7 WAYS TO IMPROVE PROFITS WITH BETTER WFM STRATEGIES

SCHEDULING AND PAYROLL TOP RETAILERS' WORKFORCE MANAGEMENT CHALLENGES

LIGHTHAUS VISUAL CUSTOMER INTELLIGENCE

Workforce INSIGHT

retail TouchPoints Research

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EXECUTIVE SUMMARY

A recent survey of more than 200 retail executives exposed significant opportunities for retailers to increase ROI through smarter workforce management (WFM). This white paper unpacks and analyzes those opportunities.

Retail success pivots on delivering stellar and consistent customer service in every store, every day — but only 2% of retailers are able to do so, according to the study. Just 65% said scheduling methods directly impact revenue growth, 88% need to improve payroll allocation, and 54% don't measure staff acceptance of new WFM processes.

"Using only top-down payroll budgeting, retailers paint store needs with too broad of a brush," said Vince Jackson, Director of Retail Strategy for Workforce Insights (WFI). "They look at yearly cost of sales, determine how much payroll is needed to deliver those sales, and then push the numbers down to stores — without examining store-level shopper-to-associate ratios, store size, layout, volume of tasks required and other distinct store-related labor considerations."

Further, only 20% of survey respondents complete store workloads in a highly effective manner; as many as 58% have issues with scheduling compliance; almost three quarters (74%) do not have highly efficient WFM operational processes; and 58% cannot assure tasks can be executed while still maintaining a consistent customer experience.

"While every retailer would like to have the right number of associates with the right information on the floor at the right time, this survey demonstrates how challenging that is," said Virginia Balcom, Vice President of Marketing for LightHaus. "Retailers whose systems let them schedule staff based on customer demand can significantly improve sales productivity."

Based on retailers' candid self-evaluations of challenges, successes and maturity levels, this white paper reveals how to improve bottom-line performance with 7 WFM strategies:

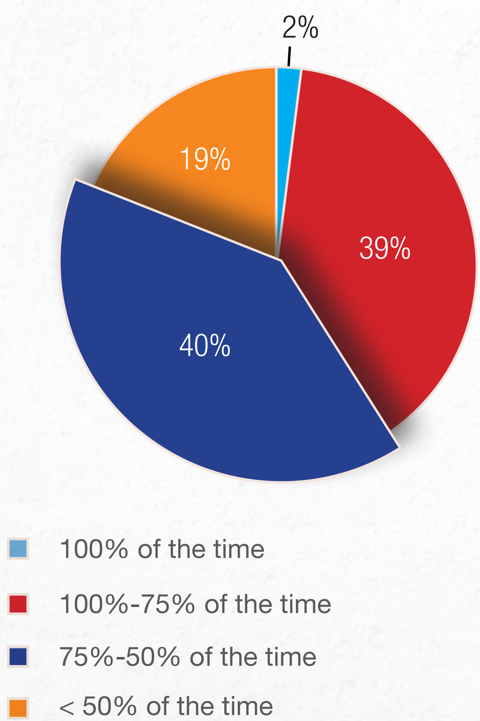
1. **Deliver More Proficient Scheduling Practices;**
2. **Maximize Payroll Efficiency;**
3. **Improve The Efficiency Of WFM Operational Processes;**
4. **Evaluate And Improve Labor Standards Compliance;**
5. **Optimize Time & Attendance;**
6. **Reward And Retrain Employees For Higher WFM ROI; and**
7. **Emphasize Forecasting.**

New technologies and strategies can trigger startling new levels of WFM performance and service maturity. It's time to embrace them.

7 WAYS TO IMPROVE PROFITS WITH BETTER WFM STRATEGIES

There's no question that workforce management (WFM) efficiency, optimization and compliance directly impact customer experiences and ROI. Today's more brutal competition and multichannel touch points require powerful store-based WFM tools that allow stellar and consistent customer service — in every store, every day. Yet only 2% of retailers in a recent *Benchmark Survey* said their defined customer experience is executed to this essential degree. Another 19% said the defined experience is delivered less than one out of every two opportunities to do so.

Our defined customer experience is being executed consistently in every store on every day.



Opportunities for increasing ROI through smarter workforce management were revealed in the recent exclusive study, conducted by *Retail TouchPoints* and Workforce Insight, titled: *Uncovering Answers To Workforce Challenges*. Sponsored by LightHaus, the 2013 study report features insights from more than 200 retail executives, who shared their WFM challenges and strategies, and rated their own levels of WFM process maturity. A distinct and actionable agenda emerged: **7 Ways To Improve Profits With Better WFM Strategies.**

In order to better execute on customer experience goals, many retailers add headcount based on sales per store and time of day. But this strategy can perpetuate costly downward cycles of non-productive resource allocation, resulting in lower conversion rates and reduced sales. Additionally, without valuable traffic conversion data that reveals the *true* opportunities for improving bottom-line performance, retailers also may increase staff hours unnecessarily.

So how do retailers deliver stellar customer service while balancing costs? By linking traffic metrics and conversion data with workforce technologies, retailers can replace less effective sales-based WFM tactics with a more judicious *customer service-driven* labor model. This approach shifts the focus from spending more on staffing, to spending *more effectively* on staffing: Smart scheduling practices that encompass optimum shopper-to-associate ratios and skills mix by store, department and time of day — based on *actual demand* — are among the intelligence factors that can trigger new levels of performance and service maturity.

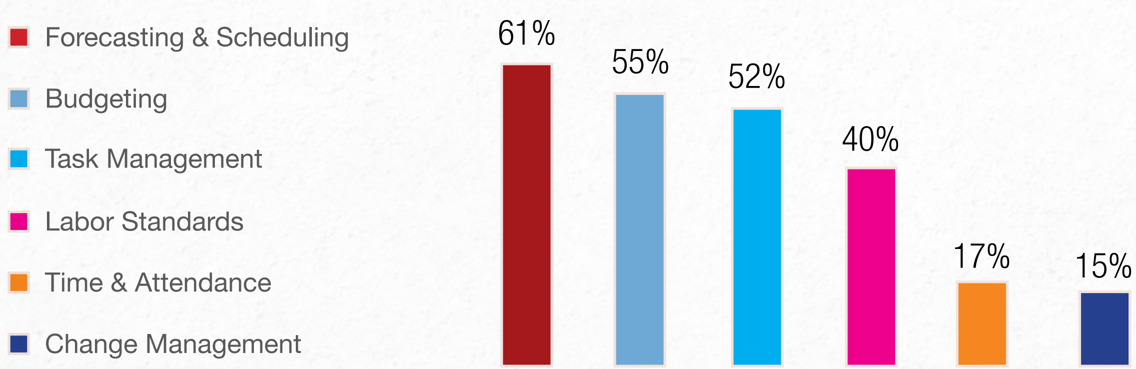
The *Benchmark Survey* revealed where and how retailers can refocus WFM efforts with advanced strategies that transform challenges into clear opportunities to increase ROI — store by store, every day. Specifically, the study examined retailers' current priorities in six different areas of WFM. The majority of retailers ranked Forecasting and Scheduling as the No. 1 priority. In order, rankings (adding answers 1 + 2 out of 6), include:

