



LOYOLA COLLEGE

REPORT OF INTERNATIONAL CONFERENCE

BUSINESS ANALYTICS FOR
SUSTAINABLE DIGITAL
TRANSFORMATION

APRIL 2022
LS HALL, LOYOLA COLLEGE

DEPARTMENT OF COMMERCE





**The Management
and
PG & Research Department of Commerce
Loyola College (Autonomous)
Chennai - 600034**

Cordially invite you for the Inauguration of the

**International Conference on
BUSINESS ANALYTICS
FOR SUSTAINABLE DIGITAL TRANSFORMATION
(ICOBASDT - 2022)**

**On Thursday, April 21, 2022 at 8.45 AM
in Lawrence Sundaram Auditorium
Loyola College, Chennai - 600034.**

Chief Guest

Dr Palanivel Thiaga Rajan

**Hon'ble Minister for Finance and Human Resources Management
Government of Tamil Nadu.**

INAUGURATION

PROGRAMME

Registration Inauguration Invocation to Mother Tamil Prayer Song Lighting of the Kuthuvilaku	7.45 am onwards 8.45 am Dept. Choir Guests
Welcome Address	Dr A Marcus Head, Department of Commerce
Felicitation	Rev Dr Francis P Xavier SJ Rector, Loyola College Rev Dr D Selvanayakam SJ Secretary, Loyola College Rev Dr A Thomas SJ Principal, Loyola College
Introducing the Chief Guest	Dr J Justin Rayappa Organizing Secretary
Chief Guest Address	Dr Palanivel Thiaga Rajan Hon'ble Minister for Finance and Human Resources Management, Government of Tamil Nadu
Conference Dynamics	Dr A Jesu Kulandairaj Convener
Vote of Thanks	Dr M Salathiyar Organizing Secretary

National Anthem

Day 1: April 21, 2022 (Thursday)

Technical Session - 1

Time: 10.00 am – 11.30 am

Topic: "Big Data Analytics and Current Digital Transformation Technologies"

Speaker

Mr Balasubramani Shanmugam

Technology Specialist – Data Science and Digital Transformation Technologies
DXC Technology, Chennai.

Tea Break: 11.30 am – 11.50 am

Technical Session - 2

Time: 11.50 am – 1.15 pm

Topic: Financial Wellness

Speaker

Mr Vincent Arokianathan

Chief Wealth Officer
My Finance Wellness, Bengaluru.

Lunch: 1.15 pm – 2.15 pm

Paper Presentation

Time: 2.15 pm – 4.30 pm

Venue: Data Centre Hall

Moderator

Dr Maria Doss

Assistant Professor of Commerce, Presidency College, Chennai.

Venue: YD Hall

Moderator

Dr C Mahimai Arul Ignatius

Assistant Professor of Commerce, St. Xavier's College, Palayamkottai.

Venue: LS Hall

Moderator

Dr R Sundari

Assistant Professor of Commerce, DG Vaishnav College, Chennai.

Venue: MRF Hall

Moderator

Dr Anli Suresh

Assistant Professor of Commerce, Madras Christian College, Chennai.

Tea: 4.30 pm, End of day one

Day 2: April 22, 2022 (Friday)

Panel Discussion - 1

Time: 8.30 am – 10.00 am

Panel Chair

Dr R Magesh

Professor and Head

Department of Management Studies

Anna University

Chennai

Topic & Panelist

CRM Metrics

Prof M J Xavier

Professor of Marketing and Business Analytics

Chairperson – Centre for Technology & Innovation (CTI)

LIBA, Chennai.

