TRAILBLAZERS TALK

**Ravi Kumar S,
President, Infosys,
with Linda Jojo, EVP,
Technology & Chief
Digital Officer, United
Airlines**

Ravi Kumar [00:00:13]

Hello everyone. My name is Ravi Kumar, President at Infosys. Thank you so much for joining us today on this new version of Trailblazers. Today's guest is Linda Jojo, the Executive Vice President for Technology and Chief Digital Officer for United Airlines. Linda is responsible for information technology, data analytics, digital products, e-commerce, cybersecurity and the airline's digital strategy. Over the years, Linda has been a part of many global 2000 firms on leadership roles and in technology. And most recently she was awarded the Chicago 2017 CIO of the year and named to Crain's Chicago Business 2016 and 2018 Tech 50. Very passionate about STEM careers, evangelizing STEM careers, she's a member of the board of trustees of the Rensselaer Polytechnic in New York. Linda is an independent director since 2015 in the board of Exelon as well. Interestingly, both United and Exelon are very distinguished clients of Infosys.

Thank you, Linda for joining us today and thanks for your time today.

Linda Jojo [00:01:21]

Thanks Ravi, great to be here, though I really wish I got an airplane so I saw you in person.

Ravi Kumar [00:01:26]

Thank you, I look forward to it as well. And I'm a Global Services customer of United, so I always love flying on United. Linda, you know, I wanted to pivot the first question on evangelizing STEM careers as a passion of yours. And over the years, the community of technocrats have been kind of grappling with this problem of diversity and inclusivity in tech careers and digital careers in some ways, there is a divide. Tell us a little bit about what your views are and how we could bridge this divide as a community and I'm not sure whether this is also an inflection point as work gets democratized.

Linda Jojo [00:02:07]

Yeah that's actually an interesting point, Ravi. But, you know, one of the things that I know about myself in my career is that I had people in my life early on, particularly my father and my uncle but also a high school math teacher, that really encouraged me to pursue a career in STEM. In my case, it was computer science and that was important because for some reason, young girls drop off in their love of technology between junior highers and when they get to college and if you can't solve the pipeline problem of getting young women interested in those careers it's going to be very, very difficult to meaningfully move the dial in the executive ranks in technology jobs.

Ravi Kumar [00:02:59]

And I'm guessing mentoring and role modeling are probably the two big things in bridging the divide in many ways.

Linda Jojo [00:03:06]

Yeah, I think that's true. I think it doesn't matter what you're talking about. If you see someone who looks like you doing the job you're more likely to think you can do it, too. So, I think that's super important.

Ravi Kumar [00:03:16]

Linda, you know, I'm going to switch over to your core job of managing the technology of an airline. This has been one of the most difficult periods for airline travel - there is safety of employees, safety of flyers and customers. How have you tackled with it and how have you

powered this whole transition to this new normal as people call it, leveraging digital technologies? Tell us a little bit about what United is doing in this space.

Linda Jojo [00:03:49]

Yeah, I mean there certainly was nothing that could prepare us for the speed and the impact that the pandemic had on United and actually on all airlines across the world. We sat in a boardroom in the middle of February and we started to see that this was impacting China but when it moved to Europe and in particular when it moved to Italy, it became pretty clear that this was going to become something that was going to impact the US. Just three weeks later traffic had literally stopped. By that point, we were all working from home. No one was traveling in cars, never mind in airlines and so, it was a massive change. And, we were an airline sized for over 4,000 flights a day, carrying half a million people a day. And there was one day in April that we carried only 10,000 passengers. To put that in perspective we have 14,000 pilots, so we have more pilots than we have passengers in the middle of April. And so, you have to re-examine everything, at that point it was really about cash preservation, really getting ourselves to survive so we could raise the capital needed to continue on and so we did a lot of stopping projects and that's not something that you try and do when you're in a job like mine. You're trying to use technology and start technology and so instead we stopped it.

But rather than sit around and feel sorry for ourselves, what I'm super proud of the team at United is that we quickly pivoted. Our customers' needs changed overnight. Those that were flying, in many cases were medical personnel or people that really for whatever reason had to get where they were going. It was more important than ever that we supported those customers, obviously cleanliness and understanding safety of the aircraft became super important. And so, for example, we rolled out touchless kiosks in the airports. That was something that was not an idea in February, yet, by early May, we had rolled it out to 200 airports. So, we had to completely pivot on the work that we were doing. We've done many other things since then. As travel started to come back, what came back first is something called visiting friends and relatives. So, you were going to maybe not staying in a hotel but going to stay at someone else's home. That's a very different kind of a traveler than a business traveler. Other people said they wanted to go somewhere but they wanted to go somewhere safe. And to them, that might have meant going to a beach to others, it may mean going to a national park and maybe it's go golf or something. And so, we introduced a search by map function on our website so that you could say where you are and we would show on the map all the different locations you can go to based on the activities you want. That's something that as an airline that is, it tends to be focused more on business travel, is not something that was really a high priority for us but as our customers shifted, as those business travelers became people that were visiting friends and relatives, we added that product to our website. I can go on and on with other examples.

