

BE GREATER 

TECHCOMBANK 

UNBOX
THE POWER OF
TECH



2021 ANNUAL REPORT

HARNESSING THE POWER OF
DATA, DIGITAL AND TALENT

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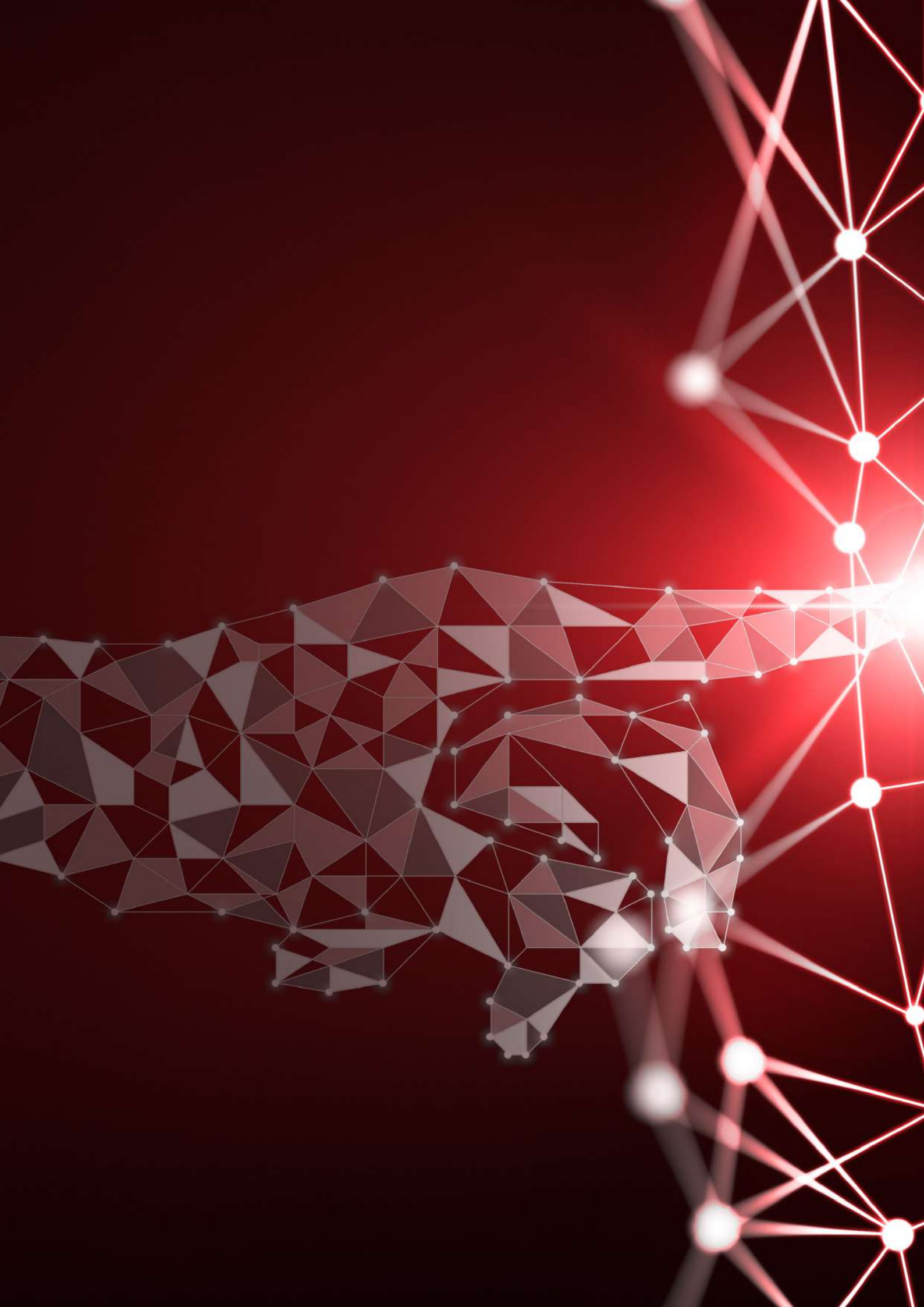
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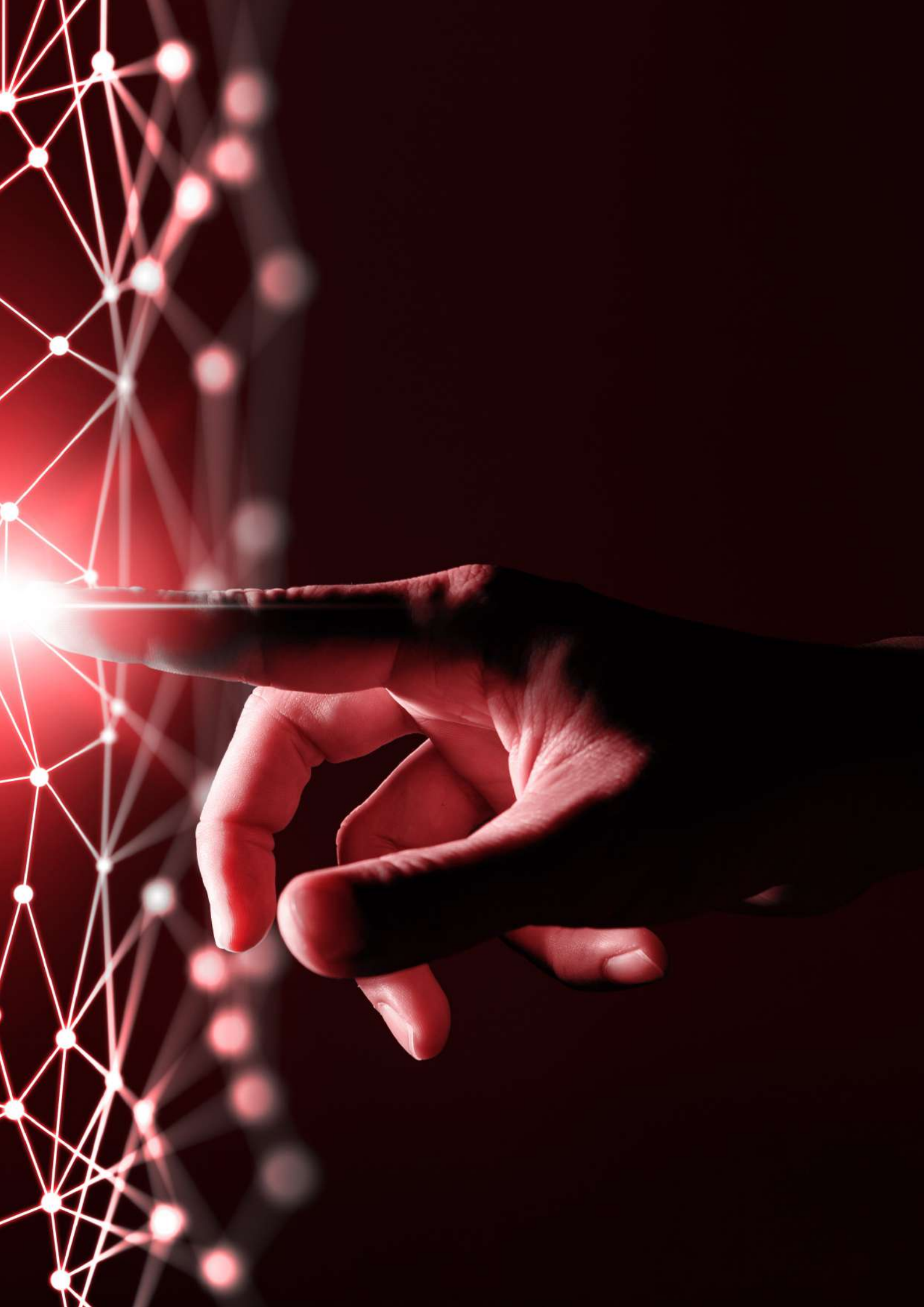
THE TRANSFORMATION OF TECH