AI & ML in Marketing

Mr Raja Krishnamoorthy

Delivery Director

IBM

Bengaluru

Tea Break: 10.00 am – 10.30 am

Panel Discussion - 2

Time: 10.30 am – 12 Noon

Panel Chair

Prof Asha Joseph

Faculty of Business Administration

St Joseph's College of Commerce

Bengaluru

Topic & Panelist

Entrepreneurial Competencies and Failures

Mr V Narayanan

Consultant

Sun Sum Consultants

Former Vice President – Crompton Greaves

Mumbai

Innovation and Thought Leadership

Mr Krishnakumar Mahalingam

Director - Engineering

Micro Focus International

(Formerly Hewlett Packard Enterprise)

Bengaluru

Lunch: 12.15 pm – 1.15 pm

Panel Discussion - 3

Time: 1.15 pm – 2.45 pm

Panel Chair

Dr Agnes Rozario

Associate Professor & Former Vice Principal

Stella Maris College

Chennai

Topic & Panelist

Strategic HR Management and Planning

Mr T A Mathew Gunaseelan

Vice President – HR

Indo National Limited

Chennai

AI in HR & Virtual Employee Experience

Dr (h.c.) Kumar Visvanathan

Head – People Shared Services

Mindtree

Bengaluru



The Management
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PG & Research Department of Commerce
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Chennai - 600034

Cordially invite you for the Valediction of the
International Conference on

**BUSINESS ANALYTICS FOR SUSTAINABLE DIGITAL TRANSFORMATION
(ICOBASDT-2022)**

On Friday, April 22, 2022 at 03.30 PM
In Lawrence Sundaram Auditorium
Loyola College, Chennai - 600034.

Chief Guest

Mr Anand Srinivasan
Economist, Author, Investor, and Consultant
Chennai

VALEDICTION

Time: 3.30 pm Venue: LS Hall

Prayer Song

Welcome Address	Dr N Maria Joseph Organizing Secretary
Introducing the Chief Guest	Dr S Remigius Mary Organizing Committee
Chief Guest Address	Mr Anand Srinivasan Economist, Author, Investor, and Consultant Chennai
Feedback from Participants	Three Participants
Concluding Remarks	Dr A Marcus Head, Department Commerce
Vote of Thanks	Dr A Jesu Kulandairaj Convener

High Tea & Good Bye

PROGRAMME



LOYOLA COLLEGE(AUTONOMOUS)

Affiliated to the University of Madras
Nungambakkam, Chennai – 600 034.

International Conference on BUSINESS ANALYTICS FOR SUSTAINABLE DIGITAL TRANSFORMATION (ICOBASAT – 2022)

Report

INAUGURAL SESSION

The PG and Research Department of Commerce organized a two-day **International Conference on Business Analytics for Sustainable Digital Transformation (ICOBASDT – 2022)** on 28th & 29th March 2022, at Lawrence Sundaram Auditorium.

The International Conference commenced with the Inauguration Ceremony. The Chief Guest, Dr. Palanivel Thiaga Rajan, Hon'ble Minister for Finance and Human Resources Management, Government of Tamil Nadu graced the occasion. The programme started with Tamil Thalai Vazhthu followed by the Prayer Song was led by the Department choir. On a positive



note, the kuthuvilakku was lit by the Chief Guest, Dr. Palanivel Thiaga Rajan, Rector, Rev.Fr. Francis Xavier, Principal, Rev. Dr. A. Thomas S J and Head of the Department of Commerce, Dr. A. Marcus. The Welcome Address was delivered by the Head of the Department, Dr.A.Marcus. The Chief Guest was honored with a bouquet by Sr. Josephine Divya, student of II M.Com followed with the shawl by Dr. Jesu Kulanthai Raj, Convener of the Conference and the memento and a book authored by Rev.Fr.Francis Xavier was presented to the chief guest. The key note address was delivered by Rev.Fr.Francis Xavier. The Conference proceedings and Newsletter of Commerce Department “PULSE” was released by the Chief Guest. Dr. J. Justin Rayappa, Organizing Secretary of the Conference introduced the Chief Guest to the audience. The Chief Guest delivered his inaugural address. On that, he spoke about the pride of Loyola College, Importance of data, and the

improvement level of analytics during his political life. He concluded his address with a note of thanks. The MLA, N. Ezhilan was honoured with a shawl by the Principal of the College. The dynamics and significance of the International Conference was delivered by Dr. Jesu Kulathai Raj. The Vote of thanks was delivered by Dr. Salathiyam Organizing Secretary of the conference. The inauguration then came to an end by the National Anthem by the Department Choir.

