



Good Things Happen Podcast

Episode 3_Innovation – FINAL Transcript

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Jorian Murray ([00:12](#)):

Innovation, a buzzword used constantly by people in companies to assert that they're a step ahead of the competition. What does innovation really mean? Is it shorthand for new technology? Is constant change always helpful or necessary? To help answer these questions and more, I'm joined by Emily Turner, Citi's Head of Innovation and Business Development, and Arjun Viswanathan Citi's Head of Data Sciences. This is Good Things Happen. The podcast that brings bright informed minds together to explore a particular subject. And if you haven't guessed already, today, we're talking innovation. I'm your host, Jorian Murray, I help businesses tell better stories, and I can think of no better people to explore the world of the new than Emily and Arjun. But before we start, let's find out a little bit more about today's guests. Emily, take us back. You're a little girl and you're discussing your future career plans with your parents. Was Wall Street, two words that featured in that conversation?

Emily Turner ([01:12](#)):

A good question, Jorian. So Wall Street definitely were two words that featured in that conversation. I'm the child of two bankers. My parents actually met at business school and my mom was one of the few women in her class. And so the idea of working in a bank on Wall Street is something that was always familiar in many ways, and you know, has put me in good stead for where I am today. That said, as a little girl, I desperately wanted to be a doctor. And so I pursued sciences and math, and I did internships and research in labs and all the things that I thought would set me up for that. I was fortunate enough to have an internship for a summer while I was at uni, at a hospital in New York.

And in my first week on the job, I fainted multiple times. And I realized that biologically, I was not well suited to being a doctor. That fainting alongside not liking to touch my colleagues meant that I couldn't end up on the floor with them having to lift me onto a gurney or into a chair on regular occasion. So I rethought my career aspirations. And where Wall Street had always been in the back of my mind, found my way back there and very proud to be here today.

Jorian Murray ([02:19](#)):

Emily, you're always the outlier. Every other person I've asked as a guest on this, said astronaut or journalist, but true to form, you're always that surprise. Arjun, tell us about your start in life and what did you want to do when you were a little boy?

Arjun Viswanathan ([02:33](#)):

Unfortunately, I wanted to be an astronaut, like all other little boys. And my dad was in the Navy, the Indian Navy. I'm from India. And at an early age, I was put into boarding school. And somewhere in the nine years, when I was in that school, I changed my ambitions and I realized I really loved mathematics. And so I decided to become a mathematician. And the school was amazing. In particular, they had a



fabulous series of math teachers over there. And I think that's why I have this lifelong love of mathematics. So, at that time, I didn't even know what Wall Street was, I did a degree in math, then I came to Oxford and did a degree in computer science, which is really more math.

And there one of my seniors slash mentors worked at Lehman Brothers. And when I was deciding what to do after university, he said "Why don't you just come down and do the interview?" And at the interview, as it happens, I was very lucky to meet somebody who is my current manager, extremely smart mathematician, and very famous in his own right. And at that point of time, I realized that I didn't really want to go into academia or go into theoretical computer science or tech. I'd never really understood the variety and the speed of problems in Wall Street. So I really thought that was a place for me and joined Lehman and haven't looked back.

Jorian Murray ([03:52](#)):

Emily and Arjun, you work together very closely, I know. But you are also people who are the first in your roles at Citi. So Emily, when you were first given the role of Head of Innovation, you had a blank sheet of paper. Where did you start?

Emily Turner ([04:07](#)):

First of all, I was extraordinarily grateful and excited about the opportunity. I think it wasn't the first time and it hasn't, it wasn't the last time at Citi, that I've been the first person in a job that said, you know, extraordinarily excited, because at the time, Citi had a very strong practice in venture capital investing. And I was brought in to that team to effectively take some of what we saw in the outside world in startups and some of what we had from great ideas inside the business to create an incubator for new products. And I was sitting, Arjun I can't remember if we were next to each other that time or maybe just a few feet away, you know, is one of my key collaborators, finding new ways to add value to our business, to our clients was all that I wanted to do. And so for me, it was where I was able to make the most exciting and interesting parts of my job, my entire job.

