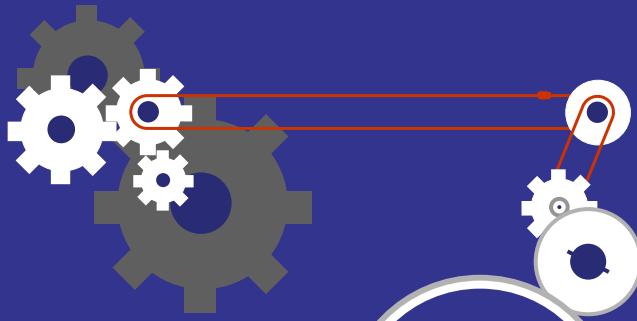


Capgemini 2.0



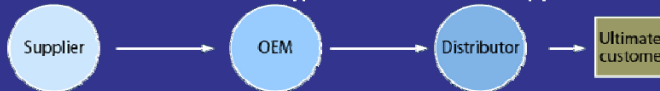
The World is Changing
2006



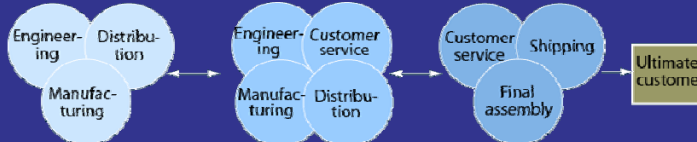
Digital Business Networks (DBNs) create specialization in the ecosystems

The rise of networked global business models

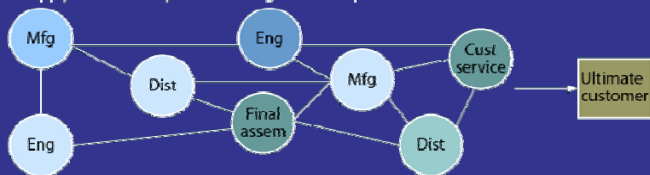
Traditional: Unidirectional, serial flow of activities from suppliers to customers across stovepiped firms



Transitional: Internal processes begin to span organizational boundaries in all directions



Networked: A digital supply network of dynamic trading relationships



January 20, 2006, Forrester Big Idea "Digital Business Networks"

2



New Demands of Value Creation

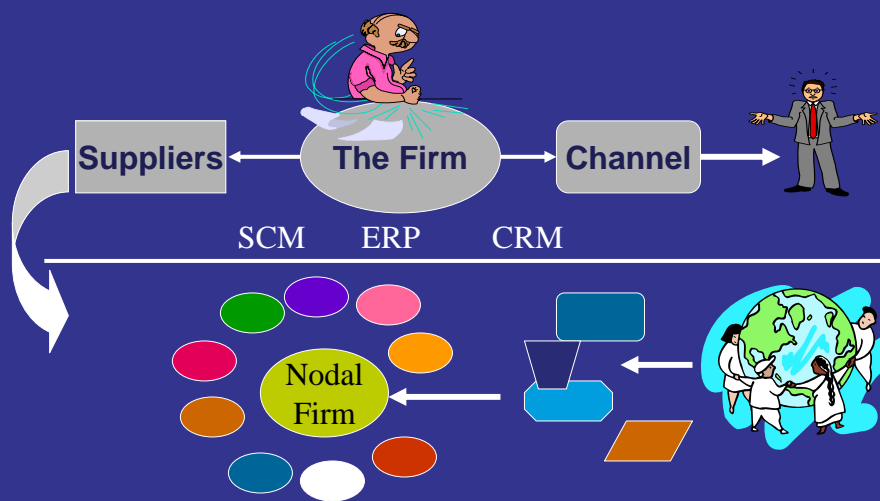
- The Need for an Experience Network
- The Need for Intelligent Products/Services
- The Need for Dialogue, Access and Transparency
- The Importance of Consumer Communities
- The Need for Real Time Action
- The Need to Cope with Heterogeneity and Complexity
- The Need for Alliances
- The Need for Rapid Reconfiguration of Resources

