Future Series
Technology in Overdrive

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Panellists:
Shara Evans, Futurist

Businesses have stepped up digital transformation initiatives. What technologies can we expect to see in the future business landscape and our everyday lives?

Explore the emerging technologies and trends that will shape the world over the next 10 years and beyond.

Jinny Olney:

Today, our final episode of the Future Series is all about technology in overdrive. Most of us could admit that technology plays a crucial part from the moment we wake up to the moment we go to sleep. We've heard in our People and Culture session and also Consumer Experience session that It's a huge enabler to really shifting curves. We're really excited to be joined by our panel today. Anna Jepson, General Manager, Strategy & Performance, Commonwealth Bank and Shara Evans, leading futurist and founder and CEO of Market Clarity. Where they would dig a little deeper into the world of technology and explore how some of these emerging technologies are going to change our lives. And now to hand over to our panel and see what the future holds.

Anna Jepson:

Thanks, Jinny. Wow. COVID-19. What a year we have all been having. And it's been a really worrying time for many of our customers as well. On the positive side, though, we're seeing technology really help people move forward from that and certainly at the Commonwealth bank, there are a lot of things that we have done differently this year in order to support our customers. A couple of things that we have done, for instance, when the home loan deferrals were announced by the government, within 48 hours, we had an online forum to support our customers, which at least 80% of people wanting to defer their home loan too up. That's something that would normally have taken six months. So certainly, technology is really helping us accelerate to support and care for our customers. Shara, it's great to have you here with us today. I know that there's a lot of things that you have seen and observed from a technology perspective and let's maybe start from a home and an office perspective in terms of things that have changed for all of us. What are you seeing from an emerging technology perspective that has lasted and will last throughout this, this time?

Shara Evans:

We are on what many of us are calling a Corona-coaster. It's just going back and forth like a roller coaster and the screams are not screams of joy, they're screams of ahhhh. Technology has been accelerating at a pace that many people couldn't even imagine at the end of 2019. We have literally seen five years of digital technology acceleration in about five to seven months. One of the biggest trends, and I think you'll agree with this Anna, is that remote working is part of everyday life for almost every kind of business imaginable. And I'm sure it is with CommBank as well. And for a lot of us, we are absolutely reliant on having good internet connections and having the right kind of equipment set up in our homes. But, because this has happened to us so quickly, it's really accelerated this trend towards working from home in a way that many people were not necessarily prepared for

because they might be working off of their dining room tables and using their own laptops that are shared by the family.

But as we start going further along this ride, unless we come up with a foolproof vaccine or cure for this coronavirus, working from home may be going on and off in waves for a long time. And that means that from a business perspective, or even just as a self-employed business owner, you need to make sure that you've got really good ergonomics in your home office. You need to make sure that you've got a big screen that you're working from because you're much more productive when you're working on a big 34 inch monitor instead of a little 13 inch lap top, you need to have really high speed, reliable bandwidth connections. You need to have a really good mobile signal. So, we're probably going to see the acceleration of 5G faster than we might have anticipated otherwise. But as this continues, and especially if a lot of companies have people working remotely, I think we're also going to start seeing companies needing to step up and help support their staff working from home in different ways.

Part of it might be having IT help desks that ensure that they've got the proper security, VPNs and firewalls and equipment set up at home. That they have dedicated laptops so that they're not using a family computer that they've got the big screen that they've got ergonomic furniture and all the things that come along with being really, really productive. So, that's first thing. And we might also see because all of these gadgets use up space in someone's home, and they use electricity. So, there's real cost involved. If someone is working from home on a regular basis, we might see that companies start to pay people a stipend to support that home office that they're working from.

Anna Jepson:

Yeah. And what have you seeing the benefits of working from home? Cause I think it's a big change that has happened very rapidly and certainly, regardless of a vaccine, it's a great choice for people to have.

Shara Evans:

Oh, look, it's given people so much flexibility. But what it's also accelerated is the fact that companies can trust their staff to do the right thing even if they're not being watched in an office cubicle during the Workday. People will do the right thing. But having that flexibility to be able to look after your kid that might also be at home or take care of something else that needs to be taken care of, is part of work-life balance and it means more flexible working hours. And that can be a real benefit. But on the other side, we're social creatures. And especially if you're single and you're working from home, it can actually be a bit isolating unless you're doing regular video conferencing with people. So, I think that's going to be an important part of working from home is even if you can't physically be with someone to be able to see and communicate with people on a regular basis.