- **Forecasting and Scheduling;**
- **Budgeting;**
- **Task Management;**
- **Labor Standards;**
- **Time & Attendance; and**
- **Change Management.**

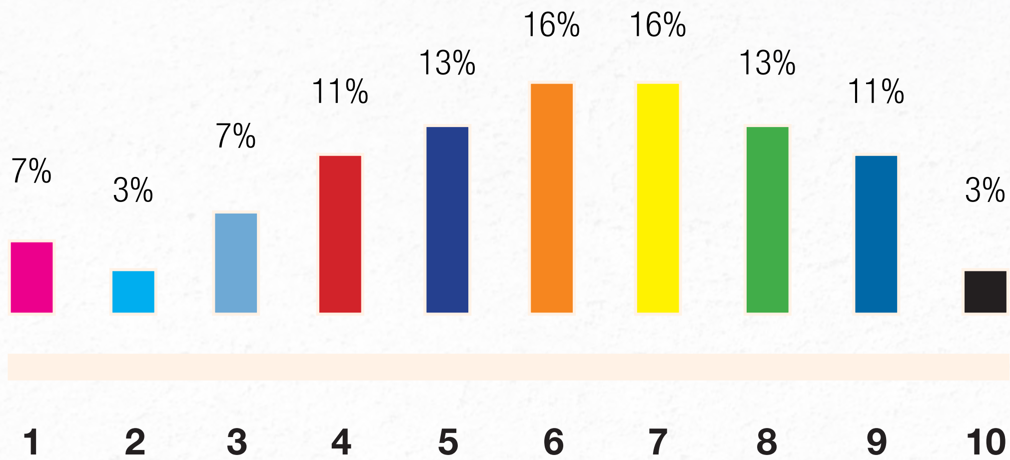
As retailers face new WFM challenges and pressures, advanced strategies and technologies are surfacing to meet those challenges head-on. Retailers must be vigilant and proactive, staying ahead of the latest developments. For example, time & attendance was ranked 5th in importance out of the six WFM activities, possibly because most retailers already have used time & attendance to pay employees only for hours worked, not hours scheduled. However, the recently passed Patient Protection Affordable Care Act (PPACA) places renewed significance on the role of this business process. Retailers must now proactively address new health insurance and labor requirements with more advanced time & attendance solutions.

This white paper explores new WFM approaches and opportunities, and provides **7 Ways To Improve Profits With Better WFM Strategies.**

Proritize the importance of each activity to your business.



Rate the effectiveness and maturity of your Labor Scheduling, where 1 is the least effective and mature, and 10 is the most effective and mature.



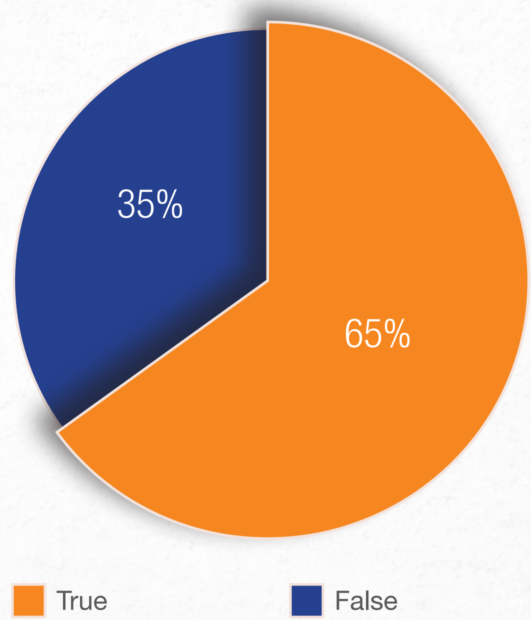
I. DELIVER MORE PROFICIENT SCHEDULING PRACTICES

Organizations that allocate labor based on sales or total volume, without regard to traffic, miss tremendous conversion opportunities. Perhaps that's why many (41%) retail executives indicated that their labor scheduling processes were not highly effective and mature (ranked between 1 and 5 out of 10).

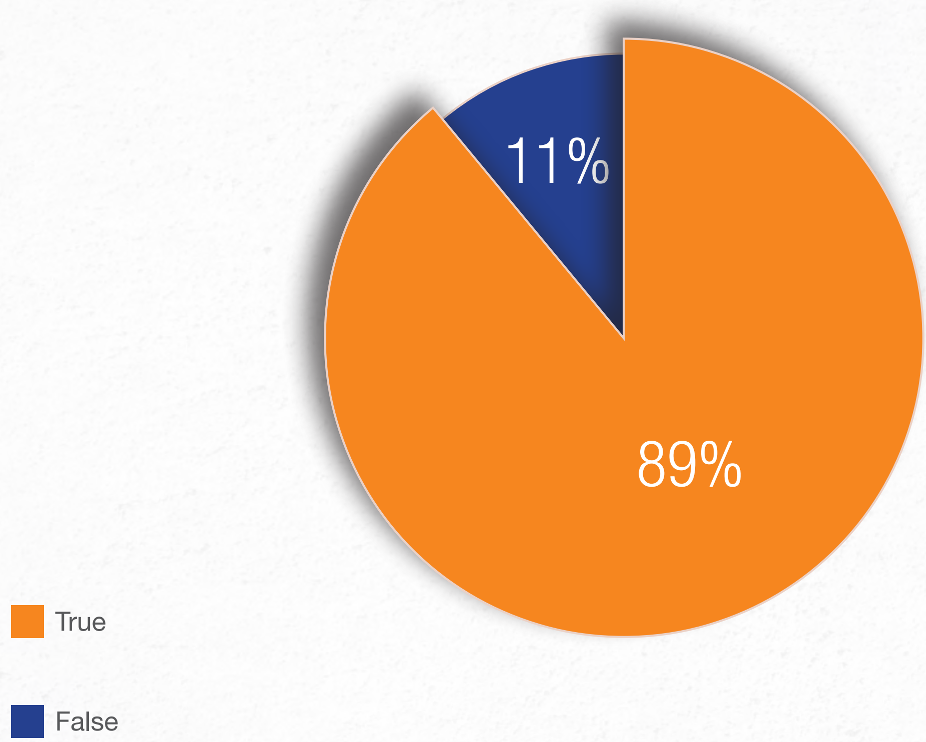
Additionally, as many as 35% of retailers believe their approach to scheduling does not directly contribute to revenue growth.