Technology Infrastructure is Strategic

3

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CONSULTING TECHNOLOGY OUTSOURCING

The Basic Transformation



4

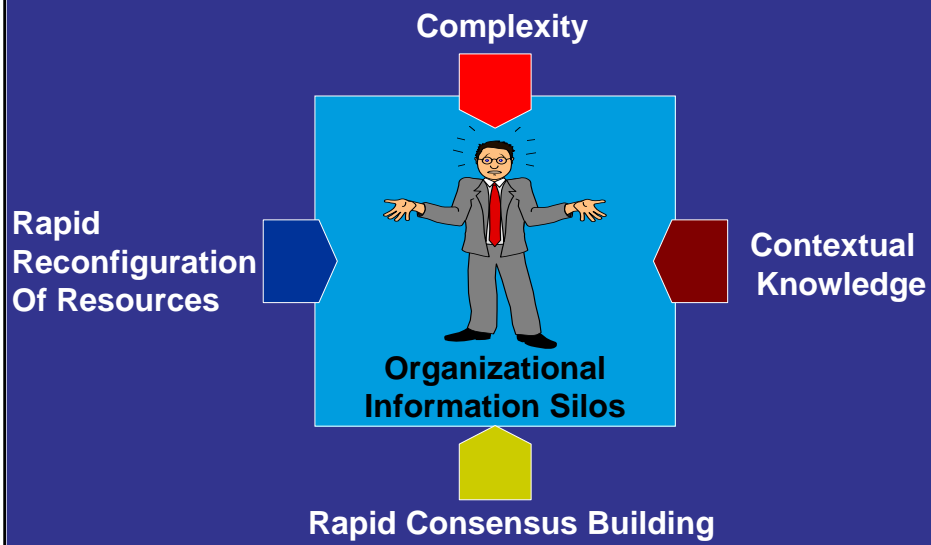
 Capgemini
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The Systems Implications

5



Business World Today



6



The Line Managers' Problem

- Complexity:
 - Intensity of competition, # of models, # of suppliers, cycle time, global logistics, plant configuration, recalls, ...
- Rapid Reconfiguration of Resources
 - costs of coordination, Interdependencies
- Contextual knowledge
 - Where, what, when; Actionable Insights
- Rapid Consensus Building
 - Multiple organizations, levels, Decentralized Resources
- Organizational and Information Silos

7

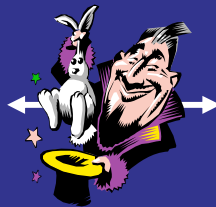
 Capgemini
CONSULTING TECHNOLOGY OUTSOURCING

The Emerging Disconnect I

Line Managers

CTO/CIO

Value Creation
Under rapidly
evolving markets:
Need for Innovation,
Flexibility and
Speed



Legacy Systems,
Transaction
Orientation,
Quality of Data,
"Efficiency" of
Infrastructure

Value Creation

System Efficiency

8

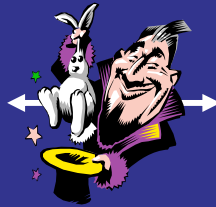
 Capgemini
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The Emerging Disconnect II

Line Managers

Pressure for
New Applications,
Unique Solutions,
Speed of
Implementation,
Real ROI

Value Creation



CTO/CIO

Prepackaged Solutions,
Expensive
Customization,
Cost, Time Overruns,
Multiple Standards,
Application Software-
Battle Ground for
Large IT vendors?

