CEO WORLD
LEADERS

Chris Hewish
President of Xsolla

XSOLLA

ARCHITECTING THE FUTURE OF GAME COMMERCE

How Xsolla Is Redefining the Digital Gaming Economy

EDITORIAL NOTES

The world of gaming has transformed from a form of entertainment into a dynamic digital economy where communities, creators, developers, and players are redefining how value is created and exchanged. Behind this evolution lies a new generation of technology leaders who are building the infrastructure that enables innovation, accessibility, and sustainable growth.

In this edition, we spotlight the remarkable journey of a visionary force shaping the future of game commerce and digital transformation. Through strategic thinking, technological innovation, and an unwavering commitment to empowering developers, this leadership story explores how the gaming ecosystem is moving beyond traditional transactions toward interconnected experiences built around ownership, engagement, and long-term relationships.

The gaming industry has reached a pivotal moment. Players today are not merely consumers; they are participants in evolving digital worlds where identity, creativity, and community hold unprecedented importance. Developers, meanwhile, face the challenge of navigating complex global markets, changing monetization models, and increasing expectations for personalized experiences. Addressing these challenges requires more than advanced technology, it requires vision, adaptability, and a deep understanding of the evolving relationship between businesses and their audiences.

This feature highlights the journey of building a global commerce ecosystem designed to help developers overcome barriers, expand their reach, and create meaningful connections with players worldwide. From enabling direct-to-consumer strategies and simplifying global payments to supporting analytics, engagement, and sustainable growth, the story reflects how innovation can empower an entire industry.

As artificial intelligence, data intelligence, creator economies, and emerging digital models continue to reshape gaming, the future belongs to organizations that can combine technology with human insight. The next era of game commerce will not only be defined by new tools and platforms but by the ability to create experiences that are more connected, intelligent, and player-centric.

This edition celebrates leadership that embraces change, challenges conventional thinking, and builds solutions for tomorrow's digital landscape. It is a story of transformation, resilience, and the pursuit of a future where technology expands possibilities for creators and communities across the globe.

Through this cover feature, we invite readers to explore the ideas, innovations, and leadership principles shaping the next chapter of gaming, an industry where imagination meets technology, and where the boundaries of digital experiences continue to expand.

CREDIT PAGE

EDITOR-IN-CHIEF

APARNA DIWEDI

MANAGING EDITOR

RICHARD THOMAS

ART & DESIGN

MOHD MAAZ

ASSOCIATE DESIGNER

SAM

MARKETING & SALES

JOSEPH & MERY JOHN

CEO World Leaders is a premier publication bridging technology, business, and culture. We deliver global insights and nuanced perspectives, empowering leaders and innovators with high-quality, inclusive content. Our strategic approach connects a discerning audience with the latest trends, fostering meaningful dialogue and shaping the future of technology.

ARCHITECTING THE FUTURE OF GAME COMMERCE

How Xsolla Is Redefining the Digital Gaming Economy

Building the Infrastructure Behind the Next Generation of Interactive Experiences

The gaming industry has transformed from a niche entertainment segment into one of the most influential digital economies in the world. Today, games are no longer simply products purchased and played; they are living ecosystems where millions of players connect, create, compete, and build communities. As this evolution continues, the systems supporting game commerce must also change.

At the forefront of this transformation is Xsolla, a global video game commerce company redefining how developers monetize, distribute, and engage with players. Under the leadership of its executive team, Xsolla has expanded beyond traditional payment solutions to become a comprehensive commerce ecosystem designed to empower game developers with greater control, flexibility, and opportunities for sustainable growth.

The company's vision is built around a simple but powerful idea: the future of gaming belongs to developers who can create meaningful relationships with players and build commerce experiences that extend beyond transactions.

Recognizing the Need for a New Commerce Model

The gaming industry's growth has created extraordinary opportunities, but it has also exposed significant challenges. Traditional game commerce models were built for an earlier era, one dominated by boxed games, isolated platforms, and straightforward purchase journeys.

Today's players interact with games differently. They participate in persistent digital worlds, invest time into personalized identities, collect virtual assets, engage with creators, and form communities that extend far beyond the original game experience.

Yet many commerce systems have struggled to keep pace.

