

Intro: Hello and welcome to the CPA Australia podcast, your weekly source for business leaderships and public practice accounting information.

Jillian Bowen: Hello, and welcome to the CPA Australia podcast. My name is Jillian Bowen, and I head up the content and social media team here at CPA Australia. Today's episode was recorded in front of a live audience at CPA Congress, and features Cameron Howell, head of group financial performance at Westpac talking about future financial performance management, and how to prepare for the unexpected.

Jillian Bowen: Cameron's experience led him to reflect on the changing nature of the skills required for future financial performance managers, and the increased value of finance professionals and helping companies to chart their future. We hope you enjoy this episode.

Cameron Howell: So there is a few things that I'm keen to talk through today, and I've got some notes because I don't want to forget any of the stunning rapporteur that I wrote. The theme of which is preparing for the unexpected. In keeping with the theme, normally I'd start with ... These are the three things I'm going to talk about and I want you to take away, but I thought I'd keep you in suspense. I've had the good fortune of spending coming on 22 years with Westpac. As a kid who didn't know what he wanted to do when he grew up falling into the bank in Sydney in 1996 was just another step on the journey, and actually over the last 20 years it just feels like that journey has continued.

Cameron Howell: I've spent sometime in New Zealand. I went for two years, stayed for seven. I looked after the Pacific Bank. I was the CFO of the Pacific Bank, which had seven operations in seven countries from Papua New Guinea to the Cook Islands, and each and every one of them had something amazing, wonderful and different about it. The brilliant thing about my experience with Westpac is that it hasn't mattered where I have been, what I've done, or where I've travelled. There's something about the company that I work for that has kept me, something about the people we hire, and something about the way we do what we do.

Cameron Howell: Through that 20 odd years of banking experience, it turns out the most interesting things, and the things that have formed me and my experiences have actually been things that haven't been much to do about banking at all. In fact, the first one was the opportunity I got in 2001 to travel over to US as part of a conference, something like this. I got an invitation as an award for being a hardworking little tacker. We arrived in the US on the 10th of September 2001, and went to bed that night, and woke up the next morning, and discovered that a plane had flown into the World Trade Centre in New York.

Cameron Howell: At that point and time, it wasn't simply a matter of pulling Facebook out of your back pocket and finding out what was going on, or tapping in to tell family and friends that you were safe and okay. But rather it was a lack of knowing and a real uncertainty about what was going to come next. The next interesting experience, more banking related, was also September, but it was September

2008 and the 14th, to be exact, and I was the acting CFO of Westpac, New Zealand.

Cameron Howell: And on that particular morning when I woke up, we got a phone call from the group treasurer in Sydney to say that Lehman Brothers wasn't going to be making any payments anytime soon, and did they owe us any money, and from a banking perspective at least the world seemed to stop for a few days, and phone calls from the governor of the reserve bank asking me whether Westpac was able to pay its debts as and when they fell due was something that felt a little bit surreal. And it certainly wasn't something that we anticipated and working through the next 12, 18 months coming to grips with the implications of that, and what it meant for us as a company, what it meant for us as country was interesting.

Cameron Howell: Also in New Zealand, and also in September two years later in 2010, on that particular morning I woke up and, as we'd been told to expect, there was an earthquake, a large earthquake that took place in the South Island in New Zealand. What we weren't told to expect was that there was going to be an earthquake in Christchurch. We were incredibly fortunate. The earthquake happened in the early hours in the morning. But it was a time of crisis management. We had plans. We had books. We had the little red books. We had the folders. We had all the things that you need, pulled them all out, and sat down as a crisis management team and said, "Right, step one." And then we kind of worked out that most of what we had written wasn't particularly useful, and we winged it from there.

Cameron Howell: The person who lifted the company and got us going and got things done was actually an ex-Air Force guy who was running our property team, and he ended up basically taking the pilot seat, and navigating us through the next few months. Unfortunately, and to this day, probably the saddest day of my time in banking in February the following year after three or 400 after shocks, there was another large quake it happened in the middle of the day, and 185 people lost their lives. And it didn't matter that we've been through the process of dealing with an earthquake in the same location months earlier. So, we weren't prepared. We certainly weren't prepared for loss of life after we thought we'd been so lucky the first time.

