# KPMG 2024 Banking CEO Outlook

**KPMG. Make the Difference.**

KPMG Caucasus and Central Asia

kpmg.com/BankingCEOoutlook

# Foreword

I invite you to read our annual KPMG 2024 Banking CEO Outlook report, which provides insights from 120 banking and capital markets chief executive officers from all over the globe. This year's report shows how CEOs are addressing the ongoing, multi-factor challenges facing their organizations and how they are balancing the demands of their shareholders, customers, employees, regulators and communities.

Today's banking CEOs find themselves at a crossroads: on one hand, opportunities for growth are opening up for them, on the other, challenges related to technological and social shifts remain. To move forward, CEOs need to invest in the future and make sound decisions. Eighty-one percent report Gen AI as a top investment priority for their organization. Sixty nine percent of respondents point to the pace of progress on Gen AI regulations as a barrier to their organization's success, alluding to their desire for regulatory clarity to help guide their AI investments and navigate the legal and reputational risks. Eighty-one percent reported cybercrime/cyber security as the top factor likely to have a negative impact on organizational growth over the next three years.

Personnel shortage is one of the key problems in the industry, according to surveyed executives. Talent remains key concern for industry leaders as the industry attempts to attract and retain professionals with the skills required to support technology-enabled transformation. Ninety-three percent expect to increase their organization's headcount, up slightly from 2023 (87 percent), but with the majority anticipating staffing levels to rise by less than five percent over the next three years.

Technology, talent, profitable growth, and ESG are high on the agenda for banking CEOs around the world in 2024. Nearly half (48 percent) say they expect to see a significant return on their ESG investments in three to five years. Recognizing that public trust in a banking institution is closely linked to perception of its CEO, a majority of banking CEOs are willing to take a public stand on behalf of their organization on a politically or socially contentious issue (74 percent) and to divest a profitable part of the business that is damaging to the bank's image (83 percent).

The trends from KPMG 2024 Banking CEO Outlook are also relevant for the financial organizations in Caucasus and Central Asia, but it is important to find own ways of development, using local opportunities. Technological innovation and sustainable development are becoming the basis for future success in the region's financial sector.

**Assel Urdabayeva**

Partner, Head of Financial Services sector,
KPMG Caucasus and Central Asia

# Executive summary

This year's KPMG 2024 Banking CEO Outlook examines how today's business leaders within the sector are facing multifaceted and relentless challenges.

In particular, banking CEOs largely demonstrate confidence in the growth potential of their organizations. In support of that growth, they plan to continue to invest in business transformation through technology, with Gen AI gaining prominence as a top investment priority for 81 percent of banking CEOs.

At the same time, banking CEOs feel pressure in the context of today's very uncertain geopolitical and macroeconomic environment. As such, they are proceeding cautiously, in part by keeping costs under control.

Among these leaders, talent is a key concern as they attempt to attract and retain the professionals with the right skills to support technology-enabled business transformation. They also express a strong preference for employees returning to the office and plan to reward those who do so.

In addition, they continue to view ESG as an important driver of growth that will continue to shape the banks' behaviors and investments.

This report examines how banking CEOs plan to navigate this dynamic environment, adapt their business strategies, and drive success over the next three years amid key pressure points.

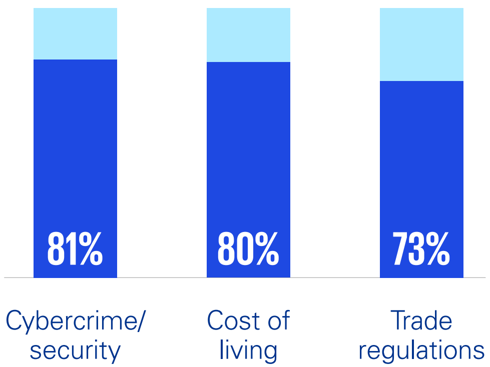
# Key findings

Banking CEOs share strong views on their operating environment and business priorities, their preferred approaches to ESG and talent management issues, and the benefits they expect to derive from AI investments.

## Economy and geopolitics

CEOs are confident in the growth prospects of the global economy **(68 percent)** and the banking and capital markets industry **(66 percent).**

The top factors likely to have a negative impact on organizational growth over the next three years.




## ESG

**58%**

anticipate receiving a significant rate of return on their ESG investments within three to five years.

**68%**

shared they have retained the same climate related strategies over the last 12 months but adapted how they communicate to meet changing stakeholder needs.

## Tech and AI

**81%**

Gen AI is a top investment priority despite ongoing economic uncertainty.

### Implementing AI

**Top benefits**

**#1** Fraud detection and cyber attack response

**#2** Faster data analysis

**#3** Increased efficiency and productivity

## Talent

**92%**

are likely to reward employees who make an effort to come into office.

