

INNOVATION NATION

From Serendipity to Excellence:
BPO as a Career

A glimpse inside the
Capgemini University with
Steven Smith

Enabling 15,000 people
to get their

GEM-B-A's

Does 'Generation
BPO' have a
professional
identity yet?

Blogs from our
BPO Experts

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Meet the Expert:
Divya Kumar

Center Spotlight:
Sarasota



A Message from the **CEO**

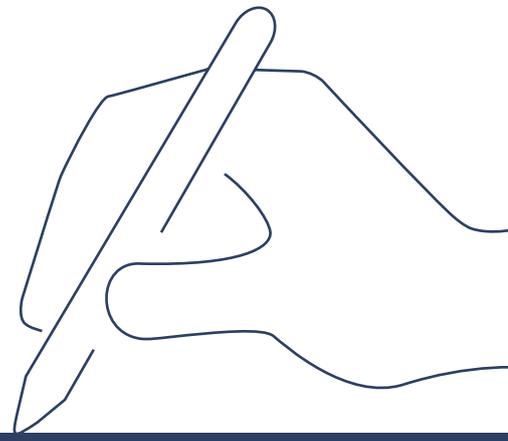
Christopher Stancombe

CEO, Capgemini BPO

Connect with Chris at Capgemini.com/expert-connect



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This edition of Innovation Nation focuses on something that is very near and dear to my heart: Talent.

I'm constantly amazed by the ideas, innovation, and passion for excellence exhibited by our teams, particularly those who are members of what is becoming known as 'Generation BPO'.

This group of professionals – who joined BPO as graduates and continue to work in the space today – bring enormous value to their organizations. They have access to broad sector and process knowledge, as well as technologies, ideas, and people, and have grown up expecting nothing less.

One of my primary challenges in leading this business unit is to empower that team of people and really draw the best out of their fantastic BPO heritage. They are the ones who can drive this industry forward.

More insight into 'Generation BPO' can be found in our feature article, which includes some findings from a recent research study looking at the perception of BPO as a career. In our 'Centers of Excellence' section, we've highlighted some individuals from our global delivery operations and picked out some key examples of how they are driving innovation. We also interview Steven Smith, who runs Capgemini's University, about some of the award-winning programs we're running to promote talent development.

This edition also includes an update on the latest enhancements to our portfolio, more insights from our experts, plus a spotlight on some recent successes. I hope you enjoy reading, and please do visit our website where you can have your say on any of the topics discussed.



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From Serendipity to Excellence: BPO as a Career

by **Christopher Stancombe**

A career-defining moment...

In the early days, people used to arrive at a career in BPO as if by accident. It's now a more clearly defined profession in itself. Clients are more trusting than ever in the skills, knowledge, experiences and assets that BPO professionals bring to the table. Increasingly, BPO is helping to drive transformation and set the future vision for its clients. I firmly believe the next generation of BPO professionals will be the trusted partners of the CFO, tasked with building better internal customer satisfaction, driving shareholder value and creating an organizational culture that mitigates risk.

The required skillset brings together an understanding of traditional operational outsourcing with the more creative and strategic thinking associated with large-scale business transformation. Typically, BPO is more associated with the former,

but growth in the latter now offers exciting scope for career progression.

I am a passionate advocate of BPO and the people involved in it – on both the client and supplier sides. BPO is without doubt a 'people business'. BPO needs strong and skilled experts who can collaborate with clients, understand their distinct challenges and drive improvements through innovation. As an industry, we need to attract and retain those people better. That means better recognition for the work we do, greater training and support to share knowledge and strengthen skills, and formal qualifications to underpin and give value to career development.

Earlier in the year, I posed the question "Does 'Generation BPO' have a professional identity yet?", which you can read later in this paper, but first I'd like to report on some recent analysis by HfS Research (commissioned in partnership with

Business Process Outsourcing (BPO) has never been in a better state. Customers recognise that it now means far more than just more of the same for less money, and they can see the value BPO professionals can bring to broader business transformation. Backed by supporting evidence from Horses for Sources (HfS) research, Christopher Stancombe believes the time is right to build a sense of professional identity to match its professional approach and make BPO a career of choice.

