



THE INSIGHTS REVIEW

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IN THIS ISSUE

STRATEGY
LEADERSHIP & EXECUTIVE DEVELOPMENT
GOVERNANCE, RISK & COMPLIANCE
HUMAN CAPITAL
CUSTOMER EXPERIENCE & MARKETING
OPERATIONS & CHANGE

SUPPLY CHAIN
INNOVATION & DISRUPTION
CYBER SECURITY & PRIVACY
TRANSFORMATION
MACRO FINANCIAL SERVICES

RETAIL & BUSINESS BANKING
FINTECH
CORPORATE & INVESTMENT BANKING
GENERAL INSURANCE
LOCAL GOVERNMENT & HEALTH

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The Insights Review by ICG presents timely abstract reviews of the most relevant 'open published' perspectives and research reports from the world's leading branded management consulting firms.

This publication ensures that executives and their internal consultants are exposed to the widest range of high quality ideas, techniques and methodologies developed across the management consulting industry globally.

Relevant insights are identified and classified once only, either in a general category, or by topic alignment to an industry segment or a functional area using our proprietary taxonomy.

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If you find an insight review of interest and wish to access the full report, simply follow the link beneath the title. Where possible, this will take you to the full report. Occasionally, the publisher may require the user to complete a registration or payment process prior to accessing the report.

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- AT Kearney
- Bain
- BDO
- BCG
- Capgemini
- Deloitte
- Ernst & Young
- FMCG
- Huron Consulting Group
- IBM
- King & Wood Mallesons
- KPMG
- L.E.K. Consulting
- Macquarie University
- McKinsey & Company
- Mercer
- OC&C
- Oliver Wyman
- Parthenon
- Promontory
- PwC
- Roland Berger
- Strategy&



Message from the Editor

My theme this month is micro-progress. So often CEOs and executives are oversold major change through transformation programs. They then spend millions of dollars on consulting fees only to see lots of consulting activity, 'rallying the troops' and exaggerated benefits captured with a short half-life. At ICG, we encourage our clients to recognize and reward micro-progress. These smaller, bite-sized programs are easier to design, construct and run – and the resulting changes easier to digest as the organization has the bandwidth and change-friendly approach to ensure they stick. These programs are more weighted to be bottom-up, than consultant-led and top-down, and the ethos is fast and furious. Lots of small changes add up quickly, and as the organization learns, it continually adapts to be fit for purpose. This is the essence of what we call Transformation As Usual. For more information on this, contact your preferred ICG professional or your nearest ICG HUB.

As is the case before the Northern Hemisphere summer, this edition is a mixed bag of reports as the majors hold off publication until everyone returns to work.

There are fascinating articles on subscription revenues reviewed by Jonathan Mindell in our London HUB, and BCG on the post pandemic response in the strategy section, but our *Insight of the Month* is awarded to Richard.Dale@internalconsulting.com for his review of a Capgemini insight on the world of fintech – enjoy!

World FinTech Report 2021 – Capgemini

Following is our current list of some of the most interesting projects this month. If you or your teams might benefit from a confidential and sanitized conversation on any of the below, please contact your preferred ICG professional or nearest HUB to be put in touch with the project team lead.

- Partner level consulting training program for the internal consulting team of a leading Australian insurer
- Customer retention management optimization model building for a client threatened with a major new competitor
- Strategy and business planning for a pre-IPO platform business
- Expansion strategy for an Australian utility
- Acquisition and integration support for a major property portfolio
- Customer value proposition development for a major financial services firm
- IT strategy and architecture for a leading education provider
- Neo Bank best practices
- Bank assurance strategy for a leading financial services player
- Operating Model Design and Customer Experience Pathway blueprinting for a leading medical roll-up
- Future of Consumer Transportation scenarios for a major motoring organization
- Future business model design for a large scale P&C insurer
- Best practice recognition programs around the globe.

For access to all of our projects please go to www.internalconsulting.com.

Happy ICG'ing

David Moloney

Global Editor



David Moloney

Global Editor

About

David has enjoyed a stimulating career in the global financial services industry. Unusually for a consultant, he spent the first decade of his career working in banking from retail stores to helping the CEO with consulting firm led transformation projects. Transitioning to consulting via an MBA, he has spent more than two decades serving every segment of the industry in many countries. Importantly, as a global partner at two leading firms, he was well known for developing fresh firm and industry insights and in one firm, was directly responsible for leading the authorship of the most significant global reports for release at the World Economic Forum.

**THE
INSIGHTS
REVIEW**

Cross-Industry Functional Topics

Strategy

07

Winning the '20s in an Accelerated Post-COVID World – BCG Henderson Institute
The 2021 Value Creators Rankings – BCG
Strategy on Multiple Timescales – BCG Henderson Institute
Growth Strategy: Identifying Your Parenting Advantages? – Bain

Leadership & Executive Development

09

The Future of the Finance Function – BCG

Governance, Risk & Compliance

10

Getting to Know, & Manage, Your Biggest AI Risks – McKinsey
Recoupling Shareholders, Stakeholders & Society – PwC
Global Risk 2021: Building a Stronger, Healthier Bank – BCG
ESG Risks in Banks – KPMG

Human Capital

12

Building a Better Future of Work – PwC
What Executives Are Saying About the Future of Hybrid Work – McKinsey

Customer Experience & Marketing

13

Sign Up Now: Creating Consumer, & Business, Value with Subscriptions – McKinsey

Operations & Change

14

Virtually Possible: Getting Remote Work Right for G&A Functions – McKinsey

Supply Chain

15

Digital Supply Chain Architecture: Less ERP, More Cloud – Bain
Supply Chain Transformation on the Cloud – Accenture
Predictive Analytics in Procurement: The Race to Predictive – KPMG

Innovation & Disruption

17

Innovation Without Borders: The Power of Human Migration – BCG Henderson Institute

