and make you embrace it. And so that has to be the strong argument, actually, as to why you want to start doing it in the first place now, because otherwise, there could be challenges for you as an individual running your program, if you aren't just because of the highly transactional nature, that travel, meetings and events as an example is.

Maryann 52:12
Great. And with that, I am afraid that we are out of time. Although we could probably talk for another hour or so. I do want to thank all of our speakers, to Steve and Karen and Ian and also Gee for recording his presentation. And thank our sponsor CWT for allowing us to bring this all to you.

Emma Woodhouse 52:37
To find out more about the future of travel and work from experts around the world, subscribe to business travel on the fly, via Spotify, Apple podcast, Google Play or wherever you get your podcast. And to learn more about emerging tech and business travel, download the white paper at www.mycwt.com/emergingtechnologies