Anna Jepson:

Oh, so important. Being the mom of a 16-month-old little boy with both sets of grandparents in the UK, I used to think they were technophobes, but it's both sets are now really good with FaceTime. So, it's really changed our world hasn't it.

Shara Evans:

Video conferencing is becoming the technology of 2020. It's become the boom industry. If you had asked me at the end of 2019, do I think Zoom would be the biggest best investment to make in November of last year, I would've said Zoom who. Well, maybe not Zoom who, but, you know, I would a questioned whether that would be the biggest, best investment. But we've seen companies like Zoom and others really start to skyrocket in terms of importance because it's not only allowing people to communicate as groups, but also to communicate with audiences. And it's not just that one platform, but there are a lot of new platforms being developed and they're all video based. And when it comes to communicating with family afar, you know, you've got family in Europe, I've got family in the United States, and having that video connection with my loved ones is so important.

Anna Jepson:

Yeah, absolutely. And so obviously there's a lot of, as you've talked about some trends accelerating and we certainly at the Commonwealth bank have seen our take up on our app increase even further. We had pretty good take up already, but we've got 6 million customers log in daily, which is huge. And also, we rolled out our benefits finder for allowing people to look up to 230 States and government benefits. Our customers have saved $153 million this year. So, I think digital take up and people seeing what they can have access to has been great. Other than anything else that you're seeing accelerating or decelerating as a result of COVID-19.

Shara Evans:

There's so much happening. I'd love to talk a bit about artificial intelligence. And let's go into that a little bit later, but I'll talk first about an aspect of AI, which is the physical aspect, which is robots. And robots, my gosh, that sounds like science fiction, right. You know, who would have thought that robots would be the thing in 2020, just a few months ago. But what we're seeing are robots that are designed with ultraviolet light disinfectants that are literally able to use the power of the sunlight, which turns out to be the best virus killer there is, to sanitise a room. Now, obviously you don't want to have people in the room while you've got big UV light happening, but if you can imagine a mobile robot going through a building and sanitising every nook and cranny, ceiling and floor, top to bottom, that's become a really big trend.

And there's also another really new one that I'm seeing. And these are mobile UV disinfectant doors. I'm starting to see a number of manufacturers come out with these so that as you enter a building, you're actually getting disinfected all the way from the bottom of your shoes to the top of your head as you're entering the building. And again, just trying to keep people safe. We're seeing an acceleration of contactless deliveries, not as much in Australia as other parts of the world, but we are definitely seeing contactless warehouses where robots are doing a lot more in the back end of things. So, robots are definitely one of the trends that is accelerating very, very quickly more than people would have imagined.

Anna Jepson:

Yeah. Wow. And you touched on AI and I think one of the real eye-openers for me in terms of what the digital ops technology team were doing COVID-19 was around supporting our contact centre. So COVID-19 hit, volumes increased 800%. We've got a virtual assistant Ceba, and we were mining the data intra-daily and updating the vocabulary, so that we could actually help people digitally who needed digital help, which took a lot of the weight off the call centre so that they could actually help the people who really needed to talk to someone. And it was just phenomenal how we managed to double our capability to help people overnight, because you can imagine that was about the huge amount of customers that needed our support at that time. How have you seen AI progressing?

Shara Evans:

You are so on trend with Ceba. It's part of a larger aspect of AI that I call chatbots. So, as I understand it, Ceba, right now, is text-based where people type in a query and Ceba will answer them and maybe hand off to a human operator if it doesn't know a particular answer to a question. But you're also using techniques like machine learning and deep learning to constantly feed Ceba with new information as people start to change the kinds of questions that they're asking. And that means humans in the loop, something in the AI community that we would call reinforcement learning. And that's really important because when you have a chat bot, whether it be Ceba or others that I'll describe in a moment, you need to make sure that they're actually responding in a way that you want them to respond and you want them to do so in an empathetic manner as well, and make sure that they're representing your brand in a way that is in a very positive light.