Panel Discussion I

The session started at 08.30 a.m., The Chair Panel, Dr. R. Mahesh, Professor and Head, Department of Management Studies, Anna University, Chennai introduced the Panelist Professor M. J. Xavier, Professor of Marketing and Business Analytics, Chairperson – Centre for Technology and Innovation (CTI), LIBA, Chennai and Mr. Raja Krishnamoorthy, Delivery Director, IBM, Bangalore.

Dr. A. Marcus, Assistant Professor and Head, Department of Commerce, Loyola College felicitated the Chair Panel, Dr. R. Mahesh followed by Dr. A. Xavier Mahimairaj, Assistant Professor of Commerce felicitated the the Panelist Prof. M.J. Xavier and Dr. J. Justin Rayappa, Assistant Professor of Commerce



felicitated the Panelist Mr. Raja Krishnamoorthy with a Shawl and Memento. The first Panelist, Professor M. J. Xavier delivered his talk on “CRM Metrics.” He explained that Metrics are measure of quantitative assessment commonly used for comparing and tracking performance in the corporate sector. He explained the different types of metrics like Traditional Marketing metrics (Sales, Market share, Profitability as the key areas, which failed to focused on customer satisfaction that’s were transformation takes place), fundamental metrics (customer acquisition and customer defection) and New metrics. He expounded that New Metrics is a broader area which consist of individual customer



profitability, customer portfolio matrix as new modern metrics, and customer life time value-NPV attributed to a customer over their average buying lifetime. He also explained about the customer equity which comprises of value equity, brand equity and retention equity as another metric. He insisted as to decide upon the

right metrics for the organization. He took the session jovial with real time examples and ended with the concept of “Sell as much as possible to the same person.”

The second panelist, Mr. Raja Krishnamoorthy expressed his views on “AI and ML in Marketing.” He explained that AI marketing is a method of learning customer data and AI concepts like ML predict customer’s next move and improve customer journey. He covered the topics like AI in marketing, established AI Applications in Marketing, How to embrace in Business and top benefits, Machine Learning in Marketing, Uses of AI/ML in Digital Marketing and top benefits, uses cases like marketing campaign –customer repeat prediction, products recommendations. He explained the AI and ML concepts with the real time examples like Hudston Non-stop store and IBoxchain sensory devices. He interacted with the students in the form of quiz based on great personalities and applauded with the chocolates. Finally, the Panel Chair summarized the discussion and the session ended with formal vote of thanks.

KEY TAKEAWAYS

1. To learn the fundamental understanding of artificial intelligence (AI) and its foundations.
2. To explore the proficiency in applying scientific method to models of machine learning.
3. To score CRM based sales coaching E-commerce product recommendations programmatic digital ad buying.
4. To experience the basic consumer service Chatbots (such as Facebook Messenger bots)
5. To inbound customer call routing CRM linked marketing automation systems.



Panel Discussion II

The Session started at 11.50 am. Dr. A.Vickram, Assistant Professor, Department of Commerce, Loyola College felicitated the Speaker, Mr.Vincent Arokianathan with a memento. Mr. Vincent Arokianathan, Chief Wealth Officer, My Finance Wellness, Bengaluru delivered a talk on the topic, 'Financial Wellness'. He divided the Session into two parts.

PART 1

He said that Financial Wellness is the overall financial health of an individual. Financial Wellness provides freedom from stress, it is the ability to live one's life and it helps to achieve short-term and long-term goals. He explained about the elements of Financial Wellness. They are:

- i. Control over Finance
- ii. Capacity to observe a Financial Stock
- iii. Financial Freedom to make choices to enjoy life
- iv. Being on track.

PART 2

He explained about the Segmentation of people according to their income levels. He said about the Pyramid within BOP. It consists of High, Middle and Low Income.