Developers continue to face challenges around platform dependency, fragmented monetization models, limited customer ownership, and increasing difficulty in reaching audiences. While games have evolved into complex ecosystems, many business models remain focused on short-term transactions rather than long-term relationships.

Xsolla identified these gaps and recognized that developers needed more than payment processing. They needed a complete infrastructure that could support global commerce, player engagement, direct relationships, and sustainable business growth.

This insight became the foundation for Xsolla's transformation from a payment provider into a full-service commerce platform built specifically for the gaming industry.

From Payments to a Complete Developer Ecosystem

Xsolla's evolution reflects a broader understanding of what modern game developers require.

Creating a successful game today involves much more than development. Studios must navigate monetization strategies, international payments, user acquisition, analytics, marketing, compliance, player retention, and ongoing engagement.

Xsolla's mission has been to simplify this complex journey by providing developers with an integrated ecosystem that supports every stage of their business lifecycle. By acting as a Merchant of Record (MoR), Xsolla handles all the complexity of global payments, taxes, and compliance, significantly reducing the operational burden for studios.

The company helps developers:

- Build direct-to-consumer commerce channels
- Manage global payments and currencies
- Improve player engagement
- Expand internationally
- Optimize monetization strategies
- Strengthen relationships with gaming communities

Rather than positioning itself as a replacement for existing platforms, Xsolla operates as a platform-agnostic partner. Its goal is to give developers greater independence while allowing them to continue reaching players through established ecosystems.

This approach reflects a fundamental shift in the gaming economy: developers increasingly need ownership of their customer relationships and greater control over how value is created and captured.

Empowering Developers in a Platform-Driven World

For years, game developers have relied heavily on major digital storefronts and distribution channels. While these platforms provide enormous reach, they can also create limitations around control, revenue flexibility, and access to valuable player insights.

Xsolla addresses this challenge by helping developers create stronger direct relationships with their audiences.

Through its commerce infrastructure, developers can offer players localized payment options, personalized experiences, and direct engagement opportunities. This enables studios to diversify revenue streams while building deeper connections with their communities.

The future of game commerce will not be defined by a single channel. Instead, successful developers will operate across interconnected ecosystems where players can discover, purchase, engage, and return through multiple experiences.

Xsolla's role is to provide the foundation that makes this possible.

Solving the Complexity of Global Gaming Commerce

Gaming is a global industry, but international expansion brings significant challenges. Developers must manage different payment preferences, currencies, regulations, tax requirements, fraud risks, and regional expectations.

Xsolla has invested heavily in creating infrastructure capable of handling these complexities at scale. As a Merchant of Record, Xsolla takes on the responsibility for tax collection, local compliance, and payment security, allowing developers to enter new markets with ease.

By supporting hundreds of payment methods and providing localized commerce solutions, the company enables developers to reach players around the world without being overwhelmed by operational barriers.

Behind every successful digital transaction is a complex network of compliance, security, and trust. Xsolla's infrastructure allows developers to focus on creating exceptional gaming experiences while relying on a commerce partner equipped to manage global operations.

This combination of worldwide capability and localized expertise has become one of the company's strongest advantages.

Creating Long-Term Value Beyond Transactions

One of the defining aspects of Xsolla's strategy is its commitment to supporting developers beyond payments.

Modern game studios require a connected ecosystem that helps them grow before launch, during expansion, and throughout the ongoing life of a game.

Xsolla's portfolio extends into areas such as funding, analytics, marketing, player engagement, and direct-to-consumer solutions. These capabilities work together to provide developers with insights and tools needed to make smarter decisions.

The company's philosophy is centered on partnership.

A successful game is not created through technology alone. It requires understanding player behavior, building communities, optimizing experiences, and continuously adapting to changing expectations.

Xsolla supports developers by helping transform information into intelligence and intelligence into action.

The Future of Game Monetization

The next era of gaming will be defined by innovation in monetization.

Traditional approaches are giving way to more dynamic models that combine subscriptions, live-service content, creator economies, premium experiences, and personalized offers.

Direct-to-consumer strategies will continue gaining importance as developers seek stronger relationships with players. Instead of relying solely on traditional storefronts, studios will increasingly create their own ecosystems where communities become active participants in growth.

Creator-driven economies will also become more influential. Players and creators are no longer simply audiences; they are contributors who help shape the success of gaming experiences.

