Good morning, everyone. Thank you all for joining us today. I am thrilled to welcome you to our business meeting, where our primary focus is on understanding and meeting the needs of our most valuable asset: our customers. We all know that at the heart of every successful business is a satisfied customer. That's why today, we're here to explore innovative ways to enhance our customer experience and ensure that we continuously add value to their lives. Throughout this meeting, we'll discuss strategies, share insights, and brainstorm ideas that align with our customer-centric philosophy. Our goal is to cultivate strong relationships and exceed the expectations of our customers. Let's approach this meeting with an open mind, ready to learn from each other and committed to making decisions that will put our customers at the center of everything we do. Thank you again for being here. Let's work together to make this a productive and impactful meeting.