Capgemini BPO), which surveyed BPO staff about their perceptions of BPO as a profession.

Its findings are generally positive, with the majority of experienced professionals seeing BPO as an enabler of innovation and business change. Yet there is work to be done, particularly among newer entrants to the industry, with only one in eight seeing it as a long-term career option. Overall, the message is that BPO is a “profession that is becoming more sophisticated and important for achieving strategic business outcomes”, but to “keep these professionals engaged... requires a more comprehensively defined career path”. That’s the challenge facing BPO leaders now if we are to continue the reputational growth of recent years.

BPO: A view from the ground

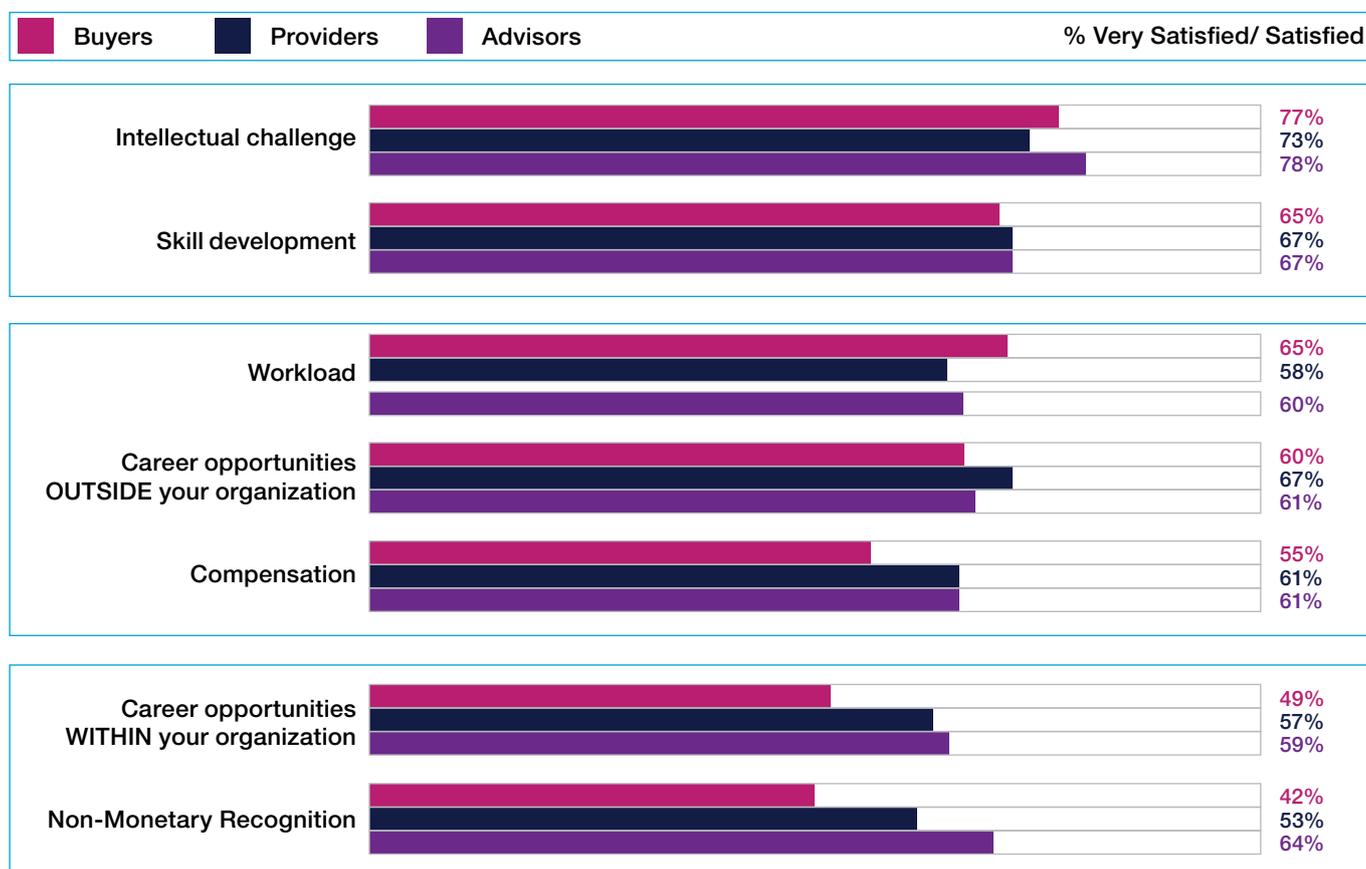
In April 2015, HfS Research published its “BPO Profession” paper, which analyzed the findings of a survey of more than 500 BPO industry stakeholders, including enterprise buyers, service providers and advisors.

