

point of view

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Capgemini

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ECM, a key **competitive advantage** for the digital enterprise

TASTER

The major change sweeping content management

Faced with the challenge of managing an exponential number of documents while having to comply with an increasingly stringent set of regulations, today's companies need to review how they manage their unstructured information. One solution is to implement an enterprise-wide array of document management services. By sharing their resources over a secure and scalable platform, companies can unify all their unstructured content.

IT divisions can leverage what is clearly an industrial approach to electronic document management to deliver a portfolio of services to the company's business units and especially offer effective solutions for seamless content-sharing throughout the organisation. Businesses can then maximise the value of their information assets and exploit both the structured data in their transaction processing systems and their less structured data. Office files, contracts, received emails and even information gleaned from social networking sites can be transformed into a gold mine of usable data.

ECM is metamorphosing from a cost centre into a growth driver and a source of new business. At a time when companies are equipping their workforces with tablets and investing massive efforts to make their contracting processes as digitally-enabled as possible, organisations are stepping into the era of the intelligent document, with ECM forming the backbone.

« Global ECM, synonymous with **fully managed and governed content** »

Governance of the ECM system in major corporations is overseen by the department that is responsible for ensuring compliance with regulatory and legal requirements. That role is generally performed by a corporate secretary or a records department, which will try to build awareness of the ECM solution and create a service catalogue for standardising and streamlining the approach. The main aim is to connect more applications to the system.

Sylvain Cogniat
ECM Project Manager
Capgemini



Breaking down silos for **superior agility**

EDM projects often come in response to a stated business requirement, within a restricted scope. Such projects are rarely spearheaded by the IT division and mark the first step towards an ECM strategy. When considered individually, such business requirements are accompanied by a modest budget and are built on the fringes of the IT. The only real effort towards integration comes in the form of connecting the document management system to the company directory. When IT divisions see disparate systems forming, they need to mastermind a strategy for streamlining and unifying such silos. IT divisions will initially implement an SLA with the business units and carry out the technical work required to honour those SLAs. Then comes the phase of judiciously extending the system with the creation of a governance structure.

Until now, ECM and especially Electronic Document Management (EDM) have been perceived as an expense or a cost centre. Each business application with document-related needs gave rise to an associated EDM system. Companies today must swap this expensive and inflexible silo approach with an enterprise-wide ECM strategy that guarantees security, reins in costs and delivers superior agility to the business units.

Facing up to the data **Big Bang**

Once the system has reached maturity, interfaces can be standardised to allow all the business applications to use the services provided by the EDM system. Whereas the focus with EDM systems was previously to win over users and increase the scope of services, they now represent the company's repository and offload the complexity of the interface onto the consumer. Consumers will then need to adapt to its standard services in order to use them.

The document system can ensure data security for the business SI. This creates a robust, industrial and scalable document system that can be governed by skilled teams across the company. Business applications will therefore be able to offload this problem into a system that has been specifically designed and managed for this purpose.

This type of approach involves implementing new systems based on a business ROI, as well as plans for retiring end-of-life applications whose data and documents will need to be archived and stored. Users will find it easier to not only export documents and metadata into an archive repository, but also extract important data.

It is generally an accepted fact that unstructured data represent 80% of the information that a company needs to manage, with only 20% stored in its databases. An IBM study even puts this dividing line at 85%, but this figure is currently being shattered. With the advent of digitally-enabled relationships with customers, with whom companies can interact over the Internet, by mobile phone and through chat rooms, the wealth of information waiting to be captured is growing at an exponential rate. Worse still, social media have made it possible to access, store and process colossal amounts of relevant information for marketing. According to estimates by IDC, our digital world - meaning all the information generated by mankind - will double in size every year up until 2020. In 2005, the entire world population produced 130 exabytes of data, and that figure will rise to 40,000 exabytes in 2020 (i.e. 40,000 million gigabytes). Your ECM will need to capture only a fraction of this considerable amount of data. Although storage costs will decrease tenfold between 2012 and 2020, the money spent on managing content should increase by 40% over the same period according to IDC.

