

Transform your Customer Experience with Connected Customer Platforms

Enabling end-to-end Customer Experience transformation to deliver value at speed for both businesses and their customers.



The Changing Face of Customer Experience

Customer experience is empathizing, analyzing, sensitive and intuitive

Customer experience (CX) continues to be a primary driver of digital transformation for organizations worldwide. Yet while digital remains a crucial CX enabler, the way organizations approach customer experience is changing. The modern enterprise must use data captured at every digital touchpoint to transform how it attracts, nurtures and retains customers for the long term.

Customer experience today demands empathy, as well as analysis, and it puts the customer first, every time. The challenge for 21st century organizations is how to embrace humanity, sensitivity, and intuition to invent new experiences. To be as personal as they are effective, these experiences must be grounded in rigorous analysis and cutting-edge technologies. They should build relationships, one interaction at a time, across any touchpoint, any context, and at any time. This will enable what Capgemini terms You. At Scale.



Brands are struggling to deliver endto-end and seamless experience across the customer lifecycle

Globally, brands face an increasing challenge with managing the experience gap between CX delivered and perceived. Customers believe that organizations' brand value propositions don't accurately interpret and respond to their needs, behaviors and expectations. On the other hand, organizations lack a complete view of their customers, struggle with loss of efficiency, and miss opportunities of growing their revenues through cross-selling and upselling. Further, a lack of integrated CX applications, systems and processes is preventing organizations from being truly agile and providing seamless experience across all touchpoints.

To deliver a truly differentiating customer experience and reinvent the customer journey, organizations need to ensure that the new Customer Platforms they build are capable of connecting them with their customers. Of understanding their expectations. Of interpreting their behaviors. And of transforming this into brand advocacy and sales growth.

At the same time, with employees being at the forefront of delivering an exceptional CX to customers, they too must become more efficient and relevant. Connected Customer Platforms help customer-facing employees gain access to the right set of tools and information they need to deliver on the promises of CX transformation. Augmenting employees with better and contextual customer understanding, repetitive tasks automation, and real-time contextual recommendations or predictions helps businesses deliver the desired CX outcomes, while improving their operational efficiency and effectiveness.

This is part of an ongoing and evolving journey. We have seen a move from early CRM and Marketing automation applications, through a focus on customer experience and, more recently, to customer engagement as part of the customer experience. Now we are at the next stage as organizations begin to design, build and implement the new Customer Platforms. These deliver seamless, proactive, personal customer engagement and a differentiating customer experience—in context. This context is important. It is enabled by the ability to capture, analyze and activate customer data in real time, like never before. This will be crucial in the battle for the hearts and minds of tomorrow's consumers.

Reinventing CX and delivering the related Customer Platform is a complex transformation

Many organizations are still at a very early stage on their CX transformation journey. There are both opportunities to seize and obstacles to surmount. Success will come by skillfully reinventing and designing business models, services, engagement models and customer journeys in a way that delivers value at speed—for both business and customer. Successfully implementing the supporting Customer Platform also requires enterprises to enable, transform and even reinvent their customer-facing organization, processes and ways of working for business and for IT. Last, but not least, success needs to be continuously measured while optimizing the development loops.

Customer Platforms combine technology and business capabilities to connect disparate customer-facing systems via a single unified and trusted platform.

- From the CX business perspective, Customer Platforms connect customer business units and their partners with consumers from initial contact, through the process of acquisition, engagement, and into a long-term relationship. Anywhere, anytime, any device, seamless, contextualized, personalized and proactive.
- From the CX technology perspective, they seamlessly connect Marketing, Sales, Service and Commerce solutions with customer and employee front ends, customer data, core business operations and partner ecosystems for delivering engaging and personal journeys to each customer.

In this Point of View, we look at the opportunities and challenges of Customer Platforms. We examine their components and value, and we describe how the right framework successfully enables their implementation and deployment. We also share a viewpoint on the guiding principles for a successful Customer Platform journey. The key elements include the following:

- Create an engaging and consistent CX
- Activate your customer data
- Activate your technology platform
- Apply artificial intelligence (AI) in focused CX domains
- Adopt new ways of working and orchestrate at scale

1. The Customer Platform opportunity

Customer experience is a combination of the perceptions, emotions and reactions that a customer has while employing different channels to interact with a company's environment, products or employees. However, there is clear evidence of a gap in the perceived experience provided and received. Businesses believe that they are doing a good job; whereas customers say the opposite. This leads to poor advocacy and a lack of loyalty.