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**DATA
DIGITAL
TALENT**







DATA

Data is the essential conduit to making informed decisions and engaging customers through relevant and personalised solutions. In 2021, we focused on three specific areas to optimise our use of data:



1



2

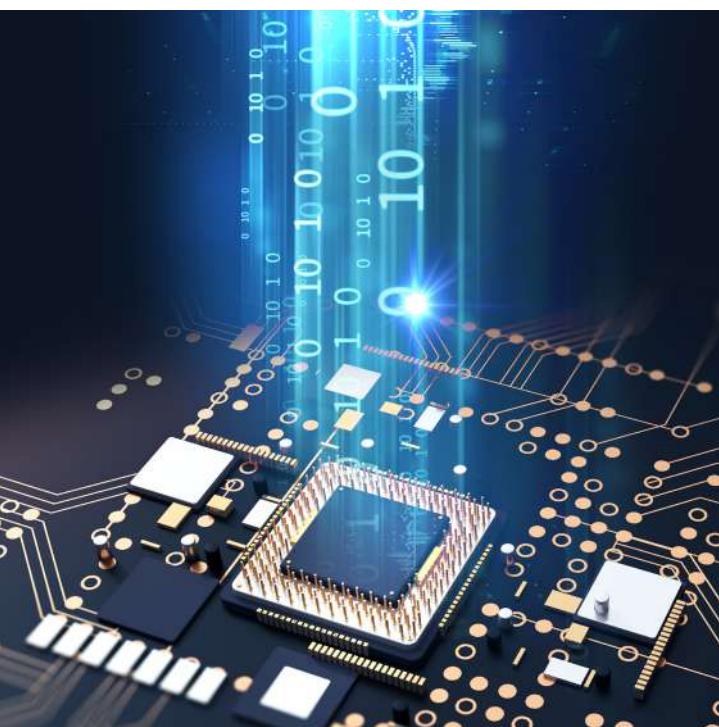


3

Building a hybrid data lake on the cloud with AWS

Using data and analytics capabilities in the development of improved propensity models to predict customer behaviour and improve lead generation and conversion rates

Revamping data governance to implement new policies and standards and identify target-state architecture and technologies.



Enterprise data lake

We believe strong capabilities in data and analysis support and accelerate business growth. This is why we built a hybrid data lake in the cloud with Amazon, which centralises information across the Bank. First use cases were delivered in five months of platform build initiation.

By the end of 2021, more than 60% of critical business systems had already been integrated into the data lake, helping us improve our lending proposition and digital capabilities. We enhanced customer experiences by offering pre-populated application forms, decreasing time-to-yes (TTY) on credit cards and mortgages from days to minutes, and increasing credit card exposures by 27% with the same risk appetite on new lending.



Data and analytics

Data and analytics have been employed in developing propensity models for better prediction of customer behaviours, leading to improved lead generation and conversion ratios. Based on analytics, customers are offered tailored-made products and services. In addition, the application of machine learning has improved our ability to utilise large amounts of data in decisioning. Our first use case in Banca saw a tenfold improvement.


Data governance

In 2021 we completely revamped our data governance and standards using a business-backed strategy that involved:

- Implementing data quality, security and retention standards
- Monitoring business critical data elements (CDEs) to ensure visibility to changes in customer profiles – 50+ CDEs monitored
- Delivering greater transparency on data assets and their lineage
- Establishing a business glossary - cataloguing over 2,000 data elements.

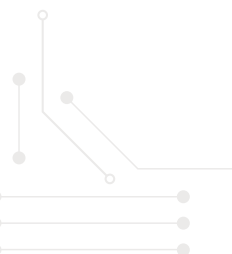
Cataloguing
2,000+ data elements

Monitoring
50+ business critical data elements


60% critical data migrated to cloud-based data lake

The focus for Data and Analytics Division in 2022

In 2022, our Data Division will continue working to improve customer data collection and its use for decision-making, to create a 'single view' of each customer within the Bank and improve their banking experience. We will also continue to source critical internal data systems and integrate broader external data sources to strengthen our modelling, with a focus on customer relationship management, digital marketing, loyalty and finance projects.



