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- S1 00:11 Hello, and welcome to another episode of The Moxie Podcast. This is episode 15, recorded on Thursday, June 12, 2014. This is the companion with show to the Moxie Sessions, which is an internet economy discussion group held once a month in Auckland, New Zealand. Our aim is to bring together a group of interesting technophiles from across the economy to talk about how New Zealand can take advantage of the internet to improve its economic performance. I'm Glenn Williams with you here in London, and I'm looking forward to introducing you to all the fantastic guests and people that we have on today's show.
- S1 00:46 Now, the last Moxie Session was held in Auckland at ASB, and it was all about technology and business. So, today we'll be discussing the difference the internet makes for firms that sit outside of the technology sector. So, what difference can the internet make for perhaps lower-tech businesses? Does the internet really improve business performance? Is it the great panacea for a country as remote as New Zealand, and what could we do to accelerate the change that the internet actually brings as well? These are all some of the questions we'll be looking at today.
- S1 01:21 So let's introduce our panel of experts who are at the Moxie Session and who are joining me today. First up, it's Murray Sherwin, who is the chair of the Productivity Commission and is an economist with over 35 years experience across a wide range of public policy roles. It's great to have him among here - welcome to the show, Murray.
- S2 01:39 Morning Glenn, and morning Hayden and Jordan.
- S1 01:43 Joining Murray, we also have the chief executive of InternetNZ, Jordan Carter, who in previous roles has also been a policy consultant working on a mix of internet telecommunications and internet issues. Jordan joining us from the airport somewhere - in the airport today. Hello to you, Jordan.
- S3 02:02 Good morning, Glenn.
- S1 02:02 And now last but not the least, it is the discussion starter himself - it is Hayden Glass. Welcome back to the show, Hayden.
- S4 02:11 Thanks very much. It's pleasure to be here.
- S1 02:13 Good to have you. Right, now let's dive right on into it. As I said, we are covering the role technology and the internet plays business - specifically non-tech related businesses. Now, Murray, at the session you were talking about

technology used in the service sector. Can you give us an overview of your talk at the session, Murray?

- S2 02:33 Sure. The productivity commission was asked to do a piece of work on the services sector in New Zealand and what drives productivity and performance in that industry. It's a very very big, diverse mess of activities - about 70% of GDP - and most people, I think, are surprised when they discover how big it is. And while we know not a lot about primary industries and we know an awful lot about manufacturing and we've got data and analysis going back decades, we know much less about what makes services industries work, and the key messages are, essentially, it's very large, it's very diverse and it's highly intertwined. So, most of what you see coming out of manufacturing and primary sectors has a very high degree of service industry input.
- S2 03:25 We also were asked to do a drill down on a couple of areas to try to make more sense of what's going on with the performance of services and the two areas of drill down were 1) competition - and we did that because by their nature, a lot of services industries are not as open to competition as goods industries; and the other bit which is a direct relevance here is the ICT sector - and not the ICT producing sector but how it's applied throughout services and what lessons do we learned from elsewhere and what are the obstacles to making really smart use of ICT.
- S2 04:09 And when we look around the world at the countries that have done better than New Zealand in productivity terms, there is a couple of examples where the services sector has been particularly important and where ICT has been a big driver. And the most notable example is the US where wholesale and retail industries have been big drivers of productivity, and ICT in the application of ICT right through the supply chain supporting those industries has been important. In-fact, one of the big surprises for me was to discover that Walmart by itself had contributed over half of the productivity gains in the US wholesale and retail industry.
- S2 04:54 So, we were looking at that, we were looking at the transformative nature of ICT and the fact that it's also highly, highly disruptive. And in New Zealand we appear to spend about as much as others do proportionately on ICT, but we don't seem to get the gains, and so why is that? Is it because we have a very small economy? So certainly for some areas economy's a scale matter - the big investments in really high-quality, sophisticated IT capability can really need big scale to justify it. Secondly, there's the issues of geography. We are a long way away - that's not an excuse but can we use IT in a way to overcome that? We appear to have some issues with management quality and that's a question of how you understand your own business in business processes and then how you understand the capability of ICT and how do you really transform your business process is not just take a paper-based process and computerise it, but transform the business process to make use of the capability that's available.
- S2 06:11 So, those are the key areas we looked at. Just very conscious of the infrastructure now coming available in New Zealand and trying to look at ways in which we can take those pipelines and really get benefit out of them. So, that's a quick [proceed?].
- S1 06:25 Thanks for that Murray. Now this would be a good time to hear from you, Hayden, actually. At the session, you were looking at some recent study results

that show what sort of impact the internet has had on non-tech related businesses. Can you give us a run down on those.