Cyber Security & Privacy

18

Ransomware Response & Recovery – Accenture
Privacy Technology: What's Next? The Evolution of Data-Privacy Technology... – KPMG

Transformation

19

The Impact of Agility: How to Shape Your Organization to Compete – McKinsey

Industry-Specific Topics >>

Industry-Specific Topics

Macro Financial Services

21

What's Next for Consumers, Workers, & Companies ... – McKinsey Global Institute

UK Generational Trends in Spending & Saving – Accenture / Clearpay

Retail & Business Banking

22

Can Banks Find the Cost Savings Hiding in Plain Sight? – BCG

Purpose: Driving Powerful Transformation for Banks – Accenture

Navigating the Financial Pandemic of Non-Performing Loans – Roland Berger

A New Normal: Fortifying Your Distribution Channels in a World Post-COVID-19 – Kearney

Fintech

25

World FinTech Report 2021 – Capgemini

How Fintech Will Eat Into Banks' Business: Bankers, Once Kings of Capital... – The Economist

Corporate & Investment Banking

26

Digital Assets, Distributed Ledger Technology, and the Future of Capital Markets – WEF

Efficiency in Capital Markets: Central Clearing Statistics & Reasons Banks... – BearingPoint

General Insurance

27

A Spotlight on Risk for the Insurance Sector – KPMG

Local Government & Health

28

How Keeping Health a Priority is a Prescription for European ... – McKinsey Global Institute

The Essentials of Healthcare Innovation – McKinsey

Healthcare for all, the Greatest Gift: Six Building Blocks for Effective Universal ... – KPMG

Special Feature | Contributors | About ICG

The Best Insights from the Past 12 Months

30

The Insights Review Team

37



Cross-Industry Functional Topics

In this Section:

Strategy | Leadership & Executive Development | Governance, Risk & Compliance
Human Capital | Customer Experience & Marketing | Operations & Change
Supply Chain | Innovation & Disruption | Cyber Security & Privacy | Transformation



Cross-Industry Functional Topics Strategy

Review by: David Moloney | ICG Global Practice Leader Financial Services | [Contact](#)

“Winning the ’20s in an Accelerated Post-COVID World” – BCG Henderson Institute

[VIEW PDF \(13 PAGES\)](#)

Classic BCG-quality here. This insight refreshes and updates their five key agenda items for success in the 2020s for the post-pandemic world. It largely encapsulates the ideas of Julian Birkenshaw from LBS around adapting by learning faster than the competition, and adding in a dose of ESG, AI, diversity and ICG’s very own Transformation As Usual (TAU) platform, this characteristically well-articulated and pandemic-refreshed agenda summary is hard to argue with. Solid strategy ‘back bone’ reading for client executives and internal consultants alike. **DM**

“The 2021 Value Creators Rankings” – BCG

[VIEW PDF \(13 PAGES\)](#)

Short annual review of the 5 year TSR performance of listed companies by BCG. While there were some Pandemic specific outliers such as the rebound in travel stocks, the findings largely reinforce and amplify the many previous studies by all firms on the bifurcation of performance by industry and by company within industry. The interactive TSR table may provide some value to private investors, otherwise the underlying message is advertorial: if your company is under-performing you need BCG and if it is over performing you need BCG to maintain the rage ... save yourselves a lot of money and contact your preferred ICG professional or your nearest ICG HUB. **DM**



Cross-Industry Functional Topics

Strategy

Review by: David Moloney | ICG Global Practice Leader Financial Services | [Contact](#)

“Strategy on Multiple Timescales” – BCG Henderson Institute

[VIEW PDF \(23 PAGES\)](#)

An interesting approach to an interesting problem. BCG identifies the changing nature of business and the increasing need to optimize short term business performance while keeping an eye to the future. Rather than roll out their own laundry list, they assemble subject matter experts from a dozen other disciplines which have similar issues to deal with and ask what their discipline has produced to deal with the problem. The second section outlines some of the more interesting inputs from these disciplines, but can be skipped in favor of the final section which does a great job of synthesizing the findings. You will also be rewarded with a great new exhibit for your internal consulting tool kit – check out Exhibit 2 which would definitely win a chart of the month competition **DM**

“Growth Strategy: Identifying Your Parenting Advantages” – Bain

[VIEW PDF \(12 PAGES\)](#)

While the topic will be of great interest to many, Bain unfortunately doesn't 'land' this insight. For one reason, it is missing some sort of framework or taxonomy. Secondly, it comes across as a laundry list by a random bunch of global partners, biased by their recent client experiences. Thirdly, while there is a soupcon of data, it isn't used in any way to underpin the laundry list. On the plus side, you get eight ideas for growth to kick start your own process. Bain uses this laundry list to push one of their main global platforms, based on the very solid idea of maintaining or fostering a founders' mentality in a public shareholding company. In summary, the list will be a useful, if relatively obvious, starting point for internal consultants wanting to build their own framework for just such an exercise. **DM Ir**



Cross-Industry Functional Topics

Leadership & Executive Development

Reviews by: Wade Azmy | ICG Global Practice Leader | [Contact](#)

“The Future of the Finance Function” – BCG

[VIEW PDF \(12 PAGES\)](#)

A BCG article on how a forward-looking CFO can turn the finance function into a value-adding resource to the organization. The writer depicts a vision for the future of finance. The vision reminds me of the core dimension of strategic thinking: intent, focus, hypothesis-driven and systems perspective. The article infuses strategic thinking into four key enablers forming a vision of the future of finance as ‘custodian of performance’. **WA** **lr**



Cross-Industry Functional Topics

Governance Risk & Compliance

Review by: Peter Dale | ICG Subject Matter Expert | [Contact](#)

Alan Hui | ICG Practice Leader: Governance, Risk & Compliance | [Contact](#)

