



**Complex & dynamic operating
environments intensify the
focus on risk culture**

Competing priorities create a complex set of cultural requirements

Culture is seen as a key enabler, often with multiple programs running at once to drive different business outcomes

Leaders and employees try to make sense of it all

Operating environments continue to challenge:

- Global volatility
- Changing customer demand
- Uneven growth
- Emergent business models
- Disruptive technology
- Sharing economy

Organisations respond to market conditions through:

- Customer focus initiatives
- Building sales capability
- Implementing productivity or cost out programs
- Organisation redesign
- Innovation labs
- Compliance and oversight

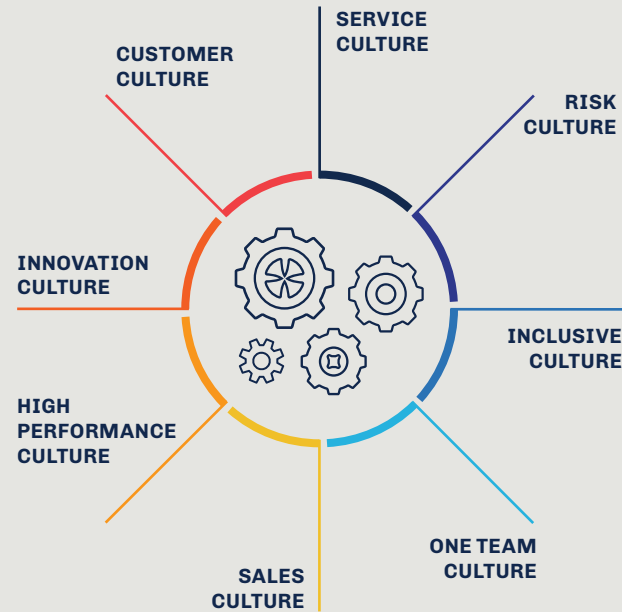


Community expectations become louder:

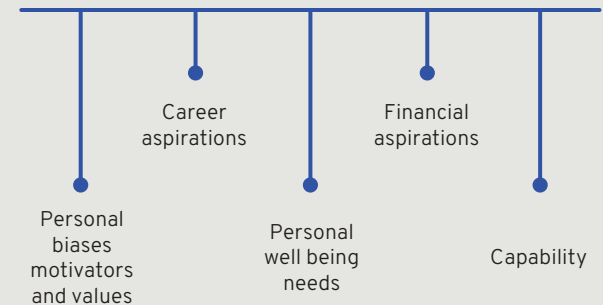
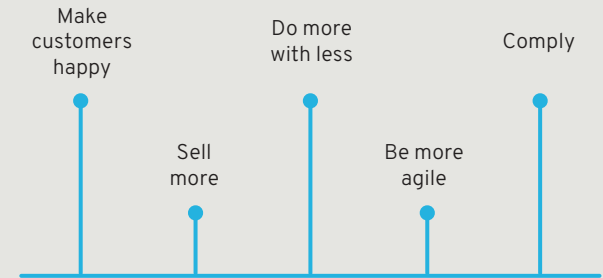
- Media attention
- Class action
- Remediation

Regulatory oversight intensifies:

- APRA risk culture guidelines
- ASIC statements and prosecutions
- ABA six point plan
- FSC code of conduct
- Parliamentary oversight



Messages driven top down



Personal needs impact response

Key considerations for employees, individuals, leaders and organisations in making good choices



Degree of focus

HIGH

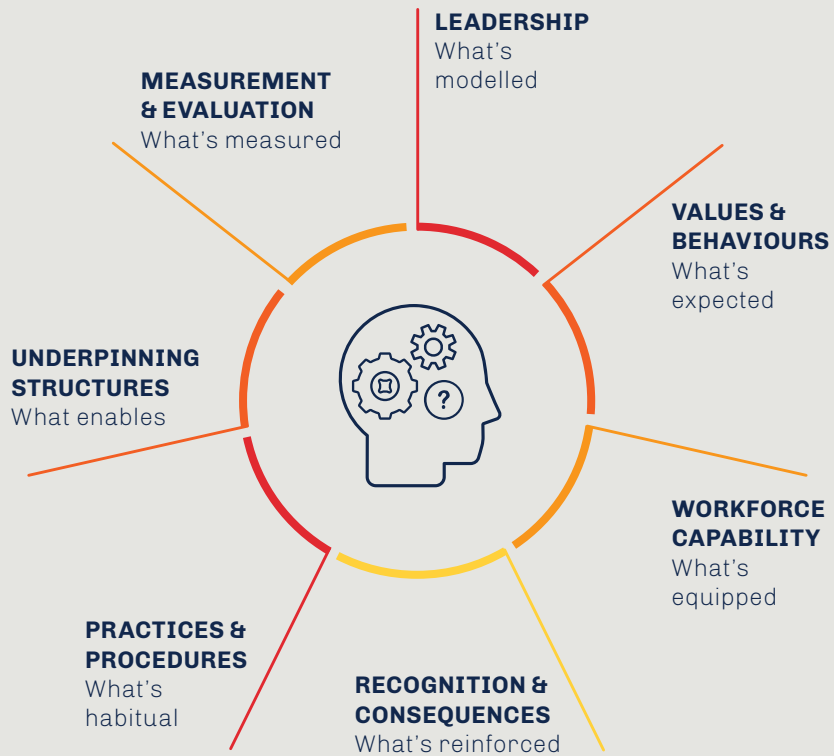
EMERGING

LIMITED

1. "Behavioural and Compliance in Organisations", FCA Occasional Paper No 24, December 2016.

2. P Blacker and McConnell P, "People Risk Management: A Practical Approach to Managing the Human Factors That Could Harm Your Business", 2015, Koganpage.

Nous' approach to supporting organisations, leaders and employees to make good choices



- Understand your context
- Identify key levers
- Co-design solution
- Inspire action
- Execute flawlessly



Create enduring change

bold
performance & influence
engaging

250

PEOPLE

43

PRINCIPALS

6

OFFICES

2

COUNTRIES

Our promise to you

We **think further** by going beyond conventional wisdom to find the best possible answer.

We **create together** by listening carefully and working in the spirit of genuine co-production.

We **realise your agenda** by helping you to perform, to succeed, in terms you define.

We aspire to **substantial positive influence** by delivering outstanding outcomes for customers, citizens and communities.

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- Transformation
- Organisational performance
- Leadership & talent
- Public policy
- Venture services

Major sectors

- Financial services
- Utilities
- Infrastructure & resources
- Environment & agriculture
- Defence & security
- Education
- Health & ageing
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