A Minimum Trust Infrastructure for AI in HR

Insights from 50+ HR organizations across APAC

About DBON Advisory

DBON Advisory is a management consulting and advisory firm headquartered in Singapore.

Our work spans organizational and HR transformation, program leadership, and change management in complex environments, supported by a strong technology arm that enables the delivery of digital initiatives alongside organizational change.

Our team comprises experienced consultants and advisors with extensive backgrounds in senior corporate leadership roles and in leading global consulting functions. We work directly with executive teams on initiatives where successful outcomes depend not only on program delivery, but on alignment, readiness, and sustained adoption across the organization.

About this report

This report was initiated against the backdrop of growing global discussion on AI adoption and value realization. While many organizations are investing in AI and launching pilots, research and client experience alike point to a recurring challenge: translating experimentation into sustained, business-as-usual integration that delivers meaningful outcomes. To better understand how this challenge is unfolding in practice, particularly within HR, we conducted an AI in HR self-assessment across organizations in the Asia-Pacific region.

Partner-led research examining the current state and challenges of how HR organizations across Asia-Pacific are moving from AI pilots to sustained, business-as-usual adoption..

Executive Summary

This report summarizes the results of an AI in HR self-assessment completed by over 50 HR organizations across the Asia-Pacific region. It highlights how AI-supported HR use cases are progressing in practice, and where organizational foundations begin to strain as these move beyond pilots into everyday operations.

The findings point to a consistent pattern. While AI adoption in HR is advancing beyond isolated experimentation, the organizational foundations required to govern, explain, and stand behind AI-supported decisions are not yet consistently established as these use cases move into business-as-usual operations. These gaps are not primarily technical. They reflect unresolved questions around ownership, transparency, capability, and learning, where HR plays a central role as custodian of people data and decision-making, with implications that extend beyond HR.

A key theme emerging from the assessment is the persistent gap between AI pilots and sustained implementation in business-as-usual HR processes. While pilots can often operate with informal controls and close oversight, scaling AI into everyday HR services exposes weaknesses in accountability, communication, and adoption readiness. Without structured change enablement and clear governance foundations, organizations risk embedding AI faster than their ability to manage trust, accountability, and risk at scale.

Key insights from the assessment

The assessment highlights four trust-related challenges that cut across participating HR organizations. While these challenges vary in severity, together they explain why AI adoption in HR often progresses faster than the organizational confidence required to sustain it at scale.

- Clear ownership exists, but escalation mechanisms are often missing.
  While accountability for AI-related HR decisions is sometimes designated, only around one in six organizations (16.7%) report having a clear escalation process when AI-based HR decisions are challenged or go wrong. This indicates that responsibility may exist in principle, but is not consistently translated into actionable escalation paths when issues arise.

- Transparency towards employees remains inconsistent and largely reactive.
  Despite increasing use of AI in HR services, only one in three organizations (33.3%) consistently inform employees when AI influences HR decisions that affect them. This suggests that disclosure of AI use is often handled informally or only once concerns emerge, rather than as a predictable and transparent standard.

- HR teams and managers frequently lack confidence in explaining AI-supported HR services.
  Only around one in four organizations (25.9%) report that their HR teams are trained and confident to use AI tools and explain how they benefit employees. This capability gap limits consistent adoption and weakens trust when questions or concerns arise in day-to-day practice.

- Learning, monitoring, and review discipline is still emerging.
  Roughly only one in three organizations (33–35%) report having a regular cadence for reviewing AI-supported HR use cases and monitoring them for compliance and risk. Fewer than four in ten

(38.9%) assess impact beyond efficiency and cost, such as effects on employee experience or trust.

Taken together, these findings suggest that many organizations are already using AI in HR, but have not yet established the minimum trust foundations, supported by disciplined change management, required to embed AI responsibly into business-as-usual operations.