Jason Smith | ICG Practice Leader: Governance, Risk & Compliance | [Contact](#)

“Getting to Know, & Manage, Your Biggest AI Risks” – McKinsey

[VIEW PDF \(6 PAGES\)](#)

McKinsey’s survey and framing of an approach to AI risk management is a good starting point for a basic introduction to AI risks and risk management. The article provides a risk category framework to develop a risk register and propose contextual themes to develop controls and responses. The approach is basic, and stops short of more contemporary and scientific approaches to risk management. The AI risk approach, in this reviewer’s experience, should take a wider stakeholder interest perspective and also apply more sophisticated risk analytics such as scenarios, simulations and real options assessment. It would also be cautious to follow the example risk case around whether to invest in data analysis to consider the risk of fatalities. Taking a financial liability approach fails to consider contemporary stakeholder interest and ethical decision making particularly in the area of AI and decision making when it comes to AI choice models. Nonetheless, a basic intro to AI risk management. **AH**

“Recoupling Shareholders, Stakeholders & Society” – PwC

[VIEW PDF \(14 PAGES\)](#)

An interesting discourse on the challenges and limitations of our current business and economic environment. The hypothesis presented by the article is that extraordinary advances in globalization, technology and financialization since the 1990s (anchored in a government policy and business strategy that prioritizes financial growth over other non-financial interests) is not creating long term, sustainable businesses that are contributing equitably to society. The proposed solutions that all stakeholders need to take a wider view on success beyond financial growth, and that there are limitations of each stakeholder to be able to collaborate and align around this proposition. To this reviewer, it’s not clear which audience this article is aimed at, and the call to action to ‘recouple shareholders, stakeholders and society’ would benefit from more direction and impact. **AH**



Cross-Industry Functional Topics

Governance Risk & Compliance

Review by: Alan Hui | ICG Practice Leader: Governance, Risk & Compliance | [Contact](#)
Jason Smith | ICG Practice Leader: Governance, Risk & Compliance | [Contact](#)

“Global Risk 2021: Building a Stronger, Healthier Bank” – BCG

[VIEW PDF \(24 PAGES\)](#)

This is a very detailed and insightful article in the context of banking credit risk and how banks should look at leveraging the CV19 crisis response mechanisms put into place, to now become a more permanent aspect of their strategic operating discipline. The BCG views around moving towards optimizing risk-adjusted returns across the entire credit portfolio are relevant and timely. Some added context through a local Australian lens would be the implementation of the updated APS220 guidelines early next year, and for consumer (mortgage) credit portfolios, the role this update will play in the absence of responsible lending obligations. In particular, active portfolio management needs to also migrate towards third party origination channels such as brokers and online/fintech lenders. **JS**

“ESG Risks in Banks” – KPMG

[VIEW PDF \(32 PAGES\)](#)

Whilst this article is from KPMG’s International practice, it has significant relevance to many of our readers ESG considerations, for banks are no longer ethical questions and have significant financial and economic ramifications. Banks need to consider the need for ESG risks across the spectrum of their oversight of investments, lending, procurement, project financing, products, services and other practices. This article rightly highlights the mindset shift the CROs need to undertake in addressing this broad spectrum of ESG-related risks in their institutions. As a reminder, ESG risk now sits within the top five global risks in terms of likelihood and impact. The significant and ongoing economic shocks from COVID-19 should serve as a stark reminder of the external non-financial threats that can significantly impact on portfolio performance and the loan book for a bank. Another recent reminder of this risk was the 2019 bushfires which highlighted how the risks posed by our changing climate are present, systemic and accelerating. ESG risks should now be given central focus in scenario analysis and stress testing that banks undertake across their portfolios. **JS**



Cross-Industry Functional Topics

Human Capital

Review by: Greg Barnier | ICG Practice Leader Human Capital | [Contact](#)

“Building a Better Future of Work” – PwC

[VIEW PDF \(14 PAGES\)](#)

This article from PwC proposes that G20 governments and business leaders should, focus on the design of policies and development of programs to shape sustainable and inclusive societies. The paper sets out the context of the impact on economies from the COVID-19 pandemic and the challenges faced by employers. A number of policy solutions are recommended including the need to define and create ‘good jobs’. This reviewer found the discussion on ‘good jobs’ and societal wellbeing of interest. It targets at a high policy level and may not appeal to all audiences. **GB**

“What Executives Are Saying About the Future of Hybrid Work” – McKinsey

[VIEW PDF \(11 PAGES\)](#)

There are some interesting insights from McKinsey from a survey of 100 executives across industries and geographies regarding the future of hybrid work in this article. The data is presented in an easy to read format with graphics presenting the survey responses accompanied by key insights. While almost all respondents agree that hybrid working is here to stay there is some great data presenting the differences between leaders, middlers and laggards. A good read for all C-suite teams to consider where their organization is currently positioned and how they should define the way ahead. **GB lr**



Cross-Industry Functional Topics

Customer Experience & Marketing


Review by: Jonathan Mindell | CEO, UK & Europe Practice Leader | [Contact](#)

“Sign Up Now: Creating Consumer, & Business, Value with Subscriptions” – McKinsey

[VIEW PDF \(8 PAGES\)](#)

The certainty of future revenues from subscriptions is often seen as a utopian goal for many businesses. The continued expansion of digital and the proliferation of data has helped subscription income to flourish in recent years. In this article, a team from McKinsey’s Marketing & Sales practice uses a consumer survey to explore and identify the critical success factors from the customer’s perspective. They focus on the key moments in a subscriber’s journey and the reasons behind a customer’s decision making at each point: signing up, continuing to subscribe, and canceling.