Artificial intelligence will further accelerate this transformation.

AI-powered analytics will enable developers to understand player behavior more deeply, personalize experiences, improve acquisition strategies, and optimize monetization in real time.

The future of game commerce will belong to companies that can combine technology, data, creativity, and human understanding.

Innovation Through Agility and Leadership

Leading a global technology company in a rapidly changing environment requires constant adaptation.

Xsolla's approach is built on agility, customer focus, and continuous learning. The company encourages teams to experiment, embrace new ideas, and remain closely connected to developer needs.

However, innovation must be balanced with operational excellence.

Technology alone does not create transformation. Successful change requires strategic alignment, organizational discipline, and people who understand how to turn ideas into meaningful outcomes.

Xsolla's culture reflects this philosophy, combining innovation with responsibility and speed with reliability.

The Role of AI in the Next Generation of Player Experiences

Artificial intelligence is expected to become one of the most transformative forces in gaming commerce.

For developers, AI offers opportunities to better understand players, improve marketing effectiveness, personalize experiences, and create more engaging digital environments.

Predictive analytics can help studios identify player preferences, optimize pricing strategies, and deliver relevant experiences throughout the player journey.

However, responsible implementation will remain essential. As AI becomes more powerful, companies must prioritize transparency, privacy, and ethical decision-making.

The strongest organizations will not simply use AI to automate processes, they will use it to create better relationships between developers and players.

Defining Xsolla's Competitive Advantage

In an increasingly competitive technology landscape, Xsolla's differentiation comes from its singular focus on gaming.

The company understands that games require specialized commerce solutions designed around unique player behaviors, global communities, and evolving monetization models.

Its advantage lies in combining:

- Gaming industry expertise
- Global commerce infrastructure
- Platform flexibility
- Developer-first solutions
- Long-term strategic partnership

Xsolla's mission is not simply to process transactions. It is to help developers build sustainable businesses in one of the world's most dynamic industries.

Architecting Tomorrow's Gaming Economy

Looking toward 2026 and beyond, the gaming industry will continue moving toward interconnected digital ecosystems where commerce, community, and creativity merge.

Direct-to-consumer relationships will become increasingly important. Hybrid monetization models will continue evolving. Creator economies will reshape distribution. AI will influence every stage of the player lifecycle.

Xsolla is positioning itself as the infrastructure layer connecting these emerging trends.

By empowering developers with flexible commerce tools, global reach, and intelligent solutions, the company aims to help shape the standards of tomorrow's gaming economy.

The future of gaming will not be defined only by the games people play, it will be shaped by the ecosystems that allow those games to grow, connect communities, and create lasting value.

Xsolla's journey represents a larger transformation taking place across digital entertainment: the movement from transactions to relationships, from products to ecosystems, and from isolated experiences to connected worlds.

As the gaming industry enters its next chapter, Xsolla stands as a key architect helping developers build the future of interactive commerce, one player, one community, and one innovation at a time.

Per Sjöfors

Engineering Value, Mastering Price, and Redefining Profitability

Founder & CEO | Sjofors & Partners Inc

In global business, pricing is often treated as an afterthought a number assigned at the end of product development, marketing strategy, and sales planning. For Per Sjöfors, pricing is not a number. It is the ultimate expression of value.

Known internationally as "The Price Whisperer®," Per Sjöfors, Founder and CEO of Sjofors & Partners Inc, has built a career and a company around a simple but transformative premise: price does not exist in a vacuum. Everything a company does affects what customers are willing to pay. And when that willingness to pay is understood and optimized, growth and profitability follow.

His journey to becoming one of the most sought-after pricing strategists in the B2B and B2C space, however, began not in a boardroom but in a hotel room 250 nights a year.

A CEO at 30: Learning at Speed

In 1986, at just 30 years old, Sjöfors accepted his first CEO role. Born and raised in Sweden, he relocated to Zürich, Switzerland, to lead a newly formed company funded by investors.

The opportunity was ambitious. So were the unknowns.
He had never formed a company before.
He had never been a CEO.
He had never built or supported a European-wide distributor network.
He had never built an organization from the ground up.
He did not know Swiss business culture.
He did not speak the language.

"It was all about learning quickly," he recalls.