The recognition factor

A key finding from the research was that “professionals in BPO like the intellectual challenge, but many fail to see corporate commitment to BPO as a career”. Although around three-quarters of respondents felt satisfied with the intellectual challenge of their role, many did not see it as a long-term career or feel there was enough recognition (non-monetary) within their own organization.

While in some ways this is a positive reflection on the changing nature of BPO away from “lift and shift” towards problem-solving and solution-building, it also underlines the need for

How would you describe your satisfaction with your current role as it relates to:



Source: HfS Research, 2015, Sample: Enterprise Buyers = 121; Advisors/Consultants = 158; Service Provider Executives = 229

more recognition of BPO across the corporate environment. The investment is there internally, with growing commitment to training programs and skills development, and the bridge is starting to be made to executive engagement (at CFO level) – it now just needs a further push to embed the concept of BPO as a profession.

Key points

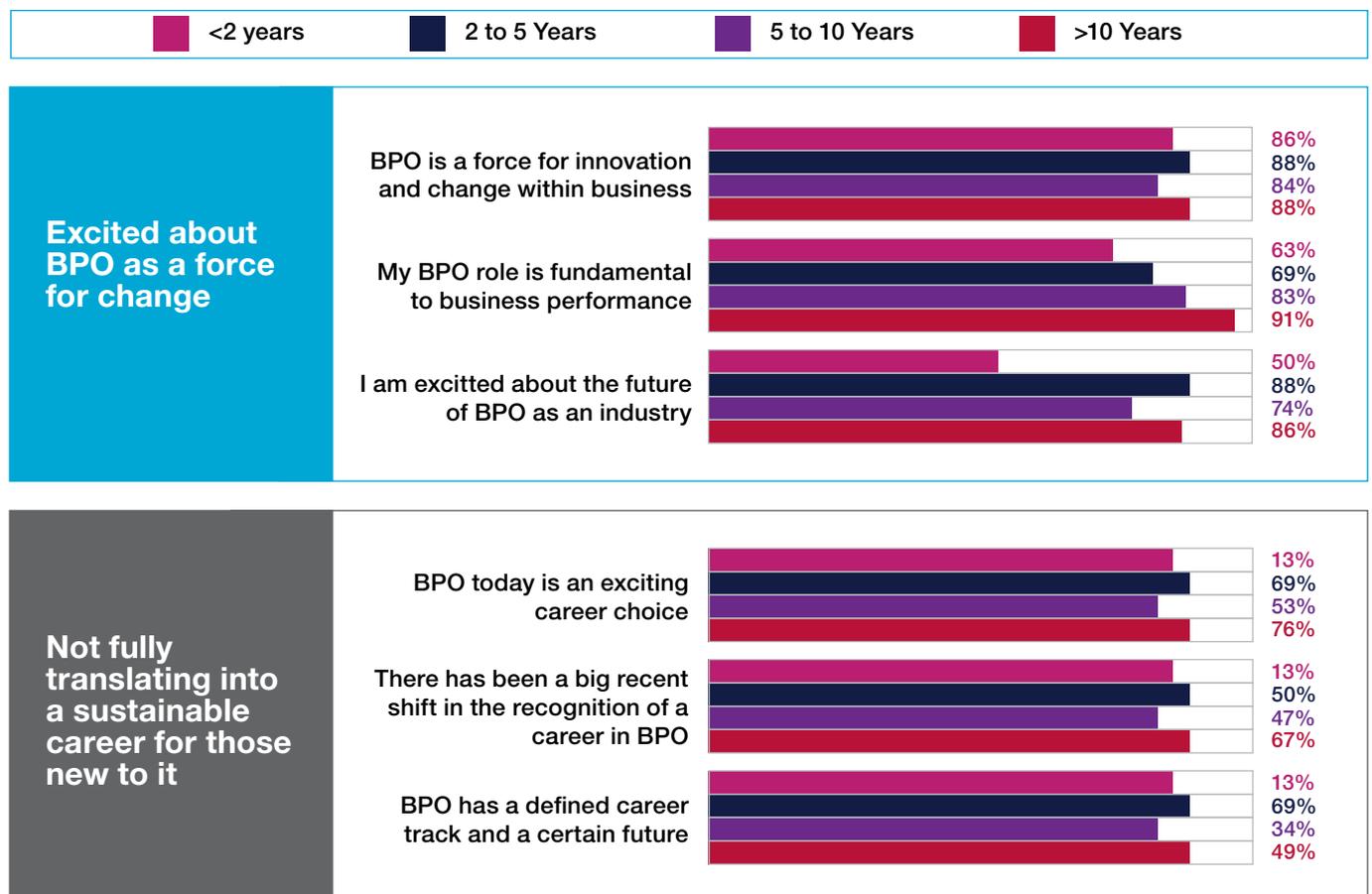
- Research conducted during February and March 2015
- Entailed a survey, plus qualitative and quantitative interviews
- Explored views on current BPO roles and long-term career potential
- 540 respondents from across North America, India and Europe
- Over 50% of respondents had more than 10 years' experience in BPO

