

Capgemini 

salesforce 

Universal Banking Solution



Industry Insights

Banking technology infrastructure requires that bankers access as many as 20+ systems in order to comprehensively view all the products and services that make up a client relationship. This is inefficient from the employee perspective and is also challenging for customers who wish to get a resolution to a problem or obtain a new product. Data from customer interactions must be served up universally to anyone in the bank who has a business need to know about the client relationship.

Customer expectations lead the list of reasons banks are seeing an exodus of their client relationships to non-traditional players. Customers expect a universal perspective on their relationship from anyone within the organization who is assisting them.

Cross channel (Branch, Mobile App, Internet) satisfaction levels continue to be low, with only 50% of the customer base citing a positive experience. While banks are leveraging technology with a focus on operational efficiency and front-end digitization, banks must be sure not to neglect customers through an impersonal engagement model or a lack of product/service related data at the proper channel (Branch, Mobile App, Internet) which is necessary to drive client satisfaction.

With additional competition in financial services, positive client experiences will drive stickiness (retention) of the relationship more than ever. Tech savvy customers are more than 30% more likely to switch to a disruptive competitor like Google, Apple, or Amazon for their financial services needs when those competitors begin offering comparable products. Traditional banks cannot afford to lose a large chunk of their client base who traditionally are less expensive to maintain because of the client desire to self-serve. Banks must give them tools and resources to ensure a consistent experience regardless of which channel the customer enters.

Banks need to maximize traditional strongholds for a decisive lead in the future. This includes leveraging cross-product synergies and customer data to deepen and strengthen client relationships and capitalizing on the invaluable information captured during regulatory compliance mechanisms like annual reviews and financial statement updates. Without cross-functional access to customer data, it will be increasingly difficult for sales and marketing to deepen customer relationships.

Capgemini in collaboration with Efma produces a series of industry specific studies designed to inform our clients of trends and themes throughout financial services. For additional information, please visit us at: <https://worldretailbankingreport.com>

Capgemini's Universal Banking Solution unifies customer interactions across the bank's lines of business and channels using Salesforce as a common platform. Providing a single point of reference utilizing integrations to various source systems, will provide your employees and customers insight into the relationship which can be easily utilized to **improve client satisfaction, expedite service requests, and drive organic growth** within your organization.

Universal Banking Highlights

- ▶ Built leveraging Salesforce Financial Services Cloud (FSC)
- ▶ Utilizes a "CONFIGURATION FIRST" methodology
- ▶ Employs platform provided tools like Lightning Flows, Lightning Web Components, and Einstein
- ▶ Drives faster project delivery with rapid time to value and an improved return on your technology investment.

This approach ensures a faster project with rapid time to value and improved ROI.

Why Salesforce?

- Market leader in Customer Relationship Management
- Extensive data model that easily enables aggregation of data across multiple source systems into one convenient relationship view
- Robust permissions, entitlements, profile, and role configurations that powerfully protect customer information
- Cloud leader with mobility across devices for both employees and customers
- Reporting and analytics to drive more robust interactions with customers regardless of their entry channel or line of business
- Ease of configurability ensures seamless changes without the need to be beholden to a vendor

Benefits of Capgemini's Universal Banking Solution

Create efficiency, Reduce expenses associated with customer engagement, and drive revenue

- We understand banking! Our strategy and POV are designed and built by bankers with extensive experience on the Salesforce platform across multiple clouds with a focus on optimizing customer interactions, driving customer satisfaction and increasing relationship profitability.
- Faster project timelines through the use of our accelerators, enhanced data model, baseline implementation, and prebuilt lightning components will result in faster and higher return on your technology investment.
- Easier long-term maintenance and upgrades will save money over alternatives.
- Business processes change! The solution can be modified by your administrators with clicks not code, ensuring adherence to the most current business and regulatory requirements with little to no external vendor involvement
- Aggregating client information from multiple source systems will give your organization the data needed to market and sell to existing customers by making financially appropriate and timely recommendations to retain and grow your client relationships



Common Challenges Addressed with Capgemini's Universal Banking

Unified Customer View

Improve customer interactions by sharing the same customer data across the various channels and lines of business.

Capture and store relevant compliance related data in line with the customer relationship information so that it can be captured, reviewed, and reused when appropriate.

Compliance

Service Consistency

Provide customers with consistent service interactions regardless of channel asking only the information necessary to perform the current task. Give access to service requests to your customers for visibility to reduce follow-up questions. Introduce KPIs to monitor service requests and manage your service teams based on data driven metrics.

Capitalize on existing client relationships by driving employee behavior with preconfigured workflows that encourage asking for business we discover at our competitors as well as engaging other lines of business when appropriate with no degradation of service to the client.

Organic Growth

Lead & Referral Management

Enhanced functionality to drive relationship profitability and customer satisfaction by engaging the appropriate resources with for cross-channel leads and referrals across lines of business within your organization.