And since 89% view their workforce as a competitive advantage and key to increasing market share, retailers clearly are missing opportunities to leverage workforce assets more proficiently to increase customer satisfaction and sales.

Our scheduling processes directly contribute to revenue growth.



Our people are our competitive advantage in the market and key to increasing our market share.



"The only way to deliver a consistently great customer experience in every store, every day, is with a scheduling module that considers the individual attributes of each store — and traffic is a key factor," said Vince Jackson, Director of Retail Strategy for Workforce Insight, a leading provider of strategic workforce management consulting and implementation services. "Traffic by store as well as by day of week, time of day and department all play a crucial role in proficient labor management."

Today's sophisticated traffic solutions transcend yesterday's rudimentary "people counting" systems that collected the number of people entering a store or traversing certain areas in the store. These legacy counting systems do not have the ability to merge with WFM systems that collect shopper-to-associate and conversion data points. Therefore retailers using these systems are not able to *quantify customer behavior, service levels and WFM ROI* in each store throughout the day.

Advanced traffic measurement systems provide accurate, user-friendly, department- and associate-level shopper activity statistics. These solutions deliver insightful, high-integrity traffic, behavior and conversion metrics necessary for more astute WFM business decisions. By merging traffic metrics into the WFM equation, merchants glean real-time customer tracking and conversion data that supports more mature and clear-cut WFM and customer experience decisions.

"Visual customer intelligence gained from collecting and analyzing traffic data from in-store video cameras allows store managers to see where and when shoppers do and don't spend time, as well as the ratio of customers to sales associates in the store, or in a given department," explained Virginia Balcom, VP of Marketing for LightHaus, a supplier of enterprise-class shopper tracking and conversion solutions. "This real-time customer and WFM decision-making intelligence helps retailers increase sales conversions and optimize staffing for each store across a chain — as well as specific departments. Staffing numbers and skill sets then can be adjusted based on traffic conversion data to provide the optimal level of defined customer service."

For example, retailers scheduling by store volume, without considering traffic data, may allocate the same headcount to two equivalent stores, even though one may have significantly more traffic — and more opportunity. But retailers aren't aware of the revenues missed without a traffic measurement solution. Similarly, a third equivalent location may have more space, merchandise and employee demands — and would generate higher traffic and volumes if provided with right-sized staffing levels.

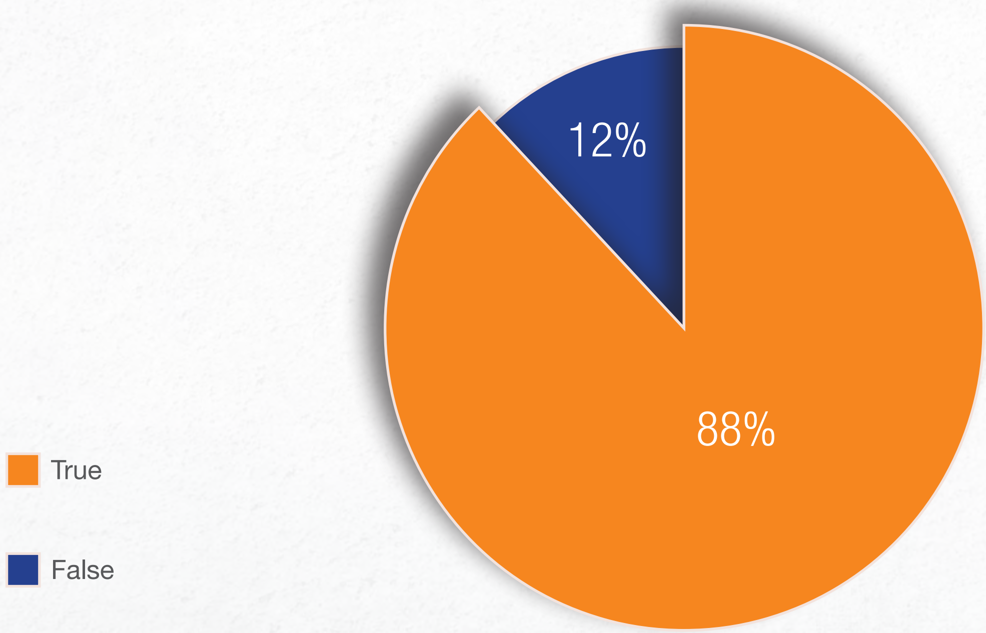
Specific timeframes and departments may present further opportunities to boost profits. When staffed to sales, struggling departments or those with high profit potential but fewer transactions — such as home appliances and electronics, which require more customer support — are particularly vulnerable to missed opportunities, stated Balcom. “Very often, fewer transactions wrongly equate to fewer associates scheduled, when in reality, customers are walking out of those departments because they can’t find assistance. With poor staffing-to-service decisions, these retailers are creating a self-reinforcing downward spiral of lost sales, and guaranteeing they won’t deliver on the defined customer experience. But when they seize control of the traffic metric data required to align a store workforce with customer need, retailers effectively transform labor scheduling from sales-driven to customer-driven store models.”

II. MAXIMIZE PAYROLL EFFICIENCY

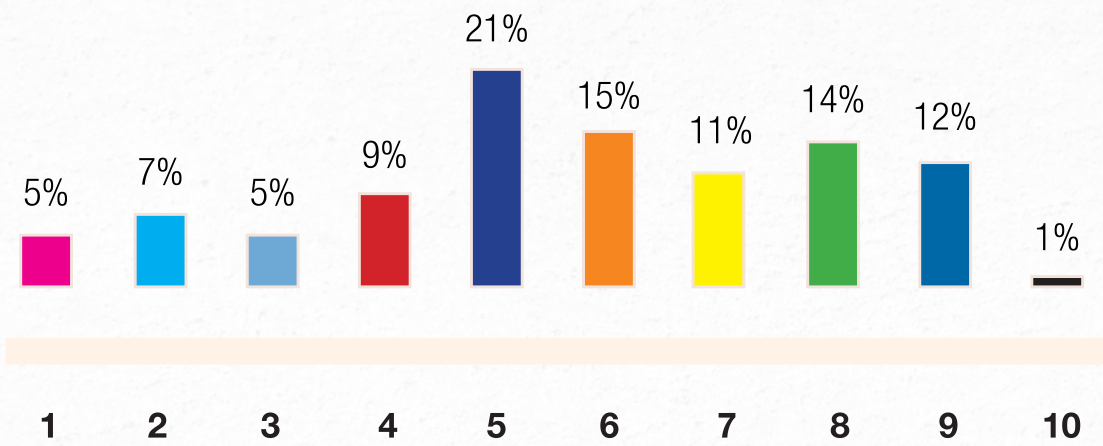
Traffic and conversion data and bottom-up labor budgeting both help retailers maximize payroll allocation by funnelling WFM dollars to the stores that need them most.