Embracing Customer Platforms provides the opportunity to fill this perceived experience gap—to create a seamless flow between what is promised, committed to and ultimately delivered to customers, while improving the efficiency of customer operations.

CX is about finding the right balance between Customer

and Business expectations all along the customer lifecycle

This will ultimately lead to increased advocacy and brand loyalty, market differentiation and brand relevance, revenue and profitability growth and, finally, survival in the age of digital disruptors.

Organizations that seize the opportunity to reinvent and reimagine their customer lifecycle journeys, processes and systems, embedding data at the core of this transformation, will better connect with their customers to gain a competitive advantage.

At Capgemini, we make this possible for our clients by orchestrating designers, transformation consultants and technologists to manage the whole customer lifecycle. We design, enable and support end-to-end transformation, at scale, across the entire enterprise. We empower our clients to constantly adapt their organization, system and processes in order to deliver value at speed for both their customers and their business. This is You. At Scale.

Figure 1.

CX is about bridging Customers' expectations with Business goals

Attract Sell Advocacy Loyalty Consider Purchase Recommend Maintain **ACOUIRE** OWN Market & Service & Sell Support Receive Use Research Is aware Inform Influence Fulfill Retain

Customer Expectations

Value
Simplicity
Speed

Customer Experience

Customer Experience

Efficiency & Efficiency & Effectiveness

Business Goals

CX is about delivering value at speed for both

customer and business alike

A European Digital Bank, with an ambition to significantly grow its customer numbers, was looking to expand its mobile financial services.

Ambition: The bank aims to deliver customer experience led by personalization, simplicity and real-time updates by leveraging a complete and innovative banking offer. With a combination of digital services (mobile selfcare, virtual advisor, contact center advisors), physical stores and branches, the bank wants to position itself uniquely among other online banks and disruptors.

Challenge: The bank operates with a wide variety of banking and technology partners and Fintech firms to accelerate the time to market for its products and services. It offers services across mobile banking, savings, loan and insurance. This has led to a complex landscape of systems and applications across customer platforms, core banking, data & analytics and AI applications.

Solution: Embracing an integrated and consistent approach to defining Customer Platform functions helped the bank to present a unified view of its services and products to customers, partners and employees. The bank also optimized its customer interaction management (for both consumer and enterprise interfaces) and strengthened its customer content management.

Outcome: An enhanced customer engagement and management operation across marketing, sales, services and customer self-service opened new growth opportunities for the bank and improved the overall customer experience. It also enabled the bank to improve its customer processes across customer profile management, quote and underwriting management.

A Cruise Line company sought to adopt an intelligent CRM system to attract customers, provide targeted offers and maximize revenue.

Ambition: The cruise line company needed to start new operations, acquire customers and build an IT stack from scratch across ERP, CRM, Reservations and Shipboard Applications.

Challenge: The company wanted to use analytics to understand customer behavior and the changing ways in which customers choose to engage with them in the future.

Solution: Using the SAFe Agile methodology along with DevOps for testing, the company transformed its CX landscape with cloud at the center across multiple functional areas:

- · CRM for call center agents
- Travel agent portal
- Next-best experience engine
- Microservices based interface for customer details and recommendations

Outcome: The company acquired several travel agencies and independent agents and built a strong base of customers and reservations with a significant revenue impact.

The customer data analytics solution enabled the company to measure everything, extract insights about their relationship with their customers, convert those insights into actions, and support channel-optimized actions across the customer journey.