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CLIENT PERSPECTIVE

At Orange, ECM supports the business units

In 2008, Orange launched a wide-ranging project to deploy an enterprise-wide ECM system. In a bid to achieve superior agility and outperform the competition, Orange was looking for a platform with a shared hardware and software architecture. Today, that platform delivers support to the business units with creating and using their document databases and controlling their content. Testimonial...

WHAT PROMPTED SUCH A LARGE-SCALE PROJECT?

Our strategy was aimed at achieving three objectives. The first was admin-related and involved keeping a handle on a number of legal documents, as happens during the relationship with residential and business customers. The second was to help the business units raise the bar on their operational efficiency. The third was focused on the medium and long terms and consisted in safeguarding and making more cost-effective use of the information capital, which is a key part of the company's business assets.

The idea was not so much to create a single platform as maintain control over the portfolio of applications relating to the EDM system, collaborative tools and electronic archiving by highlighting one or more group solutions. ECM plays a role in raising the performance of our digital firm.

« An enterprise-wide ECM system is not only a range of solutions, but also a service solution »

HOW DO YOU SATISFY EVERYONE'S NEEDS WITH A GLOBAL PLATFORM?

The company needs a governance structure that encourages the business units to express their document management requirements. This means that the business units need to work alongside legal experts in prioritising the processes for their most important documents in terms of major risks and operational risks. Such work must be carried out at the start of the process. Subsequently, requirements must be qualified with the lead consultants responsible for ensuring governance of the application. This is when business support and change management start. The idea is to decide whether the enterprise-wide ECM system will be used on the project and then to provide assistance with building the database. The EDM system is often tailored to several types of use - from pure workflow document processes to BPM and storage practices, before any mention is made of electronic archiving. This serves as a back-up to certain business applications, such as CRM. It obviously supports pure sharing solutions for documents, publications, and so on.



Arnaud Jules,

Records Manager,
Orange Group

« IT divisions really must liaise with business stakeholders »

WHAT TYPE OF GOVERNANCE STRUCTURE FOR THE ECM SYSTEM?

A unified governance structure is essential for success. To move forward in such areas, IS divisions must only have one business or cross-functional

contact person with the authority to speak on behalf of the business units in respect of their enterprise-wide needs. The approach is motivated by needs and possibility by a united set of needs. My role with the team is to act as the Business Owner Leader for information management and act as the single point of contact for the IS division. This will simplify discussions about strategy, schedules, means and resources for both the business functions and the IS division, as well as ensuring that there is someone who can take the necessary decisions. IS divisions are also responsible for controlling relations with suppliers, maintaining a reasonable portfolio of applications with different software vendors, highlighting any risks of obsolete technologies and clarifying the TCO - the famous cost of running the applications.

Keys for a successful ECM project

by Capgemini

1/

Define a governance model that clearly establishes the roles of the business functions and IT division in relation to the system.

2/

Allow the business divisions the choice of adopting the company's ECM platform while emphasising the potential gains.

3/

Carry out an in-depth preliminary review of the document lifecycle in a bid to factor in all regulatory requirements.

4/

Keep a close eye on the volume of data streams - multiple concurrent users could crash the document system if accessing the ECM directly.

5/

Cloud services with per-document billing may seem attractive, but a third-party archiving provider will not necessarily offer the same flexibility as an internal system.



CLIENT PERSPECTIVE

Catherine Rouard,

Harmonia Project Leader, CGLLS (French Guarantee Fund for Social Rented Housing)

Harmonia, an online filing system for the social housing industry, has created an electronic platform for all the financial documents and questionnaires exchanged between players in the sector. A successful e-platform project characterised by its major collaborative functionality.

Harmonia - an e-platform driven by innovation

WHAT REASONS LED TO THE HARMONIA PROJECT?

Harmonia is a secure web-based system that allows France's Ministry of Housing to collect regulatory financial statements from social housing authorities in electronic format. The system also enables the four professional federations representing public housing offices, social housing enterprises, social housing cooperatives and social housing PPPs to use the data from their questionnaires to produce and update tenants' personal records. Thanks to Harmonia, social housing associations can meet their legal and contractual obligations of sending their accounts to their different professional partners and regulatory authorities.