DIGITAL (DO + IT)

Digital Office

New Techcombank Mobile

At Techcombank we believe that mobile technology is fast becoming the norm in most individual financial transactions, and our new mobile platform is aimed at making this experience as simple, intuitive and personalised as possible.

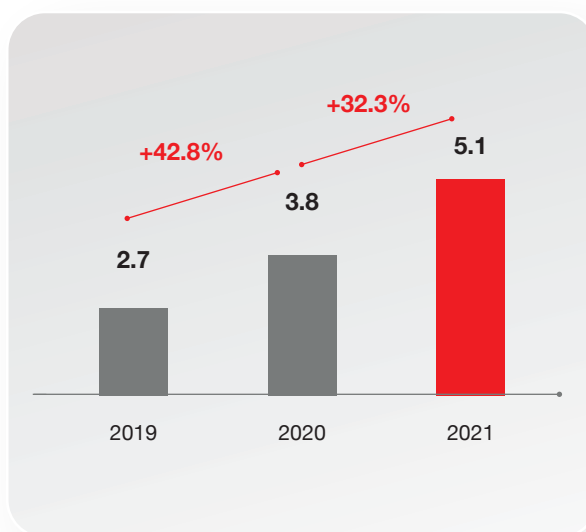
In 2021, we witnessed a robust revolution in our digital-first transformation. Powered by Backbase, the world's leading digital platform provider, we officially launched our new digital banking application – Techcombank Mobile – with advanced technology, strengthened security and a user-friendly interface. We innovated to create a lot of attractive features and improved products in the app, so customers can easily manage their accounts, cards and investment portfolio in one convenient place. They can transact securely, apply for new products and services seamlessly, and reduce the effort and time spent on everyday banking.

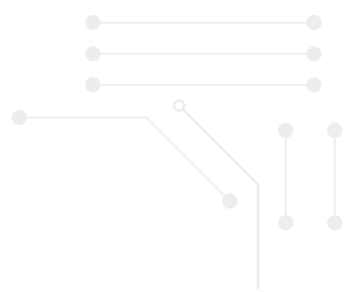
We are also using the app to deepen engagement with our customers. Nudges and personalised financial well-being tips included in the app help to optimise their investments, and proactively offer tailored services. We believe the convenience and personalised features of Techcombank Mobile will see it become the best and most recommended digital banking app in Vietnam.

Overall, the roll-out of Techcombank Mobile has seen digital users and transactions increase significantly. New customers are automatically on-boarded and existing customers are progressively being migrated. Within two months of the app's launch, 1.5 million customers were successfully enrolled, with more than 1.1 million being active users. By the end of 2021, Techcombank Mobile customers numbered 5.1 million, up 32.3% from 2020.

Powered by Backbase, the world's leading digital platform provider, we officially launched a new digital banking application – Techcombank Mobile – with advanced technology, strengthened security and a user-friendly interface.

Number of Retail E-banking customers
(Million, EoP)





Leading digital transactions

We implemented a comprehensive payment integration solution including:

- Invoice management
- Instalments
- QR code payments
- Person-to-person (P2P) payments
- Person-to-merchant (P2M) payments
- Automatic bill payment registration
- Foreign currency diversified transactions
- More.

Techcombank is the first in the market to offer a customised personal financial management tool using big data. Customers can forecast their future spending to help them plan financially, and conveniently manage their asset portfolios.

- In 2021 we processed around 652 million transactions (up 70% from 2020), which accounted for 83.4% of total retail transactions (up 77.5% from 2020).
- Total e-banking transaction value rose to VND 9,079 trillion (+80.5% YoY), following an 84.2% increase in 2020.
- The average number of digital transactions per month, per customer, also increased 12.9% YoY.

Techcombank E-banking customers

↑ **32.3% YoY**

5.1 million

E-banking transaction value

↑ **80.5% YoY**

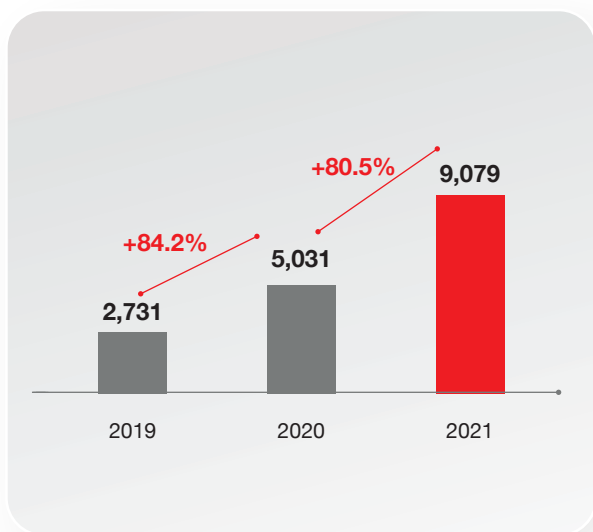
VND 9,079 trillion

E-banking transaction volume

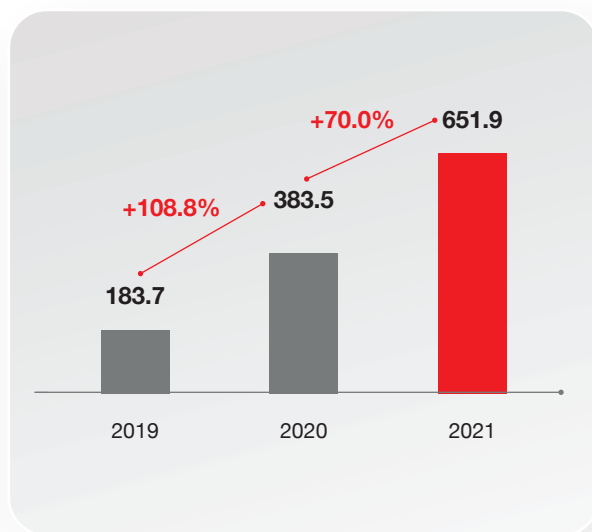
↑ **70.0% YoY**

652 million transactions

Retail E-banking transaction value
(VND Trillion)