System Efficiency

9

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IT is expending everywhere

10

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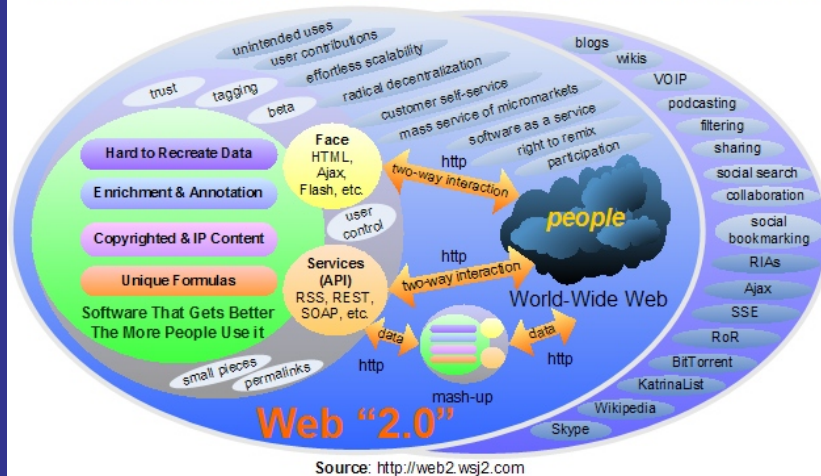
IT is expanding everywhere !



