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## FINANCIAL SERVICES & REAL ESTATE

The dramatic transformation of the financial services industry is still under way and has led many players to radically reshape their business models.

Away from highly structured leverage driven balance sheets, the leading providers of banking- and insurance services rediscover retail business in lean, transparent processes towards successful business development. The shortage of Tier 1 equity, IFRS regulations combined with volatile infringements from different legal national and supranational bodies will continue further to challenge the industry.

Success today flows to the specific provider that establishes risk management with proprietary control over a broad, faster moving and ever changing environment and commands on a motivated sales force backed by fair, transparent and competitive incentive schemes to acquire and retain customers.

**PERSPECTIVE** consultants for the Financial Services Industry offer an in-depth understanding of the many diverse qualifications vital to this market. Some of the leading brands in Europe are among our clients.

Financial Services companies will have to figure out how to tap into new international talent markets, without jeopardizing their business strategy. These new approaches to sustainable value chains and new markets demand sophisticated skills from people who are flexible individuals, committed and emotionally mature managers and effective communicators. We help the changing entrepreneurs to lead and make the transition, with rewards that are significant and long lasting.