A framework to retain

One of the most significant findings from the research is the perception held by “new” BPO professionals (those who have worked in the industry for less than two years). Only one in eight view it as an exciting career choice, or believe that it has a defined career path, or have seen a positive shift in the recognition of it as a profession.

This firmly reinforces the view that BPO needs to be professionalized. HfS suggests that providers need industry-standard frameworks in place for skills development, certifications, training and support if BPO is to be viewed on a level playing field with other programs. Similarly, on the buyer side, HfS talks about how “BPO professionals see peers in other parts of the business [Finance, HR, Supply Chain, etc.] being promoted for doing the same or less” and advocates the use of leadership and mentoring programmes, in collaboration with executives, clients, academics and university partnerships,

To what extent do you agree/ disagree with the following? (by BPO experience)



Source: HfS Research, 2015, Sample: Enterprise Buyers = 121; Advisors/Consultants = 158; Service Provider Executives = 229

to “create a cohesive, well-defined, and engaging industry-recognized career path”. Such frameworks to attract and retain talent, both on the provider and client sides, will be vital to the future of BPO.

Technology enables. People deliver

It would be understandable if the rapid advances in enterprise technology and, in particular, automation were seen as a threat to the sustainability of BPO as a profession. However, it is pleasing to see that the vast majority of BPO people see it the other way. As HfS puts it: “The increasing role of technology in BPO is having a positive impact on engaging professionals in a long-term career choice”. Of particular note, only 6% of BPO providers fear that automation will eliminate the need for their skills in the future.

HfS asserts that developments in technology are integral to the emergence of a BPO career. When routine tasks are automated and networks are optimized, it allows more BPO time to be spent on adding business value – for example, through intelligence-gathering and strategic planning. When clients embrace the “as-a-service” mentality and liberate themselves from internal (legacy) technology, BPO can step in to ensure technology aligns to and delivers the required

business outcomes. Technology, therefore, is not a threat to a career in BPO, but an enabler of it.

