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## Transformation Leader and ESG Expert

Nikoletta Kovacs is a **Transformation Leader** with a diverse financial industry background spanning over 17 years. Originally from Hungary, most of her career has been within the financial industry including banking and insurance. Nikoletta has held numerous strategic roles across a diverse range of areas, including banking strategy, product strategy, sustainability, and digital transformation. Nikoletta has been a key player in creating business strategies that drive growth and innovation across the sector in more than 15 markets in Central and Eastern Europe. A firm believer in the power of technology and innovation to create a sustainable future, Nikoletta is dedicated to supporting customers and businesses in their quest to build and use technologies, products, and services that contribute to the betterment of our planet.

As a **Sustainability Leader** in the financial industry, Nikoletta is committed to facilitating the green transition and fostering environmentally conscious practices. Nikoletta designed and executed numerous strategic initiatives to expedite the transition toward sustainable practices. Among her contributions, Nikoletta collaborated on authoring the framework for “**retail green and social loans**”, and spearheaded the development of innovative, sustainability-centric, and impact-driven solutions for customers, including carbon footprint application.

A devoted Rubik's Cube enthusiast and thrives on the challenge of solving this complex puzzle, consistently seeking to improve her skills and beat her personal best times. Alongside her love for the Rubik's Cube, Nikoletta is also an avid blogger, using her platform to share other thoughts, experiences, and insights.