The team identify four key imperatives for organizations to ensure a sustainable subscription business. Running through the entire subscription journey is the fundamental need to provide value, in the eyes of the consumer. However, a close 2nd is the need to provide a great customer experience, which varies across the subscription journey. Being able to provide the combination of variety and flexibility, as well as opportunities to ‘freshen up’ the relationship between the retailer and consumer, are all key to long term sustainability.

Whilst peppered with comparatively few examples, the article does clearly set out key outputs from the consumer survey and provides a useful checklist for how to sustain a consumer subscription business. **JM** 



Cross-Industry Functional Topics

Operations & Change

Reviews by: John LaVacca | ICG Global Practice Leader Operations & Transformation | [Contact](#)

“Virtually Possible: Getting Remote Work Right for G&A Functions” – McKinsey

[VIEW PDF \(11 PAGES\)](#)

The McKinsey article extends their focus on improving G&A functions by exploring the opportunities and risks of migrating to remote working arrangements and asserting that these functions are highly compatible to remote and hybrid ways of organizing.

McKinsey identifies four basic archetypes (Exhibit 1) within G&A functions to help companies design effective remote working models. The best model should accommodate the specific tasks performed, the organization’s culture, tools for collaboration and access to required infrastructure from suitable work spaces to adequate internet connectivity and security. The article incorporates survey responses of C-suite executives in Q3 and Q4 2020 calling this a top challenge with the belief that 50-70% of G&A staff are likely to work remotely going forward. The Q4 survey further reaffirmed this view with respondents stating that only 20% of this workforce would return to full time on-site work.

Nearly every industry is exploring opportunities to increase remote working models. This article provides a framework to help organizations maximize the benefits including smaller real estate footprints/costs and access to broader talent pools unconstrained by local demographics. It also highlights the risk of effectively maintaining culture, cohesion, coaching and performance management as companies implement new models. The article provides good insights for consultants and executives tasked with implementing G&A remote work arrangements. **JL** 



Cross-Industry Functional Topics

Supply Chain

Reviews by: Marc Potter | ICG Practice Leader Operations & Change | [Contact](#)

“Digital Supply Chain Architecture: Less ERP, More Cloud” – Bain

[VIEW PDF \(12 PAGES\)](#)

In this Bain article, the authors do a good job of describing the gains and challenges in supply chain digital transformation, including framing the challenge of master data and legacy systems with proposed solutions. Examples of software solutions and their applications brings functionality examples to life, with an overlay of agile organization as an obligatory adjunct to the transformation agenda. The article provides sound strategic reasoning for supply chain focus and sets up the next 3-5 year journey for most companies. However there are no real examples of true strategic solutions in this space which would have served as an even stronger call to action. **MP**

“Supply Chain Transformation on the Cloud” – Accenture

[VIEW PDF \(16 PAGES\)](#)

Cloud, cloud, cloud. Any avid follower of Accenture ‘gets’ the cloud and scalability. That’s the essence of this article. No real insight on supply chain tech offerings, or how to manage through a disruption. **MP**



Cross-Industry Functional Topics

Supply Chain

Review by: Marc Potter | ICG Practice Leader Operations & Change | [Contact](#)

“Predictive Analytics in Procurement: The Race to Predictive” – KPMG

[VIEW PDF \(16 PAGES\)](#)

This KPMG article is a very basic primer on procurement tech, presented mostly from a data and analytics perspective – and somewhat generically. It would benefit from a discussion of key features of the better procurement systems, as well as the techniques modern procurement professionals use, including Digital Twins to simulate procurement discontinuities and risk management strategies. **MP** **lr**



Cross-Industry Functional Topics

Innovation & Disruption

Reviews by: Richard Dale | ICG Subject Matter Expert | [Contact](#)

“Innovation Without Borders: The Power of Human Migration in the 21st Century” – BCG Henderson Institute

VIEW PDF (24 PAGES)

This is a serious and well researched position paper from BCG that presents the net benefit case in favor of migration, in terms of both economics and humanity. It is aimed at the thoughtful general public as well as policy makers and influencer’s everywhere, including business leaders and lobby groups. The 2x2 on page 9 is particularly good, prompting one to think about the virtue of high inflow versus high rotation countries. Read for interest and the objective big picture data. **RD lr**



Cross-Industry Functional Topics

Cyber Security & Privacy

Review by: Mike Trovato | ICG Global Cyber Security & Privacy Practice Leader | [Contact](#)


“Ransomware Response & Recovery” – Accenture

[VIEW PDF \(15 PAGES\)](#)

With high profile attacks like the Colonial Pipeline and JBS Foods, this is a timely, overall summary of the risks, prevention, response, and recovery from ransomware. The paper is in some ways just a more optimistic view on fear, uncertainty, and doubt to drum up business. On the other hand, they do scratch the surface ‘Challenge #3 Business growth and service strategies lack resilience’, but they don’t call out why. The real culprit: board and executive ignorance, and negligence and political intransigence, mostly by Republicans and their ilk, who claim free market solutions will bring about proper levels of risk reduction. As Dr. Phil would say, “How is that working for you?”. There is some excellent work being done in this space by government emergency cyber security centers that organizations should avail themselves of, and by engaging consultants to help deal with the looming compliance issues from delayed but inevitable new legislation. **MT**

“Privacy Technology: What’s Next? The Evolution of Data-Privacy Technology in the Age of Automation” – KPMG

[VIEW PDF \(40 PAGES\)](#)

In the interests of full disclosure, this reviewer is currently partnering with OneTrust, so has a reasonable insight to their products. This KPMG/OneTrust paper makes the case that only technology can deal with the size and complexity of privacy legislation, data and technology. And they are right – with more than 100 privacy laws, and more coming, and the massive growth of data in organizations, we must have good tools for the task at hand. The International Association of Privacy Professionals 2021 PRIVACY TECH VENDOR REPORT, in its fifth year has grown from 44 vendors to now 365 vendors. OneTrust secured funding worth \$510 million in 2020, placing their estimated value at \$5.1 billion as of December 2020, making them the first ‘unicorn’ in the privacy tech market. The paper provides a detailed privacy timeline, with a US and EU focus, as well as a broad picture of the complicating factors in dealing with privacy, including technology. In the end, it serves to remind the reader that you will need tools and materials to build a house, but an architect and contractor (or should I say consultant) to design and build it. **MT** 