- S4 06:42      Yeah, sure. So when I'm not convening the Moxie Sessions, I do consulting in this field and we just recently completed the study of firm uses of ICT outside of the tech sector. So some useful steps to start with: Almost all businesses are connected to the internet. So, 96% of businesses - that's six or more employees are online. Even in the agriculture sector which you may not think of as the highest user of internet - 91% of firms are online and it's used for increasing number of things. So in our study we talked to firms and tourism and retail trade and agriculture and professional services, and we asked them what they were doing with the Internet and what difference it made to their performance. And all of those firms - regardless of the fact they were in very different sectors - they all said the internet was very important and would become more so.
- S4 07:37      It was really interesting to get their stories about what they were doing with the internet. So, farmers are using it to check cows or to measure water use on the farm and specifically to measure where they were putting water on the farm or to get milk quality test results. Retailers were finding customers on Facebook; tourism operators were making online booking; professional services firms were using the internet to change the nature of the firm itself. So, you could work from anywhere and you can have a collaboration between employees in different places much more easily than you used to be able to. And you also collaborate between firms much more easily than it used to be able to. So, all of those different diverse impacts.
- S4 08:17      We also calculated the overall economic impact, which ends up being around 6%. So what that means is that a firm that makes high use of internet services is 6% more productive than the average firm in the industry. Now, the difference between the firm that uses the internet a lot and the the firm that doesn't at all is much, much bigger than 6%, but even at 6%, if that impact flowed through to GDP, essentially it's saying the impact of use of the internet is about two tourism sectors or a bit more than a another ICT sector - ie. the internet's having quite a big impact economically on the performance of firms that are outside the tech sector.
- S4 09:03      And I think as Murray was saying and you've also said, Glenn, that we're reaching a point where connectivity - like connecting to the internet itself - is a solved problem. There is a UFB connectivity - it's a fibre transitioning happening, but actually getting firms to use the internet to do something more useful is really the nature of the next challenge. The other thing just to remember that I think that this study makes clear is that the benefits of the internet are largely outside of the internet sector - outside of the IT sector. Not because the IT sector isn't important but just because the rest of the economy is so much bigger than ICT sector. So, we need to be thinking about how do we activate use of the internet - productive use of the internet - by firms outside of the ICT sector as well as start-up weekends and starting more businesses and incubators and accelerators and commercialising new technologies and all of that stuff that we focus so much attention on.
- S1 10:06      Thanks Hayden. Now, of course all this relies on an internet that considers all its bits and bytes that are actually travelling along with it are actually all created equal, and everyone actually has a fair crack at doing business online. Now

another there is something that Jordan Carter from InternetNZ highlighted at the last Moxie. So, Jordan, can you give us a run down on your thoughts at the last session?

- S3 10:30 Yes sure, Glenn. There were two main points I was making, really, which is what kind of internet allows the sorts of gains that Hayden was talking about and what are the specific things that it actually lets us do? And an internet that can be described as open and uncapturable - which is words we've used for a while - it's built on open public standards, it's a single internet all around the world, and as Hayden also mentioned, it's getting faster and faster.
- S3 10:57 So overall, the internet as it is today and as we would like see it stay creates an environment of permission-less and innovation - that's the tag line people are using. Now what that means is that people don't need to go and get permission to attach a new service or make a new website or develop a new protocol as long as they go through the consensus pulling processes. Once it's on the network, anyone can get the software, anyone can develop a new way to implement it, and it unleashes the creativity that [stood after?] all the things that we have seen so far - from websites and from web browsers to everything you can imagine. The Apple iTunes store and so on.
- S3 11:35 So, what is it [to make?] that allow that what can help New Zealand businesses grow? I think, there were four things that I mentioned all around the fact that we need to sell more things of higher value, and to be able to do that in part we need to learn more from the world, from collaboration and so on. And [inaudible] does is let those two things happen more easily. You can cut the cost of provision and then you can raise the value you can access bigger market. So in terms of cost, you can access a whole bunch of cloud infrastructure that means that if you need a slightly bigger web server, rather than going spending five or six figures on a new computer you can just rent another 10 gigabytes of space online. So that kind of software and infrastructure as a service is a huge cost-saver for businesses as they're growing.
- S3 12:20 Markets get bigger and closer and more accessible - if you've got the right kind of e-commerce site and the right branding, you can get people from all around the world to come and buy your products. Whereas in the past, it would've had huge marketing and transaction cost attached. And it is easier to collaborate - we're doing this with one of us in Wellington, one of us in Auckland, one of you in London and so on, and couldn't do this as easily with as good a quality or the visuals before the internet was around and that experience is only going to get better. So building relationships, maintaining relationships when people are far away, learning from them will get easier. So those are just three separate ways where the rise this open internet platform can add value or cut cost for business.
- S1 13:01 The fact that InternetNZ is advocating for an internet like this, does that suggest that there is a threat out there that there won't be an internet like this? That there are dark forces at work to stop the internet that we would like to enable the businesses do what they need to do?
- S3 13:19 Every time a big conglomeration of economic power arises, it'll try and arrange markets in its own interests. So, one of the things that's kept the internet open to date is that there's been no single chunk point on it. And at the moment, you don't see those things on the horizon - you see pretty dominant firms in