2. Why Connected Customer Platforms are the Solution

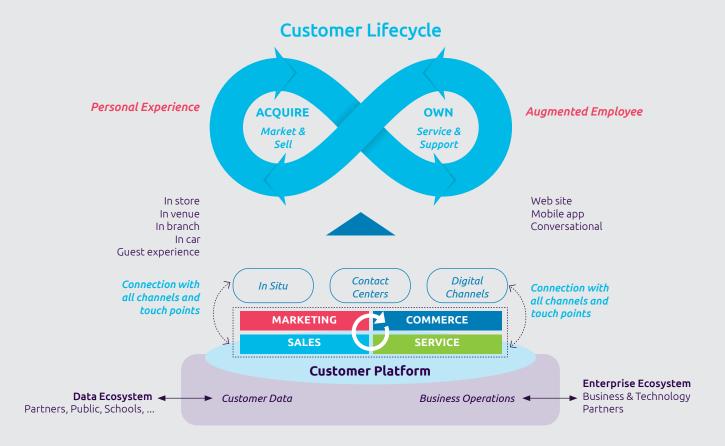
Connected Customer Platforms provide an end-to-end approach and solution to transforming the customer experience. One that builds on a single framework bringing together multiple technology platforms and products, data sources and partnerships.

Organizations need a more holistic approach in solutions connecting domains such as Marketing, Sales, Service, and Commerce across the complete customer lifecycle. Integrating these solutions with back office enterprise applications, such as supply chain, finance & accounting and product lifecycle management, is an important element in the delivery of a connected, seamless customer experience.

The Customer Platform connects Marketing, Sales, Service and Commerce solutions with customer and employees' UI, data and processes. It links back to internal data sources, such as systems of record, analytics and AI, and to business operations from the whole enterprise ecosystem, including external partners.

Figure 2.

The **Customer Platform** seamlessly connects **Marketing**, **Sales**, **Service and Commerce** engines with customer touch points | employee touch points | customer data | core business operations | enterprise partners



A Customer Platform should also offer the capability to handle more and more data, analytics and AI use cases, and to measure CX using analytics on customer data. The result? A personal, engaging and contextualized experience delivered to each customer, as well as more sales and better operations efficiency.

Beyond web sites and mobile apps, new digital enablers should be integrated into your Customer Platform for effortless, fluid, personal and situational customer experiences. Conversational interfaces and immersive experiences powered with cognitive AI technologies deliver data-powered, automated and relevant customer conversations and recommendations.

Add to this 'atomic design around components and templates' and 'headless content management' for user experience/user interface (UX/ UI) design and development across multiple

touchpoints and connected devices. These connections are rapidly proliferating thanks to the internet of things (IoT), which expands the omni-channel customer experience. This extends Customer Platform thinking beyond simply smartphones and mobility solutions to embrace all mobility devices, including wearables, smart devices and appliances, as an additional way of interacting.

Application programming interfaces (APIs) and integration capabilities are part of the platform story too. The 'APIification' of CX sees enterprise capabilities being exposed and potentially monetized as secured and managed services using APIs. This enables enterprises to integrate seamlessly with their partner ecosystems to extend the reach of products and services, creating new business models and developing innovative services for customers.

Connected Customer Platforms offer potential to deliver business value for organizations across multiple functions and industries.

Retail and Consumer Products: Manage shifting consumer behaviors and expectations, drive future loyalty and shopping experiences, embrace AI-based content personalization and implement direct-to-consumer operating models.

Financial Services: Deliver on the mobilityfirst approach, manage customer expectations and the dynamic regulatory environment, work alongside FinTech partners and digital disruptors, and leverage dynamic banking APIs to accelerate new product and service launch.

Automotive: Manage customers' future needs with product design and after-sales services,

enable business model transformation to unlock growth – car-as-a-service, mobility services, autonomous drive and others.

Life Sciences: Bring to life patient centricity, improve supply-chain efficiency with AI, deliver targeted patient therapy and support systems, and leverage data to deliver actionable insights across the value chain – R&D, sales & marketing and operations.

Telco: Launch new products, deliver green-field operations, enable sales transformation, improve omni-channel CX, enhance operational efficiency and transform from a Communications to a Digital Services provider.

Energy & Utilities: Handle changing business models from commodities to services, reinvent employee and contractor experiences, manage the end-to-end customer experience, deliver new services and build utilities of the future.