Cross-Industry Functional Topics

Transformation

Review by: Lauren Robins | ICG Global Subject Matter Expert Transformation | [Contact](#)

“The Impact of Agility: How to Shape Your Organization to Compete” – McKinsey

[VIEW PDF \(19 PAGES\)](#)

The paper explains how to approach a transformation to agile, which involves re-imagining the entire organization as a network of high-performing teams, each going after clear, end-to-end business-oriented outcomes, and possessing all of the skills needed to deliver. Teams are interconnected mini businesses, obsessed with creating value rather than just delivering functional tasks.

Successful organizations create an effective, stable backbone – optimizing the full operating model across [strategy, structures, processes, people, and technology](#) by going after flat and fluid structures:

- Built around high-performing cross-functional teams
- Instituting more frequent prioritization and resource-allocation processes
- Building a culture that enables psychological safety, and decoupling technology stacks
- Fundamental for success:
 - **Ensure the top team gets it.** Before you start, ensure the top team masters the concepts and can lead the change.
 - **Be intentional and go after value.** Be clear on how agile creates value and pursue it in a structured manner instead of relying on bottom-up piloting and waiting for agility at scale to emerge.
 - **Go beyond agile teams to build connective tissue.** Rewire the entire operating model (strategy, structure, process, people, and tech) to make sure it supports and connects rather than holds back the team.
 - **Maintain a high speed and use front-runners.** Complete the main phase of the agile transformation in less than 18 months to preserve momentum, demonstrate commitment and early results.

Key takeaway: Highly successful agile transformations delivered significant performance improvement in customer-centricity, operational performance, speed, innovation, employee engagement, and efficiency. Be deliberate, planful and invest in the approach to get there, and your organization will see the performance shift. **LR lr**



Industry-Specific Topics

In this Section:

Macro Financial Services | Retail & Business Banking
Fintech | Corporate & Investment Banking
General Insurance | Local Government & Health



Industry-Specific Topics

Macro Financial Services

Reviews by: David Moloney | ICG Global Practice Leader Financial Services | [Contact](#)


“What’s Next for Consumers, Workers, & Companies in the Post-COVID-19 Recovery” – McKinsey Global Institute

[VIEW PDF \(16 PAGES\)](#)

The McKinsey institute team rehash three previous reports. Digitally presented in an engaging new format, this insight is a ‘glass half full’ look at the pandemic and its impacts on consumers, workers and corporations. The critical chart is a third of the way into the report and estimates of all of the pandemic induced changes which will stick after the crisis has passed. A simple application of a customized version of this framework is a critical task for all CEOs and strategy teams. **DM**

“UK Generational Trends in Spending & Saving” – Accenture / Clearpay

[VIEW PDF \(27 PAGES\)](#)

This paper is important because this insight is focused on millennials and because the findings are likely to be very true of all of the anglo economies. While it has its fair share of general marketing slides, it also has some excellent analysis around wealth trends, savings trends, and especially insights around house ownership and savings rates which will be very helpful to most executives and internal consultants working in the sector. Well worth a skim. **DM** 



Industry-Specific Topics

Retail & Business Banking

Reviews by: Julian Cappe | ICG Practice Leader Retail & Business Banking | [Contact](#)

“Can Banks Find the Cost Savings Hiding in Plain Sight?” – BCG

[VIEW PDF \(11 PAGES\)](#)

This is a strong article which focuses upon the opportunity for retail banks to reduce operating costs through optimizing procurement, as a preferable alternative to the disruption of slashing jobs and branches.

This article provides a very useful summary of the key levers available to banks looking to reduce their procurement spend (e.g. supplier review, bundling, in-sourcing versus outsourcing) and also some relevant examples, such as centralizing facilities management to consolidate suppliers and capture scale benefits. **JC**

“Purpose: Driving Powerful Transformation for Banks” – Accenture

[VIEW PDF \(20 PAGES\)](#)

This article sets out the case for retail banks to accelerate their shift towards purpose-driven banking.

Technological disruption and regulatory change has enabled the emergence of agile disruptor business models seeking to differentiate themselves against incumbents through purpose-driven banking – i.e. through offering a business model that is directly linked to customer financial wellness, rather than seeking to profit on customer inertia.

It is clear that retail banks need to shift in order to re-earn customer trust and maintain their market position, and the article provides some valuable case studies of leading organizations that are recognizing and responding to this challenge. The article also sets out the challenges faced by organizations looking to make this shift, most notably including the likely cannibalization of existing revenue lines driving short-term financial returns. **JC**



Industry-Specific Topics

Retail & Business Banking

Reviews by: Julian Cappe | ICG Practice Leader Retail & Business Banking | [Contact](#)

“Navigating the Financial Pandemic of Non-Performing Loans” – Roland Berger


[VIEW PDF \(12 PAGES\)](#)

The COVID disruption is likely to lead to a significant increase in non-performing loans in banks across the world. Developing economies may be particularly vulnerable, lacking the regulatory tools and market solutions that have evolved in more developed economics, and without action some countries may find that mounting bad debt may trigger a spiral of economic instability.