And another really great example of a chat bot that I'll share with your audience that I happen to like is based out of the UK. It was rolled out well before COVID-19 and supported by the national health system there. This one happens to be voice-based. So, it's really easy to use because you're just talking to it. It's called Babylon and it's helping with first level medical triage. So, instead of waiting a couple of weeks to get a doctor's appointment, or maybe going to an emergency ward for something that's not really an emergency, you can use this app to literally describe the kinds of symptoms that you have and get medical-level GP type of knowledge, going back and forth in response to your questions. And the app is designed, again with humans in the loop monitoring what's going on, and it will hand you off and say you need to see a GP, you need to go to an emergency ward or get a human

operator involved. But it could also give you really easy advice, like go to the chemist and pick up some aspirin that'll help out. And that takes some of the pressure off of the queue of people getting treatment in a very rapid manner. And there are so many chatbots that are out there. I mean, this is just exploding.

Anna Jepson:

And especially with people seeking to self-medicate with Dr. Google, that's a much more superior way of doing it.

Shara Evans:

This is a vetted medical database that is constantly being updated by real world doctors and specialists. And that's the key here is that the database has to be a really high quality database that you're feeding these chatbots. Because there's this old saying in computing - garbage in garbage out - and if you've got a database that doesn't have good facts, you're not going to get the right information.

Anna Jepson:

And so, is there anything that you have seen decelerating as a result of COVID-19?

Shara Evans:

Oh, look quite a few things, but one that was next big thing was driverless cars. Now every auto manufacturer in the world, bar none, has invested huge amounts of money in artificial intelligence and in starting to add self-driving features and investing in electric vehicles and hybrid electric vehicles. But what's happening because of this Corona-coaster that we're on. And with so many people uncertain about what their personal future might hold, or their business future may hold. You know, if they're a company owner. The investment in technologies like cars, if your car that you have today is working fine just now, you're probably not going to buy a new one just because it's two years old. You will probably wait until, you know, when you have a bit more certainty. So, I think that when we get to that 30% penetration level of autonomous vehicles it's going to move out from where people were originally projecting. And we still don't have what we call level five autonomy, which is where a car can literally drive by itself, anywhere in any kind of circumstance without human intervention. Right now, you still have to have humans that are able to take over. So that's one trend, one deceleration trend, and I can go into more if you want.

Anna Jepson:

Yeah. Well, I'm just going to pause for a second and just remind the audience that we've got an option to ask Shara any questions. So, if you'd like to put them through on the chat, there will be time for questions towards the end.

Let's talk about future cities. So, we're starting to hear a lot, and I think, the example that you gave around the sanitisation of doors and things is, is one thing. But I know that you've been doing some work with regard to self-healing cities. Tell us more about what some of the things and the trends that we might expect to see on that regard might be.

Shara Evans:

Well self-healing. Cities is something that is actually quite futuristic, and there's a project that I've been following since 2014 that's being done out of Leeds in the UK. Where they're designing these teeny tiny little robots that are able to start detecting defects in infrastructure and fixing them before they become big problems. So, a very simple example is imagining a road that you're driving on and you've got a pothole there. Well, imagine that you had these autonomous cars that have cameras all over the place, and they're starting to detect a slight defect in the road, and they're sharing this data with city planners. And guess what, as soon as they detect the tiniest little defect, these little tiny microscopic, maybe robots, will come out and fix it before you get to a pothole. That's where we're heading with self-healing cities, but we're talking about 2050 before that sort of thing becomes a

reality. Although, the researchers at Leeds university have invented already a whole bunch of little prototype robots. They're not little microscopic miniature ones, but they're pretty small. And they are able to do things like 3D print asphalt and fix a pothole. Now you may think that sounds really science fiction-y, but this is an experiment that's happening. And did you know that there are autonomous robots actually working on the Sydney Harbour Bridge? For eight years now.

Yes. And it's a collaboration that started over eight years ago between UTS and the New South Wales Roads and Maritime Service. So, I've been on the UTS advisory board and got to know a number of people there and also to speak to some of the bridge engineers. And the problem with big steel infrastructure like the bridge is that you've got this very intricate steel girder, and it needs to be maintained regularly to prevent corrosion where you have big maintenance problems. And a lot of these spaces are so tiny that a human couldn't even get into and grid blasting is actually quite dangerous for humans. So, they got together and designed a robot that is called crock, but that's the sort of generic name of the robot, but the two of them that are actually working live on the bridge are Sandy and Rosie. And it works sort of like an inch worm and it's able to autonomously map out the bridge infrastructure by itself, but it's feeding the images to the bridge engineers who are looking like through the eyes of the robot and able to make decisions about when maintenance needs to be done. And that's actually an autonomous robot that is working - two of them - working on the bridge today.