“Using only top-down payroll budgeting, retailers paint store needs with too broad of a brush,” said Jackson. “They look at yearly cost of sales, determine how much payroll is needed to deliver those sales then push the numbers down to stores — without examining store-level shopper-to-associate ratios, store size, layout, volume of tasks required and other distinct store-related labor considerations.”

We have opportunity to improve our profitability through better utilization of our payroll allocation.



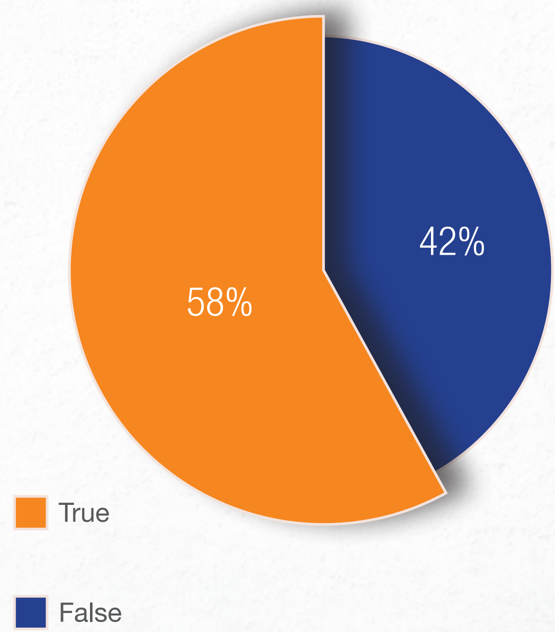
Rate the effectiveness and maturity of your Payroll Budgeting process, where 1 is the least effective and mature, and 10 is the most effective and mature.



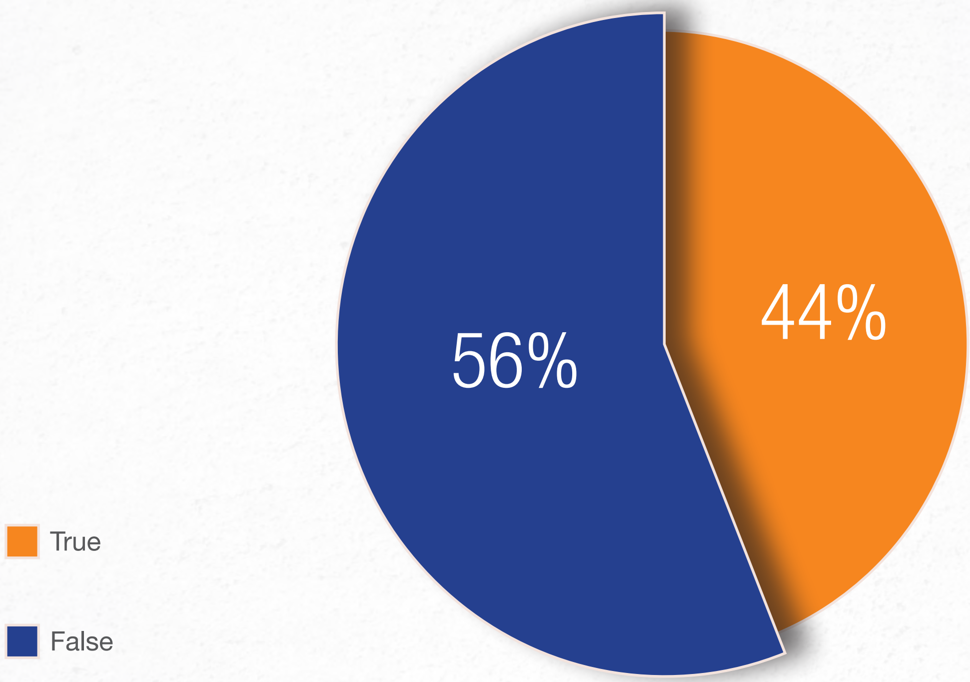
For example, using only top-level sales data to plan for visual floor set execution, various categories of stores are allotted X number of hours to implement the displays. But within those categories, variations exist in store size; number of aisles; floor space available; and other execution disparities. The hours budgeted may be too many for some stores and not enough for others. In the latter case, insufficient payroll means workers must be tapped from other areas to complete tasks, resulting in inadequate and inconsistent customer experiences.

“Most retailers do start with a top-down strategy,” stated Jackson, “but without incorporating bottom-up needs, they can’t possibly identify that delta of appropriate worker-to-task payroll budgeting. Regrettably, they keep sending work to the stores, but no one is doing it because there isn’t enough manpower.”

We have quantified our customer experience and have verified that we are allocating enough payroll to be able to execute it.



Our budgeting process is built from the bottom up and takes all tasks and the customer experience into consideration.



The *Benchmark Survey* revealed that a startling 88% of respondents recognize the need to improve profitability through better utilization of payroll allocation (see chart on page 9).

As many as 42% said they aren't allocating enough payroll to execute on customer experience.

Moreover, only 27% of retail executives indicated that on a scale from one to 10 their payroll processes are highly effective and mature.

Bottom-up budgeting helps reverse these numbers. With a closer look at store-level resource needs, retailers can streamline and optimize workforce labor management, increase chain-wide visibility and planning, and gain the insight and flexibility to make seasonal and economic changes.

Surprisingly, less than half (44%) of survey respondents said their budgeting processes are built from the bottom up.

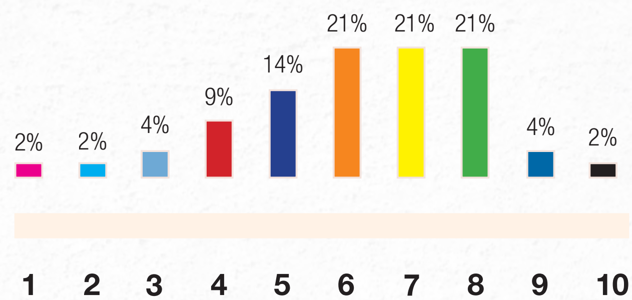
Payroll efficiency is further maximized with mobile solutions that allow store-level managers to approve timesheets and release payroll simply by clicking through an app. The result is more time to walk the store floor to do what managers can do best: enhance the customer experience.