This article outlines a framework for addressing this risk in developing countries, involving decisive actions by both government and market participants, including rapidly establishing a national legal and regulatory framework for insolvency and debt restructuring, and enabling debt trading markets. Roland Berger concludes by pitching their analytics and reporting too for debt management. **JC**

“A New Normal: Fortifying Your Distribution Channels in a World Post-COVID-19” – Kearney

[VIEW PDF \(8 PAGES\)](#)

This article examines key shifts in retail banking distribution as a result of the COVID-19 disruption. The themes will be familiar to our regular readers; including the rapid uplift in digital banking, the decline of cash, and the changing role of branches. No new ideas here, however this article may be useful to those looking for an up-to-date summary of these trends. **JC** 



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Industry-Specific Topics

Fintech

Reviews by: Richard Dale | ICG Subject Matter Expert | [Contact](#)

ARTICLE OF THE MONTH


“World FinTech Report 2021” – Capgemini

[VIEW PDF \(44 PAGES\)](#)

This is a very good and differentiated report from Capgemini. Several big consulting firms regularly issue reports on the state of play in the game of fintechs and challenger banks versus the incumbent institutions. We review all of them. These reports are usually based on extensive surveys and present thoughtful commentary on the changes and trends since last time, and their consequences. While this report from Capgemini also stands on large survey data, it's differentiated by its discussion in terms of ideas and strategy frameworks, both for the challengers and the incumbents. It reads like a handbook for thinking about contemporary strategies and business models in financial services, illustrated with case studies and interviews with protagonists. Also refreshing is the way Capgemini takes a back seat and lets a diverse range of the industry players talk. It's not until the last page that you get to the advertisement for Capgemini experts and offices around the world. Worth reading. **RD**

“How Fintech Will Eat Into Banks’ Business: Bankers, Once Kings of Capital, May Be Dethroned by Payment Platforms” – The Economist

[VIEW PDF](#)

We would only expect concise and well written articles from the Economist magazine. This recent one (accessible with a free account) describes how payments is the open door for fintechs and tech firms to invade banks’ business models. They can use their payments technology, customers, and data to extend into core banking areas like lending, reducing banks’ capacity to transform maturities of deposits to loans, and increasing the world’s dependence on capital markets to match funds to borrowers. This, and the network effects of payment platforms concentrating power in a few global tech firms, are issues that concern the Economist. **RD** 



Industry-Specific Topics

Corporate & Investment Banking

Reviews by: Andrew Boyes-Varley | ICG Financial Services Practice Leader (UK) | [Contact](#)

“Digital Assets, Distributed Ledger Technology, and the Future of Capital Markets” – WEF


[VIEW PDF \(100 PAGES\)](#)

This is a comprehensive report from the World Economic Forum that sets out to be a useful device for strategic decision makers and regulators/policy makers responsible for capital markets, to assess the application of Distributed Ledger Technology (DLT).

The report is well-structured and insight-rich, which makes it a less daunting read than its length may imply. In addition to the above target audience for the report, this reviewer recommends that it is worth study, by all internal consultants and executives involved in capital markets, to bring your understanding of the emerging uses of DLT up to date, whether you are an advocate or a detractor of DLT. **ABV**

“Efficiency in Capital Markets: Central Clearing Statistics & Reasons Banks Should Consider Voluntary Clearing” – BearingPoint

[VIEW PDF \(16 PAGES\)](#)

A technically rich article from Bearing Point that sets out the incentives and disincentives to clear non-mandated products in the global OTC derivatives markets, from the perspectives of both the dealer and the client. Regulatory changes are baked in for September 2021 (Phase 5) and September 2022 (Phase 6), so market participants should act now to at least assess the impact of central clearing on them. **ABV** 



Industry-Specific Topics

General Insurance

Reviews by: Peter Dale | ICG Subject Matter Expert | [Contact](#)

“A Spotlight on Risk for the Insurance Sector” – KPMG

[VIEW PDF \(8 PAGES\)](#)

This is a good synopsis of some of the difficulties insurers face – and for that, worth a read. However, it soon digresses into a pitch for a product without describing how it would solve the problems addressed. At this stage the reviewer lost interest. The article could have done with some words around how problems might be addressed, recent innovations and then a call to arms. So, read if you need to know what your problems are. **PD** **lr**



Industry-Specific Topics

Local Government & Health

Reviews by: Graham Simmons | ICG Practice Leader Local Government & Health | [Contact](#)
Paul Norris | ICG Subject Matter Expert | [Contact](#)

“How Keeping Health a Priority is a Prescription for European Prosperity” – McKinsey Global Institute

[VIEW PDF \(13 PAGES\)](#)

This article recognises that health and the economy are inextricably linked.

Poor health costs the European economy an average of 15% of GDP from reduced quality of life, premature deaths and lost productivity.

As we emerge from the pandemic there is an opportunity, not only to rectify the problems exposed by the pandemic, but to build reliance against future health crises.

The article analyses the burden that COVID-19 has imposed and forecasts the economic challenges and opportunities over the next 20 years.

There is plenty of detail and useful data here, presented in an easily digestible format. Aimed at community leaders, the article highlights a new opportunity to rethink resource allocation, funding and delivery models to distribute resources more fairly across the region, with the ultimate aim of providing better healthcare for all. **PN**

“The Essentials of Healthcare Innovation” – McKinsey

[VIEW PDF \(4 PAGES\)](#)

This article is based on how the pandemic has raised the importance of healthcare organizations actively choosing, evolving, accelerating, and extending their innovation efforts, according to a new survey. The COVID-19 crisis is bringing changes to the healthcare sector that are here to stay, with innovation being a critical part of recovery, not least, digital acceleration and the changing workplace of the future.