Cameron Howell: Finally, as I said before, working in the Pacific cyclones guys standing on the back of work utes at church fairs on Saturday afternoon, and somebody jumping on the breaks, and having those people fly over the front of the ute and broke both their arms, and ending up on the front page of the Westpac group board occupational health and safety report. The lady who didn't realise that she had permission because she was trying to save money. She didn't have permission to fix the broken glass window in her office so whenever it rained, which it does a lot in Tonga, her computer would make funny noises. And the lady who was just cashing up the ATM one day and a rat had eaten through one of the power cords, and dropped down in arks to the ATM, and she touched the ATM, drove in the back, got thrown across the room, and she is fine.

Cameron Howell: These are all banking experiences. And so, for my sins, maybe because of my CV, I now have a job. I work in group financial performance, which is part of group finance. Our job is by in large to keep the CEO and the CFO happy, which if any of you got a similar role you'll understand what a challenge that is. But it's also very openly a role which is designed to deal with the unexpected. So, when I took the role the boss said the one thing you have to know is you have to be ready for anything because if it lands on my desk and I wasn't expecting it, it's landing on your desk. And I have a team of six, and that's all we are. In a team of 35,000, there's six of us, and we get to deal with lots of interesting stuff.

Cameron Howell: We often get tasked with doing the stuff that nobody else wants to do. But it's a fabulous job as much because for years and years it was all about month end, and it was all about crank in the handle every month and every six months getting ready for the big whack of half year reporting, or full year end year report and those kind of things. Well, this is the opposite end of the spectrum.

Cameron Howell: We're challenged and we challenge conventional thinking. And the big one for me, and it was in the paper this morning, the big question facing us as a bank, the big question facing us, I think, as a finance community is technology. What's going to happen? And again, in the interest of credibility, another tie. Excellent. In the interest of credibility, I do want to just let everybody know, before I talk about technology, I am 12 years older than the internet. I just want you to keep that in mind. So because I am older than the internet, I'm the first one to say technology can be pretty scary, technology can also be pretty exciting.

Cameron Howell: When I think scary I'm thinking Y2K. If anyone had the good fortune of working in an organisation that had a computer system around the time of the grandest technology fraud perpetrated in history then you'll know that there was a really good reason why they put water bottles in the elevators, and why I was sitting on the 24th floor of 60 Martin Place watching getting ready for the Sydney fireworks, and waiting for all the ATMs in Westpac to start spitting out \$20 notes out at twelve o'clock. It didn't happen.

Cameron Howell: The aeroplane stayed up, and maybe it was just because of all that money that we spent fixing the date code. The other one I think of is Skynet, so any of you who are Terminator movie fans you know where it ends. From a professional perspective, some of the technology that I have seen sold or touted to me by technology professionals, some of that stuff has been amazing. Some of that is genuinely game changing. For us online banking is remarkable, and gets us to the point now where we've decided that we have to solve the economics of banking, and we're going to remove transaction fees whether you use a branch, an ATM, EFTPOS, or online banking simply because technology has won. Technology has solved the puzzle of how best to present banking to the customers.

Cameron Howell: Some of the other stuff are not so interesting and hasn't necessarily played. But I think the one certainty in the development of new technology, and the implications of that technology is that it's very hard to work out how big the

change and impact is going to be, and it's very difficult to work out when it's going to hit. In terms of my thesis on tech, I take a great deal of interest in the implications for people, for us, the workers, for the human beings on their own, and whether or not this is something that is going to force us to change, not just the way we work, but the way the organisation works.

Cameron Howell: Before I go into that, I did want to say has anybody been to willrobotstakemyjob.com? Keep that one in your pocket, willrobotstakemyjob.com. It turns out if you write accounting, or accountant, or financing, the first job group that comes up is accountants ordered as bookkeepers. And that website, which I'm informed is incredibly reliable, suggest that there is 98% certainty that accountants auditors and bookkeepers jobs are going to be automated. I think the automation risk level is you're doomed.

Cameron Howell: So is this it? Is this the last congress? Maybe the robots are coming. I don't think so. So this is the optimist. So let's say that's the set up, this is the optimism. I'm going to think about the implications. The things that I'm saying, the things that we are saying as an organisation and the implications for us, for us schooled finance and accounting folk. Because I think the brilliant thing is, the reality is at the end of the day if we're working for our owners, if we're working for our shareholders, then the first thing the boss wants to know he believes or she believes that she is a customer-focused, values-driven person is what profit was for last month, and what the forecast is, and whether we're going to get there and what we're going to do to get there.