Attracting new relationships is hard! Onboarding customers once you are their chosen product or service should not be. Onboarding flows that enable quick and thorough capture of customer data necessary based on various attributes of the client relationship like type of client, line of business, and compliance requirements. Store that information so that other teammates can benefit from the data you have captured and reduce the number of times a customer is asked for the same information.

Enterprise Onboarding

Next Best Offer / Action

After aggregating the client relationship into a single view, you can provide your customers and employees with relevant best-fit product recommendations based on the client's entire relationship; not just one component of the relationship. This will enable timely and appropriate product offers based on the customer's holistic relationship.

Home page designs, activity management, reports, and dashboards that enable your employees to focus on the right tasks to drive client satisfaction, revenue, and create efficiency.

Employee Productivity

Why Choose Cappgemini?

Cappgemini's Salesforce experience is widely recognized in the market.

▶ Recognized by Salesforce as a **"Global Strategic Consulting Partner"**

▶ **Ranked on Salesforce implementation partners** as a "Leader" by Forrester Research, Inc.

▶ Positioned as a **Leader in Gartner's Magic Quadrant Reports**

▶ **Recognized as CRM Market Leader** by Constellation Research

▶ Salesforce Partner **Innovation Award winner**

Cappgemini's Salesforce Practice is one of the strongest and most qualified in the world.

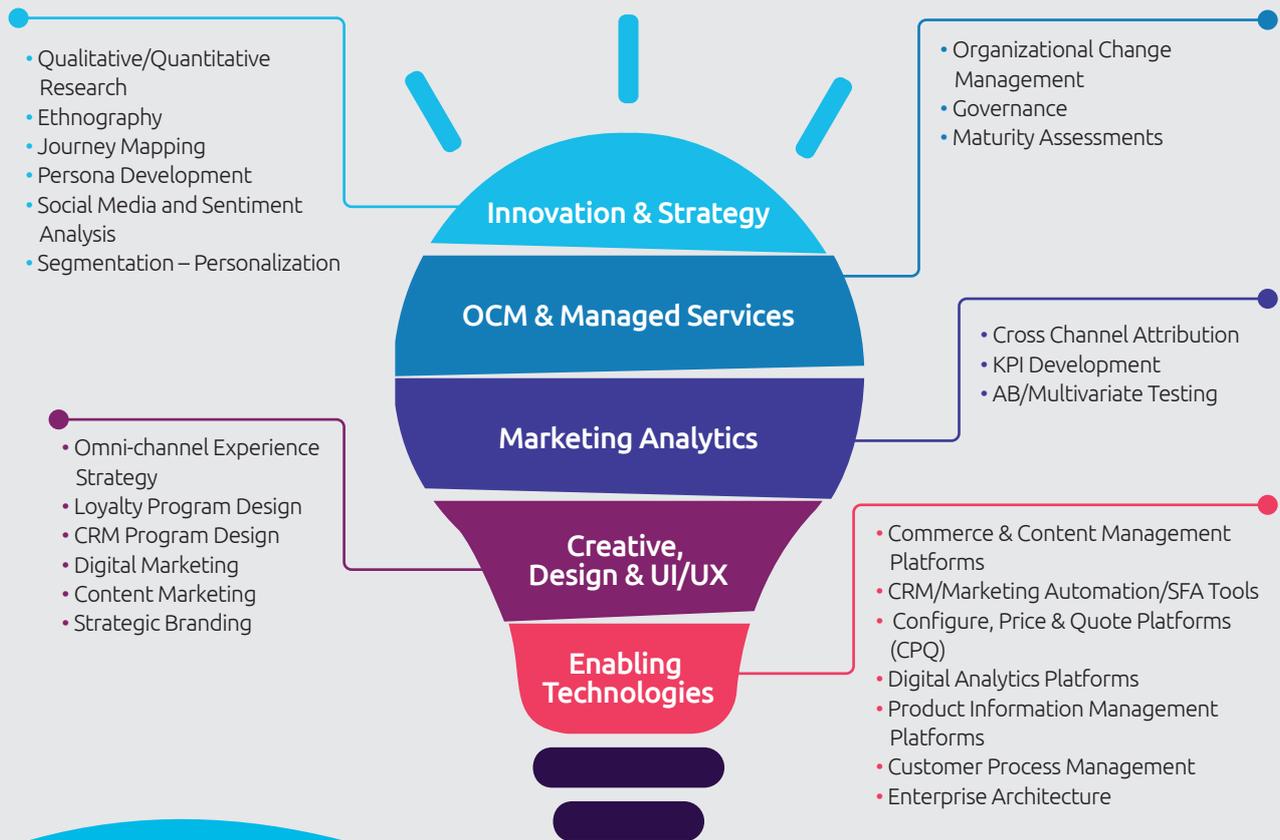
11 Year Partnership
with
Salesforce

550+ Clients
in our global
Salesforce Portfolio

3000+ Certified
Salesforce consultants
with over
5000 certifications



Our Salesforce Practice is aligned with Capgemini's Digital Customer Experience Program, with an entire portfolio of offerings



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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 €17 billion.

Learn more about us at

www.capgemini.com

Visit the website

<https://www.capgemini.com/partner/salesforce/>

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