- i. 10% of population belongs to Higher Income group
- ii. 25% of population belongs to Middle Income group
- iii. 65% are lower Income
- iv. 6% to 7% are in Below Poverty Line



He explained Bottom of the Pyramid by quoting a Book titled “Fortunes at the Bottom of the Pyramid” by C. K. Prahalad. He explained the Classification of Indian Business by categorizing into Large, Medium, Small and Micro. He said ‘As per MSME Report, 2021, there are 5000 Medium-Sized enterprises, 3.31 Lakhs Small enterprises and 6.33 Crores Micro enterprises are in India’. He explored the concept of Nano Enterprises. Nano Enterprises are informal enterprises and they are not registered. There are 21 Crores Nano Enterprises are in India and they contribute 30% to GDP.

He said about the Nano Entrepreneurs. He explained about the Nano enterprises Formalization. He enlightened about the features of Micro Accounting Platform.

He explained about My Finance Wellness App. It provides solution for

- i. Micro Accounting
- ii. Business Advisory
- iii. Access to Finance
- iv. Wellness Assessment.

He answered all the queries raised by the participants and the Session ended with Vote of Thanks.

KEY TAKEAWYS

- i. To understand the concept of Financial Wellness.
- ii. To know about the Bottom of the Pyramid
- iii. To understand the Classification of Indian Business.
- iv. Be aware of Nano Enterprise and Nano Entrepreneur.
- v. To explore My Financial Wellness App.