Cameron Howell: So the good news financing and accounting folk is the first thing the boss wants to know is still the thing that we know best. So that's good news. However, this value, this ability to be respected and regarded for our ability to pull together the month end, and pull together the balance sheet and the PNL, and interpret it, and tell you what's going on, and put it in words that you can understand, and provide and reach an interesting commentary is one part of the puzzle. But more and more we're told, and I'm sure you've heard, that more and more we're told that the answer is not telling me what I already know Cam. The question is, what happens next? Where are we heading?

Cameron Howell: I'm sitting in the bus. You're looking in the revision mirror and telling me that I've just gotten past Newcastle. But what I want know is, is there a pothole in the road? Is there an accident up the road? Is there something in my way that's going to stop me getting where I want to get? This is this idea of you're a technical specialist, finance technical advisor. You're the person I go if I need that question and this transition, this desire to become a strategic partner. It's something we've talked about. It's something we've talked about as a profession that we want to have the seat at the table. We want to be right next to the boss. We want to be the first person they talk to, and we want to take our skills, and we want to push them forward.

Cameron Howell: I think to this day and certainly we are guilty of it I think we're still spending more time looking in the rear vision mirror. So the question is if you think about technology and what's coming and where it's heading, the question is whether technology can do a couple of things. Can it help us focus on the future? Can it help us see more clearly into the crystal ball? So, can we minimise the level of uncertainty? Can we help chart the cost to the future? I think what we're saying is some of the buzz of maybe 10 years ago are some of the stuff that we've talked about is the things that are going to end us, Will Robots Take My Job, so robotics, artificial intelligence, machine learning.

Cameron Howell: All of these technologies seem to be getting to a point where sometime soon, we'll get the answer. I don't believe the hype entirely, but I went to a session last week where we've got some guys who used to work for Homeland Security. So they talk a good game. They're all about 17. And they had this ability to pull together masses of data, which is really hard to do. So they tell me, anywhere but a spreadsheet. So they bring together lots of different data sources, merge them all together, and then allow you to ask dumb questions, and dumb questions are often the best ones.

Cameron Howell: What they then did was put this thing called Hyper Anna. I'm not flogging it because I don't know what it exactly does. But they put this thing called Hyper Anna on top of it, and essentially you can start asking it English language questions, and it starts spitting you back commentary. So, the machine is doing commentary. So, if you're learning commentary at the moment, Hyper Anna is coming to get you. So I think the implications of that are that we will get the chance for technology to ... If nothing else create some space for us so we can spend less time pulling together the numbers, and spend less time putting together the words for what happened and take that time and shift it forward and think about the future.

Cameron Howell: Thinking about technology, humans, bringing them together. How do I make that work? How do I optimise? And it got me to medicine, because obviously all the good anecdotes for finance professionals come from medicine, and the work that's being done by some scientists at the Harvard Medical School, and some scientists at a school called Beth Deaconess Medical Centre. They have been doing some work developing a machine-learned algorithm to analyse breast cancer biopsies, so to diagnose biopsy results to establish breast cancer, whether or not there is breast cancer present.

Cameron Howell: This is the moment. This is work that's done by medical professionals. And the research suggest that humans who review these biopsies are about 96% accurate with their diagnosis. That's pretty amazing, but it does mean that one in 25 people are misdiagnosed. I think I got that right. Careful with the room of finance people. Did I get it right? Good.

Cameron Howell: So the machine, the machine they've been working on the machine for a while. You don't need to ... The way this works is you get the data, you analyse the data. You make a judgement. You don't actually need to consult with the

patient. So it can be done remotely, and it's ideal for one of these machine learning activities. And so they've got this machine. They're training it. It's getting better and better and better, and they've gotten to about 92, 92% accuracy.

Cameron Howell: So they're seeing this fantastic improvement. Still not as good as the humans, so good news hooray, humans' win, but they're getting their 92%. The really, really, really cool thing about this is what happens when you put the two things together. So, if we let the machine analyse the data, and then we hand it to the expert, then we improve the quality of the work to 99 and a half. So, it's kind of exciting because, well, it's kind of exciting analogy at least, so it's very exciting for the perspective of breast cancer diagnosis. But it's kind of exciting when you think about the opportunity to work or the opportunity for our work as new technologies emerge.