**37%**

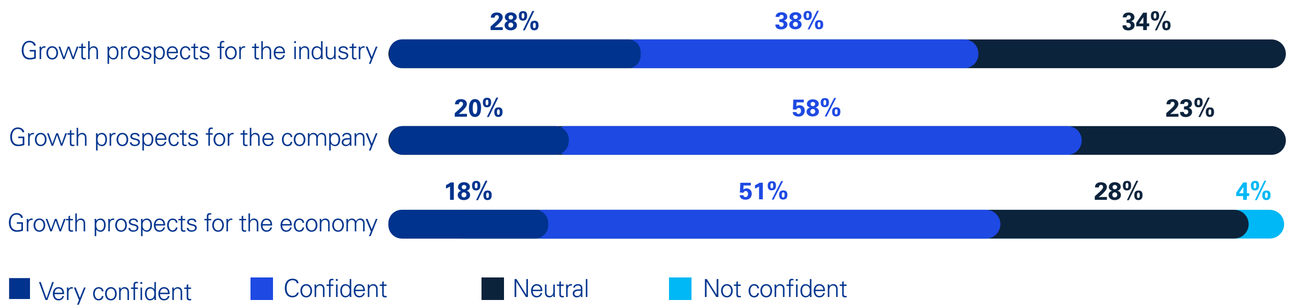
believe that knowledge transfer between employees is the factor that will have the largest impact on the company.

Section 1

# Economic outlook and business confidence

Among banking and capital markets CEOs who participated in our 2024 survey, their confidence in the growth prospects for the global economy, their industry and company have declined, continuing last year's trend of slipping optimism. For example, 66 percent indicated confidence in their organization's growth prospects over the next three years, down from 82 percent in 2023.

### Growth prospects for industry, company and global economy

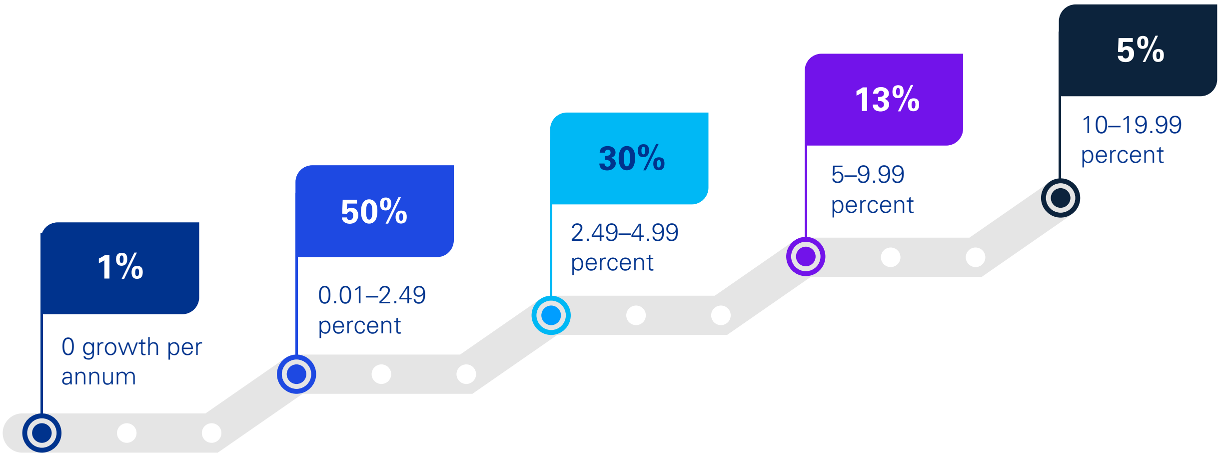



Source: KPMG 2024 Banking CEO Outlook

> **Until now, in a higher interest rate environment, CEOs have felt more pressure to deliver a return for their investors. In the future, as the interest rates start to decline, they must also keep a perfect balance, by maintaining strong, sound capital provisioning, investing in future capabilities, and satisfying expectations of the authorities and communities."**
>
> **Francisco Uría**
> Global Head of Banking and Capital Markets
> KPMG International