WHAT WERE THE FOUNDATIONS FOR THE ELECTRONIC PLATFORM?

In 2002, CGLLS was asked to standardise and share all the data collected from social housing associations. We started from scratch and carried out a review of the entire profession with the aim of compiling each party's uses and needs. Then we created a steering committee with all the partners. We had to determine

who was collecting what, in which format and how they were collecting their data. The process for defining the platform was time-consuming, because we had to reach a consensus with the entire profession. We finally focused our choice on creating five secure platforms - one for the ministry and one for each federation.

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WHAT DOES YOUR VERSION OF AN ELECTRONIC REPORT LOOK LIKE?

Computerised versions have been designed for two document families - one for federations' regulatory statements and one for association questionnaires. Regulatory reports include all the accounting, financial and asset data of a social housing association (balance sheet, profit & loss account and several appendices). Such reports are highly extensive and feature approximately 7,000 data items. At the same time, each association has its own questionnaire, which includes data from the regulatory reports (section called the «common core element») and data meeting the specific needs of each association. The volume varies between 1,500 and 3,000 data items.

Computerised versions have been designed for two document families - one for federations' regulatory statements and one for association questionnaires.

« Combining an electronic platform and collaborative work guarantees **faster exchanges** »

HOW DO YOU COMBINE SUCH DIFFERENT NEEDS?

associations and 200 PPPs) have a login for the ministry's platform and another login to sign into the platform for their federation. To simplify the transmission process, each federation's platform communicates with the ministry's platform, meaning that data from the common core can be synchronised in both directions.

WHAT COLLABORATIVE DIMENSION IS ASSOCIATED WITH THE DOCUMENT PROCESSES?

also allows the ministry and federations to communicate with each other. They can simply click on a page or data item to ask a question, which is then automatically sent by email to the association. Interaction is much faster, considering that everything used to be done by post. Harmonia ensures traceability and retains the history of all information for five years.

For security and confidentiality reasons, all partners have their own secure platform. The 900 social housing associations (approximately 700 tower block

Harmonia also has a forum for interaction. The forum not only lets associations upload attachments for their declarations (management reports, AGM minutes, auditors' reports, and so on), but

WHAT CHANGE MANAGEMENT MEASURES WERE TAKEN TO SUPPORT HARMONIA'S ROLL-OUT?

them into the project and encourage them to provide their customers with a tool for automatically generating Harmonia XML files. The Harmonia platforms opened during Q2 2008 to collect the association's 2007 accounts. Approximately one third of the associations sent their accounts online during the second year, bearing testament to the reliability of the Harmonia system. In December 2009, a law was enacted requiring all associations to file their accounts online, and a regulation specifying the terms for online filing was published in March 2010. It subsequently took two to three years for all associations to file their accounts online. Harmonia today has proved a tremendous hit with the entire profession.

With a helping hand from the federations, we organised two professional day events, during which financial directors and accountants from the associations were given a presentation of Harmonia and shown how it works. We also organised a series of meetings with software vendors to clue





Intelligent documents, conducive to winning clients

Electronic documents can help create a paperless work environment.

Above all, paperless offices usher in the prospect of injecting greater innovation into the many front-office functions. The digital tablet / e-document is revolutionising how client advisers and sales teams work.

Enterprises need to break away from the idea that e-documents simply serve as a carbon copy of traditional A4 hardcopy documents. Not only must e-documents be capable of adapting to the different platforms that people use to view them (PCs, smartphones, tablets, and so on), but also offer interactivity with the prospect of adding links, graphical content, photos and videos.