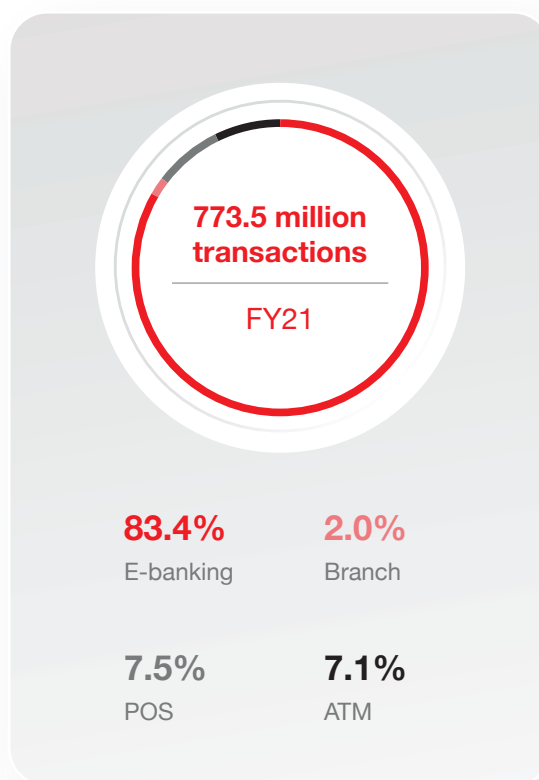
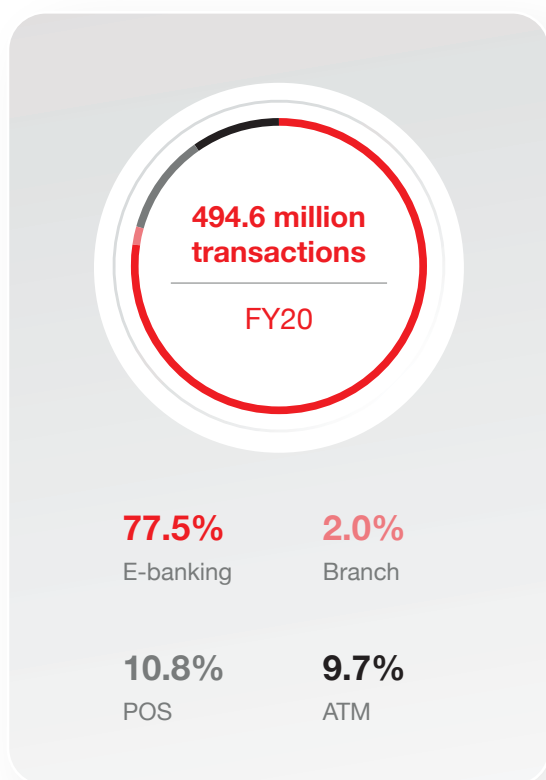
Retail E-banking transaction volume
(Million)



DIGITAL (DO + IT)

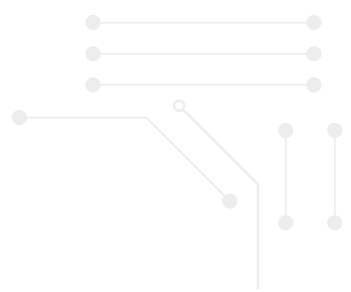
Digital Office (continued)

Share of retail transactions by channel




napas 247

In 2021, the award for Outstanding Bank in NAPAS247 Transactions (156 million in total) confirmed Techcombank as the market leader (ranked No. 1), after more than doubling our 2020 numbers and accounting for 21.1% market share of total NAPAS transactions.




Corporate digital banking platform pilot

We piloted a digital platform for SMEs to help them become better financial managers, by reinventing and simplifying day-to-day banking. The platform offers mobility, simplicity and security:



Mobility

Customers save time because they no longer need to visit branches. They can access and manage their finances on a computer or device; anytime, anywhere. Updates arrive with real-time notification, so customers never miss an opportunity.



Simplicity

The dashboard provides a 360° insightful view of all key financial activities to deliver:

- Seamless payment of utility bills and tax, and quick-and-easy money transfers without the need to select a payment rail
- QR Code scan-and-pay for fast, one-click, secure and contactless payment.



Security

Our new architecture and design optimises performance for every transaction using biometric authentication and the Universal Authentication Framework (Fast IDentity Online) [UAF (FIDO)] for customer safety and reassurance. Regular updates are available to track every aspect of business performance.

462,000
accounts acquired from
digital channels

39.0%
of total new accounts

Driving CASA growth despite the pandemic

COVID-19 severely affected the world, changing daily life and reshaping retail customers’ behaviours. When the government ordered strict lockdowns, people learned quickly to engage with us online. Our progressive digital approach meant we could immediately use our eKYC (authentication) solution to launch 100% end-to-end digital journeys, continuing to acquire new customers and current accounts. We expect, and are well prepared for, these 100% digital journeys to continue.

Techcombank partnered with One Mount Group – one of the largest digital ecosystems in Vietnam – to focus on attracting new customers from the VinID app and its ecosystem. Strong marketing activities with other partners, social channels and the press contributed to our strong CASA growth.

In 2021, over 462,000 accounts came via digital channels, contributing 39.0% of total new accounts.





DIGITAL (DO + IT)

Digital Office (continued)

68,000

New Credit Cards
digitally issued

29.0% of total cards
issued

Digitalising credit cards

Always at the forefront of banking innovation, we were first to offer credit cards that customers can use instantly after registration. Our fast and seamless end-to-end digital credit card journey is a testament to our customer-centric approach.

To achieve this remarkable 'first', we leveraged big data and AI in our credit appraisal process. Our Smart Credit system – a credit decision engine – is connected with multiple internal and external data sources to provide a more accurate customer evaluation. We have increased our ability to process and score credit applications from 18,000 to 80,000 per day. As a result, despite fierce card competition, in the last 12 months around 68,000 new credit cards were issued, contributing 29.0% to the total number of cards issued by Techcombank.