While these gaps are often most visible in HR, they rarely exist in isolation. Similar challenges around accountability, transparency, and escalation frequently appear across other parts of the organization as AI-supported decisions scale. Left unaddressed, these gaps expose organizations to tangible risks, including employee disputes and litigation related to data use or perceived unfairness, regulatory and compliance scrutiny, reputational damage, and erosion of workforce trust. As AI-supported decisions expand in scope and impact, these trust and accountability questions increasingly become leadership and enterprise governance concerns.

The central challenge is no longer whether HR should use AI, but whether organizations can govern and explain AI-supported decisions in ways that remain worthy of employee trust.

How to read this report

This report is based on a self-assessment completed by over 50 HR organizations, primarily from the ASEAN region. It reflects organizational perceptions of how AI is currently used in HR and whether the trust foundations to support that use are in place. The findings highlight patterns and gaps rather than technical maturity or regulatory compliance.

The assessment focuses on trust-related mechanisms such as ownership, transparency, capability, and learning. Lower scores do not indicate ineffective AI systems, but limited visibility or consistency of these organizational practices. Neutral or "not sure" responses are treated as a meaningful signal, often indicating that practices are not yet clearly established or understood.

Many participating organizations report active AI pilots or early use cases. The findings should therefore be interpreted in the context of AI moving from experimentation into business-as-usual HR operations.

The remainder of this report synthesizes these patterns into four trust-related pillars and a Minimum Trust Infrastructure for AI in HR.

Assessment at a glance

Participants: 50+ HR organizations

Region: Singapore & India-heavy, with broader APAC participation

Industries: Technology, financial services, manufacturing, consumer goods, healthcare, education, public sector

Organization size: Majority above 2,000 employees; ~50% above 10,000

Organization type: Primarily private / listed; some public sector and nonprofit

Respondents: Senior HR leaders and practitioners

AI adoption stage: Early exploration, pilots, early scaling

Assessment scope: Broad coverage of AI use in HR (strategy, pilots, governance, capability, change, learning)

Questionnaire: ~20–25 structured questions

Overall results by category

The chart provides a category-level snapshot of where participating organizations report stronger versus weaker foundations for AI use in HR. Overall, the results remain moderate across all categories: even the highest-scoring area reaches only around 60% agreement, suggesting that few practices are yet consistently embedded across organizations.
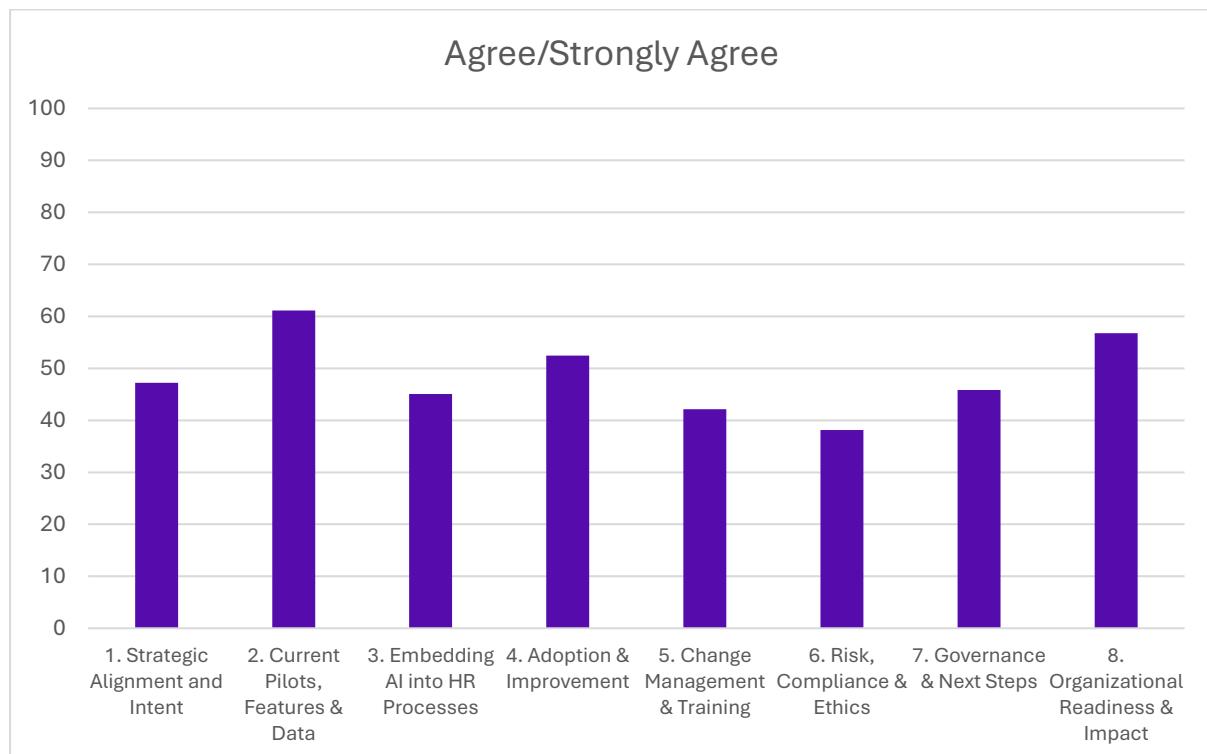