III. IMPROVE THE EFFICIENCY OF WFM OPERATIONAL PROCESSES

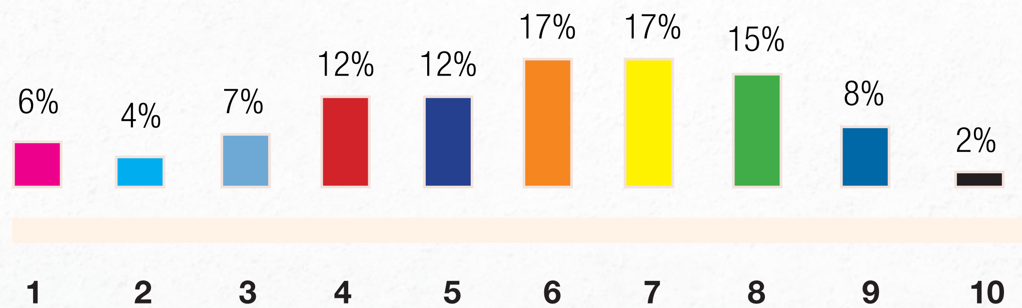
Improving operational efficiency — increasing conversion, improving customer satisfaction and decreasing payroll costs — is a key focus for most retailers today. To optimize new process efficiency, retailers must measure WFM procedures and results; make decisions on where to make changes; support new processes with effective change management strategies; and evaluate how store staff members are adapting to new technologies and processes.

Most retailers (69%) consider their WFM operational processes to be fairly to very efficient (ranking of 6 to 10 out of 10). Only 27% indicated a high level of efficiency (ranking of 8 to 10 out of 10), and 9% said their work in this area was quite inefficient (ranking of 1 to 3 out of 10).

Rate the level of efficiencies in your operational processes, where 1 is the least efficient and 10 is the most efficient.



Rate the effectiveness of your change management strategies related to how you roll out new business processes or new technologies, where 1 is the least effective and 10 is the most effective.



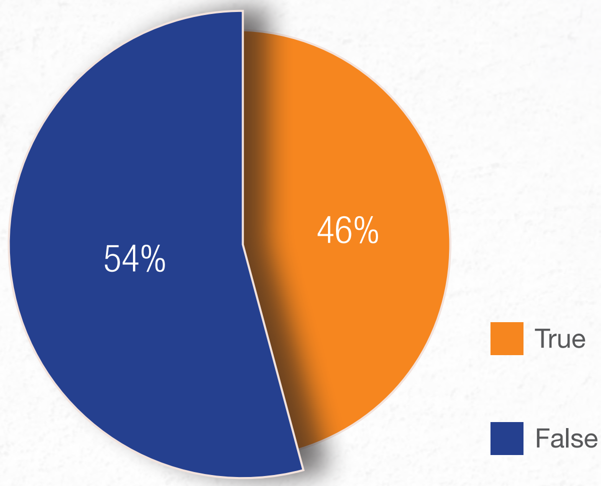
As retailers introduce new or modified WFM business procedures and technologies — which can come with change management challenges — managers must allay fears, increase comfort and motivate compliance. But only 25% of surveyed retailers reported highly effective change management strategies (ranking of 8 to 10 out of 10) Another 17% rated this strategy effectiveness as poor (ranking of 1 to 3 out of 10), while 58% considered their change management maturity and effectiveness to be about average (ranking of 4 to 7 out of 10).

However, only 46% of retailers surveyed actually measure how effectively associates adapt to and use new processes and technologies.

"Implementing technologies without having a parallel focus and investment in organizational change management and process optimization will fail to deliver the ROI companies hope for," according to a Retail Systems Research study, titled: *WFM 2013: The Store Employee in the Customer Age*. "If there is any one lesson that companies should have learned from the last 20 years of technology investments, it's that technology is not the change, it is merely an enabler."

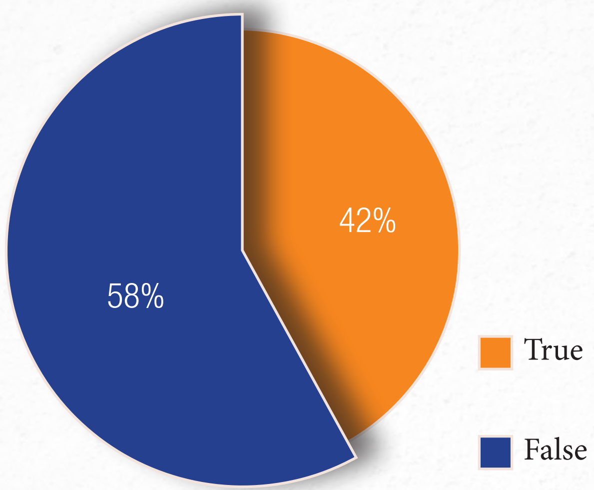
Often employees' fear of change can be addressed simply by tracking and quickly communicating subsequent improvements. Once staff members see that a new process is easier or faster, most start buying into the change. For example, in-store mobile applications for accessing schedules or verifying inventory for shoppers can bring tremendous efficiency — though at first employees may oppose the change.

We can measure how effectively our associates adapt and use new technologies and processes.

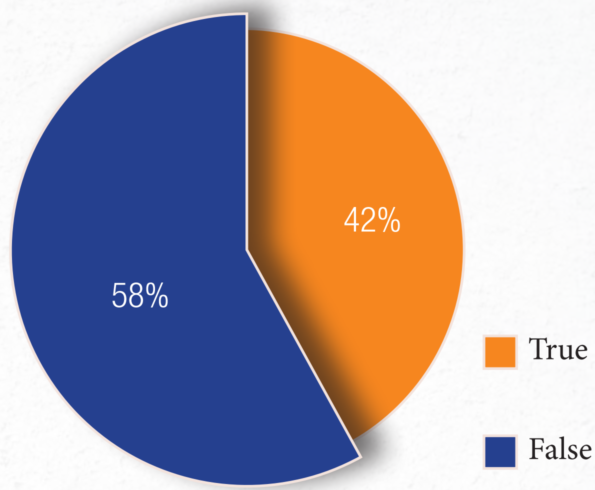


"Giving ownership of new workforce programs to the people they impact most also helps ease change and more quickly improve operational processes," said Jackson. "Workforce Insight typically recommends creating field advisory panels of district and store managers, along with key associates, for the sole purpose of generating their insights and feedback on new WFM processes. In our experience, this helps drive success. Once employees feel ownership of new operational procedures, they become more likely to accept and transition to it."

My organization has no issues with compliance to our scheduling policies.



Our task work is balanced and funded to ensure all tasks can be executed and still maintain a consistent customer experience.