11

Internet evolution – Web 2.0

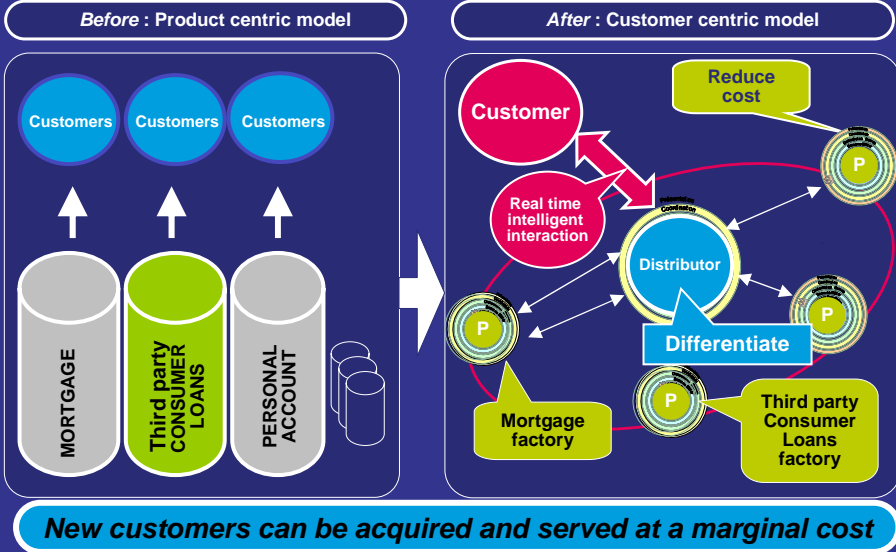
Elements of the Web's Next Generation



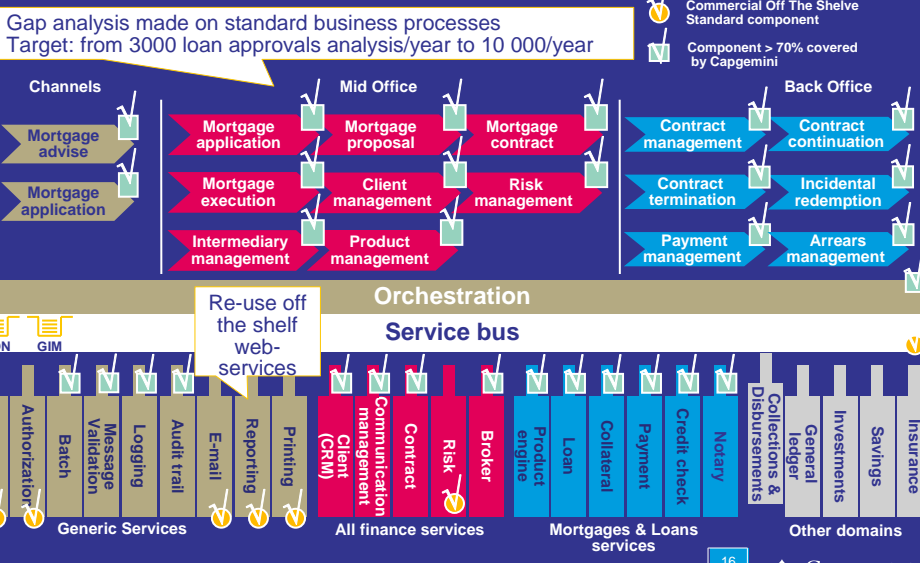
Source: <http://web2.wsj2.com>

12

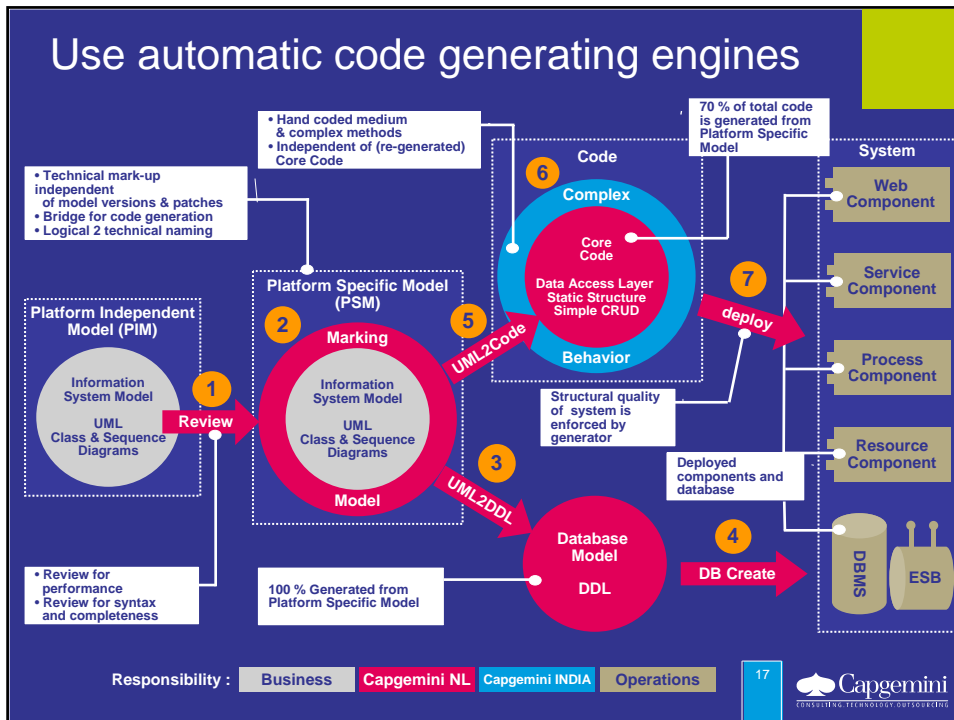
SOA is key to Financial Institutions



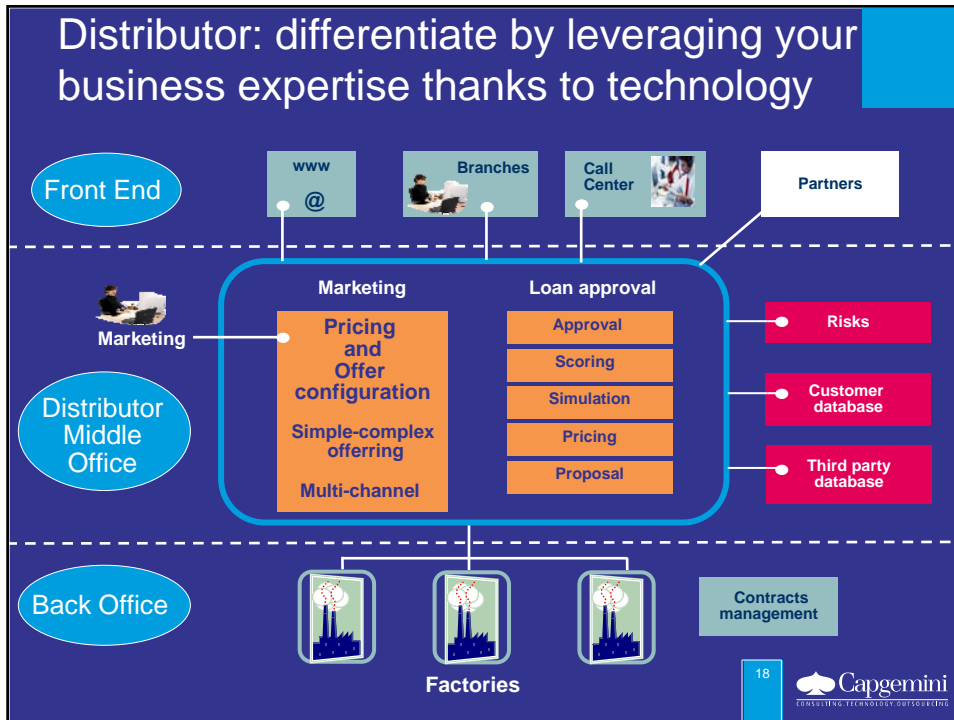
Standard business processes and off the shelf web-services