Cameron Howell: The challenge we can set ourselves is, are we better together? So the opportunity is to find a way to leverage that technology to make us better either at what we do now, or make us better at what we're going to do because we don't have to do the stuff that we used to do. So, what does that mean for us? So for the finance and accounting professional, we've got machines that are able to generate scenarios forecasts. We're able to get our hands on track loads of information really quickly. We can kind of do not quite the work equivalent to Google, but something like it. We've certainly got more information coming at us. If you work close enough to anybody excited executive types, as soon as they read something, they want to know the implications for them. So you've got analysts writing. In my case, at least you've got analysts writing about you, politicians talking about you, the media writing about you. You've got off show banks doing stuff. You've got competitors doing stuff. You've got people who are now competitors who weren't competitors last time you looked. All that information always there and always on, and always being asked. So what does that mean?

Cameron Howell: So our job shifts from I'm the guy who knows where the spreadsheet is that we used last time, or where the flat file is that I get the data that I can put it together so I can get the boss and go, "Boss, market share is this much." Well now he can just get. She just gets market shares delivered to her. So, my value add is not being the person who can go and gather up the beans, put them all together, count them up and go, "yeah, 26," because he already knows that.

Cameron Howell: Our opportunity is in filtering through this deluge of information, through navigating, through removing the stuff that isn't important, and focusing on the things that are important. And so, in build here on my page, the challenge is not to find any answer. The challenge is to find the answer, which is the right answer. The other issue is confirmation bias. You click Google, first one. Has anybody ever scrolled to page three to find out what the answer actually is, or do they just stake the first one, particularly the one that's sponsored? The sponsored answer, that's always the right answer.

- Cameron Howell: So, we've got our friendly machines keeping us up-to-date with the future, giving us all the data we could possibly desire, scenario modelling, making predictions. So in that context, does that mean the unexpected is there is no unexpected? If we can model everything, then we already have the answer. I guess we have to filter for it, so we have to get clever at it. But maybe there is no unexpected anymore. Well, there's good news, folks, because unless Skynet does take over, in which case we'll all be hunkered down in sewers trying to work at how to kill the robots.
- Cameron Howell: The good news is that while you and I are playing in business, making decisions, waking up in the morning and going to work. There's plenty of room for the unexpected. Human beings are notorious and famous for nothing if not blowing us away with their absurdity, and coming up with the completely random.
- Cameron Howell: This is where we transition from technology makes us better technically. We're operating in human organisations. And so, bad news, guys, we have to get good at soft skills. This variety of soft skills you hear about them all the time. In human organisations, they continue to be relevant. In fact, in a universe where the information is all available, and it's just about navigating an organisation of people. This is where you'll make your money. This is where the value is because it's about influence. It's about leadership. It's about resolving conflict.
- Cameron Howell: There's two things where I want to spend the time. There's two of this that I think are more important than the other four, or the other 104. One of them we've historically been good at. One of them is kind of the place of the finance person. The other one is the one we keep talking about, and the reality is it remains top of the pops in terms of importance. So I'll start with the first one, and that is agitating. Agitating, again, go to the dictionary there are two definitions here. The bad agitation is the one where you scare people. You make people feel troubled. You make people feel nervous, angry. That's bad agitation.
- Cameron Howell: And then in the spirit of my son the scientist there's good agitation. There is the agitation where you mix something up, or you stir something up and something happens, something good happens, something interesting happens, something happens. It's my assertion that that agitation is something that is important for an organisation, and it's something that people don't naturally like to do. So what better than to do the work that your boss doesn't want to do? What better to make yourself valuable than do the stuff that the boss says, "I don't want to do that."
- Cameron Howell: This is the ... We talk about the risk of group theme. So, in an organisation ... In a large organisation, we still look to the boss. The boss still has the answers. And if the boss says, "jump," we say, "How high?" A natural response. This is something that I think we, as an organisation Westpac, I think it's incredible strength that we are willing to challenge the way we do things, and we're willing to challenge the ideas of our leaders. So if the boss comes up with something and we think that is a crazy idea, or we think that they may be haven't considered the implications from a different angle, then we will say that.

Cameron Howell: Now, I've got some data that suggests that's true. We have an annual, a biannual I beg your pardon, staff survey where we ask a whole bunch of questions. We try to understand employee engagement, and people leadership and all of those kind of things. One of the questions that we ask is, is the organisation creating an environment in which people can challenge the traditional way of doing things? For us, it's a very strong positive. For us, it's around 73, 74%. That's about 10 points above the global high performing norm, and it feels right. It feels like that's a strength of the organisation to not simply to do what the boss says or suffer group think, but rather to think things through and challenge them.