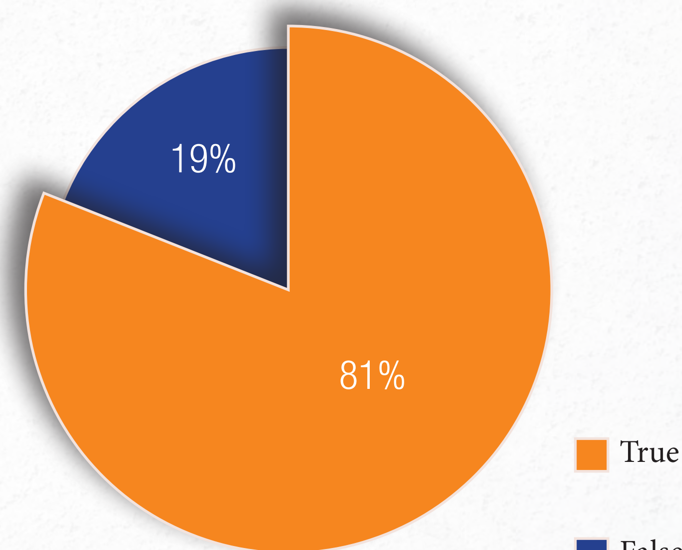


IV. EVALUATE AND IMPROVE LABOR STANDARDS COMPLIANCE

How well retailers manage and measure labor compliance is crucial to optimizing WFM profits. Yet 58% of survey respondents said they had issues with scheduling policy compliance.

From checking inventory, ringing a customer or restocking a display, task time must be quantified then monitored to assure accuracy and compliance. Just seconds in variation equals thousands of dollars. For example, if the defined average transaction time is four minutes, but one associate continuously takes six minutes, the impact is tremendous: Two extra minutes for every 100 transactions a day is 1,400 minutes a week, or 511,000 a year. That extra 8,520 hours annually, at $10 per hour, means an added cost of $85,000 in one year.

Our Labor Standards are current.



For a large chain, evaluating and improving labor standards compliance can save millions: Retailers with 1,000 stores cutting just one hour of task time across every store for each day of the week, at $10 per hour, times 365 days, can save $25.5 million dollars in a single year. "For chains large as well as small," noted Jackson, "any additional time and savings reinvested into serving customers will impact ROI."

In the meantime, unexpected labor requests continually impact day-to-day labor compliance. "In some ways, WFM still resembles the Wild West," said Jackson. "People from marketing to merchandising to IT constantly call store managers to switch-out graphics, test new prices or change system settings. But if the time and funding for these requests aren't earmarked, costs come straight out of the store's customer experience, in terms of both quality and consistency."

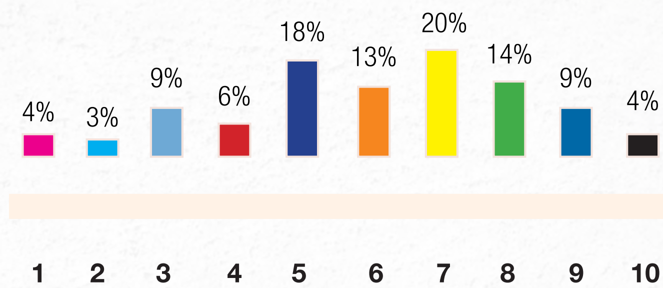
As many as 58% of retailers said task work is not balanced and funded to ensure all tasks can be executed, and still maintain a consistent customer experience.

Retailers rated task management and labor standards as the third and fourth most important WFM activities impacting their businesses. And 81% said their labor standards are current.

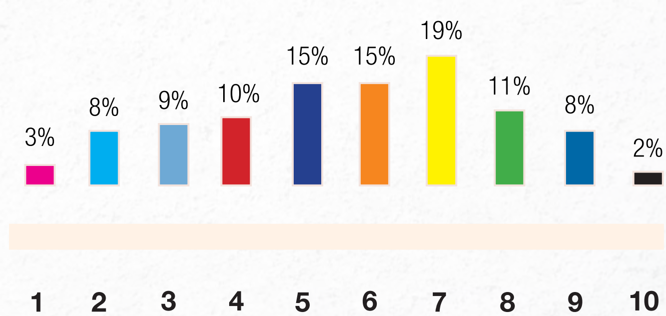
But only 27% considered those standards to be highly effective and mature (ranking of 8 to 10 out of 10).

And only 21% indicated that their organizations are highly effective and mature in managing, communicating and validating the completion of store workload.

Rate the effectiveness and maturity of your Labor Standards, where 1 is the least effective and mature, and 10 is the most effective and mature.



Rate the effectiveness and maturity of process for managing, communicating, and validating the completion of store workload, where 1 is the least effective and mature, and 10 is the most effective and mature.



Technology solutions that deliver real-time data quantification and analysis of task and labor management help increase compliance. Mobile, for example, speeds execution of tasks such as scheduling, checkout and shipment tracking and processing. But it also allows associates to confirm that floor sets, window displays and other tasks were completed in a timely and prescribed manner — simply by clicking and submitting mobile photos of task outcomes, along with the documented time required.

V. OPTIMIZE TIME & ATTENDANCE

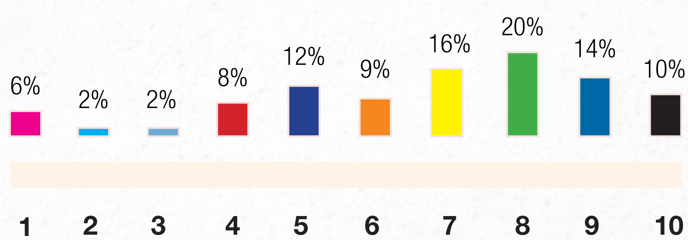
More granular, automated tracking of time spent on specific activities helps organizations identify process bottlenecks and maximize productivity, according to a study from Aberdeen Group, titled: *Workforce Management 2012: Efficiency, Effectiveness and Engagement*: There is significant attention being paid by the [U.S.] Department of Labor to discrepancies between timecards and paychecks. Organizations need to ensure they are managing what can be a significant compliance risk by ensuring that accurate time & attendance data is fed into payroll systems.

In the *Benchmark Survey,* 69% of retailers considered their time & attendance processes to be effective and mature (ranking of 6 to 10 out of 10). Most rated time & attendance fifth out of six WFM activities impacting their businesses. But industry circumstances keep changing, and seemingly overnight, retailers can be in far less mature positions.

For example, PPACA legislation, once a question mark, soon will be enacted. New rules deem an associate working more than 30 hours per week as a full-time employee who must be offered benefits. To better balance staff hours and mitigate risk of noncompliance to this legislation, "it is critical that retailers start modifying and upgrading their time & attendance capabilities," Jackson advised.

Going forward, vacations, extra shifts, overtime and other variables will have greater impact on time & attendance maturity. New technologies can address these factors by triggering alerts automatically, for example, when employees reach full-time or over-time status, based on prescribed future and look-back periods.