With limited startup capital, he traveled extensively by car across Europe, forging distributor relationships country by country. His wife tracked his first year on the road: 250 hotel nights. Three to five weeks traveling, followed by a week to ten days of planning before the next trip.

This was before email, mobile phones, or the internet. Sjöfors worked from hotel rooms with one of the very first clamshell laptops a Kaypro 2000 and a small printer. Documents were faxed from hotel front desks to distributors and partners across Europe.

It was relentless. It was immersive. And it worked.

Within a few years, the company was generating approximately $6 million annually a powerful achievement for a startup built under intense constraints.

Scaling Across Continents

In 1990, Sjöfors was recruited to lead the European subsidiary of a Japanese electronics firm in the same professional electronics space. Over three years, he drove revenue growth from $5 million to $25 million.

By 1994, another opportunity emerged this time in the United States. He relocated to the Los Angeles area to establish and run a new business unit for a publicly traded company. Within roughly two years, that division reached $78 million in revenue.

Over the following years, Sjöfors led additional startups, established companies, and served in several vice-presidential roles in high-tech sectors.

Across each organization, one pattern intrigued him: pricing experiments could radically alter performance for better or worse.

Some changes drove revenue increases of 25% to 30% in a single quarter. Others were disastrous.

What puzzled him was not the volatility, but the lack of clear explanation. Business school had offered limited, theoretical insights on pricing nothing that could explain why one pricing adjustment produced dramatic growth while another damaged performance.

That gap would become his life's work.

The Birth of a Pricing Philosophy

When it came time to launch his own company, Sjöfors chose to focus entirely on pricing not as a narrow tactic, but as a strategic discipline.

He founded Sjofors & Partners Inc with a mission to eliminate guesswork from pricing decisions. His core insight was deceptively simple:

Price reflects value. And value lives in the mind of the customer. Therefore, if a company wants to price effectively, it must first measure customer willingness to pay not assume it.

Sjöfors developed a structured process built around that principle:

Measure willingness to pay in the client's marketplace.

Analyze how every element of the company's go-to-market strategy influences that willingness.

Align pricing, marketing, features, bundling, monetization, and sales strategy to maximize both perceived value and revenue.

Unlike traditional pricing consultants who rely on static spreadsheets or abstract models, Sjöfors combined behavioral insights with rigorous market data.

He often references a quote from Warren Buffett:

"Price is what you pay. Value is what you get."

For Sjöfors, profitable growth is not about charging more arbitrarily. It is about delivering more value and ensuring that value is recognized and compensated appropriately.

AI Before AI Was Fashionable

Long before artificial intelligence became a corporate buzzword, Sjöfors and his team developed proprietary software to analyze market research data.

Fifteen years ago, they did not call it AI. They described it as a dynamic, self-learning rules engine a system capable of interpreting data patterns and continuously improving its recommendations.

Today, that system forms the backbone of their methodology.

The firm conducts sophisticated online market research within a client's B2B or B2C marketplace. The data is first processed by their proprietary AI system. Then, critically, it is reviewed and interpreted by experienced business leaders not junior consultants or newly graduated MBAs.

Sjöfors jokingly refers to this combination as "AI^2" Artificial Intelligence plus Actual Intelligence.
The output is not abstract analysis. It is highly actionable guidance, including:

- Identification of customer personas with the highest willingness to pay.
- Marketing messages and channels that support premium pricing.
- Product features and benefits customers value most.
- Bundling strategies that increase perceived value.
- Monetization models that reduce sales friction.
- Sales methods and channels that support higher margins.
- Exact price points that prevent revenue leakage.

In addition, the company's expanded AI capabilities now scan public digital sources review sites, trade publications, social media, online media, and competitor commentary to gather real-time insights into how markets perceive brands and their rivals.

This data-driven, behaviorally grounded approach has enabled clients to increase both revenue and profitability not through aggressive discounting, but through strategic alignment of value and price.

A Mission Rooted in Value Creation

Sjöfors' daily motivation is not simply profit optimization. It is value creation at scale.

"Every company is in business because it adds some value to its customer's value they are willing to pay for," he explains.

More profitable companies grow faster. Growing companies can invest in innovation, employees, and customer benefits.
In his view, helping companies price correctly ultimately benefits customers, staff, investors, and the broader economy.