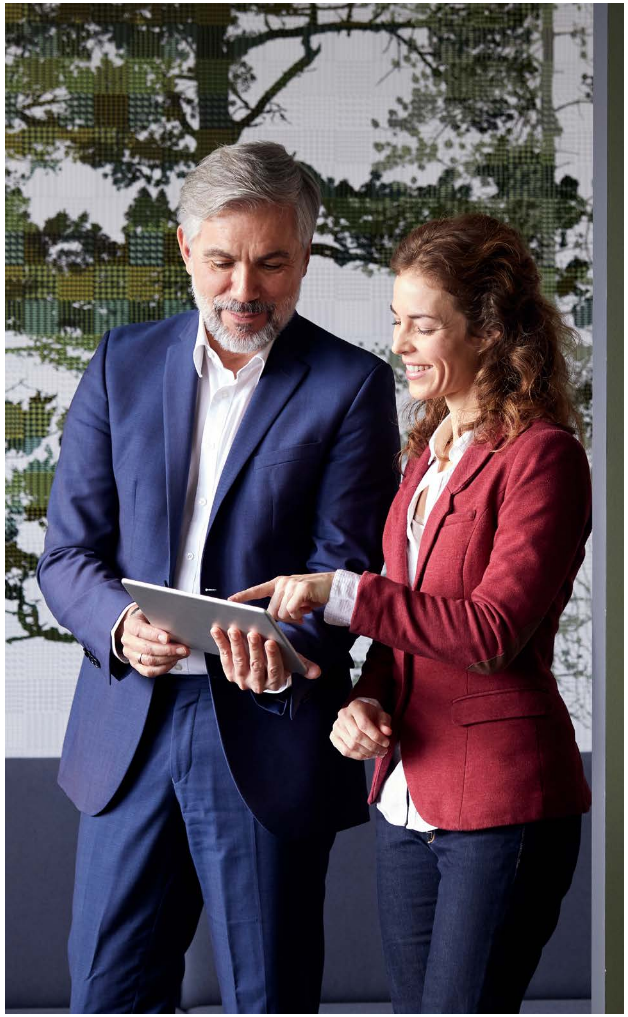
This cautious mindset helped shape the viewpoints regarding their organizations' projected earnings over the next three years, with half anticipating earnings of 2.49 percent or less and just under a third expecting earnings between 2.5 and 4.99 percent, and less than a quarter anticipating earnings above five percent.

## Organization's earning outlook in the next three years




Source: KPMG 2024 Banking CEO Outlook

**74%** of CEOs feel increased pressure to ensure the long-term prosperity of their businesses.



# Watchful of top challenges and risks

When asked about their top-of-mind challenges, economic uncertainty, the race to embrace Gen AI and geopolitical complexities ranked highest. They also ranked the greatest risks to organizational growth, with a third identifying cyber security as the most important risk, followed closely by cost of living, with trade regulations and Gen AI as prominent concerns.

Though banking CEOs appear largely confident in the risk management programs and regulatory oversight in place, they feel less comfortable managing newer, next-generation risks, especially cyber security threats resulting from business digitization and artificial intelligence. This concern may link to the surge in phishing attacks, ransomware and cloud-based threats in the past year.

### Top three challenges

| | 2024 |
|---|---|
| Economic uncertainty | 57% |
| The race to embrace and embed Gen AI and other technologies | 48% |
| Geopolitical complexities | 48% |

### Top negative factors to impact growth

| | |
|---|---|
| **Cyber crime/cyber insecurity** | 81% |
| **Cost of living** | 80% |
| **Trade regulations** | 73% |

Source: KPMG 2024 Banking CEO Outlook

# Setting strategic priorities

In light of banking CEOs' predominant concerns, they have set varied operational priorities to help spur growth over the next three years. Their top priorities included advancing business digitization and connectivity, and executing ESG initiatives. Implementing and understanding Gen AI and focusing on their organization's employee value proposition to attract and retain talent ranked were tied for third.

Banking and capital markets CEOs also express a strong desire for inorganic growth in the next three years, with nearly half (48 percent) pointing to mergers and acquisitions (M&A) or strategic alliances as the most important strategy to meet their growth objectives. Only 18 percent emphasized organic growth. What's more, 48 percent rated their organization's appetite for M&A as high.

This alludes to CEOs' focus on enhancing profitability and optimizing capital use through acquisitions that expand capabilities, build scale, and increase market share in priority business lines. Recent M&A and alliance-building activity reflect this, especially as banks grow key divisions in areas like asset management, wealth management and private banking.

**Top operational priorities to achieve growth over the next three years**

| | |
|---|---|
| Advancing digitization and connectivity across the business | 18% |
| Execution of ESG initiatives | 17% |
| Implementing and understanding Gen AI | 13% |
| EVP to attract and retain the top talent | 13% |
| Inflation proofing capital and input costs | 12% |

Source: KPMG 2024 Banking CEO Outlook

Section 2

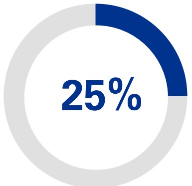
# Accelerating innovation and the rise of Gen AI

Investing in Gen AI remains a top investment priority among 81 percent of banking and capital market CEOs. A majority (65 percent) anticipate seeing a return on this investment in three to five years. This aligns with findings from the KPMG Global Tech Report 2023, where 60.8 percent of banking executives named AI and machine learning as the technologies most important to achieving their short-term ambitions.[2]

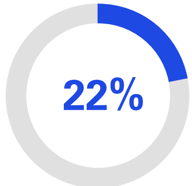
Banking CEOs specifically express enthusiasm for the potential of this technology to transform fraud detection and cyber security functions, data analysis, operational efficiency, and customer service personalization.