A new spin on the sales rep / client relationship

Heading off to the solicitor's office to sign the deeds for a property is more of a chore than the realisation of the dream to become a real-estate owner. The solicitor is required to read out the deeds, but those deeds are now in electronic format. Clients can even email their solicitor to request a copy of the deeds in order to prepare for the big day. Once the deeds have been read out, buyers and sellers sign the document directly on the digital tablet. The process as it currently stands can be replicated in many other sectors. Bankers and insurers are currently rolling out similar solutions both in their agencies and among their sales teams, with e-documents representing a sales support tool. Such electronic contracts also support the option of adding dynamic charts, which allows users to view additional information by running their finger over a pie chart. Intelligent documents are much more than just a different way of displaying content.

Invoices as a communication tool

Documents are not only designed to convey information, but also communicate with the user and grab their attention. But the intelligent document approach is not just confined to marketing. Intelligent documents can also be used for such simple media as invoices. For example, Android smartphones



Guillaume Steyer

CCM Leader, Capgemini

« Companies today are pursuing a multichannel strategy in a bid to reach out to their customers, while using every available type of medium for interaction. Everyone perceives each channel in different ways. Not only does this mean that companies need to drive home their message to the target market over a given channel, but also that they need to choose the right one. This implies collecting behavioural data according to the type of action and the client's profile, so that the target market will be as receptive as possible to the chosen communication strategy.»

«Intelligent documents also project a modern-day image. This aspect, and the fact that e-documents save money, is prompting banking networks, such as BPCE (Banque Populaire et Caisse d'Épargne), to allow clients to sign contracts on tablets in their branches. Intelligent documents are becoming one of the hallmarks of the digital enterprise.»

Supporting the mobile revolution

and iPhones do not reach out to the same target market, so any banner ads featured in the document will adapt to the user's mobile device. Furthermore, if users are identified as being golf players for example, an offer relating to their centre of interest can be put across in the document. Intelligent documents therefore gear their content towards the user's profile, which is impossible with conventional documents. A direct consequence of this advance in technology is that any document can be transformed into a marketing tool.

The money saved can bankroll innovation

The technology may be readily available, but question marks may be raised about the cost of changing over to an intelligent document approach. Overall, the cost of creating an intelligent document is on a par with a traditional targeted advertisement. The ROI is primarily driven by the lower printing and postage costs. In addition, one of the main strengths with interactive documents lies in the prospect of tracking the client's reading history, such as the pages viewed, the articles read and the paragraphs of a contract that most caught their attention prior to signing. Intelligent documents are a major tool for keeping tabs on the client. Finally, the global ROI achieved is accompanied by a faster response to the client and superior productivity for the back office.