Rate the effectiveness and maturity of your Time and Attendance processes, where 1 is the least effective and mature, and 10 is the most effective and mature.



VI. REWARD AND RETRAIN EMPLOYEES FOR HIGHER WFM ROI

As many as 89% of survey respondents said their workforce is their competitive advantage and key to increasing market share. Therefore, knowing which employees have the highest conversion-to-associate ratios enables retailers to reward appropriately and further increase profits. Similarly, by identifying associates with lower conversion ratios, managers can provide the additional training required for more impactful service delivery.

Certainly associates converting a greater ratio of shoppers into buyers should be acknowledged for their skills and value to the organization. But without actual traffic information, retailers that reward *by sales volume only* can overlook strong employees scheduled at low traffic periods, or reward weaker ones that require retraining but show good results simply because they were scheduled at busier times.

With new visual intelligence technologies, traditional sales-by-associate metrics no longer are accurate representations of employee value. Innovative retailers are using the same sophisticated traffic metrics that reveal conversion rates by store, time frame and department to glean sales conversions by each associate. They are combining real-time traffic with conversion and sales data to assess associate performance based on how many customers were *available* to convert — and discovering who is and isn't driving sales. Armed with conversions-by-associate data, these retailers wield very effective reward systems based on strong customer experience delivery.

Similarly, traffic data helps retailers deliver smarter incentive programs. "If associates are rewarded every time they sell three belts, traffic data may show that other shoppers were considering scarves and gloves, but those sales were lost because associates were too busy selling belts," noted Balcom. "Real-time traffic data helps retailers streamline incentive programs for best net results."

Actual conversion-to-associate ratios also help identify and reward the right mix of product knowledge needed to support customers in high-touch departments or stores. For example, "if you are selling products requiring in-depth knowledge, and conversion rates are dropping on Tuesday evenings," explained Balcom, "you may find that associates with less knowledge, perhaps part-time employees only, regularly work that evening, and changes are required."

VII. EMPHASIZE FORECASTING

Unlike some WFM activities that require only quarterly or monthly revisions, smart forecasting happens every month, week and day to be as accurate as possible. "Several large-chain retailers update their forecasts every two hours based on traffic, volume and manpower," Jackson reported, "while others predict down to the 15-minute increment."

"Retailers using multiple drivers such as sales, traffic and units to better determine WFM needs understand specific store attributes and can right-size their payroll buckets," said Jackson. Conversely, less mature organizations forecast using singular drivers, such as total sales or sales per labor hour, and "miss out on the bigger workforce picture: the opportunity to allocate to specific needs," Jackson explained. "Two stores may each generate $35,000 of volume, but if one has 30% more space, inventory and shipments, for example, it is going to need more manpower and payroll. In fact, with the appropriate level of resources forecast and provided, that store might do $50,000 a week, while delivering more consistently on the customer experience."

In the *Benchmark Survey*, 78% of retailers said they used multiple forecast drivers.

However, 35% indicated that their forecasting processes are not highly effective and mature (ranking of 0 to 5 out of 10).

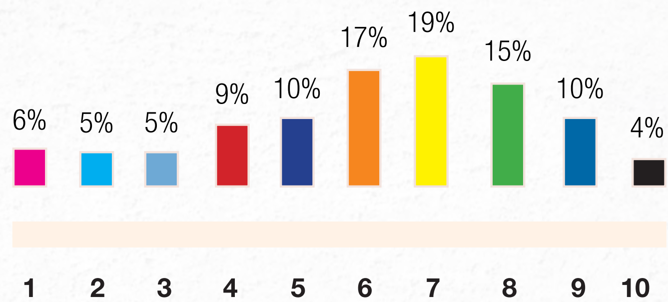
Retailers must utilize more accurate procedures for predicting more business drivers, and more frequently, to raise their forecasting maturity levels.

CONCLUSION

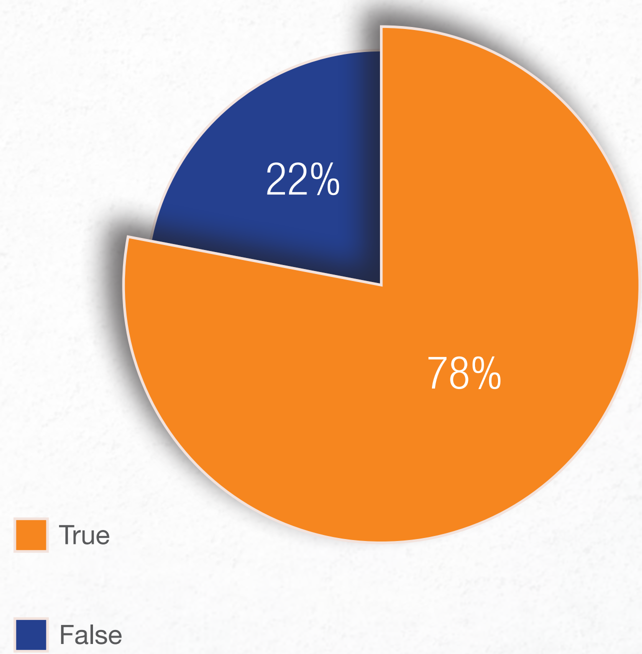
True success for today's retail organizations comes with consistent delivery of a customer service-driven experience — in every store, every day. When existing WFM procedures can't support that defined customer experience, it's time to take action: Retailers must evaluate inadequate labor models that sacrifice lucrative opportunities, then embrace new WFM technologies that allow more customer-facing time to be spent in aisles at the point of decision, to better impact profits.

Advanced WFM strategies leverage traffic metrics to increase shopper-to-associate conversion rates and deliver real-time opportunities for consistently stellar customer service, resulting in improved bottom-line results.

Rate the effectiveness and maturity of your forecasting process, where 1 is the least effective and mature, and 10 is the most effective and mature.



We forecast multiple drivers that have an impact on our results (Sales, Traffic, Units, etc).