Figure 1: Share of organizations agreeing or strongly agreeing with assessment statements, consolidated by category.

Two patterns stand out. First, "Current Pilots, Features & Data" scores highest, indicating active experimentation and early use. Second, "Risk, Compliance & Ethics" scores lowest, suggesting that safeguards and ethical considerations are developing more slowly than adoption activity. At the same time, "Organizational Readiness & Impact" scores relatively higher, which may reflect confidence and perceived momentum — but does not by itself confirm that the underlying governance and trust mechanisms are consistently in place.

For that reason, the remainder of this report moves beyond category-level averages and examines question-level response patterns in more detail. These patterns reveal recurring trust-related gaps that cut across categories and become more critical as AI-supported HR use cases move from pilots into business-as-usual operations.

From overall results to underlying patterns

While the previous section highlighted overall patterns across trust-related categories, the following analysis looks more closely at recurring question-level responses to understand where trust foundations tend to weaken as AI-supported HR use cases move from pilots into everyday operations.

Many of the gaps identified in this assessment become most visible when AI-supported HR use cases move beyond pilots and experimentation into everyday HR processes.

The following four pillars highlight the trust foundations that are most often underdeveloped at this stage.

Pillar 1: Clear ownership and escalation help organizations respond when AI-supported HR decisions are challenged

What the assessment reveals

■ Strongly Disagree   ■ Disagree   ■ Neutral/Not Sure   ■ Agree   ■ Strongly Agree

We have a clear escalation process if an AI-supported HR decision is challenged or produces unexpected results.

| 3.7 | 31.5 | 48.1 | 14.8 | |

Clear escalation processes for AI-supported HR decisions are largely absent across organizations.

We have designated accountability for AI-related decisions in HR (e.g., a responsible officer or committee).

| 3.7 | 22.2 | 29.6 | 37.0 | 7.4 |

Formal accountability is more common than operational escalation mechanisms.

We have clear rules for using employee data in AI systems (consent, retention, deletion, and access).

| | 18.5 | 44.4 | 22.2 | 13.0 |

Clear rules governing the use of employee data in AI systems are not yet consistently established.

What this means in practice

In practice, accountability for AI-related decisions in HR is often defined at a high level but not consistently operationalised. While roles or committees may exist in principle, clear escalation paths are frequently missing. When AI-supported HR decisions are questioned or produce unexpected outcomes, issues are commonly handled through informal discussion, individual judgement, or ad-hoc intervention rather than predefined processes.

This becomes more pronounced as AI use moves beyond pilots into business-as-usual HR services. What can be managed informally during experimentation becomes increasingly difficult once AI influences decisions at scale, across employee groups or regions.

Why this matters

Without clear escalation mechanisms, organizations are exposed to increased people, reputational, and governance risk. Concerns related to fairness, data use, or decision outcomes may be addressed inconsistently, depending on who becomes involved and how quickly issues surface. Over time, this undermines confidence in HR's ability to stand behind AI-supported decisions.

