



**Aarti:** I have grown up in India. I did my undergrad in India and then also did-- My undergrad is in business and accounting and then I did a dual major with computer technology with it. Worked in India for two to two and a half years and then pretty much moved to St. Louis for MasterCard. St. Louis was not heard of on the map. Everybody in India for them, America was New York.

When I told my parents, "Hey, I have this offer and I'm going to go there." They were a little skeptical because they had not heard where St. Louis was but then my parents have been very very encouraging throughout my school journey, throughout my high school and undergrad. They said, "Go take a chance."

It was a six months contract. My father said, "You have nothing to lose. Six months. Go give it a try. If it doesn't work, we're there for you." That helps you take that leap forward because you know you have a strong foundation back home. That six months never ended, I guess. I'm here since 2000 and now this is home. I have two boys here. I'm married and I have been at MasterCard since then.

**Lisa:** Yes, and you've had a great career there. Tell us just a little bit about that journey and then we'll get into what you're doing today, but you started out I believe as a-

**Aarti:** Contractor.

**Lisa:** -a contractor. Did you hire in after the six months was up or?

**Aarti:** No, at that time you couldn't just hire at six months in because of all the immigration and everything that you have to go through but yes that contract kept getting renewed until my immigration was ready and then I got hired. When I got hired, I was the lead developer in the data warehousing. I was in the data warehousing space surrounded by data.





It became very powerful to marry both the data together and see as the name says test and learn, we were testing some of these things and said, "Hey, will this product work for you?" McDonald's was a great example.

If you all know McDonald's used to serve breakfast from I think 6:00 AM till maybe 10:00 AM and then they used to have their lunch menu pretty much. They brought MasterCard APT test and learn into it and they said, "You know what? We're going to give you our data and then you, of course, have your transactional data, that's MasterCard's data in McDonald's. Why don't we put it together and see what are we missing. How can we change the strategy for revenue growth?"

Based on a lot of data, Analytics MasterCard suggested, "You know what? You're serving your breakfast only till 10:00 AM. Why don't you try doing it all day long because you're open pretty much 24 hours. Try it all day long." The good part about test and learning, it's not like you have to try it across all the McDonald's location globally. You could specify. You pilot it into one or four or five locations, see what the response is, and when you see the response, you can say, "Wow, this is working or no, this is not working or this is not working in my menu. I should take this out."

That was such a successful program that now you can see that McDonald's, in most locations, is serving breakfast all day long.

**Lisa:** Right. It's just such a smart way to experiment. Isn't it? You probably can save your merchants so much time and headache and money being able to marry that data like that. I just love it. That's really become a whole nother revenue stream.

**Aarti:** Besides just a revenue stream, we use Data for Good. I think I would like to take keeping St. Louis as an example so Data for Good is where we are using data to help back into the community.



That means it's running out of gas." They may be having transactions inside the 7-Eleven's and inside the food mart, but not on the gas pump. They loved it and then eventually they said, "Oh, then now we want to even expand it to the other states around Florida and not just stick to that little region. It was such a successful and fulfilling that, oh, we could do this.

**Lisa:** I was just telling somebody yesterday, they've got a child that may be interested in IT and I said, think about data analytics, think about data science because I just think that's such an exciting area and I don't think it's going to go away, Aarti.

**Aarti:** Especially when I had started my career versus now when I'm hiring so many interns and college students, that time when we had started data scientists and analytics was not a curriculum. That was one of the courses in a computing degree, but now there's a full curriculum on data analytics and data scientists and data computing, which shows us that definitely, that is what the need is right now. No matter what you do within the information technology stream, data will still be the essence of everything.

Like I said, I have moved away from the day-to-day data because I wanted to know that network and operations, but guess what? Network and operations is still about data, all roads lead to data. Everything is so data-centric.

**Lisa:** Very good. Well, there is so much more truly that I want to talk about. I want to talk about the mentorship program that you started at MasterCard, but we need to take a quick break and we'll be right back with Aarti Sharma.

**Commercial Break:** Let's face it, the future is mobile. There's a good chance that you are listening to this show right now on your phone. Have you explored how you can move your business mobile too? Our mobile apps team at Technology Partners makes it their mission to move our clients into the hands of their employees and customers and change their business processes to meet the demands of their users.

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**Lisa:** Aarti, I've got so many other things I want to talk to you about, but I know that in addition to most influential businesswoman, you won two CEO Force for Good Awards, just because you are so passionate about the community. You're so passionate about this next generation of leadership and so you started the mentorship, you founded the mentorship program at MasterCard. I just think that's amazing. Can you tell us about that program?

**Aarti:** Definitely. It was two people who got the award, me and my partner in crime. Her name is Diane Donahue. We both were just talking a little bit about it. Wouldn't it be great if MasterCard could just talk to these women who are in college and just continue talking to them so that they don't drop out from college because we do know that there is a bigger dropout rate in so colleges because of some of the subjects that are harder and things like that? We just started talking and we said we have such a great relationship with Wash U and Missouri S&T, and both are stem colleges, why not just start there, where we already have relationships?

We said, "Okay, you know what? We'll reach out to them." I created a little marketing spiel about the program and said, "Do you want to do this?" Trust me, the colleges are more than happy for somebody to come in and just talk to the girls, even though they were already doing a couple of programs with other organizations in St. Louis, but they jumped right out and said, "Yes."

What we did is we paired two mentors from MasterCard with one mentee in these colleges and it was a seven-month program where we will talk to them on a monthly basis. We will talk about resume building, importance of continuing their education, importance of managing their finances, and saving so that you're out of the college debt sooner.









I said I want to continue doing that. It's three months now. I did my first recital last Sunday, it was out in the open.

My son definitely was not very happy about it that I have a recital, he said, "You will be the oldest, nobody's mom has ever done the recital." I said, "That's okay, then maybe your friends will like it and maybe somebody else's mom can start learning piano." Then he was like, "Hmm, maybe that's a good idea." I said, "Yes, so hopefully--" I think I had to talk him into it but he was not very pleased that I am doing recital in his age group. [laughs]

**Lisa:** Right, oh, I love it, I love it. They say there are certain things really that keep our mind very sharp and learning the musical instrument is one of those. I think learning a foreign language is another, work across word puzzles. These are all things but here is the thing, we never should stop learning.

**Aarti:** Not at all. You know I always tell my kids, "The day you stop learning that's when you will get old so don't go by the age, go with your learning capabilities." Then he laughs at me but that is true. The day you stop learning, stop reading, I think that's when you will start deteriorating.

**Lisa:** Yes, great advice. This is Something Extra. If you think about all the different leadership qualities and we know that leaders, there's a lot of qualities that are needed and a lot of traits but what do believe is a something extra that every leader needs?

**Aarti:** This should be all time but given the current pandemic situation I think a leader should be very empathetic and as our CEO always says, should maintain that their decency quotient. They should always have that DQ in them that should be their something extra. Go that extra mile for your employees, for your PR. They may have a sick child at home, they may have a sick parent at home that they're taking care of.