particular markets. So in search for example, Google is a pretty comprehensive coverage of that market. But the way the platform is built, allows others to come along and invent new services. And the thing-- The role that we play is a bit of a guardian one - if something else coming along, we'll call it out. If someone's trying to corrupt or pervert the open-standards framework it's built on, we and others like us will be noticing and calling that out. So, there aren't any clear and present threats in New Zealand or offshore at the present time. As long as governments keep their hands off the infrastructure and as long as people are watching brief on it.

S1 14:19

I was just wondering, is there a perception among many non-tech businesses that IT is more of a cost that should be minimised rather than a brace to encourage growth and transformation of businesses?

S2 14:35

Well, like every thing else in the morass which is our small industries, there's all of that and more. There are some fantastic examples of companies that are basically now running their whole business around internet capability and delivery, and what's really exciting is some of the new ones coming on which are born global, born virtual and that's fantastic. I think the challenge we face is with the traditional businesses that have been around for a while - that it's all a bit scary, it's a bit unknown - and how do we get to them and, in a sense, demonstrate what can be done and make it really easy for them to pick up the opportunities that are out there.

S2 15:25

One of the consequent or one of the characteristics we find at New Zealand is that there is an enormously wide range within any market sector between the productivity of the top performing firms and the ones at the bottom of the heap, if you like. Moreover, the ones at the lower end of the system can persist for a long period of time - they don't get driven out by competition because the competition isn't as tight here as some other places - I think that's the theory anyway. So, there is big opportunity for the firms in the lower half of the distribution in terms of productivity to latch onto technologies and lift their productivity, and the trick is to find a way to get to them and make it easy for them to do that.

S1 16:05

I just wonder, Hayden, does that also reflect in the stats at all that there is a perception that technology/IT services, that the costs should be minimised and not so much embraced? For a certain sector of the economy, does that reflect anywhere on the stats that you've seen?

S4 16:23

People that send me feedback that there's still a job to do for firms to understand that ICT can completely alter your business process - there's no reason to do things the same way. If you've got an offline form, there's no reason to turn it into a PDF and put it on your website and have people download it and fill it in and then send it back to you. You can create an internet enabled process. I think if you're a small firm, the evidence suggests that you are less likely to take up ICT and really make the most of it. And as Murray said, the evidence is that we have got a very long tail, if you like, of lower productivity firms in New Zealand and the challenge of trying to get them to take productive steps online when they are not facing significant competitive threats, and they may not be that interested or that savvy about what the opportunities really are, is a really significant one.