Because HR decisions often involve sensitive employee data and personal outcomes, unresolved accountability does not remain confined to HR. It can affect employee trust, leadership credibility, and the organization's broader risk posture.

Where escalation paths are unclear, organizations risk being unable to respond effectively to employee challenges, audit requests, or allegations of unfair or inappropriate AI-supported decisions.

Direction of travel

Organizations need to move from nominal ownership to practical accountability. This includes clearly defined escalation paths for AI-supported HR decisions, clarity on who is empowered to intervene, and shared understanding of how issues are handled when outcomes are challenged. Establishing this clarity becomes essential as AI use transitions into business-as-usual operations.

Even clear ownership and escalation, however, depend on employees' understanding when and how As is used, the focus of the next pillar.

Pillar 2: Transparency towards employees helps sustain trust in AI-supported HR decisions

What the assessment reveals

■ Strongly Disagree   ■ Disagree   ■ Neutral/Not Sure   ■ Agree   ■ Strongly Agree

**Employees are informed when AI tools are used
in decisions that affect them.**

16.7	50.0	33.3

Employees are not consistently informed when AI influences HR decisions that affect them.

**Our communication and manager briefings ensure employees understand the
purpose and impact of AI in HR services.**

	14.8	42.6	31.5	9.3

Many organizations struggle to ensure employees understand the purpose and impact of AI in HR services.

What this means in practice

In practice, employees are not consistently informed when AI influences HR decisions that affect them. Communication about AI use is often informal, inconsistent across HR services, or triggered only once concerns are raised. In many cases, transparency depends on individual discretion rather than agreed standards.

As AI-supported HR services move into business-as-usual use, this inconsistency becomes more visible. Employees may be aware that AI is used in some contexts, but remain unclear about when, how, or to what extent it influences decisions about them.

Why this matters

Inconsistent transparency creates uncertainty and erodes trust, particularly in areas where employees feel vulnerable to automated or data-driven decisions. When employees discover AI involvement after the fact, or receive unclear explanations, concerns can escalate quickly, even when systems are functioning as intended.

Because HR sits at the intersection of technology, people data, and decision-making, transparency failures can have consequences beyond individual cases. They affect perceptions of fairness, openness, and integrity across the organization.

In HR contexts, lack of transparency does not only affect trust, but can also raise ethical and legal concerns when employees are unaware of how AI influences decisions about them.

Direction of travel

Organizations need to shift from reactive disclosure to predictable transparency standards. This does not require technical explanations, but clear principles about when employees are informed, what they are told, and how human judgement remains involved. Consistent transparency becomes increasingly important as AI use moves from pilots into everyday HR processes.

Clear communication, however, depends on the confidence and capability of HR teams and managers, the focus of the next pillar.

Pillar 3: Practical capability for HR teams and managers helps explain and defend AI-supported HR services

What the assessment reveals

■ Strongly Disagree ■ Disagree ▢ Neutral/Not Sure ■ Agree ■ Strongly Agree

Our change approach addresses both the HR team and the wider employee population affected by AI-enabled HR processes.

13.0	24.1	53.7	9.3
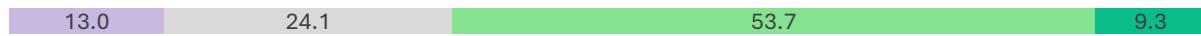
Many organizations report having a change approach to prepare HR teams and managers for AI-supported HR services.

The HR team is trained and confident to use AI tools and explain how they benefit employees.

	25.9	46.3	22.2	3.7

Many HR teams do not yet feel sufficiently trained or confident in using and explaining AI-supported tools.

We have a clear plan to support adoption across affected roles and employee groups, with tailored messages and training.

37.0	24.1	35.2	3.7

Clear and structured adoption support plans are not yet in place across many organizations.