Jorian Murray ([04:55](#)):

Arjun, as Emily said you've already worked together before. Tell us about what your job is now as Head of Data Sciences and that was a blank canvas. Was it for you? Or was it clearer cut, what you were going to be doing?

Arjun Viswanathan ([05:06](#)):

So as Head of Data Sciences for the markets part of Citi, which is part of the investment bank, my mandate really is to use all our data and all our math to make us better, which primarily means more revenue in a compliant way, but also better ways to service our clients, more optimal use of our resources, and just trying to supercharge our colleagues really, with new methods and new tools. Prior to doing this role for all of markets, I actually did it for the rates business within markets in Citi. And when I got that job, it was really a blank canvas then. I ascended to the global markets role when my immediate manager ascended to co-head global markets.

So eight years ago, which is when I first met Emily, I think that's when it was really a blank canvas. The idea of a firm wide data scientists didn't really exist in financial services back then. It's a little bit like being a doctor, to use, Emily's original career choice. A doctor in a city full of people who are all suffering



in some way, and you look around you, okay, I can help you, I can give you something for that broken leg or that giant splinter in your eye. And that's what I love about my job.

Emily Turner ([06:13](#)):

I remember Arjun when you joined, and now it seems to not fit at all, but I remember when you joined a bunch of people described your job using money ball and baseball as the analogy because of how your role would fit into Citi, sort of people don't understand. And now, it's almost like oxygen, right? If you didn't exist and people like you didn't exist, I don't think we would know how the company would run. And it's just second nature to us using data in a different way to solve problems. Being very hypothesis driven, is just how we work. It's not some new thing.

Jorian Murray ([06:42](#)):

Data, technology and innovation are three words that are so overused in business and they're all a bit abstract for me. I don't know about you, but they get thrown around, and too often, if I'm really honest, people use them to just kind of fillers in sentences. So I'd love to get both of your views - starting with Emily – on what does innovation mean? What does it mean to you in your everyday job?

Emily Turner ([07:03](#)):

Yeah, great question. So to me, I take a very broad view on what innovation means. Your description there really resonates - it means everything and sort of nothing and probably different things to different people. For me, innovation is synonymous with change. The real important point, though, or what good innovation looks like in particular is, it's about doing. So innovation isn't just about ideas. It's about how you bring those ideas to life in a way that ultimately the end user, the end beneficiary, the client gets value out of that work. And it could be from, to your point, you know, something on the what side, like a new technology? Be it data science, Blockchain, something like that. Or it could be in how. So it could be just applying new ways of working to how we get it a, you know, an answer. And then really using, essentially a scientific method to test and learn as we go. But none of it matters if you don't actually create something.

Jorian Murray ([07:51](#)):

Anything to add to that, Arjun?

Arjun Viswanathan ([07:53](#)):

I agree completely. Of course, I think, particularly as we are a financial company and thus driven to a great extent by the bottom line, innovation in a vacuum or innovation for its own sense just doesn't work. If you create something that looks very cool, and uses all the new buzzwords, but doesn't actually help people, or save time or user resources better than it's not useful. I think the great thing about being in a numbers driven business - and I know everybody likes being data driven, but finance has always been quite numbers driven - is it's easy to measure. So when you take something and say this task took 20 people a month to do before and now it takes one person five seconds with this algorithm or technology or this new piece of math or this old piece of math, that's very measurable.

Or here's a problem that we simply could not solve before. And I'm being deliberately abstract here. I'm not talking about any particular techniques and so on. But something where we literally could not understand how to answer the problem and now we are running, getting answers to similar problems



100 times a day. That's very concrete. Of course, it also translates down to we made this change and now we're making X million more, we're using less of resource Y, or people are spending 45 minutes a day less. And they can do what they want with that time. I think that is very key. But yes, it's the execution. Ideas without execution are not useful.