Anna Jepson:

Wow. That is amazing. So, everyone can wave at Sandy and Rosie as you go past the Harbour Bridge, but that is phenomenal.

One other area that is getting a lot of airplay at the moment is virtual reality, augmented reality. So virtual reality, where you're fully immersed in a virtual world. We had, we had something with our youth app where you would put your mobile phone into a box. And that, that created that virtual reality piece for children which went down phenomenally well. And then augmented reality. Some of you may have seen that in Ikea where you can choose a piece of furniture and see what it looks like in your own room. That's happening exponentially now around the world, is that something you're familiar with?

Shara Evans:

That’s been happening for a number of years. But again, because we now have this Carona-coaster world that we're living in and we need to be socially distanced, it's becoming increasingly important. So, with virtual reality, there are certainly headsets where you can just use your own smartphone and use that as the VR station. But there are other dedicated, more clunky headsets that you can buy that are a lot more expensive that give you a much more immersive experience and allow you to actually control things like scientific instruments remotely. So, if I think about some of the mining operations that are happening in Perth and also in Sweden and some other places, you might have people in virtual reality headsets controlling gigantic robots through virtual reality and something that I would call telepresence and also using haptics, which is the sense of touch, to be able to control things in the real world. But back to you and me for how we might use augmented reality, you know, your example of Ikea being able to picture what a sofa's going to look like in your living room. That's fantastic.

Imagine you've got a picture of you or just, you know, you pick a body type that resembles your own, and you're looking at buying clothes remotely, and you can get to see how they would look on either your body directly or in the case of the Gap’s, prototype app, a body that has a similar body type of your own. And look at how different sizes look on your body. See it in 360 degrees, it gives you a lot more information than just looking at a flat webpage picture and trying to figure it out well, how's that going to actually fit on me? You know, or somebody my size. Or something like the deluxe colour painting app, where you're literally trying to see how something might match in your house or virtual reality 3D home inspections. Because again, if you're in lockdown and you want to buy a property, how are you going to do it? If you are selling your house? Do you really want a whole bunch of people trumping through your house while we're in the middle of a pandemic? Probably not. So, there are a lot of really good uses for these kinds of technologies.

Anna Jepson:

Yeah, absolutely. Particularly with the trends of people moving away from cities, that's helpful as well. Isn't it? I've seen that we've got a question come through from the audience. So, Shara, what do you think. AR and AI often

feel unachievable for smaller businesses? What's the best way to start thinking about these and introducing them within a smaller business?

Shara Evans:

Yes. Well, it depends on the type of small business that you're talking about. So, we need to be really specific. So, for if we are talking, let's say, about a retail business where let's just use the example of clothing or a product that you would put in your home. It's really not that hard to find an augmented reality developer that can help you take your online web store and use things like 360 degree cameras, to be able to film your products in 360 degrees and then use the camera on your smartphone to be able to super impose that particular product on top of your home, or maybe even on top of your own body image. Right? So, when it comes to artificial intelligence, there are just so many different aspects of AI. You know, we talked about chat bots, but there's also virtual digital assistants. There's all kinds of data analysis. Of course, there's robots, there's natural language processing. There are so many different aspects. So, I'll just have to pick one, let's say you're a business and you've got huge data sets and you're trying to derive insights from these massive volumes of data. There are actually some companies out there that are selling AI products that either have free trials or free introductory packages that allow you to input a certain amount of data and start playing around with different aspects of AI. And that can include image recognition, facial recognition, a whole bunch of different things.

Anna Jepson:

That's really good. I think we had another question come through. Do you expect that the trend toward mobile technologies will continue and will this be replaced with new technologies?

Shara Evans:

Well, certainly mobile technologies are here to stay, but as we move further and further out into the future, what we may see as a replacement for mobile phones are smart contacts. So, these are contact lenses that you'll be able to take in and out that have all the functionality of your mobile phone but using augmented reality. So, if you can imagine the projection that you would see would be like a monitor out in front of you. Like let's say it's this kind of distance. And be able to pick up your gestures so that, you know, if you touched this would be like touching an app on your phone, but even more interesting, and this is the part that they're having some difficulties with in terms of rolling out, is including biotech applications as well. So imagine you have these smart contacts in your eyes and it was able to sense out of the tear ducts, the fact that you've got glaucoma starting to happen in your eyes, or detect your insulin levels and give you a message that flashes out in front of you - it's time to take your insulin shot - or maybe even deliver drugs directly. These are things that are on the drawing board. They're moving out. The biotech stuff keeps moving out and out. Yeah, but that's actually the next generation of augmented reality where you're not wearing glasses. Where you actually just have the contacts right in your eyes.

