



# Customer Communications Management

Enabling customers achieve Hyper-digitization

## Channels for outbound communication are evolving and enterprises are struggling to keep up



Customer Communications Management (CCM) systems have traditionally been purpose-built for sending regulatory and compliance communications – such as policy packages, ID cards, bank statements and claims documents as a back office operation. Legacy CCM systems were primarily designed to process large volume of batch transactions and optimized for 'print & mail' operations. These applications several challenges in meeting the current demands of quickly changing digital economy.

### Know your customer

More than 80% of Americans use smartphones as the primary device for communication and more than 75% of households have a computer. Most of these customers research products and services online before they make a purchase decision. In the purchase journey, often customers expect an instant quote for buying an insurance policy or details of the fees for for buying a financial product before they make the first contact with the company. After buying the product customers especially generation X and Y want to manage their transactions online seamlessly over multiple devices.

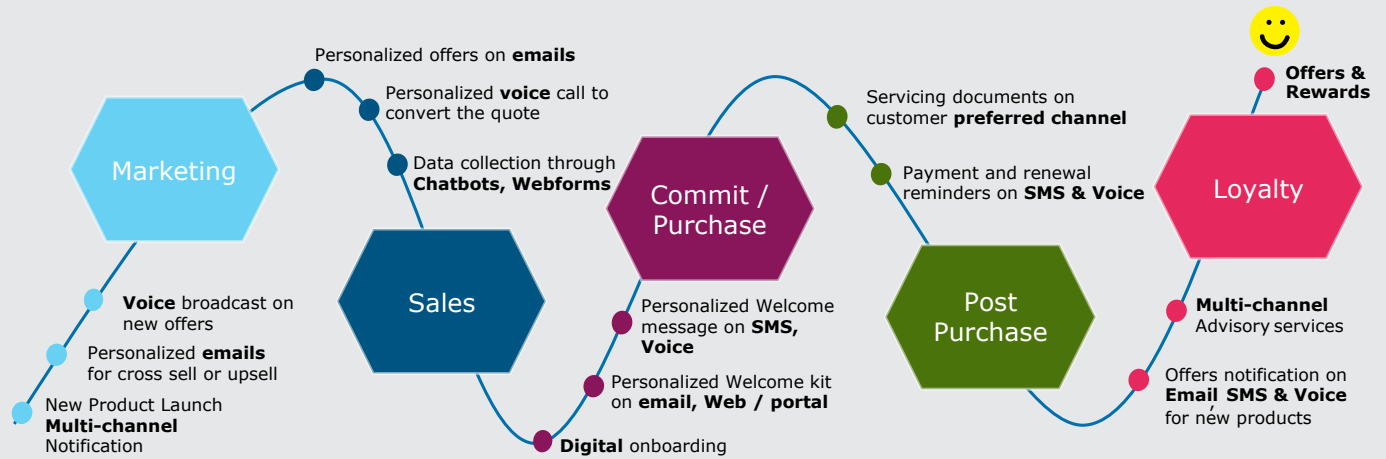
Over the past ten years, every financial services companies have been investing in tools and technologies to get ahead of the curve but with evolving channels of communications Email, SMS, Voice and Social Media, it is hard for enterprises to keep up. To be able to service digitally native customers, it is crucial for enterprises to adopt agile and future proof solutions.

### Role of customer communication

Defining a frictionless journey for a customer is a significant step to ensure success of a product and in turn provide a positive customer experience. Traditionally communication strategy has been an after thought for organizations since it was considered to be a back office function. In the current digital ecosystem it is imperative for financial companies to integrate communication as an important component of the overall customer experience journey.

Communication systems cannot be treated as isolated, reactive or transactional applications that merely exist for composing letters and notices for print channel. A well-positioned and capable communication solution can provide several opportunities to attract and retain customers, in addition to providing the required service notifications. Refer to Exhibit 01 describing the role of CCM across the customer journey.

Exhibit 01



Rethink your CCM systems

Modern customer communication solutions need to meet the demands of the several stakeholders within and outside the organization. Below are some of the key capabilities companies need to consider to meet those demands.

For Customers:

- Personalized communication over their preferred channel
- Timely and contextual interaction
- Maintain security and privacy of personal data

For Marketeers:

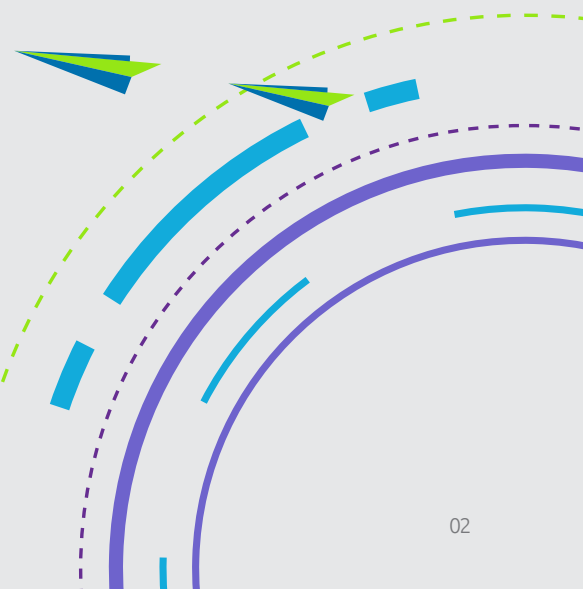
- Support ability to dynamically make changes
- Integrate marketing offers for up sell and cross sell
- Comply to branding and experience standards