Jorian Murray ([09:12](#)):

You've both talked about problems. You've both talked about execution. But Emily, where does innovation start? Do you have a laboratory where you're all wearing spectacles and you're looking highfalutin' and you're solving the world's big problems? Or can an idea come from anywhere?

Emily Turner ([09:27](#)):

To me, ideas certainly don't come from inside walls of a select group of idea people. Ideas come from everywhere. And it's about really understanding how is the world changing? How are our clients changing? How is our market changing, taking those signals in no matter what role you're in. So if you're a salesperson, if you're a trader, if you're a lawyer, and then figuring out how do we adjust to that change and there's a huge part of tomorrow that's visible today. So to me, it's not about trying to figure out where is the world going to be in 10 years and solve a solution for that, but it's trying to really describe today and what are the signals that you can see today about behavior change or technology change or how something's being adopted that you know that that's where we're going. And you can build and create something for that. To me, that's not just about it being from everyone, but it also means that ideas don't come from one person working alone. It's about how you bring different disciplines, different perspectives together to then iterate that idea, iterate that view of problem, to take it forward.

Jorian Murray ([10:29](#)):

And related to that Arjun, I remember the first time we met. You greet everybody with a big smile on your face, saying how can I help you today? I mean, it's as simple as that in your head, right?

Arjun Viswanathan ([10:39](#)):

Absolutely. I think to take that thread and tie it back to something that Emily began, I think it's really, really, really important not to have innovation be the exclusive right of some team sitting in a temple somewhere. That's absolutely the wrong way to do it. Similarly, with anything in Code School, like whether it's artificial intelligence, or machine learning, or data science, or innovation, and so on, only allowing one small team to do it is ridiculous. Ideally, everybody should effortlessly be able to access the ability to innovate, and so on. So uh, concretely, for example, where do the ideas come from? We do have several labs, but we have lots of ideas that come from all parts of the business outside the labs.

Emily is extremely approachable, despite being extremely senior. So, you know, frequently people just walk into our office and say how about, or we have a problem can you help us with X. And Emily has a formidable network. So she's really good at connecting people with other people whom they ordinarily would never have met. But that she has a real knack for finding the magic combination.



Jorian Murray ([11:42](#)):

You're gonna get a pay rise this year, Arjun. I like this. But all of this language is typically associated with startups in London, it's Wall Street in America, it's Silicon Valley. I mean, Citi is what, 200,000 plus people. You're all over the world, you've been going for more than 200 years. Are you really telling me that an organization that's big and large and established as Citi has this innovation for energy?

Emily Turner ([12:05](#)):

To me, the way we work, and what we do is no different from a startup too, in Citi in many ways. And I think what we have at Citi, and for me, you know, I've always sort of questioned myself. Am I an inside of a big company person who's good at making sort of small changes, or am I work at a small company who wants to work with big companies and be successful there? And certainly, from my time at Citi, we are able to make huge change, make huge impact, try things and have the benefit of existing client relationships, existing teams, existing expertise, a variety of tools. Which as long as you build on them, can actually accelerate your path to market and what you're able to do.

And so to me, there's many trade offs between a big company and a small company, but we can still work in the same way, you know, we certainly bring the same optimism mixed with humility and openness to being wrong. But then we have all of these great resources and to Arjun's point before, a network of 200,000 colleagues who each has some sort of pearl of wisdom that you can harness in some way. And that's before you even get to the network of clients and vendors of the portfolio companies who are all pulling in the same direction.

Jorian Murray ([13:17](#)):

Please, either of you answer this question. But is it an advantage having the global network that you have for innovation? Or does it hold you back?

Arjun Viswanathan ([13:24](#)):

I think it's a massive advantage. Because we try really hard - and I think we more often than not get it right - to have all the flexibility of a small innovative company, while simultaneously having the massive safety net and the laboratory where you can try out ideas and fail. And fail fast is the term that's massively overused. But it's actually quite hard to fail fast if you're a tiny company. You basically bet the firm on one, two, or maybe three iterations. And then after that, if you haven't managed to crack the problem, you're done. Whereas at Citi because you have 200,000 colleagues and 90 countries, many thousands of clients, potentially many hundreds of subproblem arenas they can claim, you really can try something out. And very quickly, if it's obvious, it's not working, there's absolutely no shame in declaring defeat and moving on. In fact, you're encouraged to do that quickly and try the next thing.