What this means in practice

In practice, many HR teams and people managers lack confidence in using AI-supported tools or explaining their role and benefits to employees. While change or adoption frameworks may exist at a conceptual level, they are often not sufficiently operationalised to support day-to-day use.

This capability gap becomes most apparent during the transition from pilots to broader implementation. During pilots, close oversight and specialist involvement can compensate for limited capability. Once AI becomes part of routine HR services, managers and HR practitioners are expected to explain decisions, address concerns, and support adoption, often without adequate guidance or preparation.

Why this matters

When HR teams and managers lack confidence, AI-supported HR services are applied inconsistently and defensively. Questions from employees may be deflected, escalated unnecessarily, or answered cautiously, reinforcing uncertainty rather than trust. Over time, this undermines adoption and reduces the perceived legitimacy of AI-supported decisions.

Capability gaps also increase organizational risk. If those closest to employees cannot confidently explain or contextualise AI-supported HR decisions, even well-designed systems may struggle to gain acceptance in practice.

Without sufficient capability to explain AI-supported decisions, HR teams and managers may struggle to identify bias, address employee concerns, or demonstrate that decisions are being made responsibly and fairly.

Direction of travel

Organizations need to build practical, use-case-focused capability for HR teams and managers. This includes guidance on how AI is used in specific HR services, how to explain decisions clearly, and how to respond when concerns arise. Capability becomes a critical enabler once AI moves beyond pilots into business-as-usual operations.

To ensure that this capability translates into sustained adoption, organizations also require structured change management. This includes clear sponsorship, targeted communication, tailored enablement for affected roles, and reinforcement mechanisms that support consistent practice over time.

Even well-prepared teams require feedback mechanisms to refine AI-supported HR services as conditions evolve. These are the focus of the next pillar.

Pillar 4: Lightweight learning and review discipline helps detect and address unintended effects over time

What the assessment reveals

■ Strongly Disagree ■ Disagree ■ Neutral/Not Sure ■ Agree ■ Strongly Agree

We have a regular cadence for reviewing results of AI implementations in HR (e.g. quarterly).

3.7	31.5	29.6	27.8	7.4
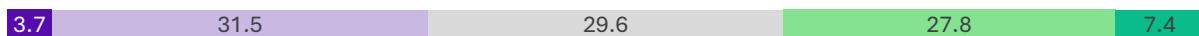
A regular review cadence for AI-supported HR use cases is not yet consistently established.

We regularly monitor and audit AI tools for compliance with employment law, privacy, and fairness standards.

3.7	20.4	42.6	22.2	11.1

Monitoring and audit of AI tools for compliance and risk remains uneven and limited in scope.

What this means in practice

In practice, structured learning, monitoring, and review of AI-supported HR services are still limited. While some organizations track compliance or technical performance, fewer regularly review broader impacts such as employee experience, trust, or unintended consequences.

During pilot phases, learning often occurs informally and close to the project team. As AI use scales, this informal learning becomes harder to sustain without agreed review rhythms and shared reflection across stakeholders.

Why this matters

Without regular review and learning, AI-supported HR services risk becoming static and disconnected from their real-world impact. Issues related to fairness, perception, or unintended outcomes may persist unnoticed until they escalate. This limits the organization's ability to adapt AI use responsibly as context, data, or expectations change.

Learning discipline is also closely tied to trust. Employees are more likely to accept AI-supported HR services when organizations demonstrate willingness to reflect, adjust, and improve over time.

In the absence of regular review, organizations risk overlooking unintended effects on employees over time, including fairness, consistency, or cumulative impact across groups.

Direction of travel

Organizations need to move towards lightweight but deliberate learning and review practices. This includes regular reflection on AI-supported HR use cases that goes beyond efficiency and cost, and

considers trust, employee experience, and risk. Establishing these practices early supports sustainable AI use as adoption matures.

Without these elements working together, organizations risk addressing symptoms rather than causes. The assessment results therefore point beyond individual gaps toward a more fundamental set of trust foundations required to sustain AI use in HR.

