



Financial Services ONLINE 2010

Featuring...
3 of the
Biggest
Banks in
Australia!

Increasing Digital Acquisition and Retention Through Utilising New and Existing Technologies

Your chance to hear from these leading banks:



Andrew Wilson,
Head of Mobile
Innovation
ANZ

Chris Smith,
General Manager
Direct Online
**NATIONAL
AUSTRALIA
BANK**



Greg
McAweeney,
General
Manager
RABODIRECT



Nicholas Adams,
Director of
Direct Marketing
WESTPAC



An Unrivalled Lineup of Speakers

Jacki Johnson,
Chief Executive Officer
THE BUZZ INSURANCE

Alex Crompton,
Senior Manager – Web Marketing
AUSSIE HOME LOANS

Magda Walczak,
Head of E-Commerce
REAL INSURANCE

Jennifer Ruth,
Director of Online Acquisition
AMERICAN EXPRESS

Andrew Green,
Manager Online Channels
MLC

Ahmad Racheha,
Head of eCommerce & Online Marketing
BUPA AUSTRALIA

Murray Howe,
Executive Manager Group Marketing
SUNCORP

Nick Carter,
Head of Sales and Distribution
BENDIGO BANK

Featuring Outside Industry Perspectives From:

Karen Ganschow,
Executive Director -
Relationship Marketing
TELSTRA

With an International Keynote Address and Full Day Workshop from:

Tracy Hackett,
Vice President Marketing
**ROYAL BANK OF
CANADA**

Hear from Social Media and Search Engine Leaders:

Paul Borrud,
Regional Vice President -
Australia & New Zealand
FACEBOOK
Barney Pierce,
Head of Financial Services
GOOGLE

Maximise Your Time Out of the Office with One Full-Day Practical Workshop

Better understand North American Online Financial Services and How Learning their Lessons Now Can Help Set a Solid Platform for Australian Companies Launching in to a New Decade



Event Partners:



Exhibitor:



Your 5 Key Outcomes:

- ▶ Maximise your customer acquisition strategies
- ▶ Improve customer retention and cross selling
- ▶ Improve your customer's digital experience
- ▶ Understand the advancements in the online financial services field
- ▶ Develop revenue opportunities through interactive social media channels



"We really enjoyed speaking at the 2009 FSO conference. It was a great line up of speakers, insightful content and a great networking opportunity for anyone within the online industry. We can't wait for the 2010 conference."
- Robert Baker, Online Marketing, RAMS FINANCIAL GROUP

FIND OUT MORE www.finservicesonline.com.au
Call +61 2 9229 1000 Email registration@iqpc.com.au

Researched &
Developed by

Marketing
a division of IQPC



With the digital uptake of customers in Australia growing exponentially, are you in a position to miss this conference?

Hear from the best international and national speakers who have recognised the need to stay ahead of the digital curve and are now seeing significant increase in their ROI.

Through optimising the use of digital channels with your current marketing campaigns learn how to drive customer retention and acquisition. Ensuring your website is offering the most in Web 2.0 is crucial for a positive customer experience. Learn how to employ practical innovations in technology to help improve your bottom-line whilst providing your customers with a full service website. If these topics apply to your current objectives then this conference is for you.

Financial Services Online 2010 is the ONLY conference in Australia dedicated to digital marketing strategies specific for the Australian financial services industry.

IQPC's Financial Services Online 2010 tackles your 3 most current challenges

- ▶ Ensure existing customers see the benefits of online services to increase retention rates and drive extra revenue
- ▶ Take advantage of customer trends to increase your customer base and revenue, and improve the bottom line
- ▶ Implementing new technology and product innovations to deliver better services

The IQPC FSO conference has delivered current and to-the-point information to **over 80 of your peers**. This year you will hear from a mix of international and national digital professionals delivering the content **you asked for: Updates in international digital best practice; the growing applications of social media to your company; new developments in technologies; case studies relating to successful digital campaigns offering quantifiable data analysis; developments in search engine optimisation; and much more!**

Don't miss this opportunity to hear from:

- ▶ Tracy Hackett, Vice President Marketing, **ROYAL BANK OF CANADA**
- ▶ Paul Borrud, Regional Vice President – Australia & New Zealand, **FACEBOOK**
- ▶ Jacki Johnson, Chief Executive Officer, **THE BUZZ INSURANCE**
- ▶ Andrew Wilson, Head of Mobile Innovation, **ANZ**
- ▶ Karen Ganschow, Executive Director Relationship Marketing, **TELSTRA**
- ▶ Chris Smith, General Manager Direct Online, **NATIONAL AUSTRALIA BANK**

There is **no other online financial services event in Australia** where you are guaranteed a **focused, engaging** and **relevant** conference that will influence your future decisions.