An easy-to-read article with some good technical content and analysis of the key themes supporting the foundations of successful innovation, concluding that leaders should place particular focus on four of the eight essentials of innovation – choose, evolve, accelerate, and extend – while ensuring that end-to-end fundamentals are in place. **GS**



Industry-Specific Topics

Local Government & Health

Reviews by: Graham Simmons | ICG Practice Leader Local Government & Health | [Contact](#)
Paul Norris | ICG Subject Matter Expert | [Contact](#)

“Healthcare for all, the Greatest Gift: Six Building Blocks for Effective Universal Health Coverage” – KPMG

[VIEW PDF \(8 PAGES\)](#)

The COVID-19 pandemic has highlighted the shortcomings in healthcare that many countries have experienced and the need to develop Universal Health Care (UHC) provision.


Recognizing that each country has its unique combination of population size, wealth, geography, political culture, and existing health infrastructure, this article suggests that the system and pace adopted to achieve UHC will vary from country to country.

The scale of the challenge makes the goal of UHC a once-in-a-generation opportunity and shows that previous efforts have had mixed success around the world.

The authors, KPMG, propose six building blocks for effective universal health coverage.

These are:

1. Clear governance and leadership
2. Robust and realistic financing
3. Resourcing the workforce
4. Service delivery and infrastructure
5. Strong information systems
6. Enabling legislation and regulation

Suggesting that the question of UHC provision is not ‘Shall we introduce UHC?’, but ‘How can we implement UHC?’ this high level but brief article prompts further discussion. **PN** 

REVIEWS OF THE WORLD'S LEADING INSIGHTS



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THE INSIGHTS REVIEW

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ARTICLES OF THE MONTH

THE BEST INSIGHTS OF THE PAST 12 MONTHS



ARTICLES OF THE MONTH

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MAY 2021

“Everyone is Within Learning Distance: Building Skills Remotely” – McKinsey

[VIEW PDF \(8 PAGES\)](#)

A must-read for all leaders with an interest in the future of work. Key McKinsey SMEs examine building skills to succeed for the new remote workplace. With learning more focused on virtual and remote delivery it argues for learning in the new world via practice and application, reinforcement and spacing, intensive and immersive experiences, social learning and collaboration, and motivation and mindsets. In doing so, this will challenge traditional approaches. This suggests that the above learning can only happen successfully when conducted in person, as it is hard to recreate this environment on a virtual basis. The article examines how this perceived barrier can be overcome.

APRIL 2021

“What Companies are Disclosing About Cybersecurity Risk & Oversight in 2020” – EY

[VIEW PDF \(8 PAGES\)](#)

Published by the EY Center for Board Matters in late 2020, this excellent summary of 100 company disclosures is a must for any board member or CEO wanting an overview of what others are doing to drive better risk governance for cyber security. Although there are some very encouraging signs that organizations are realizing the existential threat and the impacts on individuals or privacy breaches and outages caused by cyber attacks, this paper reveals much needs to be done. Major gaps include expertise on boards, expertise at executive level, lack of independent advice, and worse yet, no test plans. This reviewer spent the last year assisting a client with responding and recovering from a major cyber incident, and can assure you boards and executives must fully grasp the risk they are governing, or suffer the serious impacts on individuals and the bottom line.



ARTICLES OF THE MONTH

THE BEST INSIGHTS OF THE PAST 12 MONTHS

MARCH 2021

“When Molehills Are Worse Than Mountains” – Strategy&

[VIEW PDF \(2 PAGES\)](#)

This article seeks to highlight the serious impact of multiple small service failings vs. the large service problems that are usually picked up in customer feedback. The research shows that multiple ‘microfailures’ can be a bigger driver of customer churn than larger service breaches that actually stop the core service being delivered. This is because ‘microfailures’ (e.g. a glitchy entertainment system, uncomfortable temperature, or a seat that won’t fully recline on a plane) often result in the customer feeling reluctant to complain as this could be seen as ‘making a fuss’ and/ or would not result in any positive change/ outcome for them. Conversely, when a significant service failing occurs (e.g. lost luggage or being bumped off a flight) customers typically complain providing an opportunity for the service provider to demonstrate empathy, show remorse, and rectify the situation. These ‘moments of truth’ also allow the brand to both form a lasting positive impact with the customer and systemically improve service. There are more layers to the consumer behavior explained in this article, which is worth a read.

FEBRUARY 2021

“From Survive to Thrive: The Future of Work in a Post-Pandemic World” – Deloitte

[VIEW PDF \(10 PAGES\)](#)

This article from Deloitte is a highly recommended read for CEOs and CHROs this month. There is a detailed analysis of the faults in job design today as we consider the future of work. The authors posit that organizations are adopting technology solutions without considering human capabilities in relation to the work design. Examples of how some organizations are humanizing work are provided, together with suggested approaches as to how organizations can create an environment to optimize human potential in today’s technology-driven world. Leaders are required to set the enterprise mindset, recognize that the biggest motivator for humans is work itself, and re-orientate from past performance to future potential. For each point as to what needs to change, there are useful suggestions as to how to get started. Make an investment of your time to read this one.



ARTICLES OF THE MONTH

THE BEST INSIGHTS OF THE PAST 12 MONTHS

DECEMBER 2020 - JANUARY 2021

“A Strategic Approach to On-Demand Talent” – BCG | HBS

[VIEW PDF \(32 PAGES\)](#)

We couldn't resist including this great insight from our dear friends at BCG who now also recommend the use of online talent platforms such as ICG. Their argument is you cannot maximize organization outcomes without fully embracing on-demand talent platforms as part of your culture, policy and processes, and approach to projects. A must-read for anyone wanting to optimize their role in the agile enterprise – and an obvious choice for our *Article of the Month* as it talks so precisely to the ICG business model!

NOVEMBER 2020

“The Working Capital Treasure Hunt” – Kearney

[VIEW PDF \(8 PAGES\)](#)

This is a great read and very insightful. Your reviewer loved the working capital tree diagram, and urges all executives to read this article. It is very much on-point, and a real example of the benefits that strategy houses deliver when they put their minds to operational issues.