Ravi Kumar [00:07:07]

That was a very good, very good summary of where you are. And where do you see the future of travel now? With, in many ways even after the vaccine is out, our sense is, it's going to be less business travel. In fact, I was reading a report - 50 percent of the profits of most airlines come from business travel while only 12 to 15 percent of the travel is business. Which essentially means there's going to be a skewness in terms of how airline travel is going to be and work is going to become much more hybrid. So, business travel will kind of come down, at least that's the forecast. So where do you see the future of travel for airlines coming in?

Linda Jojo [00:07:55]

You know, I certainly don't have a different crystal ball than anyone else in terms of what's going to come back but I guess my perspective is one that people, we are social, we connect with people, we connect in person, and there is going to be a desire to do that again. I do think maybe that awful red-eye you would take from New York to London for a lunch meeting and then turn around and come back – maybe those meetings aren't going to be around right away. But I think the first time you see a competitor perhaps close a deal because they went face to face with the customer and you try to do it over a video call, you rethink the fact that you actually want to go to that customer. There's also, I think a different dynamic and that is as different companies say you can have a more flexible job and as some companies particularly in the tech industry have said you can live anywhere. I think there's a possibility for another dynamic in that there will be travel back from wherever the anywhere is to back to the home office for different reasons. Whether it's to ensure that the culture stays the same to drive certain messages, to collaborate. And so I think in some ways there may be a chance where we're trading a daily car commute to a weekly or monthly plane commute. That could happen as well.

Ravi Kumar [00:09:23]

Absolutely. In fact, just switching gears, you know I'm a part of the World Economic Forum some of the working groups and one of the things we were talking about is the digital passport for travelers. Actually, as testing information, vaccine information and stuff like that. I was just wondering how would the progress happen if we start to integrate contact tracing the vaccination, the roll-out of the vaccination program and then the safety measures of what airlines are doing - is that an integrated value chain you see with technology powering it so that you could you could be much safer as travel really takes off.

Linda Jojo [00:10:06]

Yeah, well you know we're taping this in the middle of December and so maybe some of the things I'm going to say get stale pretty quick because it's moving just so fast but we're sitting here just before we expect that the vaccine is going to be authorized for emergency use in the US. It's a week where it was the first vaccines were given in the UK. And so, this is changing very quickly but we're already seeing certain jurisdictions requiring negative COVID tests in order to travel or to avoid a quarantine. We do think that this is going to change pretty rapidly to proof of vaccine or proof of antibodies. What's happened now is this is happening at a very different rate and it's happening individually. This is a regulatory type event where regulators in one country or one state may require one thing and other states require others. We're already seeing this with the testing and quarantine rules and it's super complicated for our customer service agents say in Newark getting ready to board a flight for people going to Tel-Aviv and understanding what are the requirements of Israel for people flying in from New Jersey. And they're changing. And so there has to be a digital solution to this. And we have actually built a travel ready platform and we actually started this way back in February when it was going the other way. As we were closing down, as the US was closing down, different places where people could travel. We realized there was going to have to open back up again and it might open back up in a similar kind of disjointed way. So, we built a travel ready platform that is going to help customers understand what they need to do to travel, what's required where they're going based on where they're coming from and also making sure our employees can understand how that's going to work.

Ravi Kumar [00:11:58]

And would you see Linda, that the airline regulatory authorities can play a bigger role by bringing all the airlines together on one digital travel platform as you mentioned? I think that's a very interesting idea of a digital travel platform.

Linda Jojo [00:12:12]

Yeah. Well, I think certainly individual airlines are going to have some role. For example, we require people to wear masks as a requirement and many of the US airlines have already done the same. As far as the standards around this travel body, I think it's moving faster than a standards body can handle. I do think that the major standards whether it's the various airline alliances or IATA or some of the national groups are doing our best to try and align and agree. But it's moving so fast. We've just taken the position that we're going to have one that we're going to use ourselves and we're going to actually integrate with every standard we can find, if a standard's set, we will integrate with it. Because we think it's going to move for a while here pretty quick. Maybe year from now, it'll settle down and there'll be one that'll simplify our life too.