295,765

Online TD customers

74.4% of total TD
customers

Digital saving and investment

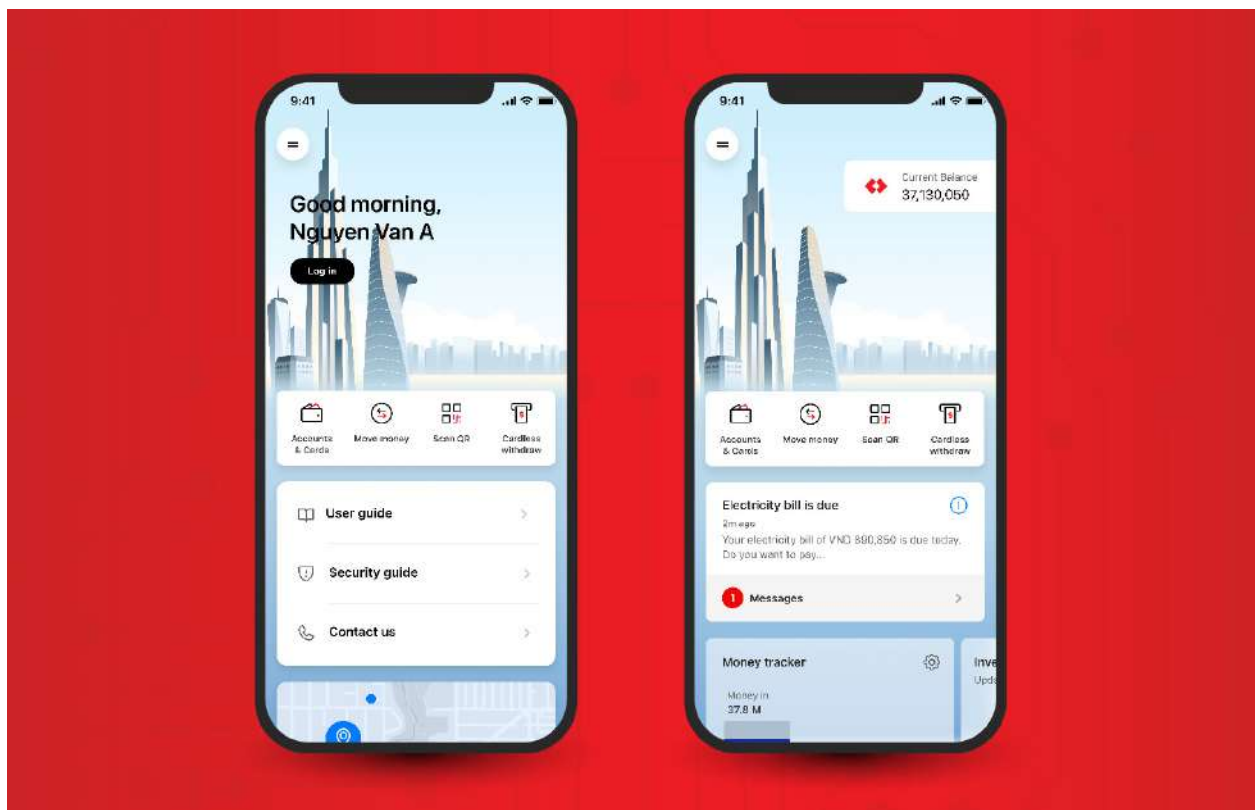
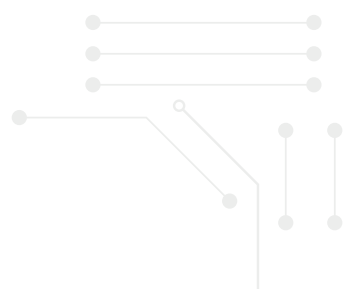
The pandemic made banking at a local branch difficult for many, with online banking the best and safest alternative. This change in customer behaviour led to strong growth in online term deposit (TD) accounts. Customers generally prefer to manage their savings and investment in one place, so we integrated TCBS with our Techcombank Mobile app so customers could save and invest on their mobile.

We continue to regularly help customers identify opportunities and maximise their wealth with nudges about savings and investments, so they can achieve their financial goals with ease. As a result, we now have:

- 295,765 online TD customers (74.4% of total)
- An end of period (EOP) balance for online TD accounts of VND 70,938 billion, representing 51.3% of the Bank's total TD balance (up from 48.2% in one year).

VND 70.9 TRILLION

Online TD accounts
(EOP)



The focus for Digital Office in 2022

In 2022, we will work hard to retain our strong position in digital retail banking. We will grow capacity and reduce operational costs by:

- Offering a fast, seamless and secure digital platform for onboarding new customers and covering everyday banking needs
- Creating a more comprehensive and integrated payment experience
- Refining our personal financial management tools
- Delivering an integrated investment experience
- Enhancing the financial transaction and self-service experience.





DIGITAL (DO + IT)

IT Division

In 2021, we continued to adapt and upgrade IT systems to support our customers and operations during the COVID-19 outbreak. We invested heavily to improve customers' digital experiences while ensuring security and service resilience across our technology infrastructure. We also took steps to automate our back office and modernise the workplace – supported by a shift to a more agile way of working and efficiencies created through online collaboration and productivity management solutions.

Migrated

90%

planned applications
to the cloud

Infrastructure

In September 2021, we announced a five-year cloud technology investment. It was designed to:

1 Support the Bank's strategy of operating a lean infrastructure to get high yield on assets; scale quickly to serve customers reliably; help us be quick-to-market with innovative products and services; and to take advantage of the features and strengths offered by the cloud (including inherent business continuity and disaster recovery features like ensuring replicated systems and data failover)

Maintained

99.96%

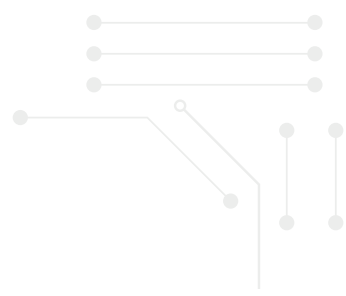
consistent uptime for
IT services

2 Build our capabilities to manage, monitor and support cloud assets used by other strategic and business-as-usual (BAU) initiatives.