Emily Turner ([14:13](#)):

That is very much my experience at Citi. And as Arjun said, we're encouraged to try things, we're encouraged to be bold, encouraged to be brave. But then if it doesn't work, cut your losses, move on, try something new. And then both for yourself as well as for your colleagues and others, share out that learning of why it didn't work, because chances are it'll also help shape someone else's thinking and some other idea.

Jorian Murray ([14:34](#)):



Lovely. I'm going to ask you about what techniques you have to really broaden your approach to innovation. I'm really alluding to the fact that you collaborate with so many people, so many outsiders, so many kind of small startups. So talk to us a bit about that, please.

Emily Turner ([14:49](#)):

I think it's the Holy Grail of both startups as well as large companies to be able to work well with each other. Are we where we need to be on either side? No, it's hard for small companies to get into big companies, it's hard for big companies to move in a way and necessarily understand small companies. That said, there's huge progress has been made and we work with many small companies, many startups in lots of different ways across Citi. There's three that I think about, sort of first and foremost. So one is that, particularly for our commercial bank, we are a bank to startups as they grow, and they scale. So as they look, you know, to have suppliers, to have customers in multiple markets, we want to provide them with the banking services that they need to scale their businesses.

Two is that we very much from a product development, from a capability development, want the best solutions for us and for our clients. And we recognize that many, many times those won't be home built. And so we work with startups across geographies, across businesses and functions, really to identify what are the capabilities? What should we be doing, working with others? And so it's, you know, often partnerships or vendor relationships. So that's the second leg, I would say, of, you know, how we work together.

The third is that we are a very active corporate venture capital firm. Where particularly in that second category, where there's an opportunity to not just work in a traditional, say vendor relationship, but where we can potentially co-develop a solution. Maybe where Citi has a unique need, or we could be their first large customer and help them with product development by leveraging our own customers, or you know, we have a scale to the problem or expertise, then we also look to become a strategic investor in ways where together one plus one equals three. And then in some cases, those companies scale as well and need Citi's investment banking or other, so all of these things are very virtuous and come together.

Jorian Murray ([16:35](#)):

Arjun, if any potential partner was listening to this, what would you say to them to encourage them to partner with Citi? What could they get out of it?

Arjun Viswanathan ([16:44](#)):

I think they would get the chance to test out their techniques or product via Citi on a huge array of potential clients. So, it's the market network effect. They will also get access to the feedback of very curious, very smart and very honest people within Citi who can help them rapidly pressure test their ideas in a way that's much faster, but also much safer, than maybe doing it in the outside world. Those two things, I would say. And it's also quite good fun, I mean, in this era of working through a pandemic, and working from home, and so on, I think a lot of people have had very polarized experiences. Some people have grown to love their job a lot more genuinely and some people have realized that it takes a lot physically and emotionally out of them.

So, I was actually surprised to find that, well, not surprised, but the pandemic really helped me understand the bits I truly loved about my job, the bits that give me energy. And honestly, I don't think there's anything wrong with that. A job is a big part of your intellectual and other life. And Citi also



offered us the opportunity to carefully cut away the bits that we didn't like, which was quite a pleasant surprise. So, I would say this to potential partners, if you come and work with Citi, I think will really try and optimize the experience for you.

Now there will always be certain bureaucratic procedures and delays of ordering software and hardware and so on and so forth. But over and above the standard guardrails, I think there's a real ethos in Emily's world, of optimizing the experience for the consensus. Making sure that people really have fun, and they can create something great, but also be really happy doing it.

Emily Turner ([18:28](#)):

I think it comes back to, your point Arjun, on some of the stuff that you've said, Jorian, before. When I think about the role of dedicated innovation teams, it's not in many cases to come up with the best ideas. It's actually to create enabling tools that makes it safer, easier, more controlled for everyone to innovate. And so when we think about how we work with startups, a lot of what we've been doing over the last 12 or 18 months is making it easier for all of our colleagues in technology, in business, in functions to work with startups through a variety of tools through simplifying processes.