Use automatic code generating engines



Distributor: differentiate by leveraging your business expertise thanks to technology



Business Rules (JRules) – Easy configuration

property adjustment	Area	program type	rate increase	reason
1	Urban	Fixed	0	single f.
2	Rural	Fixed	0	single f.
3	Urban	Fixed	0.15	townh.
4	Urban	Fixed	0.1	townh.
5	Rural	Fixed	0.1	townh.
6	Urban	Fixed	0.25	condo.
7	Rural	Fixed	0.2	condo.
8	Urban	Fixed	0.2	condo.
9	Rural	Fixed	0.2	condo.
10	Urban	Fixed	0.35	2 urd.b.
11	Rural	Fixed	0.3	2 urd.b.
12	Urban	Fixed	0.3	2 urd.b.
13	Rural	Fixed	0.3	2 urd.b.
14	Urban	Fixed	0.35	3 urd.b.
15	Rural	Fixed	0.3	3 urd.b.
16	Urban	Fixed	0.35	4 urd.b.
17	Rural	Fixed	0.3	4 urd.b.
18	Urban	Fixed	0.3	4 urd.b.
19	Rural	Fixed	0.3	4 urd.b.
20	Urban	Fixed	0.3	4 urd.b.
21	Rural	Fixed	0.3	4 urd.b.
22	Urban	Fixed	0.3	4 urd.b.
23	Rural	Fixed	0.3	4 urd.b.

8 months, start January 2006, 2000 branches deployed YE 2006,
150 000 loans approved to date
A Consumer Loan Bank launched, with outstanding results
Extension to Europe signed... 14m€ for Capgemini