By the end of 2021 we had successfully migrated 90% of planned applications to the cloud with no downtime and zero incidents found after going live. According to a study by Gartner, the average cost of IT downtime is \$5,600 per minute. We maintained 99.96% consistent uptime for IT services throughout 2021, up from 99.94% in 2020.

Over 1,000 technology and data participants have been upskilled via AWS training classes, with more than 60 AWS certifications granted to our people.

IT has already started to mine the benefits of cloud transformation to save on operational costs, maintain competitiveness with new products and services, and deliver positive customer and employee experiences.



IT developments

Workplace transformation – Deployment of Office 365

COVID-19 ushered in a tumultuous and uncertain time. Virtually overnight, organisations were forced to support mass staff migration to remote working and grapple with how to ensure business-critical functions could continue uninterrupted. To support this new hybrid workplace, we rolled out MS Office 365, using cloud services to scale-up, manage and measure distributed employee experiences, and ensure ongoing productivity right from onboarding.



Key benefits include:

- The ability for employees to now work from anywhere, anytime, on any internet-connected device while still maintaining security
- Achieving a seamless working experience by synching various communications tools on a single cloud platform so users can chat, meet, and share documents via Teams (personal storage capacity is up to 1 TB)
- Ongoing employee engagement with email, files and popular Office programs (Word, PowerPoint, Excel, etc.) that are accessible from any location and device, with real-time updates. All staff can also use Outlook on their mobile.

Our 2021 user experience survey found:

- 4.1 employees out of 5 needed to use MS Office 365
- 3.9 out of 5 who used MS Office 365 were satisfied.

IT continues to work closely with cross-functional teams, defining and implementing our strategies, to equip and support colleagues with all the tools necessary to thrive in the digital workspace, now and into the future.



DIGITAL (DO + IT)

IT Division (continued)



DevSecOps

IT developments (continued)

Workplace transformation – driving the DevSecOps initiative

Organisations are under ever increasing pressure to deliver features that provide greater value and new solutions that improve efficiency and reliability. Our IT Division believes that DevSecOps is an integral part of agile working because it extends business responsiveness and reduces friction between different teams involved in value creation.

In 2021, we led a strategic initiative to create stronger bonds between development, security, operations and other stakeholders in the Bank. We aimed to promote shorter, more controllable iterations by adopting best practice, automation and new tools.

Key benefits include:

- Fast flow of value from development to operations and hence quicker time to market
- Increased systems stability and reliability
- Rapid experimentation and innovation (e.g. hypothesis-drive development and A/B testing)
- Improved ability to meet customers' ever-changing needs and demands through more frequent releases of primary applications and services
- Increased job satisfaction and reduced burnout.

Continued capability building – delivery centre and specialised training

Techcombank is encountering unprecedented competition for technology talent - not only from traditional financial institutions but also technology firms, consulting firms and start-ups. To expand our technology capacity and capability to meet our ambitious tech-driven business agenda, we need to tap the talent pool in Ho Chi Minh City, which is renowned for its high-quality IT labour force. Our new Ho Chi Minh City Digital Centre in the south of Vietnam will build scalable delivery capabilities to accelerate implementation of the Bank's strategic initiatives. This will be a powerful model for systems and software development, testing and support; helping us lower delivery costs while maintaining high quality.

IT people

As of 31 December 2021, we had a growing team of 30+ members. We are delivering on four strategic and BAU initiatives, including cloud strategy execution, the data lake project, technology capability building and invoicing process automation.

We plan to have 300 new hires in 2022, but we will always need quality leaders and experts. We think a management associate program is the obvious answer to both improving morale and feeding succession planning.

The Techcombank Management Associate Program in Technology (TCB Future Gen in Tech and Data) aims to attract fresh graduates from top-tier universities in Vietnam and abroad, or career starters interested in joining the financial services industry and ready to



18-month

Techcombank
Management Associate
Program in Technology

Attracted
650
applications

from students
in top-tier international
and local universities

unleash their potential. These new tech associates will build a wide range of leadership competencies and technical skills via an accelerated and robust curriculum, with both classroom and on-the-job training.

The 18-month fast-track program has three main work rotations through critical IT projects, and assignments in both junior and leadership roles.

To date, we have received around 650 applications from students in top-tier international (University of Melbourne, RMIT, University of Exeter) and local (Hanoi University of Science and Technology, FPT University) universities.

Our rigorous assessment process involves the Chief Information Officer (CIO) and related senior managers in the final interview.

The program has now secured a first cohort of seven management associates.

Number of cyber attacks

↓ **40.3%** YoY

Number of
security violations

↓ **59.0%** YoY

Security



We continued to enhance our cybersecurity including cloud security, identity and access management, metrics and data analytics, and third-party security reviews. We are pleased to report that, compared to 2020, the total number of cyber-attacks and security violations dramatically decreased by 40.3% and 59.0%, respectively. While there were still system breaches, our security team detected all of them in time, ensuring no disruption in operations.



DIGITAL (DO + IT)

IT Division (continued)

Security (continued)



We currently have

ISO/IEC 27000:2013 certification on Information Security Management for Core Banking and Internet Banking Services (valid from 29 October 2021 until 28 October 2024)

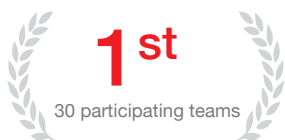


PCI DSS (Payment Card Industry Data Security Standard) certification version 3.2.1 at Level 1 (the highest compliance level)

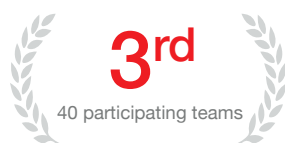
An important part of our defence strategy is ensuring that colleagues remain aware of cybersecurity issues and report incidents.

To encourage Bank-wide participation, in early 2022, we will officially introduce our new Techcombank Security Reward Program. The program offers monetary recognition to employees who identify and report security risks, with rewards based on potential severity.