But banking CEOs show less confidence regarding implementation. Fifty-four percent say they are ready to deploy safe integration with robust governance frameworks. More than a third (37 percent) say they are confident that employees have the right skills to fully leverage these emerging technological benefits, and only 32 percent believe that their data is ready to safely and effectively integrate Gen AI.

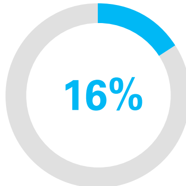
## Top benefits of using Gen AI




Fraud detection and cyber attack response




Faster data analysis




Increased efficiency and productivity

## How organization's are approaching AI:

**54%**

ready to deploy safe integration with robust governance frameworks.

**37%**

say they are confident that employees have the right skills to fully leverage these emerging technological benefits.

**32%**

believe that their data is ready to safely and effectively integrate Gen AI.

Source: KPMG 2024 Banking CEO Outlook

[2] KPMG International, "KPMG Global Tech Report" (2023).

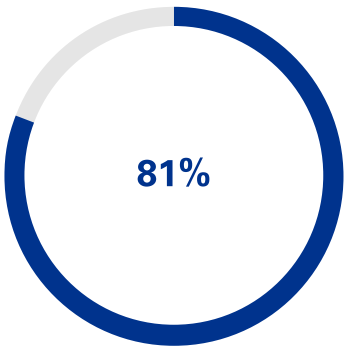
This uncertainty mirrors observations in the marketplace in which some banks appear reticent to move from selective Gen AI experimentation to scaled solutions. In some cases, their AI research may have revealed issues with existing infrastructure, especially data quality and architectural complexity. These issues should be resolved, through appropriate capital allocated or reassigned from other investments, and transformation resources assigned, before Gen AI initiatives can be rolled out at scale and their promise can be realized.

Banking CEOs describe the largest challenges of rolling out Gen AI as the ethical issues, technical capabilities, the cost of implementation, and security and compliance considerations. Two-thirds (69 percent) point to the pace of progress on Gen AI regulations as a barrier to their organization's success, alluding to their desire for regulatory clarity to help guide their AI investments and navigate the legal and reputational risks.

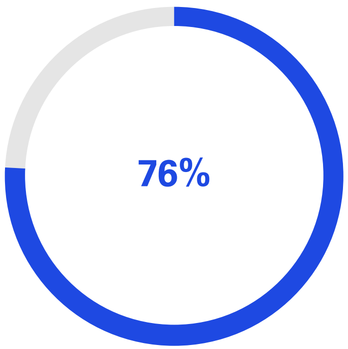
Despite those reservations, the majority of banking CEOs exhibit a spirit of readiness to embrace these challenges. For example, 76 percent say that experimentation is key to unlocking Gen AI's potential and they encourage all employees to take part. And 66 percent say their organization is equipped to upskill employees to leverage the benefits of Gen AI.

> **"The banks seek legal certainty that defines the field of play for AI so they can confidently make the large investments required. The authorities must create clarity but not set the regulatory bar too high to discourage innovation."**
>
> **Paul Greenan**
> Lead of Global Digital Banking
> KPMG in the UK

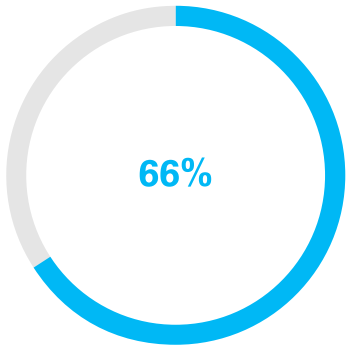
## Challenges in implementing Gen AI




agree leadership has a clear view on how Gen AI will disrupt our current business models and create new opportunities.




experimentation is key to unlocking Gen AI's potential and they encourage all employees to take part.




agree their organization is equipped to upskill employees to leverage the benefits of Gen AI.

Source: KPMG 2024 Banking CEO Outlook

# Increasingly alert to cyber security risk

Seemingly in lockstep with their growing focus on AI and disruptive technologies, banking CEOs are increasingly attentive to the reality of cyber security risks, with 81 percent believing that cyber crime and cyber insecurity will have an impact on their organization's growth in the next three years.

That said, they are moderately more confident in their readiness to respond to this threat. While 53 percent saying they are well-prepared, compared to 54 percent in 2023, the percentage of respondents who say they are unprepared dropped significantly (three percent), and a larger share of leaders (44 percent) state they are now neutral on their level of preparedness.