“As we move into the As-a-Service Economy, technology is becoming more integral to BPO and therefore to the BPO career.” (Source: HfS Research, BPO Profession in 2015, page 13).

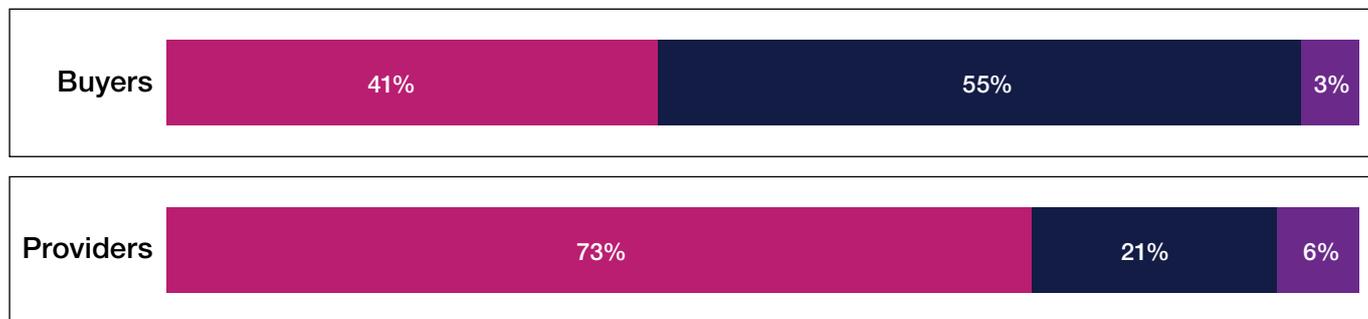
The birth of the BPO consultant

Eight out of ten BPO providers report being under heavy pressure to increase their skills in “defining business outcomes beyond cost reduction and efficiency”. This can also be described, as one service provider exec put it, as “the increasing need for consultative skills in a BPO role”. Simply put, to encourage lasting relationships with clients, BPO needs to do more than meet the same service level agreements year after year. It needs to anticipate future challenges and the next set of targets laid down from the C-level.

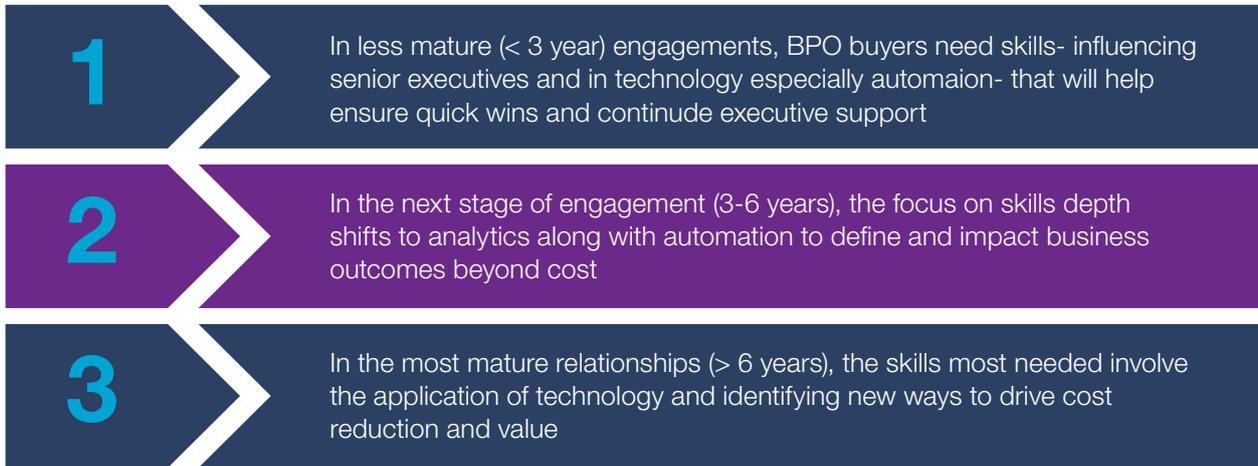
Operating in this type of consultative capacity requires an understanding of how technology can help clients work smarter, not just cheaper. Around two-thirds of respondents believe that an increased understanding of automation is key to this. HfS sees automation as the “building blocks to

How does technology influence your decision to pursue a long-term career in BPO?