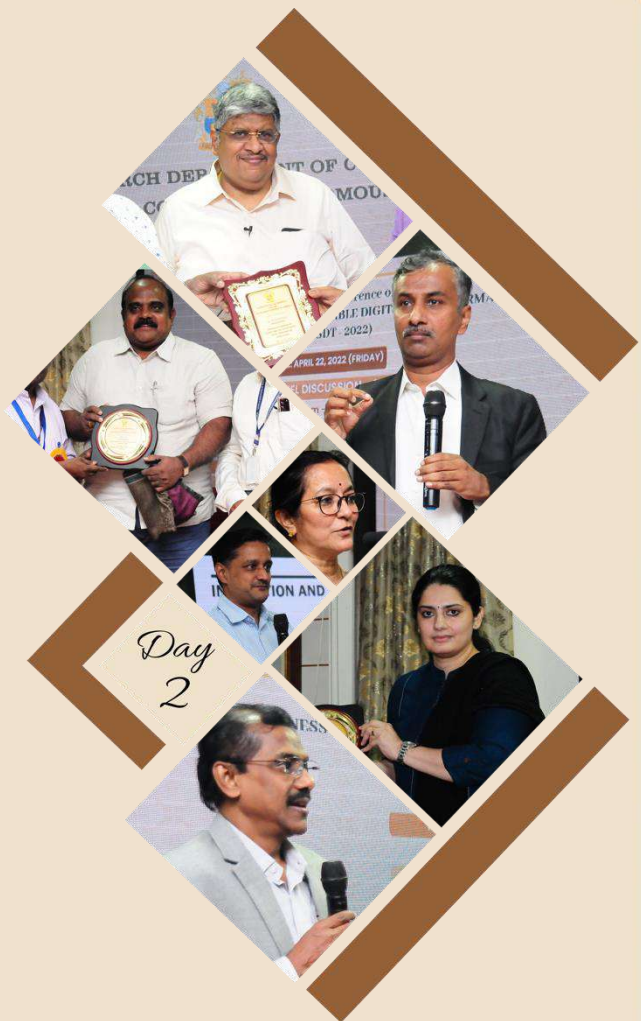
DAY 2

PANEL DISCUSSION 1

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PANEL DISCUSSION 2

The proceedings of the Second Panel Discussion were as follows,

- The session commenced after the tea around 10:50 am in the LS HALL
- The Panel Chairperson was
 - **PROF ASHA JOSEPH**, FACULTY OF BUSINESS ADMINISTRATION, ST.JOSEPH'S COLLEGE OF COMMERCE.
- The Panelist of the session were
 - **MR V NARAYANAN**, CONSULTANT, SUN SUM CONSULTANTS FORMER VICE PRESIDENT OF CROMPTON GREAVES MUMBAI
 - **MR KRISHNAKUMAR MAHALINGAM**, DIRECTOR-ENGINEERING MICRO FOCUS INTERNATIONAL (FORMERLY HEWLETT PACKARD ENTERPRISE BENGALURU)
- The session started with a welcome address given by PARTHASARTHY (FIRST M.COM) followed by ANANIHAS (FIRST M.COM) who introduced the Chairperson (PROF ASHA JOSEPH) to the gathering.
- **Dr. M Salathaiyan** felicitated the chairperson of the panel discussion; **Dr. Solomon Raj A. Vikram** felicitated the panel members.

- Next, Prof ASHA JOSEPH gave a general welcome to the gathering on her part and introduced the first panelist MR. V NARAYANAN and handed over the session to the speaker.



PANELIST 1

NAME: MR V NARAYANAN

TOPIC: ENTREPRENEURIAL COMPETENCIES AND FAILURES

PART 1

The Panelist started with a small introduction on how people these days are not ready to work. He used the book ``Rich Dad and Poor Dad’’ as an example. He gave an insight on how the younger generation of our country are now moving towards entrepreneurship and how the Government is also ready to support them. So, we are likely to find more Indian Entrepreneurs in the future. Then he moved on to the need for competency to become an entrepreneur, he stated that

- Knowledge
- Skill set and
- Set of traits

Are some of the basic competencies an entrepreneur should possess.

An entrepreneur should be able to survive and grow.

The two aspects of entrepreneurial competency

- Personal
- Venture quality (launching and sustaining & maintaining)

PERSONAL COMPETENCY: The speaker mentioned the following points for personal competency:

- Opportunity seeking
- Persistence
- Commitment to work
- Risk taking
- Demand for efficiency and quality

- Focus on goal
- Information seeking
- Planning and Monitoring
- Persuasion and networking
- Ability to mobilize capital when required
- Self confidence
- Ability to identify the right talent
- Very effective communication

LAUNCHING COMPETENCIES:

- Competency to understand the nature of business
- Determine the potential of the business
- Competency in assisting technical assistance
- Competency to comply with government regulations.
- Competency to manage the business
- Management of human resources

ENTERPRISE MANAGEMENT COMPETENCIES:

- Competency to promote the business
 - Using various forms of advertisements
 - A long term plan
 - promotional activities
- Competency to manage sale efforts
 - Sales plan
 - Framing better policies and procedures
 - Development and training
 - Motivation to sales people
- Manage the finance
 - Finance management - especially on the outstanding of the business

PART 2

In this part the panelist focused on bringing out the various problems an organization faces after growing to a level, a great deal of importance should be given to addressing these problems lacking of which may lead to failure and closure of an organization.

SCENARIO WHEN THE ORGANIZATION GROWS TO A CERTAIN LEVEL

- Bandwidth
- Resources
- Time
- Stagnation in the business or marginal growth
- Slow profitability
- Technology needs enhancement
- More predictable to competitors
- Opportunities drying up
- No new blood
- No value addition
- Competency gap in the current team
- Yesterday's strength becoming today's weakness
- See good opportunities but not being able to capitalize.

Why does this happen?

- Requirement for managerial competency to change with growth
- The present structure does not support the growth of the organization
- We need to constantly change the structure
- Customer aspirations have changed
- Customers want 24x7 service
- The technology is not ready for it
- Top management dealing with all the minor issues of the organization.
- He also stressed upon the need for infrastructure development and how information is dynamic. The skill set is to be upgraded from time to time. People rely more on technology today because to err is on the side of the humans but machines don't make mistakes. He also mentioned the difference between having knowledge and skill. It is not always the knowledge that matters rather it is the skill that makes it quite different from others. How far a person is able to influence others to get the job done or make the employees work towards the goal.

