

## **What Makes Europe Tick – In Conversation with Adeel Hussain, Head of EU Client Services**

The past two years have brought huge changes for the markets in Europe, from Brexit to the Pandemic. We spoke to Adeel Hussain about his new role within Finalto, how Europe has fared and his predictions for the future.

### **You recently moved into a new role within Finalto – can you explain where you started and how you came to the role of Head of EU Client Services?**

I started off as a trade support analyst in July 2018. I had worked for a client of Finalto previously hence I was bringing some level of experience into the team. Six months into the role, I was promoted to a senior trade support analyst where my responsibilities expanded into dealing with more complex matters along with training several existing and new joiners in our team. I was promoted to Head of EU Client Services in August 2021 and I now manage a team of five.

### **Describe you day to day in the role?**

I know this may sound cliché but no one day is the same and I can be dealing with many ad-hoc queries depending on what has happened in the market or a technical problem that needs to be addressed as soon as possible. Responding to clients is my team's primary responsibility, and our team culture revolves around how we can better the client's experience with Finalto, whether that is offering them a better technical solution or having an open discussion on how best to move forward and keep the relationship as strong as possible.

### **What challenges do you face in the role?**

Apart from managing and being actively available to the team on all incoming queries, the challenge has always been to put myself in the client's shoes and come up with the right resolution whenever possible. We live in a very digital and technological focused environment and there can be occasions that something might break; the challenge then becomes to prioritise such incidents and have a resolution on the matter. Communication is always key and being able to relay the correct response to our client base is taken with the utmost importance.

### **What changes have you seen in Europe in the past two years?**

The pandemic has really engulfed us all and I guess many could not have predicted how worse it could get and the ripple effects it has had even in the financial services industry. Working from home has been the biggest change seen and how companies have had to quickly adapt to the circumstances.

I do think we are nearing the end of the Pandemic now with many working-age individuals developing immunity towards the virus and this should have a positive impact across many economies in Europe and the rest of the world.

**Finalto recently shifted some of it's business to Cyprus due to Brexit – is this a trend you've seen play out elsewhere?**

Many had feared that the UK government would enter into a hard brexit whereby many of the financial services offered through UK would not expand into Europe. This fear prompted companies including Finalto to establish their businesses and licenses in Cyprus but we have seen a more softer brexit on this front and we continue to operate in Europe via our UK entity along with our Cysec regulated entity. I foresee Finalto operating as normal and offering solutions to clients from both entities across Europe going forward.

**What are your predictions for Europe for the next two years?**

Currently as I write this, the Russia/Ukraine situation has caused a lot of uncertainty across the region including financial markets in Europe and we continue to see volatility across financial instruments that we offer to our client base. I do hope that we can come out from this situation in a peaceful manner and we can see an end to the disruptions in the market.

Aside from that, I do also see economies in Europe looking to re-build and come back to some form of normality post-pandemic. As the pandemic has prolonged the recessions across many economies in Europe, I do predict that central banks across Europe will still look to pump money until we see interest rates go back up in the next couple of years.

**Can you describe how trading in Europe is different to trading in other areas of the world?**

I have always felt that the financial markets in Europe always benefit from the fact that they are geographically located between Asia and US and majority of the trading volume goes up during the European trading hours. London being the financial hub in Europe sees the most trading activity across multiple financial assets. But with the emergence of the APAC region and with our focus also to cater to client in this region, there will be stiff competition between the regions in the next couple of years.