- Positively- Technology has raised the value and potential of BPO as long-term sustainable career
- Neutral- it hasn't really changed my decision-making
- Negatively- I am concerned that BPO jobs will be automated in the future and will go away



Source: HfS Research, 2015, Sample: Enterprise Buyers = 121; Service Provider Executives = 229



Source: HfS-Research, BPO profession in 2015, page 19

develop more streamlined end-to-end processes, to perform more meaningful analytics". They see it as less about reducing labour costs and more about helping clients deploy their talent on higher-value activities.

Furthermore, their analysis suggests that the BPO consultant (or "Capability Broker", as HfS calls it) will need to respond to changing demands over the course of the client relationship:

This makes it crucial for BPO service providers to have a deep pool of talent that can deliver the evolving requirements of long-term contracts. Investment in career development therefore becomes a real differentiator. If new entrants to BPO can see where the industry can take them in the future, and they have the training, education and mentoring infrastructure in place to get them there, retention becomes so much easier.

The emergence of a profession

In summary, there is huge appetite on all sides to professionalise the BPO industry. The research provides the beginnings of a blueprint to get us there, and it is now the responsibility of BPO leaders to take definitive steps, as HfS puts it, "to turn what perhaps started for many as an 'accidental' career path into something much more dynamic and well-defined, with associated training, mentoring, roles, and recognition."

Download the full study at:

www.horsesforsources.com/wp-content/uploads/2015/04/RS_1504_HfS-Report-BPO-Talent-1.pdf

Chris Cracks the Capability Code

Phil Fersht, CEO and President of HfS Research, sat down with Christopher Stancombe to talk candidly about BPO as a profession. Here are some highlights of that conversation:

Q. Is BPO evolving into a genuine long-term career choice? Will it become more widely recognised by our fellow professionals over time?

A. My view is that we have created a new profession. I have been in BPO now for 13 years and I view myself as bit of a latecomer to it. There are a lot of people that have been in BPO where that's the only career they know. They joined as graduates, they stayed in the profession, they have a fantastic client service mentality, they are very innovative, they are very agile. They are keen to work towards continuous improvement. They recognise that they learn from new clients in new sectors. It's a very exciting industry to be in.

I think what we need now is to create some structure around the profession like other professions to establish some prestige. You know that if you become a qualified lawyer you get letters that go after your name; similarly, if you are a qualified accountant. I do think we need to start challenging ourselves. What are we doing for the next generation such that people are proud to be in BPO in the same way that doctors are proud or engineers are proud? It should be a similar type of professional approach. And I think that's what we need to bring to BPO now.

Q. What measures do you think buyers and providers can take to improve the level of trust in a relationship, to drive more innovations and to have more high-level discussions?

A. It's still a people business, so you need a good cultural match across people on the engagement and client sides. The tone has to be set from the top. Make sure you have regular meetings at senior level. Talk to each other regularly. Be transparent and open and have the right people on the account with aligned coaches. You might want to rotate two or three people through the account until you have the right people working together, so they can build a partnership aligned around the same measures. When people like each other, spend time together and build a relationship – that's how you get that trust.



Q. Do you think clients are warming to a more trusting relationship with providers, and are more open to building a strategic relationship?

A. I think it depends on the client and what the client wants. But certainly more clients are now open to that part of the transformation. They recognise the value of the people and their longevity, their different experiences, the knowledge they bring, and the assets we have built. The right client wants to be able to leverage and tap into that value. I think the evaluation of suppliers is not just around what's your price and what service levels will you agree to. Increasingly, it is about what assets are you bringing and how you are going to help us transform ourselves; how you are going to help drive change and create a vision for us.