- S4 17:38 So one of the things that did seem to predict business engagement with ICT issues and business transformation through ICT was whether there was someone in the firm who was keen on ICT-type issues, and I was interestingly reading something about schools yesterday and apparently this is also predictor of how sophisticated schools are in the use of ICT. It's just having somebody along who is like, 'Yeah, we can use this internet thing you know. Let's get on with this - look at some of the possibilities', that actually seem to make quite a difference to firm behaviour - particularly when you're talking about quite small firms that have got a lot of things to worry about, and they're certainly not ICT experts but they're running the whole of their firm and they've got to think about whole about different aspects of their business puzzle.
- S1 18:27 So, is it a generational thing? It seems inconceivable that a kid leaving school today - who's grown up as a digital native, have got the smartphone in their pocket and they know no time before the internet - that they wouldn't embrace every technology available if they were to go into business or perhaps be involved in a business and put their hand up and say, 'This is what we should be doing'?
- S4 18:54 There's certainly a big difference in behavior but the World Internet Project shows , for example in New Zealand, that there's 1% of people under 40 who are not online. That as you go further up into older age groups - particularly those beyond 60 - the use of internet is lower. So, I think that's-- I don't know if it's a generational thing, I think it can partly be just about exposure, but also I think people increasingly can see a difference between what they can do in their personal life very easily and what's possible for them in work environment. So especially in big companies - they're still struggling with being able to enable some of the things that are easy to do. So we're having this conversation on Google Hangouts, which is a free service from-- It's very easy to use - I can plug my computer in and it magically works.
- S4 19:55 But, it's not easy to do this in a big firm and if I was trying to do this, for example with some of my clients and the government, it would actually not be that easy for them to sit at their desk and make this service happen. And that divergence - although they could do it on the phone which is sitting on their desk - that divergence between what's possible in your personal life and what's possible within companies it still is a real thing. So even if, to your point, even if you are aware of the possibilities and you're thinking, 'Hey, we could do things differently', actually making it happen is very, very hard.
- S4 20:30 And just to give you another quick completely practical example from our study, we talked to quite lot of tourism operators and the thing you have to do-- The first thing you do as a tourism operator is if you are - and these are accommodation and tour and activity providers - is you have to get your inventory online and make it visible to your customers. We talked to a lot of people who are still running paper processes or people who had the internet system, but they also had a person whose job it was to keep the internet system and the paper system - which was the master - up-to-date. And for them, moving to an internet only system was actually was non-trivial. They had to get multiple sites and they all had to be able to communicate over the internet at all times and they had to just culturally get to the point of being like, 'Okay actually, this paper thing isn't working'. And they may have been using the paper process

for the entire time they've been in business. So, it was not a non-trivial change, definitely.

- S1 21:27 But can connectivity help every single business?
- S2 21:32 There will be businesses that really don't see the need and are able to survive without it. Well, good for them - it'll be a different sort of model. But I think increasingly--
- S1 21:42 But there's a difference between surviving and getting just that extra increment of productivity that I think Hayden was talking about in those study little bit earlier.
- S2 21:56 Yeah, and the trick I think with smaller businesses is can your potential customers find you? And I think increasingly if don't have a web presence, it's going to be extremely hard to access the range of customers you want. There'll always be a few who have a reputation that enables them to avoid it but I think that'll be an increasingly small number.
- S1 22:19 So, where should the focus be?
- S2 22:23 For our work-- Well, putting a different hat on, I also chair a group that Hayden and Jordan have been associated with and it's I think really around getting a message to SMEs - the huge number of small businesses - and trying to find apps, devices, mechanisms, which really make it easy for them to see the potential - the possibilities - and make it easy for them to make the transition, and I just think just rolling that out and persisting with it is about the only option we've got at this point.
- S1 23:00 So is it not a focusing on a particular sector say, that has a good potential to export overseas? Would it be better to focus specifically on sectors that might do well and selling online?
- S2 23:16 No, because I think entrepreneurs have this remarkable way of discovering things that bureaucrats and others haven't thought about. So, making it as open and as available as possible is, I think, the best strategy and I am really impressed with some of these young people coming through that are born global, born digital, and they've got all bunch of ideas that are bubbling all the time and that's the really nice echo environment of the internet.
- S4 23:52 Just one point on that, Glenn. The other-- It's really important that New Zealand take advantage of the internet to boost its exports and boost its engagements with the world , but the internet can also boost domestic competition and that is a really-- Which implies even for goods and services that can't be traded internationally. So, it is something I think, Murray, you talked about in Productivity Commissions recent works which is still saying, 'Well', just a comparison websites for example, that lets you see whether the service that you're buying wherever you happen to be in the nation is comparable with one that is also for sale and not terribly far away. Those very simple things that have got nothing to do with exports particularly can help boost productivity and increase competition, and an environment in New Zealand where you've got quite a small diffuse population, that those types of services could be quite important also for domestic products, it will be [good?].
- S1 24:56 So, how much awareness is there of ultra fast broadband and is it actually translating to uptake an increased productivity amongst SMEs as Murray was

talking about? What needs to be done to connect more businesses to ultra fast broadband? Jordan, have you got any thoughts on UFB?