Cameron Howell: One of the risks, this is one of the less enjoyable parts of working at the place that I work is it can lead to stasis. It can lead to a lack of decision making, or a belief that we can re-litigate every single decision that's ever been made because that's what we want to do. We want to challenge stuff. So, there is a balance there between being willing to challenge, but once the decision is made, then move on and execute. From a work perspective, when is the right time to agitate? When is the right time to shake things up?

Cameron Howell: My view is that, in my experience at least, it's when you're getting into the place where you're allocating scarce resources, where you're arguing about something that there isn't much of, but everybody wants. That could be budget time. It could be investment time. For us, it's balance sheet capacity. Boss wants to win market share for mortgages, other boss wants to win market share for business lending and there's only so much funding capacity. Who do we give it to? Now, we can say, "Well, we'll do the profile analysis, and we'll work out the return on equity." We'll do all that kind of stuff that's important, but then it still becomes a game of negotiation, and a game of priority, and a game of execution, and there are all sorts of considerations.

Cameron Howell: But if this gentleman over here, the mortgage guy, is strong, and forthright, and compelling, and convincing, and maybe a little bit of a bully, then perhaps that's a decision that we take without thinking through all the implications. It's a decision we take because it's easier, oh, I don't want to have that. I don't want that conflict. I don't want to shake this up too much. I just want to get it done. So, this is the part where I think finance plays an incredibly important role because it's not a popularity contest. It's work that often isn't work that other people want to do. It's challenging work. It's a fine line between telling somebody no, and then waking up the next morning and getting stuck back in and solving the next business problem for the bank.

Cameron Howell: So do it without, what they say, do it without burning the bridges. But I think the ability to agitate means that we can, as an organisation, we can think through the implications of bad decisions, and we can be better prepared for what comes next. The second skill is influence, and it's often the hardest one. It doesn't suit. Typically, it doesn't suit more introverted folks. It doesn't necessarily feel like work. I can honestly say coffee, beer, wine, that's work. I promise that's the best kind of work.

Cameron Howell: There is enormous value in taking that person who you really don't get on with, but you really need to kind of work with and buying them a coffee, or tea, or an orange juice. And I think this is the journey that we've come on as finance from the "say no person." What do we do where the finance? We sit at the back, all the big boys and girls have a conversation, they make a decision, then they come to finance, and then finance says, "We don't have the money." And then they all turn around and they go, "Finance said we don't have the money." And away they go. That's never happened, right?

Cameron Howell: This is the traditional role. We hold the purse strings. And it didn't matter how much money we had in the bag. We just always said no. So we want to move on from that. We want to be the first person. So as much as it's a pain when the boss rings at 7:30 every morning with another great idea, the fact that he rings at 7:30 every morning with another great idea is kind of cool. So, we get the chance to influence and guide. We get a seat at the table. We get the chance to be influential.

Cameron Howell: Now, you get there because you're credible. You get there because you're an expert. You get there because the boss still cares about the numbers. You've got the inside learning to be that person. I would suggest to you that's a better place to be. The other interesting thing, and this is the one, for me, for my job with six people in the company and the climate staff that arrives. This concept of influencing beyond the organisational chart, influencing beyond your authority. So, not being somebody that people talk to because of your job title, but being somebody that people want to talk to because they're interested in what you've got to say.

Cameron Howell: You all know them, you might be them. There are people in the company who are the absolute go-to people. They'll be people in your business who are the absolute go-to people. The first person you think of when a particular question or problem arises. And whenever in ... It is remarkable that an organisation like Westpac with 35,000 people that when something happens, the first 10 people in the room are the same 10 people, and they're from all over the company. They're from deep within the depths of product management. They're within accounting operations. They're within human resources. They're within the business, but they're not general managers. They're not executives. They're just the right people.

Cameron Howell: They're just either through the work they do, the time they've been there, the stuff they know, the secrets they can tell. They're the ones who get brought into the room. And that's incredibly important, and it's incredibly important when stuff happens that you didn't expect. So when you plan your org chart, how do you build your old chart for what you don't know? So, therefore, in the future what value is your org chart? What is the purpose of the org chart? What does it do for you? Because I'll tell you what it doesn't do, it doesn't say in the event that something unexpected happens break out the org chart.