Attending this conference is an investment in your company's ability to connect with customers in the future.

Reserve your place now to be amongst the 100+ online financial services professionals who have taken a positive step towards a more inclusive online presence. Call IQPC now on **02 9229 1000**, email enquire@iqpc.com.au or visit www.finservicesonline.com.au for more information.

Kind regards,



Rowan Rundle, Event Director
IQPC Australia

PS. Learn about current North American best practice by booking a full day workshop to hear from our International keynote speaker **Tracy Hackett** from the **Royal Bank of Canada**.



Event Highlights

Tracy Hackett, Vice President Marketing ROYAL BANK OF CANADA

Tracy began her career with RBC in the retail branch and administrative area and expanded her retail experience to include roles in lending and branch management within the banking network. Later, she joined the Training department where she managed sales training programs and initiatives for Ontario. Following that, Tracy became a member of RBC Banking's National Retail Sales department where she focused on the design and implementation of Sales Practices. As the Sales & Market Manager in Southern Saskatchewan, Tracy held leadership responsibilities in Personal and Business Markets, her role soon expanded to Head of Sales Effectiveness for RBC Banking's Atlantic region. From there, Tracy was appointed Vice-President, Sales Effectiveness for RBC Financial Planning, a business shared by both RBC Banking and RBC Investments.

Jacki Johnson, Chief Executive Officer THE BUZZ INSURANCE

Jacki Johnson is an Executive with the Insurance Australia Group one of Australia and New Zealand's largest listed insurers. Jacki is the founding CEO of the newly launched online insurer, The Buzz which has just celebrated its first birthday. The Buzz won the Australian Banking and Finance Industry Award for the Best Insurance Innovation 2009.

With over 20 years' experience in financial services, Jacki has been with IAG since 2001 in a variety of roles including CEO Business Partnerships where she was responsible for the Workers Compensation and Third Party Distribution businesses, Group Strategy and leading through the integration of CGU and Zurich businesses into IAG. Before joining IAG she has held senior positions with Allianz Insurance, HIH Insurance and IRS Total Injury Management.

Karen Ganschow, Executive Director Relationship Marketing TELSTRA

Karen has been with Telstra for five years. She is responsible for Customer Relationship Digital & Online Marketing managing Retention and Growth programs across Home Phone, Mobile, Internet and Pay TV with a customer base of over 10 million customers.

Karen is also lecturing in the Master of Business and Marketing program at the Macquarie Graduate School of Management. In 2007, she was recognised as the ADMA Direct Marketer of the year and is now Vice Chairman of the Board of the Australian Direct Marketing Association.

Nick Adams, Director of Direct Marketing WESTPAC

Nick Adams is the Director of Direct Marketing at Westpac's Retail and Business Banking division which is responsible for customer service, sales and marketing for 4.4 million consumer, small and medium enterprise customers. Nick has worked for leading companies including American Express, Citibank and MBF.

Nick is an active member of ADMA, having held various committee positions and was named one of the four young stars of Australian marketing at the 20th Anniversary edition of Marketing magazine in 2004. In November 2009, Nick was awarded Australian Direct Marketer of the Year by ADMA.



- 8.30 Registration and Arrival Coffee
- 9.00 Welcoming Remarks from IQPC
- 9.10 Opening Address from Conference Chair
- 9.20 Speed Networking – Find out Who’s Who in Online Financial Services

Ensure Existing Customers see the Benefits of Online Services to Increase Retention Rates and Revenue

9.35 Progression of Online Financial Services from North America and what Australia can Learn from Both the Successes and the Failures

INTERNATIONAL PERSPECTIVE

- ▶ Current state of online financial services
- ▶ Has the GFC affected the way consumers purchase financial services
- ▶ How has the Royal Bank of Canada changed it’s marketing strategy post the GFC
- ▶ What does the future hold for online financial services on a worldwide scale?