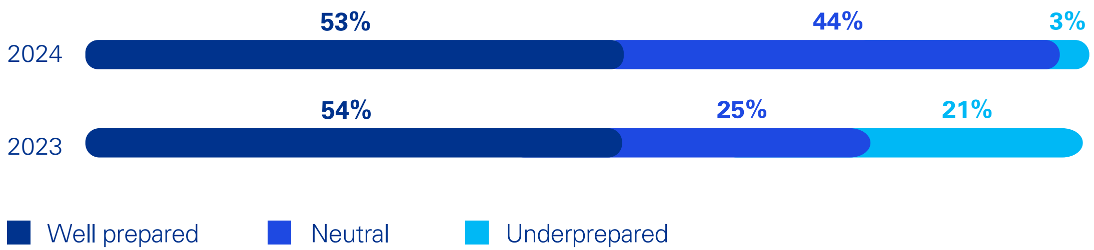
This large percentage of banking CEOs describing their level of cyber security readiness as neutral suggests there is considerable room for these institutions to strengthen their security investments and preparations.

It is also noteworthy that only 43 percent say they are confident their organization's cyber security plans can keep up with rapid AI advancements, and 72 percent state they are now raising their investment in cybersecurity to protect operations from AI risks. What's more, three-quarters (77 percent) say that building a cyber security-focused culture is central to how they will integrate AI into their organization. A recent KPMG article, Cybersecurity considerations 2024: Financial services sector, explores these challenges further and provides recommendations to help successfully and responsibly manage them in an evolving threat and regulatory landscape.[3]

**"The real danger is being left behind by the competition — and it is not 'what', but 'when'. You must start creating the channels for internal exploration, as well as investing in data quality, structures, governance and workforce skills. Very soon, and very quickly, your ability to work faster and satisfy new client expectations will be very important, so you must face your technology challenges now and create the right capabilities."**

**Francisco Uría**
Global Head of Banking and Capital Markets, KPMG International

## Cyber-attack readiness




Source: KPMG 2024 Banking CEO Outlook

[3] KPMG International, "Cybersecurity considerations 2024: Financial services sector" (2024).

Section 3

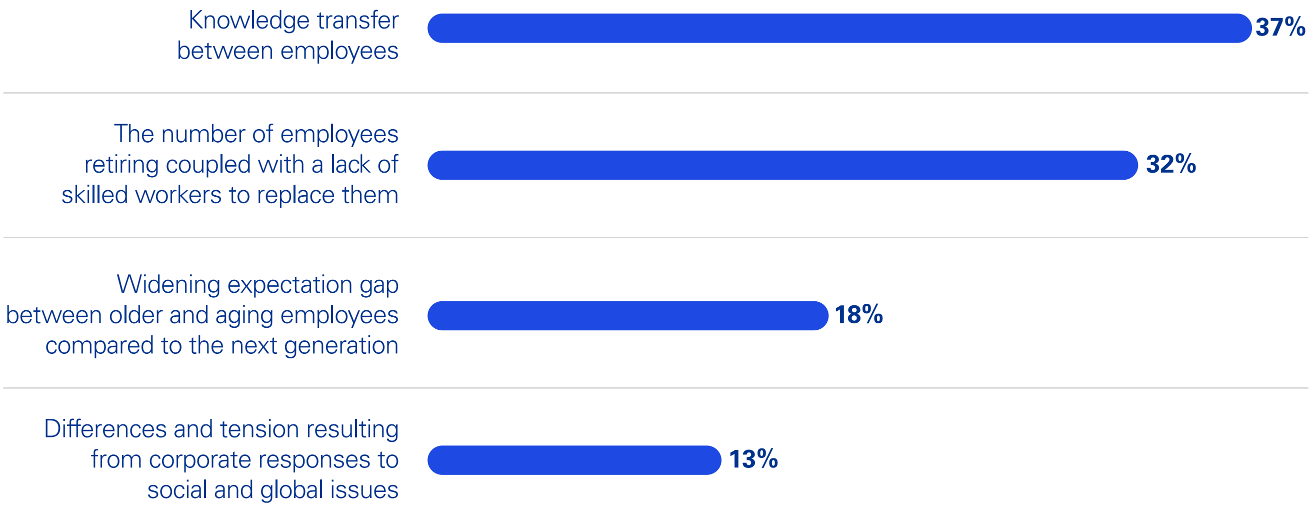
# Evolving workforce dynamics

**Workforce issues continue to capture banking and capital market CEOs' attention as they work to build their talent pools, particularly to support technology investments, all while navigating a highly competitive recruitment climate and rapidly shifting employee values.[4]**

Ninety-three percent expect to increase their organization's headcount, up slightly from 2023 (87 percent), but with the majority anticipating staffing levels to rise by less than five percent over the next three years.

Managing people resources is a complex task, and banking CEOs identify the top labor market factors impacting their organization as knowledge transfer between employees, increasing retirements, a shortage of skilled workers to replace them, and a widening expectation gap between older employees and the younger generation.