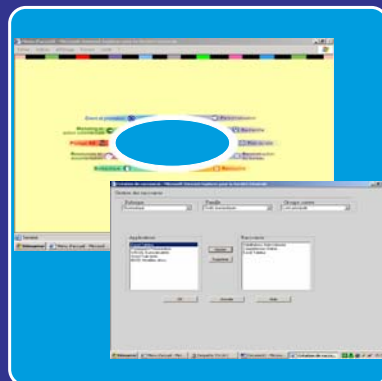


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Front Office Customization

Before



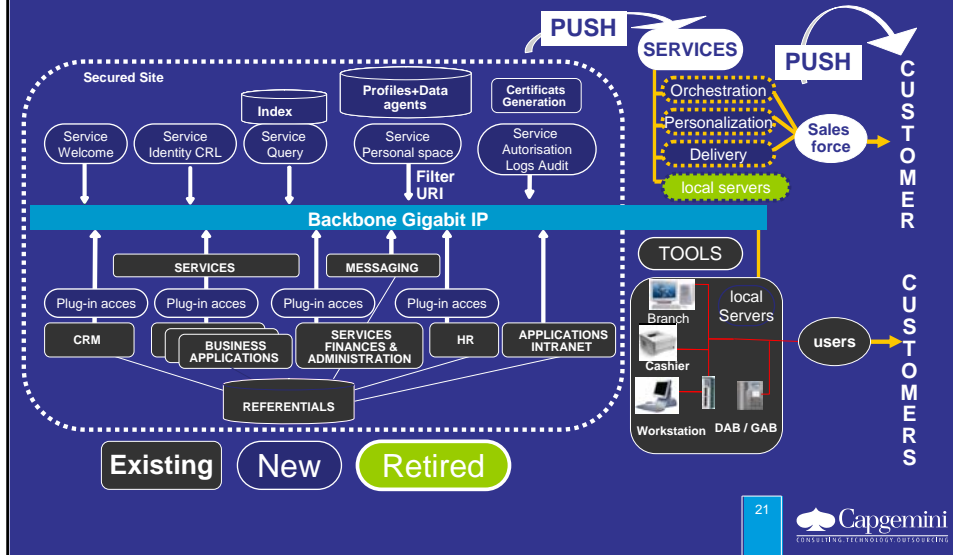
After



20



Customized and real time intelligent customer service

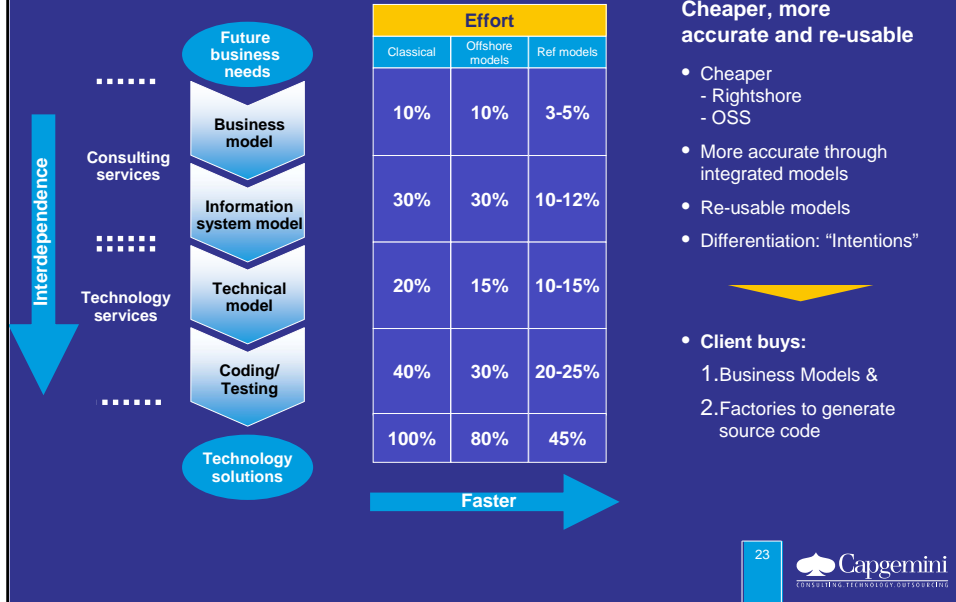


Customized and real time intelligent customer service

Technology brings real time data
 Technology Services transform data into
 intelligent information at a lower IT cost
 enabling customers to win market share