ARTICLES OF THE MONTH

THE BEST INSIGHTS OF THE PAST 12 MONTHS

OCTOBER 2020

“Sustainability is The Next Digital” – Bain

VIEW PDF (12 PAGES)

A must-read insight which signals the scale of impact that the move to sustainability will have for organizations around the world. The insight takes a top-down look, highlighting the relative poor performance of sustainability change programs compared to other efforts, and provides thoughts on strategic and implementation choices. With some compelling up-to-the-minute examples, this insight is a must-read for all internal consultants and their clients.

“Building Trust to Enhance Employee Potential & Leave Your People & Your Business Net Better Off” – Accenture

VIEW PDF (37 PAGES)

On first reading the introduction to this article, your reviewer thought that Accenture had discovered the obvious: trust in the workplace is important. Going further, the authors have introduced their ‘groundbreaking’ new Net Better Off model. People have long understood the importance of financial health, physical health, and emotional/mental health in the workplace. The ‘Net Better Off’ model goes further to address fundamental human needs, and it is well worth the reader taking an interest!

This article also provides further insights as to what organizations can do to provide the right environment to create ‘Net Better Off’. This article is a must-read for all senior executives looking to build employee engagement and enable value creation through their workforce.

SEPTEMBER 2020

“Having an AI Strategy is Essential to Survival” – Roland Berger

VIEW PDF (12 PAGES)

This fascinating article is a book and interview summary for Roland Berger, authored by a senior journalist. The book is titled *Competing in the age of AI* by Harvard Professors Karim Lakhani and Marco Lansiti. In it, the authors argue that AI is not something to be applied in the future when the technology has matured, instead they provide countless examples of companies that are already embracing relevant applications of AI to reposition their businesses for advantage now. This includes small firms, not just what they call the ‘Digital Super Powers’.

The traditional view of AI is it only works in narrow applications like chess. The authors argue this is just fine for huge, globally-scalable businesses like ride-sharing, which will self-improve through their experience curve. The critical point for executive readers is that general AI is not going to replace management any time soon, but managers who use AI in narrow applications will replace managers who don’t. The critical point for internal consultants is that companies need to be thought about from an abstraction “What is it that we’re serving? Why do customers come to us? And what did we learn from those customers?” Strategy then becomes about choosing data streams which apply better algorithms, to deliver better service, to generate more usage, to generate more data, and so on.

The article also includes a classic four-stage transformation model applied to the digital operating model. It evolves from siloed data to a pilot, to a data hub, to an end state in what they call an “AI Factory”.

A great book summary and advertisement for the book – and a must-read for all *TIR* subscribers.



ARTICLES OF THE MONTH

THE BEST INSIGHTS OF THE PAST 12 MONTHS

AUGUST 2020

“Have We Hit Peak Profits?” – Bain

[VIEW PDF \(11 PAGES\)](#)

Wow – a superb article from Bain that is a level above the usual high quality we have come to expect from them. This up-to-the-minute, macro-level look at strategy and growth draws together many varied and newer thoughts from a study of 13,000 listed firms, creating a very coherent story that will lead to many reconsidering Bain as more than the NPS/Loyalty Effect consulting firm.

This is a deserving winner of our Article of the Month – our hearty congratulations to the authors.

JULY 2020

“The End of Management as We Know It” – BCG

[VIEW PDF \(20 PAGES\)](#)

A fascinating insight into the impact of an agile philosophy on management as we know it. Based on a survey of 5,000 employees across five countries, the findings paint a stark picture of managers’ current beliefs – including 63% saying they don’t want to stay in traditional management roles, and only 1 in 10 non-managers saying they aspire to become managers. It is argued that the breaking point has been reached: current managers’ roles are now fixated on reporting and politics and “complicatedness” rather than getting things done. Agile approaches are becoming the game-breaker with their focus on work, mastery, and coaching. However, moving to a true Agile environment comes with a condition: people need to learn the skills that make Agile successful. To do so requires individuals to take responsibility for the establishment of their own career paths and professional development. A must-read for both organizational executives responsible for leading the path to agile, and those individuals wanting to flourish in this environment. Reviewer’s note: ICG Careers’ method is a direct fit to this approach.



ARTICLES OF THE MONTH

THE BEST INSIGHTS OF THE PAST 12 MONTHS

JUNE 2020

“Reopening Safely: Sample Practices From Essential Businesses” – McKinsey

[VIEW PDF \(11 PAGES\)](#)

The McKinsey article captures learnings from ‘essential businesses’ that continued operating throughout the pandemic while others temporarily shut down. The advice is evidence-based, with a focus on implementing tailored safety across a broad spectrum of activities both within and external to the business.

Exhibit 1 provides an excellent framework for assessing risk by work group. Other sections of the report examine risks across the working environment and extending into workers commuting risks. This is a well thought out article with substantial detail and actionable recommendations.

The article is well worth a read for executives and consultants implementing their own restart initiatives.

MAY 2020

“Recovering From a Crisis & Boosting Resilience” – BDO

[VIEW \(18 PAGES\)](#)

A comprehensively structured checklist packaged in an easy to digest PPT format makes this new insight from BDO a deserving winner of our article of the month. While the authors are clearly UK-based, the messages and wisdom are globally applicable. The insight starts with what has become the industry standard R-filled acronym: React, Resilience, Realize, and Rethink, and as appropriate for a firm with a financial heritage it then details the most relevant financial scenarios, but then dives deeper than the other firms with an interactive web tool that provides up to the minute guidance on seven key areas for management attention: premises, financial, legal and compliance, suppliers, employees, customers and management and leadership. Each section contains a well-developed suite of initial items for action or review. For any internal consulting function or management team, this insight provides the perfect starting point for planning an optimal covid response.



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Candidate insights are compiled by an expert team of researchers. Reviews are written by partner-level subject matter experts from our industry and functional practices.

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