Ravi Kumar [00:13:08]

Thank you, Linda, that was very insightful. In fact, I just want to switch gear and check on customer experience and customer service. As a Global Services customer of United, I can tell you that I thoroughly enjoy the process of how you manage a customer value chain. Can you tell us a little bit about the digital interventions you've actually done in United, specifically related to customer experience and customer service and is that going to change as we get to the other side of the crisis?

Linda Jojo [00:13:38]

Well, you know, we recognize that we have to support people that travel a lot like yourself who's a Global Services member but also the fact that there's many, many customers, pre-pandemic, that traveled only once or twice a year on United. And so, we need to support all of those groups, even those customers and everybody in between. And so, we've really worked out how do we de-stress the experience, how do we use technology to do that. And our mobile app is one that especially on the day of the travel, it's very contextual, it knows where you are on the journey and can help you if you're landing in a connecting airport. It can actually tell you how to get to your next gate, when you're on board we can help you with Wi-Fi or entertainment with one click. You can track your bags; you can do all of those things on the mobile app and we haven't stopped innovating with that. Well, we just recently put an upgrade in and we now made it much more easy to use for those that are vision impaired, the folks that use those different applications that are screen readers. We've reorganized and reoriented our user interface so it works better in that area. But we're also doing things I think because of the pandemic and because of safety and cleanliness, there's a lot of things that we can do to make that experience better and it's something we just are rolling out right now and what we call Agent on Demand. And that's when you need help – you're already in the airport and you need help Maybe you want to check if your upgrade is cleared or you want to change from an aisle seat to a window seat or maybe there's been some kind of disruption in your travel, when you need to change your flight or do something like that. The way you would have done this before our Agent on Demand system is you probably would have waited in a line somewhere or you would have called them in a queue or you would have physically waited in line. Nobody wants to do that especially in a pandemic. And so, with Agent on Demand, you actually scan a QR code and you're put into a virtual queue and you're connected to whatever you want - you can go voice, you can go

text but you can also go on a video chat where a live agent will service you wherever you happen to be in the airport. And we really think that things like that are certainly the future where we're going to go.

Ravi Kumar [00:16:04]

Well, you know, I'm going to remember the Agent on Demand thing, that's that seems to be a really interesting one. Linda, switching gear, you know one of the other things technology played a big role in airlines was forecasting. Forecasting for business, forecasting on customer models, forecasting on traffic and all the past data is pretty much inconsequential now. We're going to reset to a new world. In fact, the other day I was reading an article about the weather forecasts and you know I was astonished to know that weather forecasts have gone for a toss in the last nine months because there isn't enough airline data available because they are dependent heavily on airline data, real airline data for weather forecasts. Where do you see forecasting go and what models are you going to use? It can be very interesting to know how we're going to do this with not much data being relevant.

Linda Jojo [00:16:57]

Well, we do a lot based on demand forecasting and I think that's what you're probably talking about. If you can't forecast demand, how do you position in terms of when to fly, how often to fly, how big an airplane to fly. And that's important to our CFO, how much are you going to charge for those tickets. And so, you know, I think we're lucky in the fact that our tools around AI and machine learning are getting better and better and they're able to draw inferences with smaller and smaller amounts of data. It's getting much more precise and so we can actually move it much faster. So, we can learn as our customers are changing and what may not surprise you is that our customers are booking much more closer to the day of travel than they were historically. There's not a lot of planning, you're waiting to see to make sure that wherever you're going is open and making sure that you're healthy and until you kind of know that you're holding off on travel. We've also permanently eliminated change fees. And so, there's really you can change it, if you get there. So those two things together are changing the demand forecast. I can tell you that our data analytics team is working very closely with our revenue management team to effectively rebuild those models.

Ravi Kumar [00:18:12]

Thank you, Linda I'm going to squeeze in one last one last 30 second question for you. These are very hard times for leaders like you. What was the most testing time for you? Do you recollect something which was the most hardest, the hardest moment for you?

Linda Jojo [00:18:30]

Yeah, well, I think that actually it's actually an easier answer perhaps and that is when you stop all that, those projects and you stop all that work even though you know that it's going to get better we couldn't carry all the employees that we had and so we had to separate some really, really great people from the airline and it was a very, very tough day. For really no fault of their own that we had to do this but we're a smaller airline and we're a smaller technology team as a result. And so, that was incredibly difficult that day.

Ravi Kumar [00:19:09]

Thank you, Linda, indeed that would be a very hard moment I can imagine. Thank you so much for your wonderful time today. I thoroughly enjoyed talking to you and I'm sure the audience is going to learn a lot from this conversation. Thank you again for joining us today.

Linda Jojo [00:19:24]

Thank Ravi.