DRIVERS OF CHANGE:

- Build capacity - optimize process to be customer friendly
- Doing what is right for the customer

- Simplified invoice processes - immediate invoice creation.
- Being an opportunist and gaining the right technical assistance.
- Identify the root cause of the problem.

KEY TAKEAWAYS:

- Focusing on the survival and growth of an organization
- Sustainability is the key for long term success
- Effective and proper management of the right talent in the organization, taking all the necessary steps for retention of the best talented human workforce
- Flexibility and adaptability to the constant change that takes place in the internal and external environment of the organization.
- Tireless planning and reviewing matters.

END OF FIRST PANEL DISCUSSION:

Prof ASHA JOSEPH summarized and shared the key points of the discussion; declared the floor to be open for questions. After which the first panel discussion was completed.

PANELIST 2

NAME: MR KRISHNAKUMAR MAHALINGAM

TOPIC: INNOVATION AND THOUGHT LEADERSHIP

The second part of the panel discussion began with the introduction of the speaker given by Prof ASHA JOSEPH and the session was handed over to MR. KRISHNAKUMAR MAHALINGAM

PART -1

- Sir started to speak on how the INVENTION ERA has passed and we are now in the INNOVATION ERA.
- He stressed upon the fact that there is no end to innovations.
- He shared about how his little son once asked what an Aladdin lamp would do and he answered him saying that it would bring a genie which will fulfill the master's wishes. He connected on how today the Aladdin lamp is our smart phone.
- He shared a small story about the company named WEBVAN which was almost similar to the present Amazon and other shops.
- The failure of WEBVAN was due to improper timing of the company.

FOUR ELEMENTS OF INNOVATION DIFFUSION:

- An idea
- Communication
- Time
- Members - social system

THINGS TO CHECK BEFORE STARTING AN IDEA/ ENTERPRISE:

- Relative advantages -To check the relative advantage
- Compatibility - lifestyle compatibility should be there.
- Trialability- should be provided as a sample, before actual purchase
- Complexity vs. simplicity - keep the idea simple and effective.
- Observability - tabulate the results and observe the changes.

He advised on choosing the line of work a person is truly interested in and master in it. He also made it very clear that a person cannot learn everything at once; it is important that we as individuals understand what we are good at and choose that line.

Knowledge is different from skills and tries to learn at least five of any machine learning services.

PART 2

IDEAS FROM INDUSTRY:

Sir shared Problem Statements that can be considered for further research and development.

- **PROBLEM STATEMENTS**
 - PREDICTIVE MAINTENANCE AND SERVICE
 - HAMBURG PORT AUTHORITY - effective port management system
 - FINOLEX PACKING ALGORITHM - choosing the right truck for the order
 - GIVAUDAN FRAGRANCE - adaptability of the fragrance as per customer choice
 - DEPARTMENT OF HUMAN RESOURCE - predict the data related to human resource in the country for infrastructure development.

KEY TAKEAWAYS

- Always look for opportunities
- understand the environment for long term success

- Choose the line of work you are most interested in.
- Try solving the problem statements and find something new like these.
- Innovation is the new invention in the modern era.

END OF SECOND PANEL DISCUSSION:

The floor was once again open for questions and after that Prof ASHA JOSEPH recapped the important points of the session. Parthasarthy (First M.Com) proposed the vote of thanks and people dispersed for lunch.

PANEL DISCUSSION 3

The Panel Discussion 3 of the International Conference started at 2.30 pm at LS Hall on the 2nd day of the Conference. It was held on April 22, 2022.

MC Pavithra welcomed the panelists of panel discussion 3 and all the audience in the beginning of this session. The Panelists were:



Dr. Agnes Rozario, Associate Professor & Former Vice Principal, Stella Maris College, Chennai.

Mr. A T Matthew Gunaseelam, Vice President, HR, Indo National Limited, Chennai.

Dr. Kumar Visvanathan, Head, People Shared Services, Mindtree, Bangalore.