Tracy Hackett, Vice President Marketing,
ROYAL BANK OF CANADA



10.20 Improve the Customer Experience Through a User Friendly Online Experience

- ▶ How do you measure the satisfaction of your customers?
- ▶ Organic searches through to paid advertising, the experience starts before your customer clicks on to your website
- ▶ What the basic improvements are and how to implement them to your company
- ▶ Understanding the correct definition of ‘user-friendly’ and why so many companies get it wrong

Magda Walczak, Head of E-Commerce,
REAL INSURANCE



11.00 Morning Tea and Networking

11.30 Search Marketing Strategies: Optimising Paid Search and Search Engine Optimisation to Maximise Site Traffic

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- ▶ Understanding the Fundamentals of a Search Marketing Strategy
- ▶ Where are the Trade Offs Between Search Engine Optimisation and Paid Search?
- ▶ Social Media Optimisation: Why it’s Relevant for Search Engine Marketing Campaigns
- ▶ Examples of National Australia Bank search engine marketing campaigns: Analysing campaign strengths and areas for improvement

Chris Smith, General Manager Direct Online,
NATIONAL AUSTRALIA BANK



12.10 Strategic SEO campaign to improve lead quality & increase market share

Getting a competitive advantage in today’s crowded market place requires carefully thought out strategy backed by a tactical implementation plan. Find how you can improve lead quality using targeted online marketing. Topics include

- ▶ How to find gaps in the market and identify areas to dominate
- ▶ Fine-tuning organic traffic for higher relevance and engagement
- ▶ How to improve paid search conversion rates

Jasmine Batra, Online Marketing Specialist,
ARROW INTERNET MARKETING



12.30 Monitoring the Customer Path from Acquisition to Cross-Selling Using a Multichannel Approach

OUTSIDER'S PERSPECTIVE

- ▶ Digital marketing strategies are about evolution not revolution
- ▶ The new trends in customer behaviour and how you can reach them
- ▶ Really understanding web analytics and how your website can benefit from re-engineering
- ▶ Opening up channels of communication through your website

Karen Ganschow, Executive Director
Relationship Marketing, TELSTRA



13.10 Lunch and Networking

14.10 Harnessing the Power of Social Media from the Perspective of Facebook – Practical Knowledge for the Financial Services Industry

SOCIAL MEDIA PERSPECTIVE

- ▶ Highlighting the increased benefits that Facebook provides a real connection and an ongoing relationship with the customer
- ▶ Outlining the power Facebook can have for your brand if used in the correct way
- ▶ How the financial services market can leverage the social media platform in a unique and different way
- ▶ Analysing how to successfully engage with social media, start thinking differently, take risks, utilise new resources and try something new
- ▶ Looking to the future, how will Facebook continue to influence the finance sector?

Paul Borrud, Regional Vice President
– Australia & New Zealand, FACEBOOK

14.50 The New Marketing Currencies Critical to ROI and often ignored by marketers looking for response and engagement.

- ▶ Learn about marketing currencies driving success in digital marketing
- ▶ Get a fresh perspective on the art and science of customer acquisition in financial services
- ▶ Understand why some marketing efforts deliver mediocre or inconclusive results
- ▶ Take away practical ideas and tips that you can implement quickly

Douglas Nicol, Partner, Integrated Agency
THE WORKS SYDNEY



15.10 Afternoon Tea and Networking

15.40 What Role Does Social Media Play in Online Financial Services? Is there scope for Acquisition, Customer Management or a mix of many?

- ▶ Is it possible to effectively implement social media to increase customer acquisition?
- ▶ How do you effectively gauge your return on investment?
- ▶ Interaction and management of potential customers engaging you through social media channels
- ▶ Finding the right social media mix to optimise your potential customer follow-through

Ahmad Racheha, Head of eCommerce
& Online Marketing, BUPA AUSTRALIA

16.20 Understanding How to Use Social Media to Communicate With Customers in a Way That They Find Valuable

- ▶ Understanding the power and reach social media has given companies
- ▶ Embrace or keep at arms length? Why you need to embrace
- ▶ Mixing it up – Why a mix of social media is important
- ▶ The importance of speaking to your customer at an equal level