His work is grounded in understanding human decision-making. Markets evolve. Technology changes. But human psychology particularly buying behavior remains remarkably consistent.

By studying how customers evaluate options, perceive value, and make purchase decisions, Sjöfors ensures that his pricing strategies are rooted in behavioral science rather than guesswork.

Leadership by Trust and Urgency

Sjöfors' leadership philosophy is straightforward:

Lead by example.
Be transparent.
Don't micromanage.
Hire the smartest people you can find and let them work.

He believes innovation flourishes when talented individuals are trusted to solve problems independently. Creativity, in his view, is not forced through brainstorming exercises but enabled through autonomy and clarity of purpose.

His lessons from decades in executive leadership are equally pragmatic:

Tenacity beats talent.
Always show up.
Trust the right people; correct hiring mistakes quickly.
Maintain urgency lost time cannot be recovered.
Take calculated risks.
Stay slightly uncomfortable; growth rarely happens in comfort zones.

These principles were forged during years of international expansion, high-stakes turnarounds, and volatile pricing experiments.

On Work, Life, and Relentless Drive

Unlike many executives who emphasize work-life balance, Sjöfors sees the concept differently.

For CEOs and founders, he believes work and life are not opposites to be balanced but intertwined dimensions of the same coin. Some hours are allocated to business, others to personal pursuits. Both are integral to fulfillment.

His own early career marked by near-constant travel and long stretches away from home demanded resilience and sacrifice. Yet he frames those years
not as imbalance, but as commitment to building something meaningful.

A Quiet View on Legacy

When asked about the legacy he hopes to leave, Sjöfors offers a refreshingly unromantic answer.

He does not focus on legacy.

In his view, once promotion stops and leadership transitions, businesses and individuals are quickly forgotten. What matters more is impact in the present: helping companies operate more effectively, deliver greater value, and grow sustainably.

That humility belies the significant mark he has already made in the field of pricing strategy.

Redefining Pricing as a Growth Engine

What distinguishes Per Sjöfors from traditional consultants is not merely his technical framework but his executive perspective.

He has sat in the CEO chair. He has managed distributor networks across Europe without digital tools. He has scaled companies across continents. He has experienced pricing failures and dramatic revenue surges firsthand.

His insights are not theoretical. They are battle-tested.
By reframing pricing as a reflection of holistic value influenced by marketing, product design, bundling, monetization, and sales strategy he transformed what many view as a static decision into a dynamic growth engine.

In competitive markets where companies often compete on discounts, Sjöfors teaches firms to compete on value clarity.

When willingness to pay is accurately measured and strategically influenced, companies stop leaving money on the table. They stop racing to the bottom. They grow smarter — not just bigger.

The Price Whisperer's Enduring Lesson

From hotel rooms across Europe with a Kaypro laptop to leading multimillion-dollar divisions in the United States, Per Sjöfors' journey reflects a single consistent theme: disciplined curiosity.

He questioned why pricing experiments succeeded or failed. He challenged academic orthodoxy. He built systems to measure what others assumed.

And in doing so, he helped reshape how companies think about value and price.

In an era of digital acceleration, algorithmic decision-making, and AI-driven analytics, his philosophy remains anchored in a timeless truth: business is ultimately about human choice.

Price is not merely a number on a tag or a line in a spreadsheet.

It is a signal.
A reflection.
A conversation between company and customer.

And when that conversation is grounded in measurable value, growth becomes not accidental but engineered.

For Per Sjöfors, that engineering of value is not just strategy.

It is the art of listening to the market and whispering back with precision.

CEO WORLD
LEADERS

DEREK CAFFERATA

Founder of Travel Advances

TRAVEL ADVANCES

The industry is now at an inflection point. The global travel market is projected to surpass $11 trillion over the next decade, with digital platforms capturing an increasingly dominant share.

TRAVEL ADVANCES:

Why I Chose to Build a Movement Instead of Another Travel App

I created Travel Advances because I saw something the industry had stopped seeing. After decades of leading teams, scaling brands, and building systems across continents, I realized that travel, one of the most emotional experiences in a person's life, had been reduced to a transaction. It had become a marketplace of noise. Every platform promised the "best deal," the "smartest itinerary," or the "top ten must-see attractions," yet travelers were not feeling any smarter or more confident. If anything, they were more overwhelmed. They were drowning in options, starving for clarity, and increasingly unsure of who to trust. At some point, the industry had mistaken chaos for innovation. I knew the world did not need another travel app. It needed a movement. It needed a platform that advanced not just where people go, but how they feel while going there.