### Factors that have the largest impact on the company




Source: KPMG 2024 Banking CEO Outlook

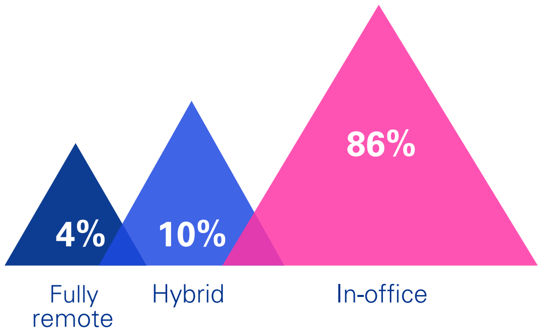
[4] 'Gartner. "CFO's Guide to the 2024 Finance Talent Labor Market" (12 February 2024).

Banking CEOs should also navigate the sensitive 'return to the office' matter. In particular, 86 percent now expect their employees from traditional in-office roles to return to work over the next three years, with just 10 percent favoring hybrid arrangements. This is a sharp shift from 2023, when 59 percent preferred in-office work and 34 percent favored hybrid.

That said, they recognize they should incentivize employees, since 92 percent say they are likely to reward employees who make an effort to return to the office with recognition such as favorable assignments, raises or promotions. They also say that the employee value proposition to attract and retain the top talent is one of their top five operational priorities. In light of the global battle for talent, successful leaders will be those who invest in, nurture, and support their workforce while creating appealing work environments and opportunities that attract a new generation with distinct priorities from their predecessors.

To help achieve the return-to-the-office mandate articulated by many CEOs, organizations could focus on rewarding behaviors with appropriate incentives geared to diverse employee preferences. Create appealing workplace environments, provide access to programs for personal and professional development, and instill flexibility depending on employee requirements and market specific considerations.

## Choice of working environment




Source: KPMG 2024 Banking CEO Outlook

- **86 percent and 10 percent** of CEOs expect their staff to work from office and hybrid setting. This is a shift from 2023, when **59 percent** of CEOs expected in-office work and **34 percent** predicted a hybrid setting.
- **92 percent** are likely to reward employees who go to the office with favorable assignments or promotions.
  - Banking firms like JPMorgan and Goldman Sachs are in favor of their employees working from office.

> **Banks need to acknowledge that, in many markets, workforce attitudes have shifted dramatically, and next generation talent have different priorities. This cohort may favor employers that can offer personal mobility, flexibility and supportive workplace cultures."**
>
> **Francisco Uría**
> Global Head of Banking and Capital Markets, KPMG International

Section 4

# ESG focus and strategies

Despite global economic uncertainty and CEOs' focus on technology, talent and profitable growth, there remains a strong commitment to ESG investments.

While banking and capital market CEOs' dedication to ESG is partly driven by regulatory demands in jurisdictions like Europe, they ranked their top expected business impacts that will result from their ESG strategies: building customer relationships and a positive brand reputation (33 percent) and shaping their capital allocation, M&A and alliance activities (31 percent).

Nearly half (48 percent) say they expect to see a significant return on their ESG investments in three to five years. This optimism may come from a growing appreciation of the vast financial capital required to reach the world's climate change goals. For example, the KPMG *Turning the tide is scaling renewables report* points out that a global total of US$150 trillion is required to achieve the ambitions of the Paris Agreement on Climate Change.[5]

## Greatest impact of ESG strategy


Source: KPMG 2024 Banking CEO Outlook

[5] KPMG International, "Turning the tide in scaling renewals" (2024).

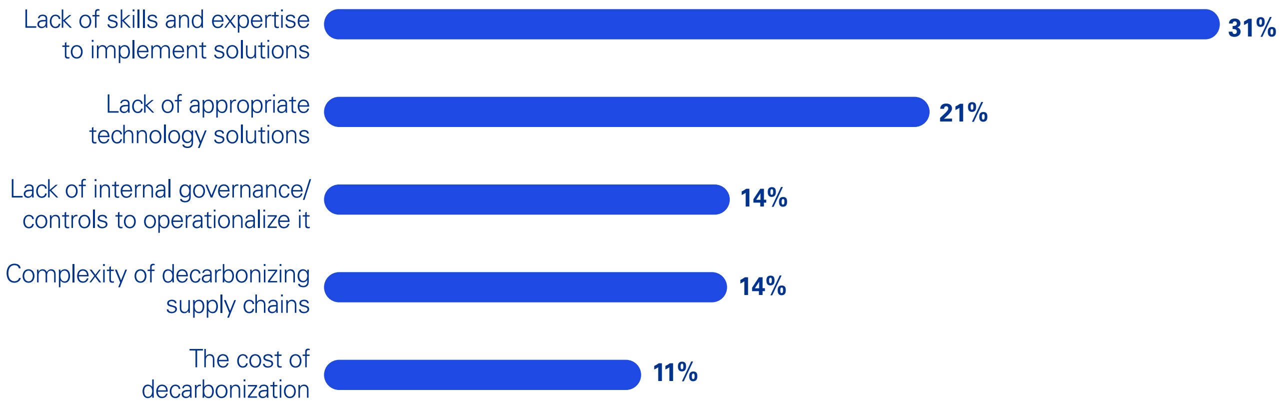
At the same time, these banking CEOs share concerns regarding the barriers to achieving their net-zero and climate change ambitions. They described the top obstacles as a lack of appropriate technology solutions, a lack of skills and expertise, and the cost and complexity of decarbonizing their business and supply chains.