Alex Crompton, Senior Manager – Web Marketing,
AUSSIE HOME LOANS



17.00 Understanding the Challenges in Aligning all Parts of Your Business Around Optimising the Online Channel

- ▶ Why is the online channel different to the others?
- ▶ What are the cross functional headaches your online staff face?
- ▶ Lessons learned and what you can do to minimise the pain

Murray Howe, Executive Manager Group Marketing,
SUNCORP

17.40 Closing remarks from the Chair

17.45 Conference Drinks Party

18.45 Close of Day 1



9.00 Welcoming Remarks from Conference Chair

Implementing New Technology and Product Innovations to Deliver Better Services

9.10 **Case Study: Improving Your Merchants' Bottom Line by Implementing Electronic Point of Sale Applications for Smart Phones**

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BIG 3

- ▶ Recognising the needs of current business clients
- ▶ Business 2 business is not immune from the advancements of technology
- ▶ Security is still paramount for both your client and their clients
- ▶ The area of product innovation and how being an early adopter can give you that competitive advantage

Andrew Wilson, Head of Mobile Innovation,
ANZ



9.50 **Case Study: RaboDirects Straight Through Account Opening Process. Employing Available Technology to Boost Customer Acquisition Methods**

- ▶ Before and after statistics relating to the affect on Acquisition
- ▶ Introducing ID verification for full online approval
- ▶ Following a best practice user centred design approach
- ▶ Results thus far

Greg McAweeney, General Manager,
RABODIRECT



Take Advantage of Customer Trends to Increase Customer Base and Revenue

10.30 **Improving Customer Acquisition and Loyalty by Re-invigorating your Campaigns**

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- ▶ Re-defining customer loyalty for a digital age. Is there still such a thing?
- ▶ Current campaigns that have little cross over with digital mediums need to incorporate online acquisition techniques
- ▶ Stripping back your campaigns to your core messages and how a specific message can be adapted to digital streams
- ▶ New customer acquisition techniques discovered through back building your marketing campaigns

Nick Adams, Director of Direct Marketing,
WESTPAC



11.10 Morning Tea and Networking

11.40 **Panel Discussion: Finding Successful Returns From Traditional Lead Generation**



PANEL DISCUSSION

- ▶ Discussing where lead generation is now falling short and why
- ▶ What has changed that is causing companies to consider different paths for acquisition?
- ▶ You upgrade your computer; now learn how to upgrade yourself? How is this different from progressive learning?
- ▶ Linking back to your ROI. Can these traditional methods compete in a digital world?

Jennifer Ruth, Director of Online Acquisition,
AMERICAN EXPRESS

Andrew Green, Manager Online Channels,
MLC

Nick Adams, Director of Direct Marketing,
WESTPAC



Jacki Johnson, Chief Executive Officer,
THE BUZZ INSURANCE

12.20 **Involving the Consumer in the Design of Products and Services, and the Role Technology Plays in Making This Happen**

- ▶ Why allow customers the ability to shape their own products?
- ▶ How does this give scope for macro market exposure
- ▶ What is The Buzz Exchange?
- ▶ Using two way communication through digital channels

Jacki Johnson, Chief Executive Officer,
THE BUZZ INSURANCE

13.00 Lunch and Networking

14.00 **Looking at New Search Engine Marketing Developments and Putting Analytics to Work**



SEARCH ENGINE PERSPECTIVE

- ▶ What's new coming out of Silicon Valley?
- ▶ How are some Finance clients SEM to keep a pulse on what is happening in the market and communicate with their customers more effectively
- ▶ How both overseas and local organisations are using tools like Analytics and Optimizer in monitoring trends to ensure SEM campaigns are effective and efficient
- ▶ Getting the most out of web analytics and how to make sure your data is working for you

Barney Pierce, Head of financial Services,
GOOGLE

14.40 **Cookie Pooling Price Discussion: Does the Effectiveness Justify the Current Cost?**

- ▶ The power and purpose of cookie pooling
- ▶ Why it is so expensive in Australia
- ▶ Big business use compared with little business uptake
- ▶ What the advantages are for your acquisition team

Jennifer Ruth, Director of Online Acquisition,
AMERICAN EXPRESS

15.20 Afternoon Tea and Networking

15.50 **Inter-Departmental Unity in Marketing Strategies to Drive Follow-Through of Core Messages**