To me, when I think about sort of how two different innovation teams really add value, it's unleashing the 200,000 colleagues across Citi by making it easier for them to innovate, and then importantly, to what Arj said as well, in ways that really bring joy to the people working on those projects. And so one of the things that people don't enjoy about the innovation process, let's try to figure out ways to simplify, to remove, to automate those steps and processes for not only us at Citi but also for our partners on the other side. And so actually, I would turn that sort of "what is the role of innovation teams" question on its head. It's about helping other people innovate more so than to come up with the next genius idea.

Jorian Murray ([19:36](#)):

I think you both talk very compellingly about the approach to innovation and the kind of culture of innovation. Could you give us some practical examples of when the light bulb metaphorically went on and you changed something instantly?

Arjun Viswanathan ([19:48](#)):

So, this is the recent micro example from a big set of examples, but there's a certain process that involves forecasting our revenue. It sounds a bit boring, but it's quite important. And it normally takes a bunch of very hard working, very overworked colleagues in finance several weeks to do properly. Now, of course, we have a lot of very precise data on how much revenue we made up to any particular point in the year, we also know what markets are doing, what they're likely to do. So it should be possible to put this all together to automatically forecast where we think our revenue is going to be. And this problem was brought across our desk just from again, a relatively junior person in finance, sort of shyly bring it up and say, I don't know if you can help us, but our lives are made miserable, because.

And when we thought about it, we were like, okay, interesting problem, How will you solve it? And the solution was actually quite easy to code up. So nothing very fancy. A very simple automation algorithm. But now, something that took, say, 20 colleagues the best part of a month to do can be done in seconds. Overnight, an enormous amount of human drudgery has evaporated and it's just there now. So people can't imagine a world where this will not exist, if that makes sense. So it's a little bit like moving from outdoor plumbing to indoor toilets, and you're like, wow, what are we thinking? Go into the woods where bears can beat us up.

Emily Turner ([21:12](#)):

Similar to Arjun's example in a certain way, generally speaking, the people who I find to have the best insights and, you know, say, this isn't working, how might we do it better, is there a different way to this, are the people who are doing the heavy lifting, right? So it's not the manager of the heavy lifters or you know, someone above that, it's generally the person who's doing the work day in day out. Understands deeply how something works, or doesn't and the frictions. And a number of years ago, I was pulled into a room with a whiteboard, Arjun knows his story very well. And two colleagues in our security services business, trying to explain how proxy voting works to me. And at the time, I was extraordinarily unfamiliar with how proxy voting works. And other than, you know, sort of cursory, newspaper reads around large proxy fights or something like that. And what I learned very quickly and overtime dug into with them is it's an extraordinarily complex but extraordinarily valuable investor-to-issuer process that allows investors to have a say in corporate governance and how the companies in which they invest are run and the choices that they make. That said, highly broken.

And these two individuals were able on a whiteboard, to explain the complexity, but also had a very simple idea of how to fix it. And, you know, at the time, many innovation ideas were sort of throw in AI, throw in blockchain, probably a little too early to say throw in quantum. But their idea was just to totally reimagine the process, totally reimagine the roles and responsibilities, but get a better outcome for issuers, for investors and for the intermediaries in the chain by just starting with a blank sheet of paper. But it didn't require blockchain. And it didn't require these things. But they had a different way of approaching it. Today, this is a standalone company. We've divested it from Citi in 2020. They employ over 100 people. One of them is the CEO of the company, the other one's part of the management team. And this is live in over 10 markets and being used by banks, by issuers, by investors around the globe. And they continue to thrive and grow on the back of an idea that came from someone really in the coalface who just thought, how can I make this better?