A minimum trust infrastructure for AI in HR

Viewed together, the four pillars describe not a maturity journey, but a minimum set of conditions without which AI use in HR becomes difficult to govern, explain, or stand behind with confidence.

In HR contexts, trust foundations are inseparable from ethical AI use, as employees reasonably expect AI-supported decisions about their work, pay, or development to be explainable, fair, and subject to human accountability.

Many organizations are advancing AI use in HR faster than the organizational conditions required to sustain trust as AI becomes part of business-as-usual operations. Gaps across ownership, transparency, capability, and learning do not appear in isolation, but form a broader structural pattern that becomes most visible as AI moves beyond pilots and experimentation.

These findings do not suggest that HR organizations should slow down AI adoption or invest in complex governance frameworks. Instead, they point to the need for a **Minimum Trust Infrastructure for AI in HR**, a small set of foundational conditions that enable organizations to govern, explain, and stand behind AI-supported HR services with confidence as they scale.
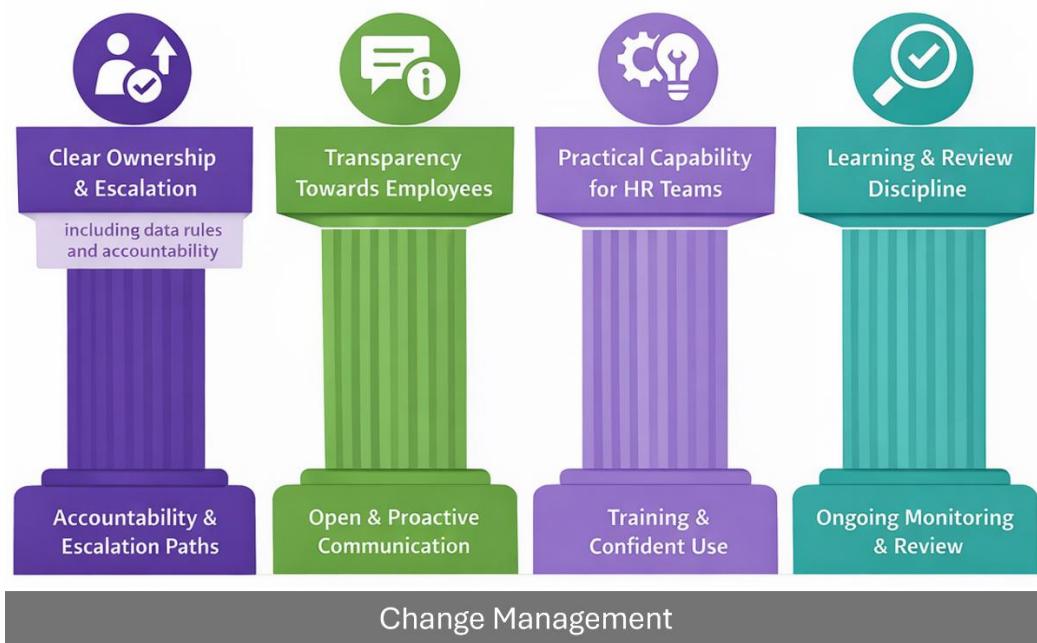

Figure 2: The Minimum Trust Infrastructure

The four pillars of the Minimum Trust Infrastructure

- **Clear ownership and escalation:** explicit accountability and predictable escalation when AI-supported HR decisions are questioned or challenged.

- **Transparency towards employees:** consistent standards for informing employees when and how AI influences HR decisions that affect them.

- **Practical capability for HR teams and managers:** sufficient confidence and guidance to explain, apply, and support AI-supported HR services in daily practice.

- **Lightweight learning and review discipline:** regular reflection on outcomes and impacts to ensure AI use in HR remains adaptive and responsive over time.

Taken together, these four pillars describe the minimum trust foundations required for responsible and sustainable use of AI in HR. They highlight that trust is not created through isolated controls or one-off initiatives, but through a coherent set of conditions that reinforce accountability, ethics, transparency, confidence, and learning as AI becomes embedded into business-as-usual operations.