- ▶ The importance of having strategic outcomes set out across all company divisions
- ▶ Opening up the proper channels of communication between company divisions
- ▶ The importance of keeping the customer clear headed when understanding your core messages
- ▶ How better to achieve inter-departmental unity; tried and tested methods that can be applied to your company

Nick Carter, Head of Sales and Distribution,
BENDIGO BANK

16.30 Closing Remarks from the Chair

16.40 Close of Conference

Visit our download centre for podcasts, white papers and much more
www.finservicesonline.com.au



Better understand North American Online Financial Services and How Learning their Lessons Now Can Help Set a Solid Platform for Australian Companies Launching in to a New Decade

27 September 10.00 - 16.00

In this workshop Tracy Hackett from the Royal Bank of Canada will be going through the best practices of North American online banking. How have the traditional methods of acquisition changed with the acceptance of digital technologies? What are the current trends in using digital methods in cross selling to maximise the engagement of each customer?

Gauging the return on Investment with new and existing technologies has always been key in determining what path a marketer should go down. Learn from various case studies from the North American market and find out how to apply them to your strategies.

With online banking now widely accepted as the new platform for customers to handle their finances, what are the emerging channels that companies can employ to engage their customers and how can they be better implemented in the Australian marketplace? What mobile technologies are being rolled out across North America and are they going to be successful?

With technology continually making the world a smaller place how far a head is the North American marketplace? Is Australia always going to be playing catching up in the trend setting stakes or post GFC are we beginning to show the world how to operate?

What is the future of online financial services? Are we at the beginning of a revolution or are we evolving at an acceptable pace?

About the Workshop Leader:



Tracy Hackett
Vice President Marketing
ROYAL BANK OF CANADA

Tracy began her career with RBC in the retail branch and administrative area and expanded her retail experience to include roles in lending and branch management within the banking network. Later, she joined the Training department where she managed sales training programs and initiatives for Ontario. Following that, Tracy became a member of RBC Banking's National Retail Sales department where she focused on the design and implementation of Sales Practices. As the Sales & Market Manager in Southern Saskatchewan, Tracy held leadership responsibilities in Personal and Business Markets, her role soon expanded to Head of Sales Effectiveness for RBC Banking's Atlantic region. From there, Tracy was appointed Vice-President, Sales Effectiveness for RBC Financial Planning, a business shared by both RBC Banking and RBC Investments.

In 2004 Tracy was named Vice-President, for the RBC Investments Sales Effectiveness Group, Tracy is also a fellow of the Institute of Canadian Bankers, and holds both a Personal Financial Planning designation and a Canadian Financial Planning Diploma. She completed her undergraduate studies in Ontario and achieved her MBA through St. Mary's University in Halifax, Nova Scotia. Currently, Tracy is Vice President of Marketing for The Royal Bank of Canada.

Workshop Agenda:

| | |
|---|---|
| 09.55 Welcome to Financial Services Online 2010 - Conference Director | 12.30 Lunch and Networking |
| 10.00 North American trends in the role of customer acquisition | 13.30 Always considering ROI and the importance of strategising |
| 11.00 Morning Tea and Networking | 14.30 Afternoon Tea and Networking |
| 11.30 Maximising engagement of each individual customer through digital methods | 15.00 Specific North American case studies with direct implications for the Australian market |
| | 16.00 Workshop Close |

Who Should Attend:

While this conference is geared heavily towards the financial services' sector, if you are looking for the latest trends and want to maximise your knowledge of digital acquisition and experience then attending Financial Services Online would be an ideal place to start.

If you have a similar role to those listed below then this conference has been specifically tailored for you:

- Head of Online
- Online Digital Manager
- Marketing Communications Manager
- Online Marketing Manager
- Marketing Manager/Coordinator
- Head of Marketing
- Manager Online Channels
- E-Commerce Marketing Manager
- Web Content Manager
- Digital Advisor
- Manager of Innovation
- Online Sales Manager
- Head of Financial Services
- Manager - Web Marketing