Jorian Murray ([23:26](#)):

Speaks volumes to a culture that will start with a blank sheet of paper when something is existing. I think that kind of sums up everything you've been saying about the culture. I'd like to ask you both, almost to send a message to any young undergraduate who might be listening to this, who might be surprised the way we're talking about a bank. Give a little commercial break, really for someone who might not previously have considered banking as a career as to why they might want to come and join the team. Arjun, you go first.

Arjun Viswanathan ([23:56](#)):

Well, I think I like working for a bank, particularly Citi because it's the variety and the frequency of problems. So I haven't yet, although I look quite carefully at academia and tech on a regular basis, I haven't really yet found a different place where I can work on 40 or 50 different problems a year and very quickly understand if I have succeeded or failed and be able to move from problem to problem without friction or penalty. I think in academia, you basically bet the firm on exploring some problem deeply for 10 years. And similarly, in tech, if you work at Company A, it's quite difficult to use the tech stack of Company B, inside there, even if it's better. So we have this extra amount of freedom where you can pick and choose technical components, mathematical techniques.

The other good thing about a bank is there's a lot of really good mathematicians in banks. We tend to forget that banking has sort of taken the cream of the qualitative sciences for the last four decades. This is not to say that you have to be good at math or anything, but there's a lot of smarter driven people in



banks. That is a massive untapped resource. The last thing is we also have large resources like we have larger than average compute grids. We have a large IT department with a budget in the several billions of dollars. We have a huge amount of very diverse and very interesting data, if that's what makes you happy.

Citi in particular is active in 190 countries. So big breadth of potential problems to solve. So that's the commercial. I think I'd also like to extend a bit of a commercial to people inside Citi. Not every one of our 200,000 colleagues is able to gloriously and seamlessly innovate 24 hours of the day, but why shouldn't we all be able to? So please reach out to Emily or me or the equivalents in your divisions and we'll see what we can do.

Jorian Murray ([25:41](#)):

Lovely. Thank you very much, Emily, I'd love your answer to this as well. I'd love to throw in also that I hear from young people who've joined Citi, that they love the fact that banks actually affect change. It's not theory, it's not lobbying for things like climate change and sustainability. Banks are extraordinary places in terms of effecting real change, aren't they?

Emily Turner ([26:03](#)):

Yeah, so I mean, I definitely think banks are a place that can affect extraordinary change, particularly the bank like Citi, which is different from many others. We offer products and services that have to do with the daily life of our clients, be it payments or custody. Things that are more infrequent, be it risk management or hedging, as well as the once in a blue moon life events like mergers and acquisitions. And that's true of companies, public sector, the whole variety of things. And we have a role to play in that daily life, those special events of companies around the world and ultimately help them with their financial services needs to power that change, that growth, that outcome, which is extraordinarily exciting to me.

I think the other side of it, too, just going back to some of what Arjun was saying before, and a lot of this predates me. But I see it in Citi's culture, because Citi has been founded on being in many countries, many of Citi's leaders from years ago, were sort of developed as leaders by going from country to country to country in some ways, like some, you know, I've got friends in the Foreign Service who go to a small country, to a high risk country, and you sort of earn your stripes in these different markets, these different environments. And some people at Citi still very much do that and have that sort of multi country career trajectory. But I think what it's actually instilled in us is that there's huge value in career development and progression by looking at something different.

And so particularly for people who might be thinking, I don't want to sign up for one job that looks like an escalator. And once I pick an escalator, I can't get off. This is a great place to come. Because we're solving so many different problems in so many different places. And the firm puts a huge amount of value on diversity of experience. I mean, I often when I talk to people about their careers, you know, I talk to them about have you proven yourself with a blank sheet of paper? Have you proven yourself as a fixer? Have you proven yourself running with something that works? You know, these are different muscles that you need to train. And Citi really rewards, recognizes and promotes leaders who have that sort of ambidextrous and those multiple skills. And so if you're looking to build those things out and have that variety, this is a great place to come.