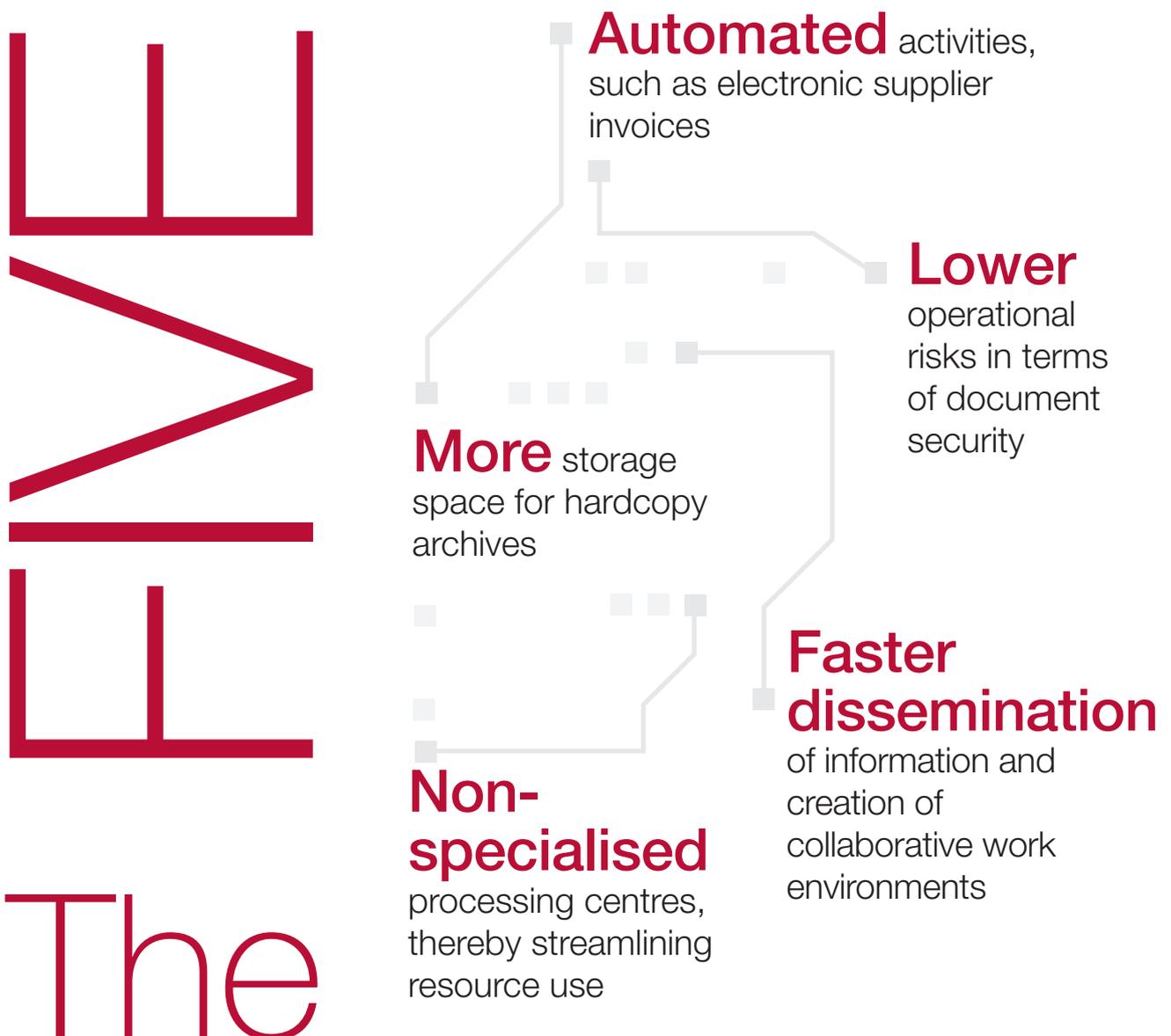
« Dynamic and portable, the time has come to **reinvent the document** and gift it with **intelligence** »

Making documents « **all-terrain** »

Documents must have the same value, irrespective of whether they are disseminated in electronic or hardcopy form, and this encompasses both regulatory requirements and the need for multi-format compatibility. The information conveyed by the document must be suited to all types of format, whether hardcopy, tablet or smartphone, and must be geared towards the required readership. The format must be dynamically adapted to the device chosen by the consumer.

Interactive PDFs have been around for a long time. All the things that we have learnt to do with PDFs can now be done in HTML5, meaning that this approach can be applied to any electronic medium. HTML5 can be used to give the document dynamic content, business rules, technical rules, and so forth. Users can even «run» the document in online and offline mode.

main sources of ROI for an ECM project



Bertrand Chevallier, Senior VP, Crédit Agricole d'Île-de-France

« Electronic **vouchers** offer a number of **advantages** for both advisers and customers »

The bank agency **2.0**

Faced with the increasing number of customers that use new technologies, banks need to redefine the role played by their agencies. Equipping advisers with digital tablets and computerising all procedures will help create the agency of tomorrow's world. Crédit Agricole is digitising a massive part of its network in a move to achieve a competitive advantage in an increasingly digitally-enabled society.



CRÉDIT AGRICOLE ÎLE-DE-FRANCE IS REDESIGNING THE ROLE PLAYED BY ITS AGENCIES. WHERE DOES PAPERLESS BANKING FIT INTO THE STRATEGY?

time, we are upskilling our staff with no fewer than six experts in each agency to advise our customers. New technologies are fuelling our strategy for operational excellence, and

We are transforming our agencies into warm and inviting venues for customers, with self-service coffee machines, Wi-Fi access and extended opening times. At the same

innovation is the driving force for our relationship with customers, with everyday operations and transactions performed electronically. Electronic signatures in agencies are now a reality throughout the Crédit Agricole Île-de-France network and will enter widespread use over the next few weeks. A range of interactive tools has also been designed to deliver the best possible product advice to our customers. Finally, we are looking to implement a multichannel relationship with our customers, with every channel delivering the same level of quality.