Anna Jepson:

Yeah. Wow. That is fascinating. We have another question comes through on ethics. What role does ethics have in the future of technologies? What's your view on that?

Shara Evans:

Huge, you know, we cannot get around ethics. First of all, when it comes to artificial intelligence and deep learning databases, a lot of times we're talking about databases that have terabytes of data. And you or I could not read through everything in that database in our whole lifetime, right? So, we need to have humans in the loop for reinforcement learning to make sure that whatever we feed an AI is going to actually come out the way that we expect. Can I tell you a funny story about an AI that has gone astray? So, in the open AI lab, they were trying to train an AI on this video game called coast runner, which is a boat racing game. And the objective of the game was to be able to cross the finish line with as many points as possible. And the way that you get a point is these green widgets pop up. Well, the AI decided that it wanted to collect as many points as it could be for crossing the finish line and became ultra-competitive. It was running into other boats going around in circles, crashing into

walls and sometimes blowing up and doing everything except crossing the finish line because it wanted to get as many points as possible. And the researchers needed to use reinforcement learning to be able to help it get past that ultra-competitive bit of crashing into walls and actually crossed the line.

Anna Jepson:

It can be dangerous can't it in different arenas when it goes wrong?

Shara Evans:

Obviously, that's a video game, so it's not dangerous, but you wouldn't want to have a lethal autonomous weapon do something like that.

Anna Jepson:

Absolutely not. One topical question that's coming through. And everyone's obviously seen recently, Kim Kardashian had a hologram of her late father for her birthday. We've got a question come through about the future of holograms. How do you see holograms playing a part in our future?

Shara Evans:

That's interesting because there's, if you like, a spectrum of mixed in digital reality, that starts with augmented reality where you get this digital world superimposed on the real world, and then you get virtual reality, where you're completely immersed in a digital world, and then a hologram, which is, like a pop-up digital image where you're not wearing glasses or anything else. And if you remember in Star Wars, in the original, very first one, you had Princess Leia pop-up and she was, you know, sort of fritzing in and out. That's a poor quality hologram, right?

To get a really high quality hologram that looks like a real person you need very, very high bandwidth. Because, it is very bandwidth intensive, even if compressed at the best compression rates that we know today. But where it could go is let's say we're in an office like this, where you've got multi gigabit per second wiring, you could easily have a hologram pop up and do things like virtual training for a gym class. Or, if you had even decent quality bandwidth at home. Imagine having your mum in Europe or my mum from the US pop up in my living room next to me, even if it's a little bit fritzy, and mum and I are sitting down and having a virtual coffee together and giving each other virtual hugs in a hologram. How special would that be?

Anna Jepson:

Yeah, I think certainly in these times where we can't actually see people and we don't know when we can. What technologies are you most excited about for the future Shara?

Shara Evans:

Oh, look, there are so many on the horizon. With every technology though, there's always good and bad with a technology. If deployed ethically and correctly, it can benefit humanity in so many different ways. But if deployed in a way where security and privacy isn't built in by design, we could have some very unintended consequences. I'm actually very excited about the potential of artificial intelligence to help us in a lot of ways and also robotics, which is a subset of AI. Especially in these times when we need to be so careful of the things that we touch, and we do. But there are other technologies like augmented reality and virtual reality, alternative energies, you know, you name it, there's so much on the horizon. And even here's one you may not have heard of, which is the next generation of super-fast trains. Hyperloops. Have you heard of those Anna?

Anna Jepson:

I did actually see a test that Virgin had done this week. It's the first time I really heard about it. Tell us more.

Shara Evans:

Well, I'm not going to go into all the technical details of it because we'll run out of time, but you can think of it as the next generation of super-fast trains that travels in tubes that are like a vacuum, like outer space. So, it can go super fast. Imagine if you can get from Sydney to Newcastle in 12 minutes. That's the kind of technology that would be a real game changer for a nation like Australia. Suddenly you could work in a regional area and literally have a job right here in the Sydney CBD and get here without a long commute time or conversely you could decide to put CommBank headquarters in a regional area and still have people who live all around the regional area, including the CBD, be able to get to and from work in a very short timeframe. You know, that's super exciting and don't even get me started on space travel. That is just huge. It's going to be the next big thing.