3. The journey towards Customer Platforms is challenging

While the business value of a great customer experience is clear, organizations across all sectors are struggling to realize their CX ambitions. So, what's holding them back?

Struggling to both design and map end-to-end customer journeys

Reinventing customer experiences doesn't just happen. Organizations need to become more customer-centric. They need to define new ways of working, and design end-to-end customer journeys/lifecycles across touchpoints, rather than disjointed Marketing, Sales, Service and Commerce experiences across inconsistent user interfaces. All of this should be complemented with design thinking built around the co-creation and rapid prototyping of a product or service in collaboration with the end user.

An additional challenge is to map those re-designed and re-invented journeys with the organization's underlying systems and technology landscape, while combining multiple constraints at the same time. Organizations need to deliver incremental business value with frequent releases, limiting customizations in the technology platforms (for Marketing, Sales, Service and Commerce) and integrating with legacy systems, which are themselves in transformation mode. In a nutshell, it requires combining experience design with architecture roadmaps and technology platform features, while managing the data sources with optimal data quality.

In search of the complete picture — customers, channels, products and services

Currently, organizations own and maintain multiple software enterprise-wide solutions to support their front-end, client-facing functions. This leads to disconnected data flows that result in a disjointed and incomplete view of the customer. Salespeople are often unaware of a marketing campaign running in their geographies. Similarly, the services team can be disconnected with the value proposition promised

in outbound campaigns. Organizations with multiple sales channels, including direct sales, partners and e-commerce channels, also struggle to present a consistent and unified view of their products and services. This is further complicated by a lack of integration between core business processes and the back-end applications.

How to keep agile when integrating with legacy systems

Organizations also struggle with how to be agile and make the transformation happen at scale—in the context of legacy platforms, data landscape, organization silos, business/IT gaps and complexity. We often see old, monolithic legacy platforms, applications and processes that are inflexible and difficult to evolve with changing tech, data and customer capabilities.

Managing multiple markets, brands and partners

That's not all. Business today is global with multiple brands, multiple countries and multiple partners. Supply chains, manufacturing facilities, products and services, and customers extend across the world. But in multi-country operations there are issues with how to connect data, how to streamline processes, how to organize a customer platform, the ownership of CX within the business, and how to scale a customer platform globally.

Issues and opportunities of trust

In this complex landscape, building customer trust is an ongoing challenge but critical for gaining customer loyalty and advocacy. Organizations need to address several critical aspects such as confidentiality, integrity, privacy, data quality, ethical AI and process transparency. A perceived risk to business of transforming too fast is another barrier to change many organizations struggle with.

Lack of leadership focus and sponsorship to orchestrate at scale

Few organizations have the leadership to strategize, design, build, implement and maintain a seamless end-to-end customer platform on their own. Integrating legacy systems, data, processes and applications with new customer platforms and digital capabilities while delivering the expected business agility is complex and needs to act across organizational and systems boundaries.

4. The Capgemini Customer Platform Framework

To help organizations in managing those challenges and mitigating the risks, Capgemini provides a Customer Platform Framework to support customer platform shaping, design, implementation and the associated transformations. The Framework incorporates two key areas:

 Customer Platform Engine: A combination of capabilities, systems, solutions, blueprints, deep dives to secure and tailor platform architecture, technology and integration within a client's context.

 Customer Platform Methods: A host of methods and best practices to enable and secure our clients' journeys towards customer platforms across their organizations with the business, IT and operations stakeholders. From strategy and design, to implementation, adoption and operations.