WHY EQUIP ADVISERS WITH DIGITAL TABLETS?

To gain a competitive advantage, Crédit Agricole is shifting the focus on high-quality customer relations and superior quality of service. Ploughing financial resources into new technologies, digital systems and new tablet practices is one of the ways to achieve those objectives. There are many challenges, both qualitative and economic. Digital tablets strengthen customer intimacy and change advisers' commercial behaviour - tablets promote a more active form of listening to the customer's needs than just executing their transactions, as sometimes happens when sitting behind a PC.

WHAT WILL CUSTOMERS GAIN FROM SIGNING A DIGITAL DOCUMENT?

Electronic vouchers offer a number of advantages on several levels, such as simplicity for advisers by saving considerable time on admin. Customers can also enjoy many benefits, such as simplified transactions and an experience that comes close to the traditional paper-based method by using a tablet and stylus to sign their transactions.

For example, when signing a contract, the clauses are gradually presented at each stage. After accepting each stage, the customer can move to the next clause. This approach is much clearer and more transparent for the customer, instead of the previous process of reading a complicated 30-page hardcopy contract featuring standard terms and special conditions. The signing phase is better sequenced and provides greater clarity during the meeting between the adviser and the customer.

This ensures a high level of security, since any signed documents are retained in the eDocuments portal on the bank's online site. Ultimately, customers have a signed PDF document that they can download and print out if required, and which clearly shows the customer's signature. Documents are certified by a trusted third party. The customer's authentication is used to electronically sign the document.

CRÉDIT AGRICOLE IS SPEARHEADING AN ACTIVE PAPERLESS STRATEGY...

Approximately 25 products and services in the range are available for full online subscription. Using the changes implemented in NICE, our new information system shared by all Crédit Agricole branches, we are going to extend our electronic strategy to encompass all products and services. With the growing popularity of the «Click to Store» phenomenon, the signature represents nothing more than the finishing touch to

a well-prepared transaction. That transaction may be initiated when looking up information on the website, followed up with an online simulation and then a visit to the local branch to discuss with an advisor. Customers may ask for time to think it over before finalising the transaction at home. This is the aim that we are pursuing. It offers the freedom that a multichannel strategy should provide.

WHAT IS THE IMPACT ON THE AGENCY'S BACK OFFICE?

Electronic document management is an integral part of the adviser's workstation. EDM functionality is fully automated in the back office and also for customers in their web space, without any admin required.

Approximately 100 agencies are currently using digital tablets, and starting in February 2014, all 365 branches in the Greater Paris area will offer customers the possibility of electronic signatures. At the same time, a dozen regional branches are handing out tablets to their staff. The idea is to leverage our NICE information system. Crédit Agricole's 39 regional branches can now enjoy all the benefits of being connected to the same information system. This core system provides services on the agents' workstations, online banking services, mobile distribution processes and electronic signatures.

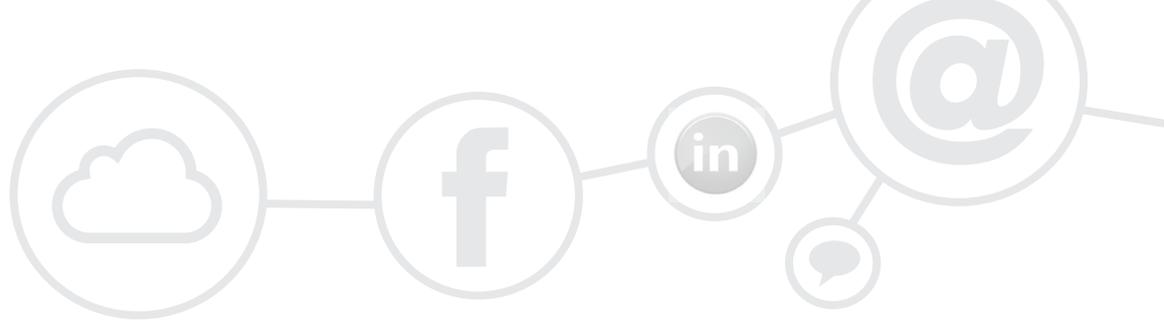
IN ADDITION TO ENHANCING THE BANK'S IMAGE, WHAT ROI CAN BE EXPECTED FROM SUCH A PROJECT?