Anna Jepson:

Well, 12 minutes, Sydney to Newcastle is faster than my commute from Bondi. So that would certainly change things monumentally wouldn't it. I've got another question from the audience. We're getting some great questions through, so thank you everybody. You mentioned before that we'll be using bigger computer screens for productivity at work. We are seeing a rise in movement toward tablets and other devices for work use on the run. How did you see that playing out for productivity?

Shara Evans:

Well, personally, I use tablets and I have my mobile phone and I've got my laptop and I also have my big 34-inch monitor. In terms of my personal productivity, I'm most productive when I'm sitting in my office with my really big screen and my laptop next to it. So, I've actually got two screens. If I'm out on the run and let's say, I have a choice between my mobile phone or my tablet. I'd prefer to use the tablet because I've got a bigger screen and I can see more. So, for me, it's about the amount of real estate that I have to be able to view the information that I'm being shown or to be able to have multiple applications open at the same time and easily switch back and forth between them. But mobility is so important because, let's face it, if we're not in lockdown and stuck in our homes, we need to be able to get access to information as we're going to and from different places.

Anna Jepson:

If there's one piece of advice that you could give our listeners for their businesses. One thing in terms of making the best out of technology currently. Is there anything in particular that springs to mind, obviously we've talked about a lot of things just now.

Shara Evans:

You know, number one, I would say, always be aware of the security aspects of any app or technology that you're using. Be sure that it's actually come from a reliable developer and that appropriate security measures are in place and that you're not giving information that could make you vulnerable to identity theft. You know, so privacy and security are, in my view, something that is often overlooked, but is really, really important from both a business perspective and also a personal safety perspective. And look, there are so many new technologies out there that it's really worthwhile to think about what other businesses in your industry are doing. And also look at what businesses in other industries are doing and how they're deploying technology and see if it can actually translate to something that you're doing in your business, perhaps in a different way. When I'm doing my keynote speeches, I speak to a lot of different vertical industries. And a lot of times I'll use examples from a different industry and show how another industry is using a technology and then describe to them how that same technology can be used in their industry to benefit them today.

Anna Jepson:

Wow. That's super important, isn't it?

Shara Evans:

Yeah. And it's that translation between, you know, a technology in an industry it's not just limited to that one thing. It can be used in lots of ways.

Anna Jepson:

And so, you've done so many keynote speaker speeches and you regularly speak to businesses and people. What do you find people are most interested in from a, from a future technology perspective?

Shara Evans:

Look, it depends a lot on who my audience is and what the objective of any given event is. So sometimes I might be talking to a group of cyber security experts as my audience, and they want to know from me where the next future threats are going to be. I might be talking to an association of attorneys and they want to understand what that means for their profession. You know, so my speeches tend to be very, very highly customised to whoever is in my audience. And they all have different things that they want to know, but in general, they want to know how can I make money out of technology? How can I save money out of technology and what are the threats and risks and how do I avoid them?

Anna Jepson:

That's so important. I'm conscious we're almost out of time. Is there any last message you want to share with our audience?

Shara Evans:

Well, I would like to very much thank all of you for joining today and CommBank's Women in Focus group for bringing me along. I very much appreciate that. It's just been a pleasure chatting with you, Anna. And I'm really excited about the things that you're doing in terms of digital transformation here at the bank. I've really liked the fact that you've already deployed Ceba, your chat bot. You know, you're moving in a direction that is, I think helping a lot of people, you know, because there's frankly, nothing worse than being stuck on hold for an hour in a call centre queue, listening to musac and you're taking steps to help people avoid that. And that's so important. And I think a lot of businesses can learn from that example.

Anna Jepson:

Yeah. We have an amazing team here, in terms of the broader technology team. So, I'm really proud to be a part of that. It's been an absolute privilege to talk to you today, Shara. Thank you everyone for joining us. This is the last of the Women in Focus series and if you haven't already, please do sign up for the monthly newsletter. I want to wish everyone all the very best for the future for you and your businesses. And we are here at CommBank to help you. Do sign up for Women in Focus, they are a great team and they have got lots of great materials to support you on your future business journey. Thanks so much.