The Customer Platform Engine

The Experience Engine: Powering the Customer Platform

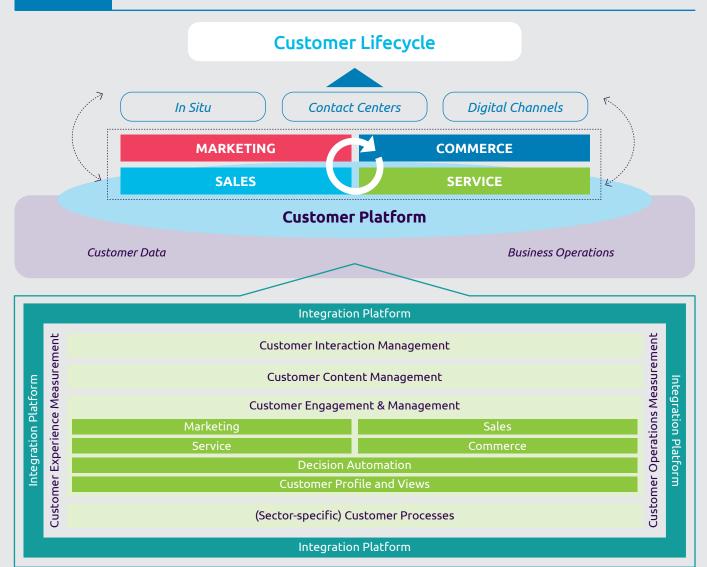
Within this framework, the Experience Engine is a set of capability maps, architecture and technology blueprints with industry specific perspectives, organized into functional or technical capability domains:

• **Customer interaction management:** Front-ends, user interfaces and technology capabilities that enable interactions between customer and employees or robots, across all channels and touchpoints: customer-facing

- web sites, mobile apps, conversational interfaces and immersive experiences as well as employee workplace or customer-facing apps.
- Customer content management: Authoring, managing and publishing digital content to activate across all channels and touchpoints to drive improved user experience. Content is personalized to the customer and adapted to the diversity of user interfaces and gestures.
- Customer engagement and management: Proactive, individualized and contextualized consumer engagement and management capabilities (Marketing, Sales, Commerce and Service) across channels to increase customer acquisition, cross-selling and upselling, loyalty and advocacy in B2C, B2B, B2B2C or marketplace business models. Those capabilities are sharing single and holistic customer views across channels in a contextual, real-time

Figure 3.

Introducing The "Experience Engine" that powers the Customer Platform



and actionable way, they empower employees' decisionmaking with automated next-best actions, and orchestrate customer engagement with enterprise core processes, such as order management and fulfilment.

- Customer processes: Industry specific customer-facing processes orchestrating user interactions, robots, data, enterprise core systems and core business processes across channels and touchpoints, as well as complex case management.
- Integration: Integrating front-end and technology solutions, connecting with actionable data and insights, connecting customer-facing processes with core systems/ enabling processes and extending to the partner ecosystem. Depending on the client context, integration may be delegated to an enterprise-wide integration platform or implemented as part of the customer platform scope.

The Customer Data Hub: Interlocking Customer Platforms and Enterprise Data Platforms

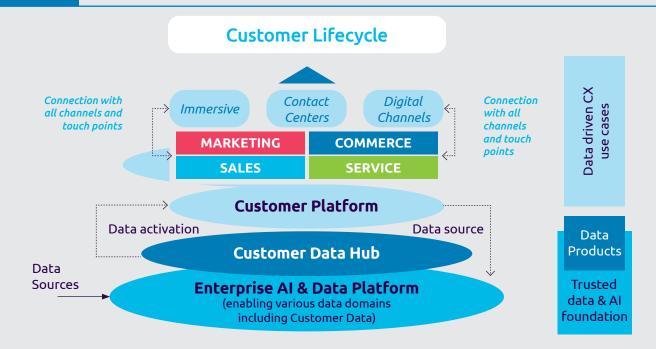
We put data at the heart of customer experience. A Customer Data Hub is the single source for unified, trusted and actionable customer profiles, measures and insights. It should be considered as a set of "data products" built on top of an enterprise AI and data platform, providing the right underlying services in term of Data Foundations, AI Analytics & BI Foundations and Data Trust. Enterprise AI and data platforms are mostly hybrid cloud implementations,

including cloud strategy & provisioning, end-to-end security, network & connectivity, edge device management, and platform management.