SURVEY DEMOGRAPHICS

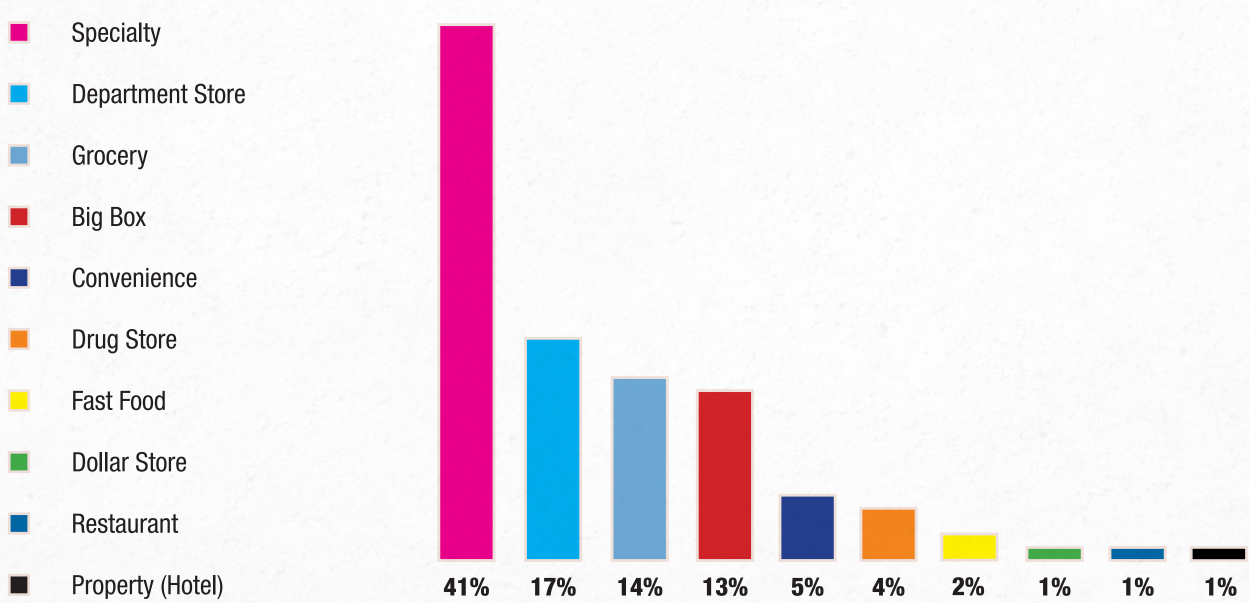
The 202 retailers queried for the Benchmark Survey, titled: *Uncovering Answers To Workforce Challenges* represented a range of industries, chain sizes, annual revenues and total employees. Most (41%) were from the specialty segment; 17% were department store; 14% grocery; and 13% were from the big box segment. The remaining 15% represented dollar, convenience, fast food and drug stores, including four restaurants and hotel properties.

More than half (53%) of respondents reporting chain size operated 100 or more stores, and 21% had 1,000 or more — including two with at least 7,000 locations. The average size chain was 329 stores.

Almost half (48%) of all retailers surveyed generated more than $1 billion in annual revenues. Approximately 12% produced $500M to $1 billion, 18% produced $100M to $500M, and 22% reported annual revenues of less than $100M.

In terms of employee base, 19% of survey respondents maintained a staff of 100,000 or more, while 15% employed 25,000 to 99,000. Another 10% reported 10,000 to 24,999 employees, 22% had 1,000 to 9,999 and 34% had fewer than 1,000 employees.

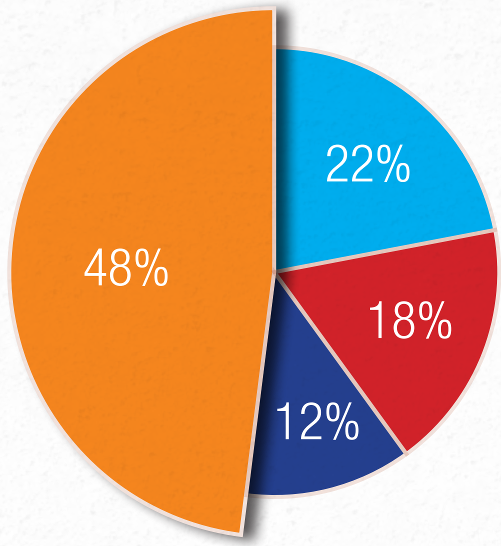
Select the type of industry. If you don't see an exact match, select the industry closest to your business.



SURVEY DEMOGRAPHICS

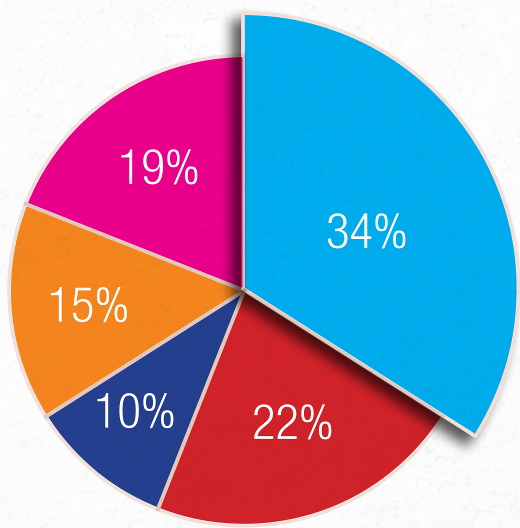
Annual Revenue?

- Less than 100,000,000
- 100,000,001 - 500,000,000
- 500,000,001 - 1,000,000,000
- More than $1,000,000,001



Number of employees?

- 0-999
- 1000-9,999
- 10,000-24,999
- 25,000-99,999
- 100,000 or more



retail TouchPoints

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NJ 07604
www.retailtouchpoints.com
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About Retail TouchPoints

Retail TouchPoints is an online publishing network for retail executives, with content focused on optimizing the customer experience across all channels. The Retail TouchPoints network is comprised of a weekly newsletter, insightful editorial blog, special reports, web seminars, exclusive benchmark research, and a content-rich web site featuring daily news updates and multimedia interviews at www.retailtouchpoints.com. The Retail TouchPoints team also interacts with social media communities via Facebook, Twitter and LinkedIn.

LIGHTHAUS
VISUAL CUSTOMER INTELLIGENCE

www.lighthausvci.com
North America 1 877 618 4275
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About LightHaus

LightHaus™ fills a previously unmet industry need with its in-store video analytics solutions for retailers. The LightHaus Visual Customer Intelligence™ system (VCI) examines in-store shopping behavior and provides the granular, highly accurate business intelligence retailers require to improve customer service, merchandising, and marketing strategies. Anchored by a veteran team from its headquarters in Vancouver, LightHaus supports customers and partners from strategic sites throughout the globe. It brings deep expertise in pioneering innovative technology rollouts to global retail brands.

Workforce INSIGHT

www.workforceinsight.com
(800) 394-5516
1600 Wynkoop, Suite 5B
Denver, CO 80202

About Workforce Insight, Inc.

Workforce Insight, Inc. (WFI) provides strategic workforce management consulting and implementation services. WFI is committed to helping organizations leverage technology to enhance and preserve their most valuable asset — their people. Workforce Insight has been recognized in the workforce management marketplace as the difference between a standard that relies on technology alone and optimal results only achieved through the hands-on stewardship, insight and expertise of industry visionaries and consultants.