Effective change management underpins all four pillars.

As AI becomes embedded into everyday HR practice, success depends on aligning stakeholders, clarifying ownership, building internal capability, and reinforcing new standards through consistent communication and leadership engagement. Without structured change enablement, governance and transparency measures alone are unlikely to translate into sustained adoption.

Strengthening this Minimum Trust Infrastructure enables organizations to scale AI in HR with confidence and coherence. Without it, adoption may outpace the organization's ability to embed and manage AI responsibly.

Conclusion

AI is already reshaping how HR organizations operate. Across recruitment, analytics, service delivery, and decision support, experimentation has progressed faster than many anticipated. The central challenge for HR is no longer whether to engage with AI, but how to embed it in ways that remain transparent, explainable, and worthy of employee trust.

This assessment shows that gaps in ownership, transparency, capability, and learning are not primarily technological. They reflect unresolved questions of responsibility, confidence, and disciplined change enablement. While such gaps rarely cause immediate failure, they gradually erode credibility, with consequences that extend beyond HR as AI-supported decisions scale.

In practice, progress often begins with clarifying ownership, defining minimum transparency standards, strengthening practical capability, and reinforcing structured adoption. Even focused improvements in these areas can materially reduce friction and risk as AI becomes part of everyday HR operations.

As AI continues to evolve, HR's credibility will depend less on the sophistication of the tools adopted than on the strength of the foundations and change discipline that sustain their use. Organizations that invest early in these foundations are better positioned to scale AI with confidence and coherence as it becomes embedded in routine practice.

How we can help

Scaling AI in HR requires more than strong governance or technical capability. It requires clear operating principles and structured change management to translate pilots into sustained, business-as-usual adoption.

Our dedicated framework for scaling AI in HR integrates governance design, operating model clarity, capability development, and disciplined change enablement into a coherent pathway from experimentation to embedded practice.

We support organizations through three focused engagements:

_____

1. Diagnose — AI in HR Readiness Review

A structured assessment of selected AI-supported HR use cases to evaluate governance clarity, operating model alignment, stakeholder readiness, and adoption risk. This phase provides executive visibility on current maturity and defines a proportionate action roadmap grounded in both risk exposure and change impact.

_____

2. Design — Trust & Operating Model Framework

Development of practical ownership models, transparency standards, review mechanisms, and structured change pathways required to scale AI in HR. This phase translates principles into workable structures and defines the sponsorship, communication, and enablement approach needed for consistent adoption.

_____

3. Embed — Adoption & Operational Integration

Targeted support to operationalize agreed measures, align stakeholders, and reinforce new behaviors as AI-enabled workflows become part of business-as-usual HR operations. This phase ensures that governance and capability measures translate into sustained organizational practice.

_____

If these themes resonate, we encourage HR and executive leaders to reach out for a confidential discussion to clarify their current position and understand how DBON Advisory can support your AI transformation journey.

Appendix – All Questions & Results

■ Strongly Disagree ■ Disagree ■ Neutral/Not Sure ■ Agree ■ Strongly Agree

1. Strategic Alignment and Intent

Our HR strategy defines how AI supports clear business goals while enhancing decision-making and employee experience.

14.8	35.2	35.2	14.8

Leaders across HR and business share alignment on the purpose and expected outcomes of AI initiatives.

13.0	42.6	33.3	11.1
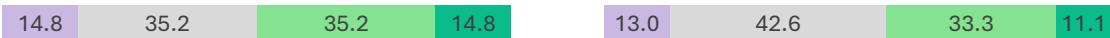
2. Current Pilots, Features & Data

We maintain an overview of all AI pilots in HR, with clear ownership, goals, and alignment to business values.

20.4	20.4	48.1	11.1

AI features already available in our HR platforms (e.g., HRIS, ATS, LMS) are known and actively used in daily work.

31.5	25.9	37.0	5.6

We are aware of shadow AI use (e.g., ChatGPT for drafting content) and consider how it fits into our processes.