- Personal and Trusted Experience: Provides the foundation for Customer Platforms to deliver personal and contextualized experiences to customers, through one-toone interactions and propositions across touchpoints, at any time, in any context.
- Unified Actionable Customer Profiles: Ingests, organizes, cleans, enriches and connects data into unified and trusted customer profiles that can be activated by customer platforms.
- Augmented Employee: Enables customer-facing employees to make fast, relevant and impactful decisions when interacting with customers.
- Closed Loop CX Measurement: Enables business teams to perform closed loop measurement for CX, from customer, employees, operations and sales perspectives.
- **Collaboration with Ecosystems:** Enables secure and convenient engagement with the data partner ecosystem, based on unified data and privacy controls, and gives the opportunity to engage and acquire customers in collaboration with business partners.
- Platform Agility: Helps avoid point-to-point integrations and provides flexibility to add or modify customer platform applications that support new or emerging uses or journeys.

Figure 4.

Implementing a Customer Data Hub to unlock the full potential of customer data



The Customer Platform Methods: A collaborative, agile way of delivering Connected Customer Platforms

The second pillar of our framework is a set of methods that we use to help our clients deliver and deploy their customer platforms—from strategy and design, to implementation, adoption and operations. This is an extract of the key methods, services and enablers that we have developed to help clients accelerate and secure their journey.

This method consists of applying the design approach in a simple and visual way, to **Design Thinking** understand an issue and find innovative solutions. This method is characterized by several key principles, including empathy, collaboration, creativity, idea testing, positivity and fun. This method is a combination of Customer Journey Mapping and Enterprise Architecture, looking at people, process and technology. The method offers a holistic and detailed view Engagement of specific and discrete customer and employee journeys, with the underlying business Blueprint processes, capabilities, technology solutions and related KPIs, organized into roadmaps and release backlogs. Scaled Agile Framework® (SAFe®) is a model for large organizations that want to realize the "project-to-products" paradigm. When applied to CX, it enables organizations to implement customer journeys and the underlying customer platform with Agile@Scale and product management approaches. To deliver customer journeys, teams are organized by products Agile@Scale for CX (each team works on a specific solution) but are synchronized to deliver customer and employee value in incremental releases. Frequent team meetings and backlogs ensure the consistency of all journeys across channels. Customer Experience Design, Lean UX, DevOps, and Agile Architecture are part of the SAFe framework. A Capgemini service that orchestrates capabilities and enablers to help clients deliver digital CX engagements at scale. DCX Foundry is a set of methodologies, assets and capabilities that enable clients to meet the challenges of agility and delivery industrialization. It **DCX Foundry** leverages experience designers, CX architects, business analysts and technology solution SMEs to deliver CX engagements with clients. Some of our key enablers include a web component store, DevOps for CX, delivery excellence and collaborative experience design. This provides a wide set of material to effectively design and scale customer journeys. The **Customer Journey** kit offers an end-to-end view of Capgemini's value proposition, from the assessment of clients' context and needs, to customer journey mapping, transformation plan definition and Methodology Kit required organizational and cultural changes implementation.



5. Our recommendations to successfully navigate your Customer Platform journey

Based on our experience with clients, we can share a viewpoint on the guiding principles for a successful Customer Platform journey with the following recommendations.

Create an engaging and personal CX

- Handle CX as journeys and user experience across multiple interfaces or situations—conventional (mobile, web), conversational (chatbot, voicebot, assistant) and immersive experiences (in store, in venue).
- Deliver a consistent experience defined by attributes such as: seamless, frictionless, individual, trusted, contextual, proactive, real-time and always on.
- Transform or reinvent your CX with mobility-first, AI-infused conversational and immersive experiences, combined with single, actionable and just-in-time customer views, behavior and actions.
- Leverage headless content activation to enable consistent and pixel-perfect user interfaces across touchpoints for brand impact and differentiation.
- Share and propagate customer lifecycle events, micro-moments and moments of truth, across Marketing, Sales, Service and Commerce to help generate more sales opportunity, along with better proactivity and relevance.

• Identify and address customer data pain points and challenges at enterprise level, including:

- Business: How to harmonize and unify the enterprise customer data model to deliver actionable data and insights for delivering personal experiences and augmenting employees.
- Business + IT: How to industrialize data, analytics, ML tool chain and processes, and infuse AI and analytics solutions in CX
- IT: Meet the need for a platform to establish data trust quality, protection and privacy – and a platform for massive data ingestion, transformation, unification, enrichment and storage.