The initiative builds on the CSR sustainable development approach that we are spearheading. Crédit Agricole Île-de-France creates three million vouchers and generates 20 million contract pages. If you multiply those figures by the 39 regional branches, you can understand the environmental impact of pursuing a paperless strategy.



Signing a
**document
on a touch
tablet,**
is not so
straightforward!

« As part of its strategy to incorporate digital tablets into its agencies, Crédit Agricole asked its regional branches to choose between Apple iPads and Samsung Note 10.1 tablets. Following an acceptability study on digital signatures in the agencies, the Île-de-France branch - the first to get the ball rolling - opted for the Samsung tablet, because it came with a stylus. Customers can therefore sign documents on the tablet as if they were using a pen. This is quite a fundamental difference, because the stylus reduces the way that nearly all our customers have to come to sign on a tablet,» explains Bertrand Chevallier.



OUTLOOK

ECM as a driving force for **SMACs**

Technologies are revolutionising everyday life. Digital technologies are synonymous with social networking and mobility, while corporate IT goes hand in hand with analytical computing and cloud computing. Content management systems are currently embracing these technologies, much to the delight of the business world.

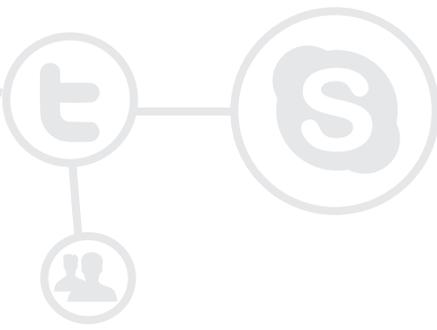
Companies have more than one vested interest in social networking sites. Not only can companies use social networks to drive their communication campaigns, but they can also hear what «people» are saying about their products. Analysing their e-reputation and trying to understand why some consumers air their grievances on the web are other reasons. Finally, sharing documents within corporate social networks in a controlled and secure manner is another increasingly frequent challenge. Companies are moving away from the traditional model of static documents stored in libraries. The challenge is crossing ECM systems with social networks, and especially standardising and analysing the enormous quantity of content.

Mobile devices are becoming the most popular way of using documents

Just as social networks are blowing away the conventional document-based approach, mobile devices are on their way to becoming the main mode of communication. Documents are the most commonly used data on mobile devices, and that trend will continue gathering speed. « *This implies a problem of usage and usability*, advises Olivier Loiseau, ECM Leader at Capgemini. *On the one hand, users are fed up at having no access to their documents on the device that they are carrying around in their pocket, and on the other, firms are very frightened at the prospect of users taking corporate documents outside the company. Not only do companies need to manage this mobility problem, but they also have to factor in the BYOD trend – Bring Your Own Device –, meaning with the employee's device, whatever that may be.* »

IT divisions in a state of upheaval

IT divisions are presently torn between satisfying the business functions' desire to quickly see a new service, as offered by a number of players in the market, and meeting their own constraints (compliance with security rules, control over the legal framework, compliance with the IS history, etc.), which may cause major implementation costs and delays. The decision to adopt a cloud computing strategy is also influenced by the business functions' determination for greater speed without having to worry about which solution needs installing on which server. Consumerization of IT is prompting users to sign up for services that run independently of the company. « *Managing storage racks and servers is not part of firms' core business. The demand for fast implementation and simplification in today's business environment is such that you cannot turn around and tell the business functions that they will need to invest millions of euros to set up a document-sharing infrastructure. This service is currently seen as a commodity and is not always deemed valuable enough to keep within the company. But mission-critical content containing trade secrets or with wide-ranging legal implications will always be retained in secure silos* », warns Olivier Loiseau.