Q. Where do you think this conversation is going to evolve to in a couple of years?

A. I think CFOs are going to be asking themselves 'How are you going to help me drive my business?'

More and more people are saying it's the culture of an organization that drives it. If you have the right culture in your organization, your chances of success are higher. So to me, the top three critical questions that the CFO should be asking are:

- How do I build better customer satisfaction with my business?
- How do I drive value to my shareholders?
- How do you help me create the right culture in the organization such that my risk is mitigated?

Phil Fersht



Does 'Generation BPO' have a professional identity yet?

We are now seeing a group in our workforce who I call Generation BPO.

Outsourcing took off in the 1980s and BPO began in the 90s. As the 90s became the 00s, BPO became more sophisticated and moved up the value chain. Companies still looked to us to cut costs, but they also outsourced business functions because they wanted access to better technology, deeper process expertise and sources of competitive advantage. As skilled outsiders, we were increasingly able to provide that different mentality that helps organizations make a change.

The maturity of BPO has had a great effect on what it offers, but what is often less talked about is what this maturity means for those who work within the industry. Back in the 90s and early 00s, everyone above a certain level who worked in BPO had come from somewhere else, because, when they were graduates, BPO did not exist or was a cottage industry. But now BPO is 20 years old and the graduates who started in the 90s are entering or established in senior management.

I can see this within our own business. A sizeable core of our senior management team have been with us now for over 10 years. Across the whole cohort, the average proportion of their career spent with Capgemini BPO is around a third, and as we look into the younger ranks of management we can see this proportion changing every year.

Meet the 'BPO natives'

The idea of 'BPO natives' springs from comparisons with the better known 'digital natives', i.e. those who have spent most of their lives surrounded by the internet and other digital technologies and struggle to even imagine what the world was like before.

It's the same within Generation BPO. The majority are BPO natives who just 'get' BPO, and the huge potential for business value it can bring. These people are business process experts, steeped in the methodologies of global service standardisation, and the design and refinement of target operating models. Critically, they are focused on business outcomes and not just the language of cost reduction and labour arbitrage.

BPO as a career of choice

There are more reasons than ever for top talent to choose to work in BPO from an early age, rather than just arrive by serendipity through other career paths.

If you join a finance, HR or other back-office team in a large enterprise today, you may quickly find yourself painted with a 'cost centre' brush, expected to deliver more each year on an ever decreasing budget. The value you deliver (even though it can be considerable) might not be understood or recognised

by **Christopher Stancombe**

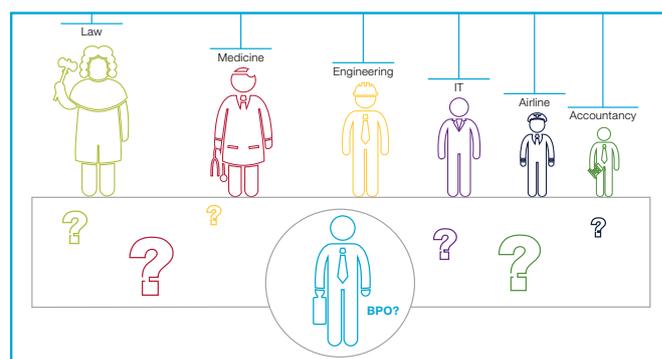
as well as if you were making a similar contribution as an external professional services provider. I'd say that if you're a bright young accountant today, joining Generation BPO is far more attractive than it ever has been before.

The birth of a new professional identity?

The more you think about it, the more this all adds up to something very significant. A whole new industry has grown up in the last decade, and that's quite an unusual thing. However, despite the considerable specialisms and skillsets involved, I'm not sure a BPO professional identity has grown up alongside it yet. Many of us in the industry will still self-identify as accountants, HR or supply chain professionals, ahead of BPO. If Generation BPO is to thrive, and we are to attract the very best talent to its ranks, I think we probably need to do more to help them. We need to provide more of a structure to the profession itself, and more of a framework for career progression, identity and recognition.