My background shaped that conviction long before Travel Advances had a name. I had spent years architecting organizations where clarity, emotional intelligence, and disciplined execution were the difference between momentum and mayhem. I learned that people do not respond to noise. They respond to confidence. They respond to connection. They respond to feeling understood. And if you can deliver that consistently, people will follow you anywhere, even across time zones. I had seen this play out in boardrooms, in global operations, and in the countless teams I had the privilege to lead. The pattern was unmistakable. When people feel supported, they perform better. When they feel seen, they trust more. When they feel guided, they move forward with conviction.

Meanwhile, the travel industry was moving in the opposite direction. It was becoming more transactional, more algorithmic, and less human. The irony was almost comedic. Travel is one of the most human things we do. We travel to celebrate, to heal, to reconnect, to escape, to rediscover ourselves. Yet the tools guiding us had become some of the least human experiences imaginable. I remember thinking, "If travel platforms were people, most of them would be shouting at you from across the room." That was the moment I knew something had to change.

That insight became the philosophical foundation of Travel Advances. I set out to build a platform that restored emotional intelligence to travel, something the industry desperately needed but had never prioritized. I wanted to create a space where travelers felt guided rather than pressured, supported rather than sold to, and understood rather than analyzed. I wanted to build technology that behaved more like a trusted companion and less like a vending machine.

The entrepreneurial journey that followed was defined by intentionality. In the early days, our prototypes looked like everything else in the market, feature-heavy, data-dense, and indistinguishable from competitors. If you squinted, you could barely tell which app was ours and which belonged to a billion-dollar incumbent. That was my wake-up call. Through rigorous testing and honest internal debate, I recognized that complexity was the enemy of confidence. Travelers did not need more buttons. They needed more breath. They needed a platform that felt like a guide, not a puzzle. So, I made a decisive pivot to simplify the experience, sharpen the language, and make clarity the core product value. That pivot became our first defining milestone. It aligned the team around a philosophy that would ultimately become our competitive advantage. And it taught us something important. When you remove the noise, people finally hear what matters.

As the vision sharpened, I knew I needed partners who could elevate the mission. When Roger Thomson, Vice Chairman and former Chief Operating Officer of Capital Markets for HSBC, joined as a strategic co-author of the movement, everything accelerated. Roger brought global financial discipline, narrative clarity, and a rare ability to translate vision into investor-ready language. He helped articulate what I had always believed. Emotional intelligence is not a soft differentiator. It is a strategic one. His influence transformed Travel Advances from a promising concept into a compelling investment thesis.