Jorian Murray ([28:04](#)):



Right. So by way of a kind of trailer for our next episode, which is going to be about geopolitics, I like to ask my current guests, because I know how dexterous you all are, and you're not just stuck in a silo of innovation, but give us a few thoughts on, you know, maybe as a Venn diagram of geopolitics and innovation, any thoughts on, either questions I should be asking my next guest or observations about changes in the world that you would like to see from a political perspective. Arjun, you go first.

Arjun Viswanathan ([28:33](#)):

Right. Changes that I would like to see in the world from a political perspective. I think the world's clearly become more polarized in the last half decade or so. I would like to see looking forward a little bit, maybe maybe five to 10 years, I think a lot of this polarization comes from the fact that constitutions are quite inflexible. And if you think of a constitution as the source code for running a country, you really should be able to upgrade it and do releases much faster. So I would love to see more nimble legislation. So you know, there are quite a few important pieces of legislation that really only got passed in the last five years. There are places that still haven't legalized gay marriage, for example, which is unbelievable in 2022. What I would like to see is much more compatible, much more dynamic legislation and also some form of much more real time democracy. So instead of having one election every five years, maybe a more rapid and more rigorous polling of people to see if something is working or not, to enable countries and units to change course faster. And of course, you know, less war, more peace, goodwill to all humans.

Jorian Murray ([29:42](#)):

As a real hospital pass of the question that I throw you there, but I love the way you squinted your eyes and you looked at it from almost an algorithmic perspective. Emily, any observations about changes in the world that you'd like to see?

Emily Turner ([29:56](#)):

I mean, I don't want to follow that one, because it will pale in comparison. I mean, I think just overall, there's a big question on talent. And you know, we have a workforce now that spans four generations and to Arjun's point, be it at a government level or at a site level, things aren't necessarily changing as fast as they could or should. And so to me, the geopolitical question is really around harnessing talents in different ways. Today's talent is multi-generational, sort of how do we make those work together. And how do you create rules, structures, everything else that works across geographies across boundaries to solve for that. We're not, to Arjun's point, a continuous release cycle on some of these questions.

Jorian Murray ([30:36](#)):

So related to geopolitics, as innovators, I guess you're both optimists, are you? You're optimistic about the changes in the world. Do you feel optimistic as we're coming out of the pandemic about the progress that we can make?

Arjun Viswanathan ([30:49](#)):

I think by nature, I'm a huge optimist, as is Emily, which is why we get along so well. I'm a techno-evangelist. I passionately believe in the power of technology to make people's lives better. I grew up in India in the 80s. Things have changed utterly since then. So for example, I didn't have an MMR vaccine



just because they didn't have them in India when I was growing up, which is, you know, unbelievable. And I really think that the pandemic has progressed medicine. Hopefully, it will progress other things like, workers rights, the flexibility and equity in economy and political systems. There are some bumps along the way, but I do believe in the glorious future for humanity where we don't burn the planet, where we do end up colonizing the Solar System and the galaxy beyond in a few hundred years. And I definitely believe that's going to happen. I don't think we're headed for doom.

Emily Turner ([31:38](#)):

I agree with all of that. Like you said, Arj, I'm a massive optimist, and I think what's been extraordinary for me, at least over the last few years is it feels like happiness has just taken a much bigger role in what people want and need, particularly in their work life. And so where happiness or joy might have been something, where there was like a minimum bar, now it's something that people optimize for, right? So, I don't want to do those things. I want to do those things. I want to structure my life in this way because this is what ultimately brings me joy. And, at least for me personally, the number of career conversations with my own team, with others where very explicitly we're talking about work joy has exploded and I love that. And you see the benefit of that, which is that people just approach what they're doing with so much inertia. It's sort of keeping them going in an amazing way. And it feels like through tragedy, we've unlocked that. And so to me, I think it's a great moment in history and more to come.

Jorian Murray ([32:38](#)):

What an amazing way to finish. Brilliant. Thank you so much, Emily. Thank you so much, Arjun. I've really, really enjoyed this conversation. I'm sure our listeners will do, too. Thank you very much.

Emily Turner ([32:49](#)):

Thank you.

Arjun Viswanathan ([32:49](#)):

Thank you.

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