For Business:

- Enable business self-service
- Check preferences and consent
- Ability to track the life cycle of communication
- Meet compliance and security standards

For IT:

- Easy integration within the existing ecosystem
- Easy maintainability and future proof architecture
- Consume data from disparate data sources
- Scalable and cloud ready
- Intuitive design and deployment tools



# Capgemini can help you transform

Capgemini has extensive experience, helping **clients** across the globe to rethink and build successful customer communication management strategies. To serve the needs of rapidly evolving digital world, Capgemini leverages 'Human Centered Design' to ensure that the 'Customer' is at the center of all experience **transformation** initiatives.



## Service offerings

We are a full-service firm providing end to end services for customer communication management. With our established frameworks, reusable assets, best practices and delivery accelerators we bring to bear the full strength of Capgemini's Experience Design and Customer Communication Center of Excellence (CoE) to every engagement.



### Advice

- Hyper-digitization assessment
- Communication strategy & content design
- Multi - channel strategy for Print, Email, SMS, Fax, Mobile push notifications, Voice
- Product selection and evaluation
- Business case and ROI study
- Future state road maps
- CoE definition and operating model
- Forms factory definition



### Migrate

- Forms and shared content analysis & rationalization
- Document usability design & data analysis
- Rules rationalization
- Forms and templates migration
- Forms factory execution
- Test driven migration
- Automated output comparison for as-is migration



### Build

- Rapid solutioning
- Platform implementation
- Integration with upstream & downstream apps
- Best practice for Batch, Ad-hoc, On-Demand & Interactive flows
- Platform upgrades
- Application build and testing
- Performance bench marking and volume testing



### Run

- Migration from on prem to cloud
- Managed application and maintenance services
- Application hosting on Capgemini managed infrastructure
- CCM as a Service - Batch, Real time and Interactive
- Security monitoring
- Metrics and reporting
- Maintenance and support
- Run book & hand over documentation
- Monitoring and metric collection

# Set the right foundation

Capgemini can help you set the right foundation when you decide to modernize or implement a customer communication management solution (CCM) with best practices and governance to future proof your investments. We will evaluate your CCM ecosystem to find opportunities for improving platform operations, lower cost of ownership with industrialized factory model, streamlined processes and faster time to market. We thrive to set the right foundation with an assessment, rationalization and design phase for our customers followed by regular project audits to bring regular best practices to our engagements.

## Assessment Phase

We have an established framework for assessing the current landscape, selecting the right solutions and defining the roadmap for modernization of the CCM landscape. We focus on business outcomes and improved return on investment with the following key activities during a 4 – 6 weeks advisory phase –

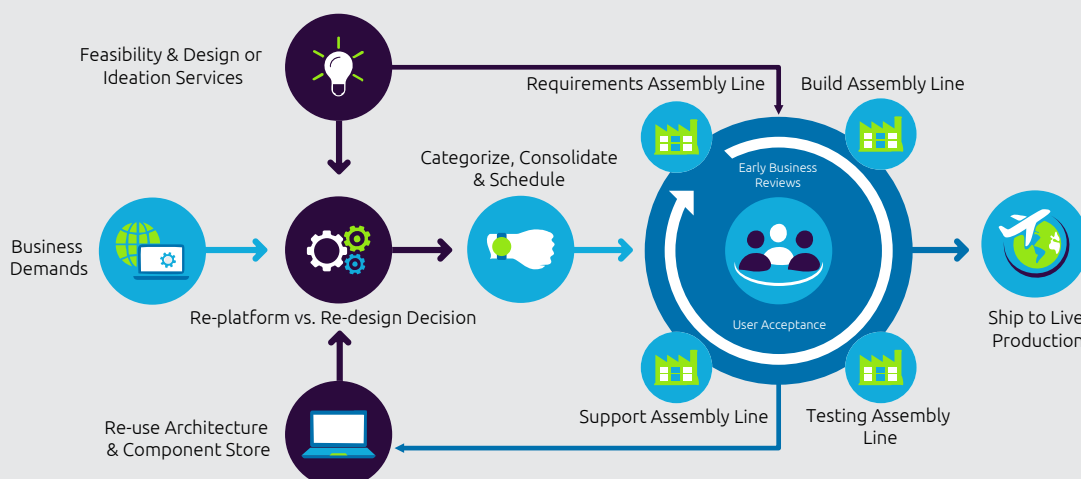
- Use cases for customer communication
- Journey interactions and use cases for communication
- Communication design and reuse guidelines
- Functional and non – functional requirements matrix
- Platform selection and road map
- Implementation / migration planning and sequencing
- Forms / template development lifecycle
- Fit for purpose accelerators and frameworks
- System requirements, performance and sizing

## Improve efficiency and cost using “Factory Model”

Our “Factory Model” is an industrialized approach for designing, developing, testing, deploying and managing large CCM operations with an MVP to Scale mindset. Using a factory delivery approach, Capgemini can help you transform customer communication management from a capacity-based model to an outcome-based model, achieving savings in costs and productivity and improving speed to market (Exhibit 02).