The chair Panelist was Dr. Agnes Rozario. Then the MC asked Ms. Juliana, to introduce Dr. Agnes Rozario, the chair panelist to the audience. Ms. Juliana came on the stage and introduced the chair panelist, Dr. Agnes Rozario.

After the introduction, Dr. Leena Mercy felicitated Dr. Agnes Rozario, Dr. Remigius Mary felicitated Mr. A T Matthew and Dr. Sridevi felicitated Dr. Kumar Visvanathan with with a shawl and a memento.

Afterwards Dr. Agnes Rozario came to the stage and introduced one of the panelists, Mr. A T Matthew Gunaseelan, who shared about "Strategic Human Resource Management and Service". Mr. Matthew Gunaseelan took over the stage and thanked the faculty members of the Dept. of Commerce and the organizers to invite him in this esteemed organization and to this conference.

The Summary of Mr. AT Matthew Gunaseelan's sharing is given below:

Every HR Management must have a vision, strategy and action for their successful activities.

Expectations of HR Role at present are like: Business expectation (HR Role)

Helping the staff (Transactional)

Supporting the staff (Functional)

Enabling facilities (Strategic)

Mr. Gunaseelan expressed that the responsibility of HR has been changed now from the past as the time and need of the HR within an organization is also changing.

After Mr. A T Matthew finished his sharing, the chair panelist, Dr. Agnes Rozario introduced and handed over the panel session to Dr. Kumar Visvanathan. He spoke about "Artificial Intelligence in Human Resource & Virtual Employee Experience".

Dr. Kumar Visvanathan expressed his honor and gratitude in the beginning of his speech. The summary of his speech is as the following:

As there are institutes with more people, so are the amount of troubles are more in all the institutes. AI systematically does its job for collecting and recording information for the HR Dept. The real challenge for the staff is not to lose the job but to adopt with the present situation of the world. The same is applicable for the HR Dept.

After Mr. Kumar ended his sharing, the chair panelist, Dr. Agnes Rozario thanked him and gave the opportunity to the audience to ask questions and to receive relies from the panelists. Later, when at the end of Q&A session of the panel discussion, the chair panelist, Dr. Agnes Rozario thanked the faculty members of the Dept. of Commerce and the organizers of the International Conference and called off the panel discussion.

At the end, the MC, Ms. Pavithra, thanked all three panelists for their enormous contributions and sharing in the Conference.



VALEDICTION



The valedictory session of the International conference on Business Analytics for Sustainable Digital Transformation took place on the second day of the conference. The valedictory session began with the welcome address proposed by Dr. Maria Joseph, Assistant Professor of the Department of Commerce, Shift 1. The session was graced by

the presence of Rev. Fr. Alphonse Manickam. The chief guest for the session was Mr. Anand Srinivasan, economist, investor and consultant. Mrs. Remigius Mary, Assistant Professor of the Department of Commerce introduced the chief guest of the session. Dr. A. Marcus, Head of the Department and Dr. Jesu Kulandairaj, Assistant professor and convenor of the conference, felicitated the chief guest.

The chief guest, Mr. Anand Subramaniam gave valuable insights about digital money, blockchain technology, bitcoin and its future, digital transactions etc in the conference. Various questions were posed to the speaker by the participants. He shared his valuable knowledge on safe investment options available to individual investors and cleared many doubts of the participants. After the presentation, outside participants gave their valuable feedback on the international conference. Many participants from various states provided their valuable feedback and suggestions during the session. The awards for best papers in various domains were presented by the chief guests to the participants. The session ended with the vote of thanks proposed by Dr. Jesu Kulandairaj, the convenor of the conference.





INTERNATIONAL CONFERENCE 2022

“INFORMATION IS THE OIL OF
21ST CENTURY AND ANALYTICIS IS
THE COMBUSTION ENGINE.”



CHIEF GUESTS

DR PALANIVEL THYGARAJAN
HON'BLE MINISTER FOR FINANCE AND
HUMAN RESOURCE MANAGEMENT

MR ANAND SRINIVASAN
ECONOMIST, AUTHOR, INVESTER AND
CONSULTANT