Olivier Loiseau
ECM Leader, Capgemini

Big Data will create value from unused information

The Analytics component of SMAC is part of the ever-changing big data trend. Over 80% of company information is unstructured, including videos, audio, faxes, emails and all types of documents. Firms are not using these documents, despite their inherent value. The typical example is customer complaints. When a customer service designs a form to collect feedback from customers, the real value of their answers often comes from the freeform «Other» field. Until now, companies have lacked the technical resources to fight the incoming tide of answers and make sense of the feedback. Big data uses semantics-based techniques for analysing the mass of data and not only picks out keywords - which are the basis - but detects semantic structures and correlations between those structures, such as analysing feelings. In today's world, companies have the technical means to process a million reviews posted on a website over the last five years. The feedback can be analysed to identify negative impressions on a specific topic in any given region. In a way, big data generates business intelligence from the company's documents, rather than its figures.

« Social, Mobile, Analytics and Cloud, all projects focusing on EDM, unstructured content management and paperless systems are currently affected by these terms.

Mobile technologies, ahead of social computing, are clearly the first challenge facing companies, spawning countless brainstorming sessions and numerous projects. Analytics and cloud computing are still in the teething stages. »

Paperless environments, **pipe dream or reality?**

More environmentally-friendly, more value for money and more effective in terms of marketing, e documents have the perfect credentials for winning over companies. However, only a handful of firms are brave enough to go all-electronic. Will paper disappear? Should it? Debate between two Capgemini experts.

Olivier Loiseau

ECM Leader,
Capgemini

Guillaume Steyer

CCM Leader,
Capgemini

Olivier Loiseau

The first argument in favour of e-documents is the reduction in costs. Reaching out to customers costs a lot less with e-documents than with traditional media. E-documents raise the productivity bar and drastically rein in the logistics costs incurred in handling and storing paper.

Guillaume Steyer

Despite claims that the tremendous growth of such electronic media as text messages and email would spell the end of paper, we continue using paper for communication. For an entire section of the population, paper continues to be favourite choice for archiving, filing and looking up documents. Paper never loses its legal value. If any evidence were needed to support this claim, you only have to renew your passport or register your child for school dinners, since you are always asked to provide hardcopy supporting documents. Although many documents can be digitised, people see paper as a benchmark and a form of tangible evidence. In many cases, when customers receive their e-invoice, they soon ask the company for a hardcopy version.

Guillaume Steyer

Fewer recipients read e-documents. Studies commissioned by telecoms operators and ISPs have revealed that fewer people actually read documents received by email. E-documents are therefore less relevant when containing other information, such as sales information, meaning that they are a lot less effective. The number of people that actually read a hardcopy document compared to the equivalent electronic version is 3 to 4 times higher! When you receive a letter, you open the envelope and read the contents. When you receive an email with the amount of an invoice, if the figure matches the price of the monthly plan subscribed, you generally ignore the attachment or the link promoting some offer or other.

Since electronic transmissions are not very expensive, companies will tend to increase the number of contact methods, such as mobile alerts, text messages and emails, effectively bombarding their customers with information. Their messages will ultimately go unnoticed. Information needs to cut to the chase, since recipients will not read all the details. Consumers read the invoice amount without really seeing that the message may feature an interesting offer.

Olivier Loiseau

The barriers holding back the e-document trend are falling. Legislation is changing, and e-documents may be admitted as proof and used as supporting documents. The advent of the online system for filing income tax returns has raised the French public's awareness of the e-document trend. Although digital certificates were initially required to sign returns, that no longer applies today. Banks and insurance companies are also offering their customers electronic lockboxes. Habits are changing.

Olivier Loiseau

Behaviour and practices are rapidly changing to embrace e-documents, but the social aspect should not be overlooked and the fact that there will always be people on the other side of the digital divide. Not everyone will want or be able to use e-documents. IS divisions will need to deal with paper for a long time yet!

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