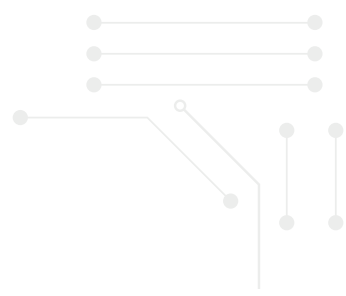
IT's success in 2021 saw us receive:



1st prize in the DF Cyber Defence competition organised by the National Cyber Security Centre (December 2020, 30 participating teams)



3rd prize in the Information Technology Department's Information security to celebrate the 70th anniversary of the banking industry competition (February 2021, 40 participating teams).



Other achievements and initiatives in 2021

Risk management

Our IT Division is always working to improve our risk management practices. As part of our holistic approach, all risks/issues, including project execution and IT operational risks, are reported on Jira. Senior management (N-1 in Techcombank) have full accountability. Risks/issues are managed centrally and linked to remediation tasks.

To enhance the process, we have created a visual dashboard so the leadership team and project teams can easily capture the status of risks and tasks at any time, in any place.

We have established real-time awareness of risk situations by automatically sending alerts/warnings and tracking risk resolution deadlines. Users can update the status of mitigation actions in real-time with any supporting evidence. We also have monthly IT risk review sessions with our Head of Department.

IT has increased its ability to self-identify risk and, as a result, risks recorded by other parties have decreased.



DIGITAL (DO + IT)

IT Division (continued)

Other achievements and initiatives in 2021

(continued)

Change management

In 2021 we enhanced the Design Approval Board (DAB) mechanism to ensure our design solutions are based on architectural standards, guidelines and best-practice in solution and integration architecture; and that processes are aligned and harmonised across the Bank's target enterprise architecture landscape. As a result:

- All project designs and BAU work in excess of 80 hours (from detailed analysis to deployment) must go to DAB once materials have been carefully reviewed by enterprise architects
- High-level and detailed designs need to be approved in alignment with a project plan.

There were 112 DAB sessions in 2021. Seventy-five per cent of designs got through DAB at first effort (including those 'conditionally endorsed').

We also enhanced our Change Approval Board (CAB) mechanism, which now enables us to:

- Build and publish a visual dashboard of changes by business units and divisions, and the resulting incidents and success rates, to provide a comprehensive view of risk and its impact on current services and systems (this is synched with implementation plans for strategic BAU initiatives, IT projects and other IT system improvement activities, the project risk dashboard and IT's operational risk dashboard)
- Record actual implementation results, identifying root causes and proposed solutions for each issue/incident that is caused by change
- Document lessons learned, creating a comprehensive IT knowledge base about change.

Successfully implement MS Office 365 – secured, anytime, anywhere

Accelerate building capability, training and attracting talent

Real-time awareness of risk situations

Enhanced Design Approval Board (DAB) mechanism

The focus for IT Division in 2022

IT's overall focus is to provide a simpler, more efficient and better managed system, Bank-wide. We want to remediate and improve, grow strategically and prepare for the future. To do this we will:

- Continue to deliver the complete cloud transformation, modernise the workplace (with MS Office 365), and build capability through the Ho Chi Minh City Digital Centre and *TCB Future Gen in Tech and Data* initiatives
- Finalise current projects including modernisation of:
 - » Card management services, business process management and core banking
 - » The network software defined wide area network (SDWAN)
 - » The enterprise service bus (EBS)
- Reshape the current IT operating model through cloud transformation and IT modernisation (cloud adoption, core banking, cards and other business processes).

TALENT

Talent is one of the three pillars in Techcombank's five-year strategy.

In 2021, we made admirable progress in our efforts to attract, develop and retain a highly-skilled workforce of 12,500+ employees. Over 11% work in IT, digital or data roles for the Bank.

Employee value proposition

To have the best workforce, we offer an attractive EVP which enables employees to embrace the spirit of 'Dare to Be A Greater You' in their career journey at Techcombank. Through this compelling EVP, the organisation promises to bring employees specific experiences based on the four main EVP pillars: Culture and Work Environment; Performance; Rewards and Recognition; Learning & Development. Reflecting on the way we have built our loyal and diligent workforce so far, and drawing on what we know about market segmentation with customers, we are making Techcombank an even more desirable and professional place to work.

Launch of HRConnect

The new HRConnect platform digitalises the employee journey by providing essential employee offerings via a more intuitive, user-friendly and modern interface. We have streamlined HR data management, enabling us to better 'Listen, Understand and Act' to service our employees. We are more efficient in consolidating HR's strategic role in providing talent driven insights that drive business performance. The HRConnect platform has three sub-systems: core HR and the learning management system (LMS) went live in 2021 and payroll will in 2022.

The core HR and LMS systems took only eight months to implement and, together with the Systems, Applications and Products in Data Processing (SAP) Success Factors platform, have already transformed our staff's experience. About 6,000 employees have undertaken training sessions online – including 1,000 managers – with an overall satisfaction rating of 90%. A Pulse survey to measure overall satisfaction with HRConnect was conducted from 18–26 November 2021. The result, early in the first month of operation, showed 78% of employees were satisfied.

HR and LMS system
implementation duration

8 months

Satisfaction
with HRConnect

78%



TALENT

Job Architecture



We are implementing a new Job Architecture framework, which involves defining dual career tracks, career levels with required level of competencies and skills so that the level of skill required to complete similar work and hold comparable positions across divisions is better understood. This is the first step in our HR transformation journey. Our focus is to standardise policies and regulations and systemise processes. Optimising our HR activities will enhance our employees' experience.

Compensation and benefits

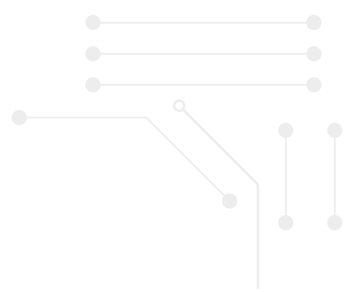
To recruit and retain staff we must continue to offer competitive remuneration. To this end, we reviewed our total compensation model for frontline staff, started conducting market benchmarking with a view to refreshing pay structures across newly aligned job families and looked into long-term incentive programs.