Combining our global Customer Communication Management Center of Excellence (CoE), our Rightshore® model and our factory model, Capgemini can bring the right people in the right location with the right skills to meet your needs.

Exhibit 02



## Rationalization and Design

Followed by the assessment phase, Capgemini would execute a quick rationalization phase and design phase which would focus on setting the guide rails for development, business and operations teams for platform usage. Capgemini will help you establish best practices for content design, content reusability, information architecture and integration guidelines to assist in laying the foundation for several groups in the organization to start using the platform.

**IN PRACTICE:** Centralized and streamlined CCM solution for a multi-national bank across North America, EU and APAC



Capgemini collaborated with a global bank providing varied financial products to customers 68 countries to consolidate their different customer communication solutions to a standardized solution hosted in 3 regional data centers. Capgemini helped define, build and roll out an integrated customer communication management solution across three regional data centers. We also helped several countries to migrate their outbound communication templates and processes to this centralized solution.

The new centralized communications management solution has multi-channel communication capabilities, significantly reduced technical debt and lowered operational expenses by 35%. Along the way, Capgemini helped modernize the customer communication templates, rationalize business content and enable consistent branding experience while supporting localization.

# We bring fit for purpose solutions and accelerators

Our collection of assets for customer communication management systems is based on best-practices learned from over 20 years of delivering CCM advisory and implementation services to financial and non financial services clients.

## Communication HUB

Communication HUB is a fully cloud hosted and managed outbound communication solution built using industry leading tools and technologies. It combines document generation, management and delivery services into a single solution framework. It can easily integrate into any existing ecosystem with simple APIs and can manage, track the life cycle of communication over multiple channels - Print, Email, SMS, FAX, Voice, etc.

## Forms HUB

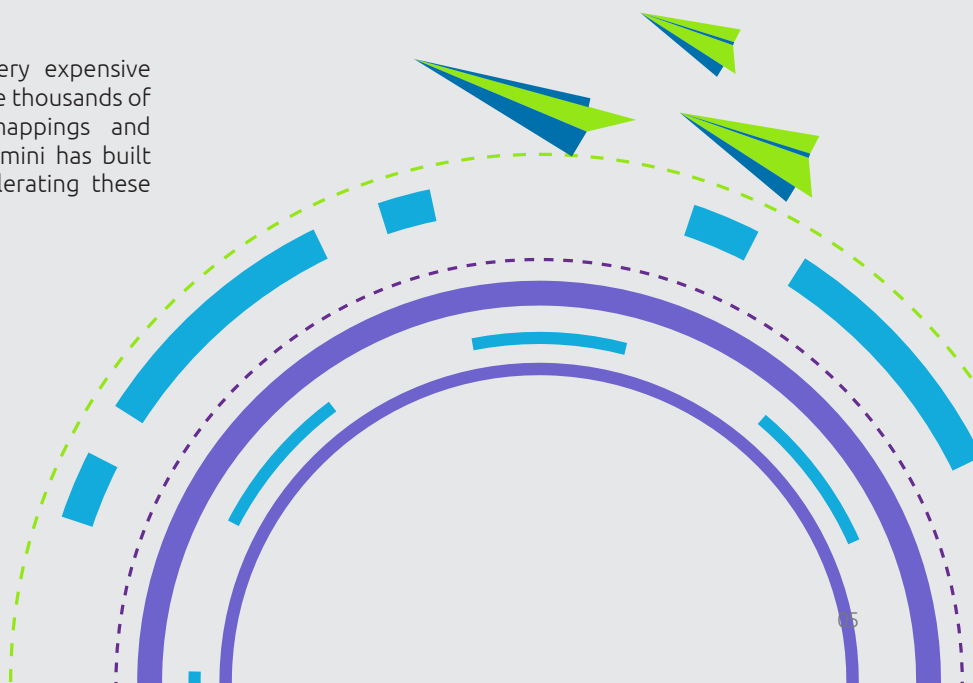
Forms HUB is a browser based forms work management solution which can track the development life cycle of documents and also maintain gold copy mock ups. It helps multiple teams like business, IT, Legal, Compliance and Filing to collaborate effectively. We leverage its self-assignment, tracking and reporting capabilities to efficiently manage forms factory for large migrations.

## Forms Rationalizer

Forms rationalizer helps with the analysis and rationalization of content fragments across thousands of forms or templates in your repository. We can then build a lean and rationalized inventory of your forms and communication documents to help reduce the overall maintenance effort.

## Migration Toolkit

Modernizing CCM applications is often a very expensive initiative and it can take several years to migrate thousands of templates, business rules, scripts, data mappings and composition to newer CCM platforms. Caggemini has built several accelerators which can assist in accelerating these migrations.



## 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](http://www.capgemini.com)

**People matter, results count.**

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