S3 25:17

Well, the take up is going quite well as far as we can tell. The roll out of the network itself is going a bit of ahead of schedule and the-- Sorry, another announcement. The take up - I haven't seen specific business figures but it is speeding up and as the marketing efforts get under way, the more available the network is, the more people who are into marketing, the better. And in a lot of areas, there is already business fibre available anyway. So, I think I'd agree with what Hayden said before - connectivity isn't as much the problem as finding the creative and business value-adding uses of the technology, and the drumbeat of UFB is only going to get louder - people will get more aware as the time goes on.

S1 26:05

Hayden, a little bit earlier you were talking about farms being connected and the really interesting uses that farmers were actually finding for being connected to internet and monitoring stuff around the farm. How are we going with actually connecting up rural areas? Is that getting better or are we still a bit behind?

S4 26:25

Yes it's definitely getting better. I look at the RBI - one of the things that gets lost in the discussion about rural infrastructure and the rural broadband initiative is that for a lot of people - and I was looking at these figures recently - is 105,000 households get better copper services, so they get the equivalent of urban copper broadband built to them, and the RBI is on a faster track than UFB. So the rural roll out is going to complete in 2016 and everything I've seen suggests that it's just going quite well.

S4 27:00

There is a real question about the UFB - the fibre network goes to 75% - and the priorities are schools and businesses and hospitals, so businesses are an early focus of that. The question is, should that 75% go further once you've got that under way - you've got that project under reasonable level control - and I think there's still an open question about where exactly the boundary should lie. But, I think rural broadband is improving very, very quickly and take up is-- And that doesn't mean it's perfect, and that doesn't mean that you get urban broadband experience in rural areas everywhere yet, but it's a solving problem, I would say.

S4 27:45

In fact in my experience at these things, the people I hear the most concern from are people who are very close to urban areas, who have very poor connectivity and there are some pockets of those people, for example and in West Auckland - not far from where I live - where it only takes you half an hour to get into the city, but actually your broadband's very bad and I think we're going to see more and more of those stories. But I do think though that focusing on infrastructure is really not the point - it certainly needs to be fixed and it certainly needs to be built and we've got these schemes in place, but really thinking about, 'Okay, let's stop talking about excuses for why the internet isn't good enough or I can't use it or I can't do anything, and think about, okay, what can I do in my business that will make a productive and useful difference', and how do we get... It's really a sectoral challenge - it's really something that happens for firms talking to other firms in their industry or in their area and getting a sense of actually, 'Oh, you're doing this online - I'm not doing that. How do I do that?' Some of the stuff is as simple as just knowing that these services exist.

S1 28:58

Right. So, often people don't know what they don't know until they see someone else do it, right? So is there a place where people can see these

stories? Is anyone telling these stories about how someone managed to increase their gross revenue one year because they got on the internet and used the particular cloud product or whatever it was? Is there somewhere for people to go? Do any of you know?

S3 29:25

Well, there's two examples you can give, Glenn, one is the work the Innovation Partnership is doing to actually highlight cases and so on, and to give people stories and case studies around how people using the internet for a range of economic social uses and so on. And I just want to come back to your 'known unknowns' point - it sounds a bit like Donald Rumsfeld back back from the 2000's - but it is a real issue. People don't know where to go to find out what to do and there's been a tool created by few of us in Partnership [inaudible] Digital Journeys in New Zealand, which is a nice small, easy survey that people can fill out, They get a quick assessment of where they are in terms of their own digital journey and using the internet better, and it gives them very practical sets of how to lift up to next level of use. So, that's two examples I could give you. I can't remember the-- the Innovation partnership stuff, Murray would know that though.

S2 30:24

Well, Innovation Partnership is literally [innovationpartnership.co.nz](http://innovationpartnership.co.nz), I think. And Digital Journeys is one word and I think '.org'. But it'll be available through the innovation partnership site as well.

S1 30:43

Can you think of anything off the top of your head that could be applied generally across retail - using internet in such a way that can make things more productive or efficient or anything along those lines?

S2 30:59

I am always reluctant to say 'here's an across the board solution', but I don't think there will be successful companies that are innovating in their use of the net and getting ahead is a consequence, and once that begins to happen you get the normal dynamics where others want to imitate--

S1 31:17

Would it always be around transactions or is it something else?