Role-based learning roadmap

Two initiatives in 2021 (HRB5 and WBS1) enabled us to complete 100% of our planned 104 role-based learning roadmaps, which use a competency framework and capability assessment approach. Personnel included came from:

- IT roles – developers (front end/ back end), solution architects, testers, engineering roles, business analysts, security, cloud engineers
- Data roles – data engineers, data architects, business intelligence, data analysts, data scientists
- Frontline roles – RBG, BB and WB.

Robust training courses have been available on LMS since October for these employees. We expect increased employee satisfaction across all learning and development activities, and improved productivity.



Leadership development programs

We established customised leadership development programs built on a five-level competency framework – Leading Self, Leading Others, Leading Managers, Leading Business and Leading Enterprises.

The ‘Changing Mindset’ program (based on Franklin Covey’s *The 7 Habits of Highly Effective People*) covers Leading Self, Others and Managers, while the Techcom Managers program is aimed at Leading Others.

In 2022 we will offer training programs aimed at more senior level roles:

- TechcomLeader for Leading Managers
- Future Leaders Program for Leading Business
- TechcomHero for Leading Enterprises.

Recruitment Activities

We have maintained our focus on recruitment for IT, data and frontline roles.

IT and data

- We organised professional events where industry leaders showcased and promoted the opportunities on offer at Techcombank, especially in IT, data and project management.
- Our Fresh Talent Attraction Program included:
 - » Campus recruitment
 - » ‘Hackathon’
 - » Data Internship program
 - » Management Associates – The Future Gen program

Frontline workers

Our Fresh Talent Attraction Program included:

- Signing a Memorandum of Understanding with universities specialising in banking and finance, to assist us in attracting graduates
- Implementing a personal relationship manager (PRM) and senior retail banking officer (SRBO) trainee program to help us attract and recruit top-tier new graduates for key frontline positions, from the best Vietnamese universities.



TALENT

Strong 2021 EES results

Strong 2021 EES results place us in the top 6% of highest scoring companies in southeast Asia for Employee Effectiveness and the top 12% for Engagement and Enablement. This shows we are headed in the right direction; building a strong culture with capable and highly engaged people who share the same values and are doing the right thing, everyday, by our customers.

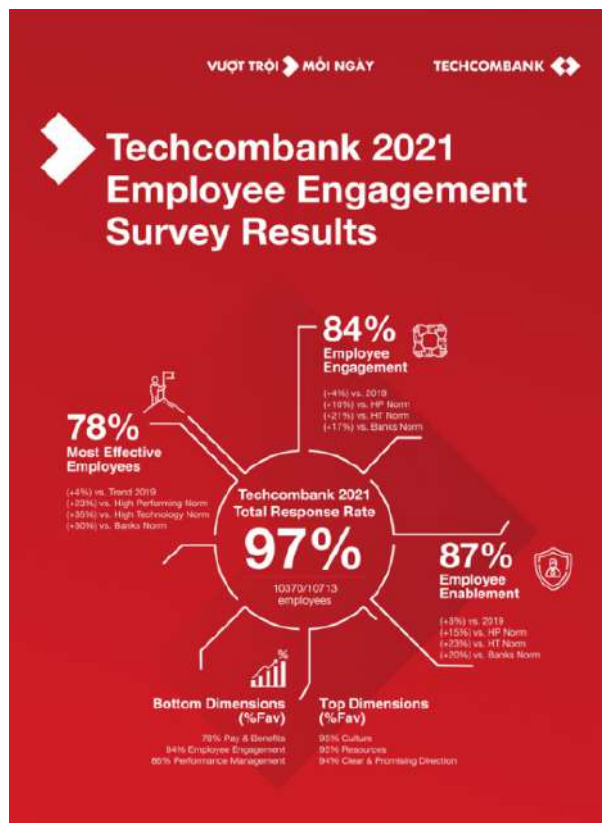
95% of respondents said they have
“a good understanding of Techcombank’s core values”

94% said
“Techcombank’s core values closely align with their personal values”

93% of respondents
“feel proud to work for Techcombank”

91% of respondents would
“recommend Techcombank as a good place to work”

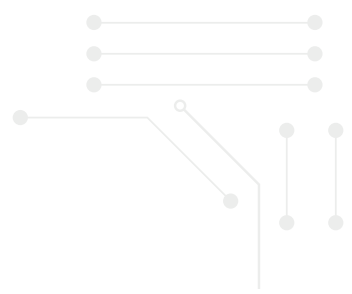
91% of respondents feel that their job
“provides opportunities to do challenging and interesting work” and that “your job makes good use of your skills and abilities”.



Employee Engagement results measure the mental and emotional connection employees feel toward their place of work.

Employee Enablement results measure how supported employees feel i.e. they are given the tools, equipment, technology, information and training to succeed in their role.

Employee effectiveness results measure proven ‘key drivers’ that predict how effective the employees in the organisation are and provide insight into the actions leaders can take to improve performance at multiple levels.



In 2022 we will keep fostering a more professional and robust corporate culture for the organisation.

The focus for HR Division in 2022

This involves continuing to transform HR through technology, recruitment and training in order to retain more of the best and brightest, now and into the future.

Other initiatives will:

- Automate processes for
 - » Payroll to become a fully automated system through a payroll module, ensuring centralised data that offers accurate and real-time insights
 - » Performance management optimisation module that enables tracking and management of the full performance cycle including goal setting, KRA/KPI/OKR results, and continuous feedback and coaching
 - » Compensation module that drives a performance-based rewards system
- Up-skill our employees by continuously
 - » Implementing training programs based on the learning roadmap we built in 2021
 - » Broadening the learning roadmap to cover other roles
 - » Strengthening leadership training programs Bank-wide
 - » Defining talent segments and offering engaging training and development programs
- Develop and refine our approach for
 - » Succession planning to identify our future leaders and build leadership roles
 - » Compensation and benefits with further research, benchmarking and best practices to ensure a more competitive compensation strategy.