Cameron Howell: It's all right guys. I've got an org chart. It's going to be fine. I'm jumping around. This partner thing I think this, for finance, I think this is the really important piece which is having the courage of your conviction. I think that's right. This is the part where you step forward. You say, "Boss, boss, I really don't like the look of this one. And step back." And then the boss makes a decision and you go...and then something happens and it's not good.

Cameron Howell: That's not partnering. That's kind of management consulting. Sorry. Partnering is being willing to get up, get in the ear of the ... not just in the ear of the boss, but in the ear of everyone within ear shot, having a perspective, and then sharing the consequence of the decision to such an extent that you're always happy if the boss ... If there is a press conference the next day for some big decision that was made, and the boss rings you and says, "I'm really sorry, but I'm not feeling very well today. I'm going to stay home." And the press conference is still going on. Then you should be able to stand up in front of the camera and say, "This is what we're doing and this is why we did it."

Cameron Howell: Having the conviction to advise on something that you believe in, and then having the courage to stay in the huddle, because it gets ... It can get messy, but it's recognised. It's valued. The person who comes in and then steps away and just lets the mess happen. "Oh, hey, boss, I think there is a truck coming." That's not the partner. That's the management consultant. Ah, virtual teams I've talked to death. But the one thing is, again, I'm a bit cheerleading for Westpac today. I'm sure we're not the only organisation like this. But how good are big companies in a crisis? How amazing are people when the unexpected happens? When the bush fires and there's been a lot of floods in the Northern territory, bush fires in Victoria, all those things I talked about at the start.

Cameron Howell: In every instance, people just give. They give of themselves. They ignore the hierarchy. They ignore the what's my job description say I should be doing right now. They just muck in. This concept of cross functional virtual teams, that's what we're trying to achieve. That is trying to get the right people together at the right time regardless of what it says in the job description, regardless of what it says in the org chart, and just getting on with the job.

Cameron Howell: Network. If I can offer one piece of advice today it's do your work. Do this work. Network. It is remarkable how many time the network saves your life when you just don't know how you're going to get through the next 10 minutes, let alone the next day. And it's different work for different people. So don't feel like the only way to do it is to pretend that the best way to grow a network is to come stand on a stage in front of 100 odd people and introduce yourself, "Hey, my name is Cam."

Cameron Howell: Different people do it different ways. Honestly, if you drink coffee or tea, do that. That's great networking. Just be careful. Drink decaf after three or four. The last part is leading in this influencing game. Guiding thinking. When I think about that, it's about challenging. It's bringing the team together. You're part of

a virtual team, that's really interesting. When you form up that virtual team to solve that problem, that's influence.

Cameron Howell: First one, don't be afraid of the future. I'm pretty sure Skynet is not going to win, but I could be wrong. There is so much opportunity to leverage technology. There's so much opportunity to have technology make us better at what we do, and create the space to do the work we should be doing. Start agitating, but don't just go random. Don't just go screaming through the organisation whacking people, and breaking stuff, and pushing over computers. Have a purpose. Stir. Don't scream, or maybe scream. It's up to you.

Cameron Howell: And then the last part is start keep practising this. Influence is so important, but it's different work for different people. It comes down to behaviour. It comes down to your mindset. It comes down to your willingness to be courageous. That's the stuff that differentiates. I think if I think about all of this, and I think about the context in which we walked into the conversation, it's reasonably ... It's not reasonably. It's very exciting that the future is not foretold. It's very exciting that Google may have the answer, but the answer may not be right.

Cameron Howell: It's very exciting that human beings still get to play a role. I think it's pretty exciting. It's in the unexpected. It's in the uncharted territory. It's in the, "Oh my goodness, where did that come from?" It's in those moments that we, as finance professionals, that we as members of leadership teams. It's in that context that we have the best opportunity to create value for us, for our shareholders, for our communities. Thank you so much for listening.

Jillian Bowen: We hope you enjoyed this episode of the CPA Australia podcast. CPA Congress features some of the world's best thought leaders, policy makers, innovators, and disrupters. If you're interested in accessing more of CPA Congress 2017 via our on demand service, you'll find a link in the show notes with further resources and a transcript. Visit cpaaustralia.com.au/podcast/73. You can also subscribe to the CPA Australia podcast on iTunes or Stitcher. Thanks for listening.