Banking CEOs are also highly attuned to the risks of failing to meet stakeholders' ESG expectations, citing customer attrition, the loss of competitive edge and the higher cost of capital. This aligns with a sharply increasing focus on ESG-related due diligence in M&A dealmaking as reported in the KPMG *Global ESG due diligence study 2024*.[6]

Interestingly, 19 percent say that their continued tenure with the organization could be threatened. And, while 61 percent say their organization is prepared to withstand potential scrutiny from stakeholders or shareholders, a sizable 39 percent indicate they are not ready to do so.

Recognizing that public trust in a banking institution is closely linked to perception of its CEO, a majority of banking CEOs are willing to take a public stand on behalf of their organization on a politically or socially contentious issue (74 percent) and to divest a profitable part of the business that is damaging to the bank's image (83 percent).

## Top five barriers to achieving net zero




Source: KPMG 2024 Banking CEO Outlook

[6] KPMG International, Global ESG due diligence study (2024).

Despite their concerns, they display confidence in their efforts to date, with 79 percent stating they have the capability and capacity to meet new reporting standards and 63 percent feeling they have fully embedded ESG into their business as a means of value creation. Three-quarters (75 percent) say they have retained the same climate-related strategies over the past 12 months, but they have adjusted how they communicate the issue and the terminology used to meet changing stakeholder needs.

## Accelerating IDE actions

Banking CEOs broadly agree that, when it comes to inclusion, diversity and equity (IDE) in the workplace, much remains to be done. Half (51 percent) say that progress on this issue has moved too slowly in the business world, and 74 percent believe scrutiny of their organization's diversity performance will increase in the next three years.

With the widespread sentiment that gender equity in the C-suite will help their organization meet its growth ambitions (85 percent), 70 percent affirm that, as business leaders, they are responsible for driving greater social mobility. As such, 78 percent are ready to implement change among their senior leadership ranks, and only 17 percent express concerns about mandating quotas or targets to drive sustainable and long-term diversity.

> **"The banks understand that ESG strategies are essential. Because, regardless of your personal viewpoint, it will always be good business to manage risks and look for lending opportunities. In some jurisdictions, regulation has accelerated progress, but the ability to take advantage of the longer-term opportunities in helping fund the transition, will be even more important in making the business case for investment today and for embedding ESG and sustainability into their business models. The ability to understand the patterns of change and meaningfully engage with stakeholders, industry, the public sector and, most importantly, customers, are what will distinguish tomorrow's leaders from yesterday's news. We cannot be disheartened by what sometimes seems like slow progress. The transition to net zero is long and the banking sector can't do it alone."**

**Richard Bernau**
Lead of Global ESG for Banking and Capital Markets, KPMG in the UK

# Key recommendations

The 2024 Banking CEO Outlook provides industry leaders with many takeaways for consideration that correspond with the report's major findings relating to growth, technology innovation, the workplace and ESG. These recommendations merit greater discussion as members of the banking and capital markets' C-suite and boards of directors develop, adapt, implement or oversee their business strategies.

## Pursuing growth amidst tempered economic and business confidence

- Be highly disciplined in considering today's real map of risks, and consider diverse perspectives from the board, leadership, specialists and advisors.
- Focus on intensive preparations for both familiar, traditional industry risks and new, unfolding risks resulting from evolving markets and business and operating models, and strengthen the speed and agility of organizational risk management programs.
- The banks' business growth strategies may require further adjustments in light of continuing high levels of customer angst relating to cost of living and economic uncertainty while ongoing geopolitical uncertainty and rising protection may suggest the need to evaluate the banks' multinational models and international operations.

## Accelerating innovation and Gen AI

- Strive to ensure that AI-led design and implementation is grounded in an ethical, human-centric approach to earn stakeholder confidence and acceptance. Transparently communicate the responsible principles at the heart of disruptive technology development.
- Encourage employee exploration with Gen AI with appropriate training, rules and guidelines to help build internal understanding and workforce skill sets.
- Thoroughly assess your ability to deliver larger-scale internal training, upskilling and change management programs in preparation for an AI-induced shift in workplaces and functions.
- Focus on creating an enterprise-wide, cyber security-focused culture, and embed this approach across all levels and stages of product development and customer service.