13.0	63.0	22.2

The HR data needed for AI pilots (e.g., employee records, job data, learning history) is accurate and up to date.

14.8	27.8	48.1	9.3

3. Embedding AI into HR Processes

We know where AI fits within HR processes and workflows.

7.4	35.2	51.9	5.6

AI tools are integrated into daily workflows with clear roles for human approval and automation.

37.0	29.6	31.5

We know which HR data is most important for each process and whether it is ready to support AI use.

| 22.2 | 33.3 | 38.9 | 5.6 |

4. Adoption & Improvement

HR managers and power users are actively involved in testing and improving AI use.

| 31.5 | 16.7 | 44.4 | 5.6 |

We have a simple way to collect and act on user feedback regularly.

| 24.1 | 25.9 | 46.3 | 3.7 |

Each pilot tracks at least one measurable outcome (e.g., time, cost, quality, or employee experience) against a defined baseline.

| 16.7 | 24.1 | 51.9 | 5.6 |
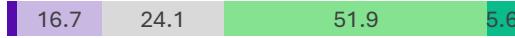
5. Change Management & Training

Our change approach addresses both the HR team and the wider employee population affected by AI-enabled HR processes.

| 13.0 | 24.1 | 53.7 | 9.3 |

Our communication and manager briefings ensure employees understand the purpose and impact of AI in HR services.

| 14.8 | 42.6 | 31.5 | 9.3 |

The HR team is trained and confident to use AI tools and explain how they benefit employees.

| 25.9 | 46.3 | 22.2 | 3.7 |

We have a clear plan to support adoption across affected roles and employee groups, with tailored messages and training.

| 37.0 | 24.1 | 35.2 | 3.7 |

6. Risk, Compliance & Ethics

We know who is accountable
for AI compliance and
for monitoring respective
laws and regulations.

| 13.0 | 24.1 | 40.7 | 20.4 |

We assess AI tools and data for potential
bias before and after deployment (e.g.,
recruitment screening, performance
scoring).

| 13.0 | 40.7 | 37.0 | 7.4 |

Employees are informed when
AI tools are used in decisions
that affect them.

| 16.7 | 50.0 | 33.3 |

We have a clear escalation process if an
AI-supported HR decision is challenged or
produces unexpected results.

| 31.5 | 48.1 | 14.8 |

We have clear rules for using employee
data in AI systems (consent, retention,
deletion, and access).

| 18.5 | 44.4 | 22.2 | 13.0 |

7. Governance & Next Steps

We have designated accountability for AI-
related decisions in HR (e.g., a
responsible officer or committee).

| 22.2 | 29.6 | 37.0 | 7.4 |

AI systems (internal or third-party)
are logged and approved
before use.
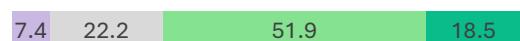
| 7.4 | 22.2 | 51.9 | 18.5 |

We have a regular cadence for reviewing
results of AI implementations in HR (e.g.
quarterly).

| 31.5 | 29.6 | 27.8 | 7.4 |

We regularly monitor and audit AI tools for
compliance with employment law,
privacy, and fairness standards.

| 20.4 | 42.6 | 22.2 | 11.1 |

8. Organizational Readiness & Impact

Our culture encourages responsible innovation and open dialogue about AI in the workplace.

5.6	16.7	61.1	16.7

Learnings from HR AI usage are shared and used for continuous improvement.

14.8	31.5	42.6	11.1

We measure the impact of AI tools on employee experience, diversity, and trust.

24.1	37.0	31.5	7.4

■ Strongly Disagree   ■ Disagree   ■ Neutral/Not Sure   ■ Agree   ■ Strongly Agree

Credits:

Gunnar Jaschik
Partner, DBON Advisory
Gunnar.Jaschik@dbonadvisory.com

Ram Lakshminarayanan
Partner, DBON Advisory
Ram.L@dbonadvisory.com

Barat Vinayakan
Partner, DBON Advisory
Barat.Vianayakan@dbonadvisory.com

David Sieweke
d.sieweke@gmail.com