S2 31:22

Look, it can be a whole bunch of things. I don't think it has to be transactions, I think one of the big gains that the US has made, for instance in retail, is just around logistics and supply chain, and being able to track where the goods are and how do you get them most effectively from the producer - who may be in China or somewhere else - to the customer, and whether it comes past the shop or not is another story. But that whole supply chain area is really important and highly digitally enabled, if you like, and is a core part of the competitiveness and productivity of nations these days.

S1 31:56

Even right down to the sole trader? When you talk about supply chains and all that sort of thing it normally sounds like it's a big retail business that has many branches around the country?

S2 32:08

Absolutely down to the sole trader. I mean, I've got a couple of friends, one of who trades berry fruit around the globe - none of it comes near New Zealand - but it does it from his home, basically, and has turned that into a very successful business. There's all sorts of ways in which if you are handling goods, getting those goods from A to B as effectively as possible is really a core part of your game. In services industries, there are some that are obviously person to person, but a lot of other service industries - particularly in professional services - where doing them remotely via the net is a fabulous way to do business. So, mixing

lifestyle and business and so forth is an opportunity that these guys have, and in a sense New Zealand as a country made for this technology.

- S3 33:03 Can I just also say, Glenn, I talked as part of the study to a few second-hand books stores, and you can't imagine a more low-tech business than the second-hand book store. They can't control their stock, people show up, they buy for proportion of retail and then they put it on the shelves and people come buy and take it.
- S1 33:23 Yeah, and they're low value items?
- S3 33:27 It's all very low value items. But interestingly, the book shops of the world - the second-hand book shops of the world - have a few massive global databases where you can list books that are higher value, and you can sell them all over the world. So literally, the second-hand book store that I'm most familiar with on Ponsonby Road near my house, has a small proportion of their stock online on this thing called ABE, and they get requests every single day from people saying, 'I've seen that you have this book - what sort of condition is it in?' Blah-blah-blah, and then they make an arrangement on the price, they package it up and then they send it away. So, they never meet the customer but the whole thing is intermediated through this online process.
- S3 34:15 So to your point about 'Can it apply to everybody and does logistics matter for very small players?' Well absolutely. For the a shop that I'm familiar with it's a small but not insignificant part of revenue and it's a significant part of margin because the margins on a normal second-hand books are so low. So it's quite an eye-opening experience to get out there in the real world and talk to people about what they're actually doing with this stuff and seeing what difference it really does make to the productivity.
- S1 34:47 Indeed. Well that is probably a very good note to finish up on here today and it's been fantastic having my three guests for this episode 15 of the Moxie Session. We've been with Murray Sherwin, who is the chair of the Productivity Commission. Murray, where can people keep up with what you're doing online? Perhaps on social media or website or somewhere else?
- S2 35:11 Sure. <http://www.productivity.govt.nz> and there's a hash tag there too and I am afraid I can't recall it right now.
- S1 35:21 #productivitynz or something.
- S2 35:22 But that will be on the site.
- S1 35:23 That will be on the site, exactly. Go there first and follow everything over there. Also, Jordan Carter has being with us from InternetNZ.
- S3 35:31 Our website is <http://www.internetnz.net.nz> and hopefully a new site rolling out there in July. And we are on twitter @internetnz and we're on the Facebook as well.
- S1 35:41 Very good. Thanks so much for making the time in the airport there in between flights obviously, which is very, very cool of you; and also Hayden Glass as well, the man from the Moxie Sessions - the convener as it were. What are you doing online?

S4 35:57

Well the Moxie Sessions is of course the best place to go and you can follow me on twitter @whereishayden. I'm optimistic that we're going to do some interesting things around spreading the word more widely on Moxie Sessions in the course of the next while. So, Spread the word is I suppose --

S1 36:19

Exactly. I'm eternally optimistic here on the other side of the world as well. Lovely to meet you all and a really great privilege to have you all on and this discussing this topic. <http://themoxiesessions.co.nz> is where you'll find their full archive of transcripts, also the links to what Vaughn Davis does - I think he does a whole write-up about the session and what people spoke about and then that goes in the NBR, which is really cool. And you can also subscribe to the audio as well as see the videos on YouTube. All at <http://themoxiesessions.co.nz>. I'm Glenn Williams with you here in London - until next time, have a good one. See you.