Activate your customer data

- Get to grips with the growing volume of customer data and its sources (unstructured, structured, and big data) and the opportunity to deliver sharp insights, while addressing the challenges of fragmented, duplicate, inconsistent, low trust, and poor governance.
- Leverage customer views that are contextual, relevant and actionable, unifying customer data originating from internal and external multiple sources.
- Enable the business with quick and easy access to customer data for exploring and discovering new actionable customer insights.
- Embrace unified customer data management approach with strong focus on trust, processes and governance.
- Ensure data privacy and protection to meet regulation, such as GDPR, and maintain customer trust and brand reputation.
- Embrace ethical AI, which in turn requires ethical data management.

Activate your technology platform

- Understand and activate the standard features of your technology platform for better
 agility, business impact and new usage opportunities. This effort must be coordinated
 with experience design activities to bridge the gap between customer journey
 transformation or reinvention and the underlying technology platform and to avoid too
 much customization.
- Leverage technology to measure CX progress and optimize value Define ways and
 industry parameters to measure CX progress and value. This might include end-toend voice of the customer and voice of the employee, the tracking of Marketing, Sales,
 Service and Commerce efficiency and impact, as well as customer journey analysis
 and improvement. CX measurement must be easily and quickly accessible to business
 personas.

Apply AI for CX in four domains

- **Customer understanding:** Use AI to continuously enrich and provide a holistic view of the customer with additional actionable insights (tone and sentiment towards the brand, behavior patterns, propensity to engage, to purchase or to churn, lifetime value and others) for increased individual and proactive engagement. This must, of course, be implemented with trust as the priority—data privacy and consent management are critical in this space.
- **Customer engagement augmentation:** Use a combination of repetitive tasks automation and machine learning-based predictions/ recommendations aiming at augmenting employees during their customer-facing activities, as well as communicating relevant (individualized, customized and real time) propositions to customers.
- **Conversational interfaces:** Beyond focusing on natural language processing for basic dialog or Q&A, think about extending the user experience towards rich, contextual and individualized conversations: deep connection with enterprise systems, data and knowledge, consumer sentiment and emotion detection, tone and gender adaptation, face or object recognition and seamless employee participation in conversations.
- Immersive experience: Combine vision, voice and natural language AI enablers with immersive usages (augmented, virtual and mixed reality) to enrich the user experience and interactions with products and services, all along the customer lifecycle.

Adopt new ways of working and orchestrate at scale

- Adopt Agile@Scale for CX with agile enterprise architecture, multiple skills orchestration, design authority, and business/ IT collaboration.
- Be clear on the outcomes of every release—what is its expected value to the business or IT, both short term and long term—and prioritize the outcomes.
- Use experimentation to shape a release, for example by testing security and business value with a Proof of Concept.
- Don't be afraid to add "rework" as a planned strategy across releases to ease some transition patterns within your roadmap while delivering first business impacts.
 Integration with legacy and data sources are iconic examples of work that could be delivered in one release and then replaced in a further one when progressing toward the target architecture.
- Move from a project-centric and short-term focus to a product-centric and long-term focus, giving you a granular way to implement or enhance a CX solution across releases, for example with customer journeys, user interfaces front ends, customer engagement engines or customer data hub.
- Start thinking about how to measure the impact and value of each release—analyze whether a release is contributing to the desired outcomes. The right tools (such as dashboards or advanced data visualization) and processes for CX measurement and optimization will deliver customer growth and better operational efficiency.





About Capgemini

About Capgemini

Capgemini is a global leader in consulting, digital transformation, technology and engineering services. The Group is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year+ heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. Today, it is a multicultural company of 270,000 team members in almost 50 countries. With Altran, the Group reported 2019 combined revenues of €17billion.

Learn more about us at

www.capgemini.com

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Engagements to strategize, design, implement and operate Connected Customer Platforms are challenging and sometimes complex, with multiple dimensions across business, technology and organization. We bring them to life, inventing what's next in customer experience, and delivering the full potential of existing and emerging CX and data technologies.

To read more of our insights into Customer Platforms and Customer Data Hubs, visit our <u>CX page</u> at Capgemini.com or connect with our <u>CX</u> experts @ ExpertConnect.

People matter, results count.