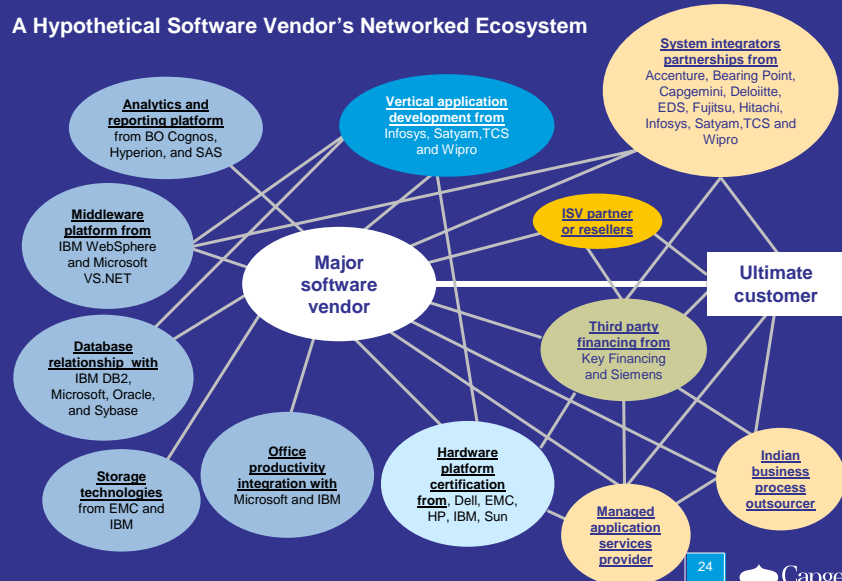
SOA is not in the early adopter phase anymore,
 the risk is to be left behind
 Most customers will look for the Safe Buy

"Business" Model Driven Solutions (MDS)



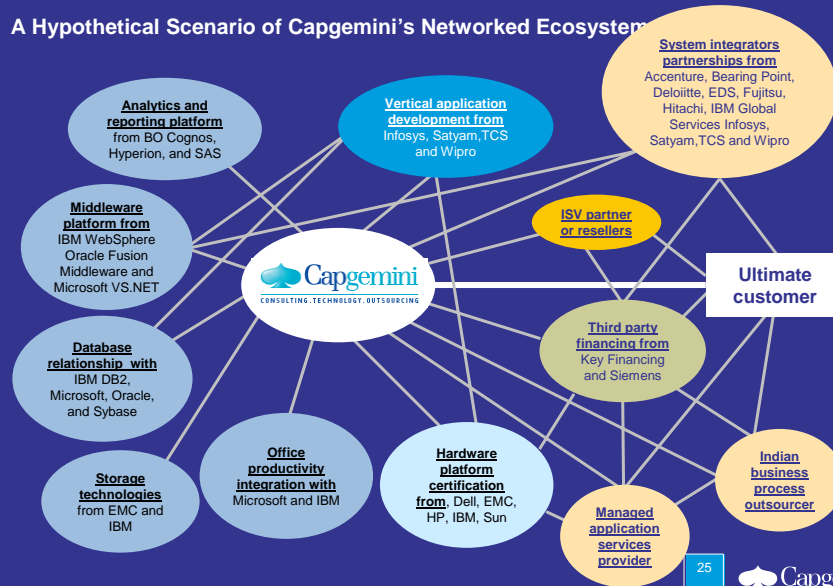
A DBN view of Software Ecosystems

A Hypothetical Software Vendor's Networked Ecosystem



Design Capgemini's DBN Ecosystem

A Hypothetical Scenario of Capgemini's Networked Ecosystem



25



Conclusion: it's time for 2.0

- 1 We enable our clients to answer the needs of their own clients...
- 2 ...while decreasing the cost of production...
- 3 ...and transforming the employees of our clients into salesmen.
- 4 Capgemini is their gate to the Intelligence economy

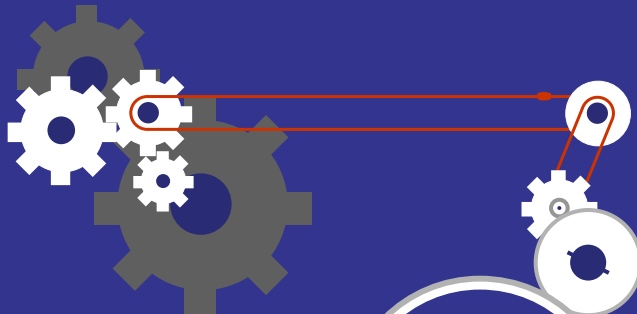
Capgemini, Lead the pack

Our Mission :

Capgemini enables its clients to transform and perform through technologies.



Capgemini 2.0



The World is Changing
2006