Companies Who Have Attended Financial Services Online in the past:

| | | |
|--------------------------------------|-----------------------------|-------------------------------------|
| Accor Asia Pacific Corporation | Google Australia | Rams Financial Group Pty Ltd |
| Allianz | HSBC Australia | RAMS Home Loans |
| American Express Australia Pty Ltd | Infochoice Ltd | Rate City |
| AMP Ltd | ING Australia Ltd | Razor & US Sydney |
| Ansvar Insurance | Insurance Australia Group | Royal Automobile Club of WA |
| AXA | Lavender Advertising | Russell Investment Group |
| BT Financial Group | Macquarie Bank Ltd | Site Intelligence Australia Pty Ltd |
| BUPA Australia | Medfin Australia Pty Ltd | Spark Green |
| Cbus | MLC | St George Bank Ltd |
| Citibank Group | National Australia Bank Ltd | Suncorp |
| Colonial First State Investments Ltd | NSW Teachers Credit Union | Symplificit |
| Deloitte | Plum Financial Services Ltd | WAW Credit Union Co-operative |
| E-Trade Australia Limited | Private | Westpac |
| First Prudential Markets | QPay | |
| GE Capital | Rabobank Australia Group | |
| Genworth Financial | RACQ | |

ABOUT OUR SPONSORS

Marketing services are crucial to acquiring new customers and retaining valuable existing ones, especially in today's competitive market.

Experian is a global leader in harnessing information and using it to empower businesses and consumers. Through our technology, data resources, consultancy and expertise, our marketing services can help you target the right customers with the right offer at the right time, improving customer engagement and business performance.

By working together, we can assist you:

- better understand your customers, prospects, markets and competitors
- communicate effectively with relevant individuals and organisations
- measure the impact of this activity across your business

As a constituent of the United Kingdom's FTSE 100 index, with revenues in excess of US\$4 billion, Experian supports clients in more than 65 countries and employs more than 15,500 people in 38 countries. Experian has corporate headquarters in Dublin, Ireland and operational headquarters in Costa Mesa, California, Nottingham, and Hong Kong.



Arrow Internet Marketing is Australia's premiere online marketing company with a strong track record in helping companies in the financial sector to dominate their market through strategic online marketing methods. Our approach to internet marketing is based on identifying measurable business results, devising an online marketing strategy, and formulating an implementation plan to achieve them. The company continues to deliver award winning Search Engine Optimisation (SEO) & Social Media Marketing Campaigns for leading companies around the world in Banking, Insurance, Home Loans, Stock Trading, Financial Planning, Super including Government projects. Many of our clients now enjoy the coveted #1 spot on Google that generates qualified traffic and sales.

Our Founder Director Jasmine Batra is recognised as a distinguished mind in the online marketing space. She leads a team of professionals in Asia Pacific. Visit www.SearchEngineRankings.com.au or call on 1300 766 665 to start a conversation.



When Kevin Macmillan and Damian Pincus opened the doors to The Works back in 2002, they were van doors.

Armed with a pencil, a sketchbook and 30 years experience, they set about putting magic back into brands, and magic back into client/agency relationships. In 2006 Douglas Nicol came on board.

The Works delivers the works, from digital to experiential to TV and print.

The agency model is different. The creative people work beside clients collaboratively.

Google's mission is to organize the world's information and make it universally accessible and useful.

As a first step to fulfilling that mission, Google's founders Larry Page and Sergey Brin developed a new approach to online search that took root in a Stanford University dorm room and quickly spread to information seekers around the globe. Google is now widely recognized as the world's most popular search engine, an easy-to-use free service that usually returns relevant results in a fraction of a second.

Google's utility and ease of use have made it one of the world's best known brands almost entirely through word of mouth from satisfied users. As a business, Google provides advertisers with the opportunity to deliver measurable, cost-effective online advertising that is relevant to the information displayed on any given page. This makes the advertising useful to users as well as the advertiser placing it.



Deloitte's Online practice is an innovative leader in online and mobile strategy, design and development; with direct access to the best knowledge and resources of the world's leading business and technology consultancy.

We work in the areas of internet, intranet and multi-channel strategy, customer experience design, social media strategy, desktop and mobile applications, technology architecture and development, system integration and managed solutions. We approach our work with great energy and passion around understanding and marrying our client's business aspirations to the goals of the end user.

How are we different? Our difference comes from our diversity. We bring many different perspectives to our clients' challenges and opportunities. We have the business acumen of a strategic advisor; the design capability of a creative agency and the engineering depth of a technology firm. Furthermore, we can shape our broader range of capabilities into an integrated solution for the more transformational projects requiring expertise in areas such as operations, human capital management, risk management and data analytics. In essence, we think, we shape, we act.