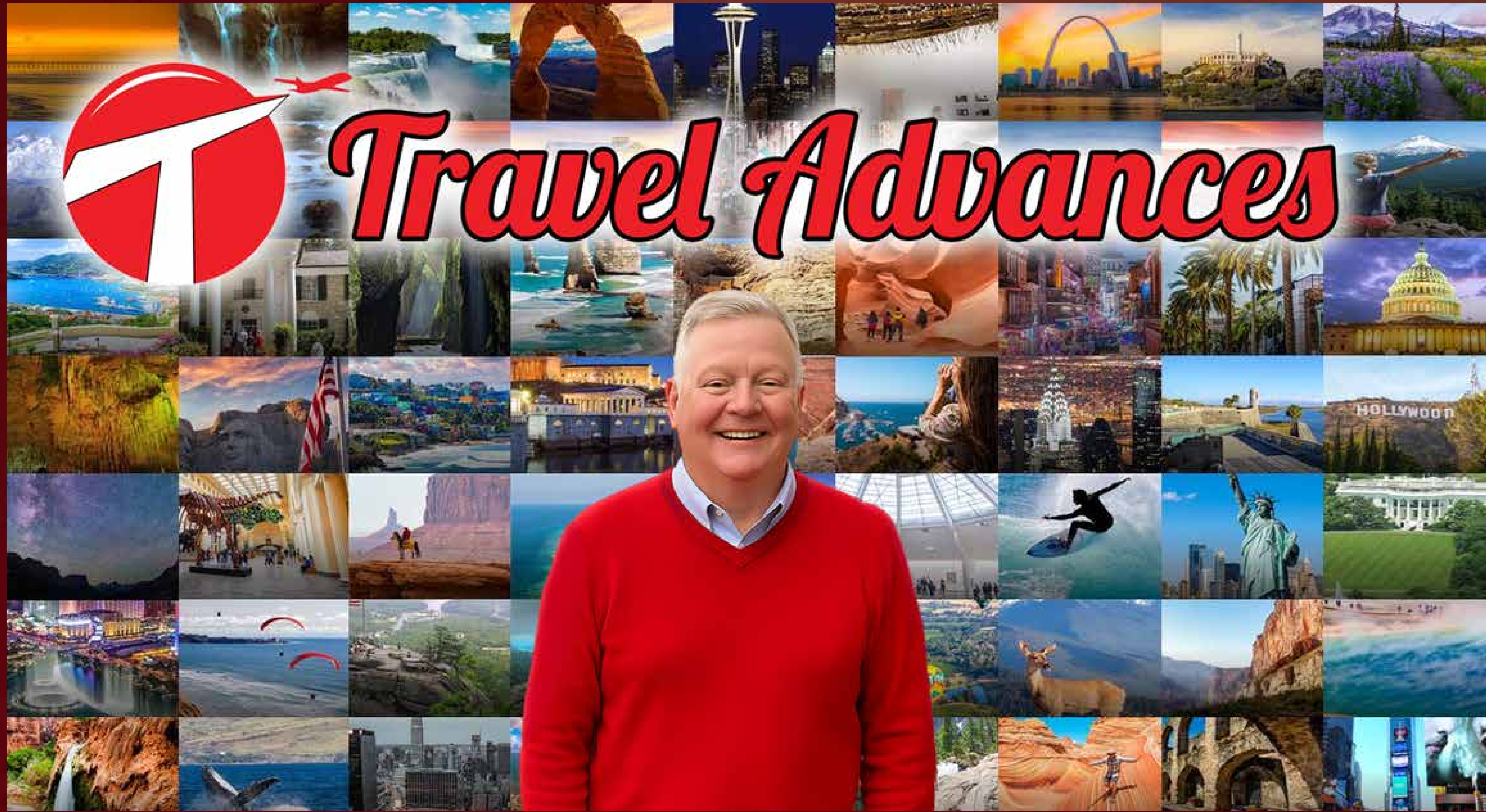
But vision alone is never enough. To build something that could scale globally, I needed a technology leader who could turn philosophy into architecture. That is where Rakesh Mittal entered the story. With his background as a Managing Director at Genpact, Rakesh brought the engineering discipline, architectural rigor, and operational clarity required to build a platform capable of global expansion. He engineered the systems that transformed Travel Advances from a beautifully designed idea into a resilient, enterprise-grade product. His approach was methodical and uncompromising. Every system had to be transparent. Every workflow had to be reliable. Every feature had to reinforce our philosophy of emotional intelligence. Under his leadership, the technology became a fortress, scalable, secure, and built for long-term growth. Investors immediately understood the significance. With Rakesh, the company was not just visionary. It was structurally sound.

Travel
Advances

From the beginning, I designed our business model around a single belief. Travelers do not need more tools. They need more trust. They need a platform that reduces noise, restores confidence, and helps them make decisions with clarity rather than anxiety. Every part of Travel Advances exists to solve that problem. I built the company to remove friction, not add to it. I built it to guide people, not overwhelm them. And I built it to create a travel experience that feels human, intuitive, and emotionally intelligent. The strength of our model comes from that purpose. It is simple, scalable, and grounded in a universal truth. When people feel supported, they travel more. When they trust the platform guiding them, they stay loyal. That is why Travel Advances works.

My growth strategy has always been rooted in clarity and discipline. I have never believed in chasing trends or building features just for noise. I have seen too many companies sprint toward whatever is fashionable that quarter, only to discover they have built a product that impresses everyone except the people who actually use it. We expand intentionally, guided by data, user behavior, and emotional resonance. The innovation is not in the number of features, but in the intelligence behind them. Travel Advances is not trying to outdo competitors. We are trying to clarify them. And in a world where travelers are overwhelmed by choice, the platform that reduces friction and increases confidence will win.