## Navigating evolving workforce dynamics

- Develop a unique employee value proposition, tailored to the values and expectations of varying employee segments and geographies. Strive to ensure transparent and consistent delivery to help meet employee expectations and retain this talent. And develop a compelling and accurate narrative to better help attract younger and discerning prospective talent.
- Consider intensifying both traditional training and developing out-of-the-box tactics to help meet next-generation employee demand for development. Help facilitate knowledge transfer and bake flexibility into programs to better engage diverse employee segments.
- To quench demand for scarce workforce skills, banks can increase investment in community-based training and reskilling programs to help nurture and attract next generation talent.

## Refining and advancing ESG focus & strategies

- Continue to make the necessary investments in specialized technologies, systems and talent — to comply with rising compliance obligations and help drive underlying business and culture change.
- To address slow progress toward IDE goals, take bolder top-down actions to inject diversity within the C-suite and across management ranks, including application of concrete targets and timeframes, alongside creative organizational approaches to attract more diverse talent and create the right work environment to retain them.
- To accelerate progress on net-zero and climate change goals, build partnerships with other stakeholders — including industry associations, public authorities and clients in small and mid-sized commercial segments — to increase the breadth, depth and reach of decarbonization efforts.

# Methodology

The KPMG 2024 Banking CEO Outlook, part of the 10th edition of the KPMG 2024 CEO Outlook, is compiled from the views of 120 banking and capital markets chief executive officers, which was conducted between 25 July and 29 August 2024, providing unique insight into the mindset, strategies, and planning tactics of CEOs.

All respondents have annual revenues over US$500 million and a third of the total companies surveyed have more than US$10 billion in annual revenue. The survey included CEOs from 11 key markets (Australia, Canada, China, France, Germany, India, Italy, Japan, Spain, UK and US) and 11 key industry sectors, including Banking. NOTE: some figures may not add up to 100 percent due to rounding.

In the banking sector research, the two largest sub-sectors were commercial banking (27 percent) and capital markets/investment banking (22 percent). The best-represented countries based on organizational headquarters are the US, followed by India, the UK, China, Canada and Germany.

# About the authors

**Francisco Uría**
Global Head of Banking and Capital Markets
KPMG International

In addition to serving as KPMG International's Global Head of Banking and Capital Markets, Francisco is the Head of Financial Services, KPMG in Spain. Prior to joining KPMG, Francisco was a State Attorney in Spain's State Secretariat of Economy, the State Tax Administration Agency and the State Attorney General. He also held senior positions in Spain's Ministry of Development, the Ministry of Finance, and with the Spanish Banking Association (AEB). Francisco holds a PhD in Law and teaches banking law at CUNEF Universidad in Spain.

**Richard Bernau**
Lead of Global ESG for Banking and Capital Markets
KPMG in the UK

Richard leads KPMG's global organization for ESG Consulting for the banking and capital markets clients and oversees engagements in the UK, across EMEA, North America, Asia and Australasia. He has extensive experience, spanning strategy, ESG reporting, sustainable finance, financed emissions, value creation, impact investing, options analysis, business at risk, regulatory compliance, greenwashing, transition plans and operating model and governance structures.

**Paul Greenan**
Lead of Global Digital Banking
KPMG in the UK

Paul spearheads KPMG in the UK's Digital Transformation in Banking offering globally, with particular focus on the EMEA banking region. He leads major digital transformation programs, ranging from building new digital propositions, digitalization of processes, through to using digital solutions to improve productivity and reduce cross in front line banking teams.

# How KPMG can help

KPMG firms have a global multi-disciplinary team of professionals who understand specific client needs and can help deliver successful outcomes. Our close connection with regulators, understanding of key issues, and deep industry knowledge aims to lead to smooth collaboration and practical execution. We are continuously evolving and growing to help ensure we have the capabilities, methods and alliance relationships to deliver the insights-driven, fact-based and technology-enabled services to enhance sustainable value.

# Contacts in Caucasus and Central Asia

**Assel Urdabayeva**
Partner,
Head of Financial Services sector, KPMG Caucasus and Central Asia
**E:** aurdabayeva@kpmg.kz

**Andrey Kouznetsov**
Partner,
Audit department Head of Financial Services sector in Uzbekistan
**E:** aakouznetsov@kpmg.com

**Nasiba Muradkhanova**
Partner,
Audit department Head of Financial Services sector in Azerbaijan
**E:** nmuradkhanova@kpmg.az

**Nikoloz Chochua**
Director,
Audit department Head of Financial Services sector in Georgia
**E:** nchochua@kpmg.com



Designed by Evalueserve.

Publication name: KPMG 2024 Banking CEO Outlook
Publication number: 139582-G
Publication date: October 2024