Leadership is the heartbeat of that philosophy, and I have always believed that a company's quality is a direct reflection of its people. I built Travel Advances on a foundation of clarity, discipline, and team-driven execution. Clarity is treated as a strategic asset, not a communication style. Discipline is embedded in every decision. We move with purpose, not noise. And our breakthroughs come from collaboration between product and engineering, editorial and design, leadership and frontline teams. I have worked with many teams in my career, but this one is different. This one is built on trust, candor, and a shared belief that emotional intelligence is not a luxury. It is a competitive advantage



Roger Thomson amplifies that belief in a way only he can. Roger is the kind of leader who can take a complex idea, strip it down to its essence, and articulate it with such clarity that investors lean forward in their chairs. His background as Vice Chairman and former Chief Operating Officer of Capital Markets at HSBC gives him a global perspective and a strong financial discipline that strengthens every strategic decision we make. But what makes Roger invaluable is not just his experience. It is his ability to elevate the narrative. He helps translate the heart of Travel Advances into language that resonates with sophisticated audiences. He brings a calm, steady intelligence to the table, and he has an uncanny ability to see around corners. When Roger speaks, people listen. And more importantly, they understand.

If Roger is the voice that amplifies our mission, then Rakesh Mittal is the architect who ensures it can scale. Rakesh brings a level of engineering discipline and operational clarity that is rare in any industry. His background as a Managing Director at Genpact means he has built systems that not only work but also endure. When Rakesh joined, he did not simply refine our technology. He rebuilt our foundation. He engineered the systems that transformed Travel Advances from a beautifully designed idea into a resilient, enterprise-grade platform. His approach is methodical, rigorous, and uncompromising. Every workflow must be reliable. Every system must be transparent. Every feature must reinforce our emotional-intelligence philosophy. I often joke that if emotional intelligence had a structural engineer, it would be Rakesh. Under his leadership, our technology became a fortress, scalable, secure, and built for long-term growth.

Together, Roger and Rakesh represent the two sides of Travel Advances: the narrative and the architecture, the story and the system, the vision and the execution. And the broader team reflects that same balance. They bring creativity, resilience, and momentum. They challenge assumptions. They push for clarity. They care deeply about the traveler's experience. I have always believed that great teams are built, not found. And this team is the strongest proof of that belief.

The challenges along the way have shaped us. The travel technology sector is crowded, and early skepticism was inevitable. Some questioned whether emotional intelligence could truly differentiate a platform. We proved that it could. Others wondered whether simplicity could scale. Rakesh's engineering systems demonstrated that it could. And as we grew, we faced the challenge of maintaining emotional resonance at scale. Roger's narrative clarity and our editorial discipline ensured that growth did not dilute the mission. Each challenge became a catalyst for refinement and alignment. And each challenge reinforced something I have always known. When you build with the right people, you can build anything.

The industry is now at an inflection point. The global travel market is projected to surpass $11 trillion over the next decade, with digital platforms capturing an increasingly dominant share. Yet the space remains fragmented, noisy, and largely undifferentiated. Most platforms compete on price or convenience, leaving a wide-open lane for a brand that competes on trust, clarity, and emotional resonance. Travel Advances is positioned precisely in that lane. We are not participating in the travel market. We are redefining it.

My vision for the future is ambitious and global, and I say that without hesitation because ambition without direction is noise, but ambition with clarity is momentum. I want Travel Advances to become the world's most trusted travel companion, emotionally intelligent, globally connected, and universally accessible. Not the loudest platform. Not the flashiest. The most trusted. The one traveler's instinctively opens when they need clarity, reassurance, or simply a moment of calm in the middle of a chaotic airport. The roadmap ahead reflects that intention. We are building deeper AI-driven personalization that feels less like technology and more like intuition. We are expanding Travel Mates globally to help people find meaningful connections in a world that is increasingly mobile yet often emotionally disconnected. We are curating travel experiences that resonate more deeply, the kind that stay with you long after the suitcase is unpacked. And we are forging partnerships with airlines, hospitality brands, and cultural institutions that understand the value of elevating how people feel, not just where they stay.

CEO WORLD

LEADERS