Doing this will involve thinking about some really fundamental points: what makes a profession and what examples can we learn from and follow? When we compare the professional infrastructure and apparatus of BPO to established professions (doctors, lawyers or engineers), what are we missing? What kinds of training, qualifications, associations and communities make up the building blocks of an industry's identity?

That's a lot of questions – and rather too many to cover here, but I think this deserves further attention, so I will return to this topic soon in another post.



Read more blogs on BPO Thought Process
<https://www.capgemini.com/blog/bpo-thought-process>

I am Generation BPO

Meet some of the members of Capgemini's 'Generation BPO' community from around the globe and find out what it means to them to be part of this important cohort.



Dorota Goral-Abram

Engagement Director

Krakow, Poland

Education: Krakow University of Economics – Degree in Accounting, December 2001

Certifications: Certified Accountant by Polish Ministry of Finance and Polish Accountants Association; GEM expert, Lean 6 Sigma black belt; completed 3 years PhD studies in management

Career: I joined PWC in January 2002 to do collections for a German client of International Paper France and then moved to Capgemini with the acquisition. Since that time I've had the opportunity to work in a number of delivery and transition roles as well as with several clients. This experience has allowed me to grow from a C2C team member to running transition programs to my current role of leading a team that manages the end-to-end engagement for multiple clients.

"When I applied for my first job, I didn't know what BPO was and I never expected to be in outsourcing for more than 3 years... but BPO grew and by being part of it I'm close to all the best practices and new technologies which is really interesting and attractive."

I am Generation BPO: I knew in school that I didn't want to be a traditional accountant because it's focused on the numbers and very routine. My career in BPO has allowed me to do so much more like interacting with clients, developing relationships, and learning how to organize and lead teams. Being a member of Generation BPO and working with various clients allows me to learn different things and new ways of doing things. It's not pure accounting or supply chain: we have access to the best methodologies and standards and can

see the full cycle of the organization from contract signature to renewals. One of the things that my clients value most is the experience and knowledge that we apply from other client organizations.

"Working in an international environment is important to me having lived in Germany and the US... in BPO I get to work with people from different cultures all around the world and communicate in different languages."

Skill sets and mindsets: In BPO, particularly in leadership roles, I think it's important to be open to new ideas, be able to multitask, and work well in a virtual environment. The BPO team I work with has different skills that complement each other. We like to work together and find the best ways to do things. There is a lot of positive energy and people are happy, highly motivated, have a can-do attitude and a willingness to adapt to change.

"The challenge is accepting the challenge – standing out from the crowd, being more visible, and seeing what we can do differently... BPO allows for creativity."

The future of BPO: Over the past 10 years, our Poland operation grew from 100 to 3500 people. And it's not just the number of people: we've also grown in the way we do business by implementing new ideas and constantly looking for improvement and best practices. I think this trend will continue and that we're also going to see more and more complex processes that require more expertise and sector knowledge. I also expect to see new areas of things to be outsourced and more with robotics and automation. I'm a big fan of robots – they can replace the boring tasks.

As for my future in BPO, I like the type of role that I've grown into and look forward to continuing to grow and take on a bigger portfolio of clients.



**Eduardo
Castillo**
Senior Manager
Capgemini
Guatemala

Education: BBA with Finance specialization by ESI School of Management 2013 (2 months away from completing my MBA)

Certifications: GEM Expert Level & Trainer; Six Sigma Green Belt 2012; Trained Six Sigma Black Belt (project in progress)

Fun Fact: I enjoy cooking, deep sea fishing, traveling and relaxing at home.

Career: After 2 years of university in Miami, Florida I returned to Guatemala where I joined Transactel, a call center company. As a Supervisor, I managed a team of 40 FTEs for Ordering & Customer Care in Spanish and English. In 2008, I was chosen to be part of the engagement team for a large global beverage company which was initially managed by Transactel in partnership with Capgemini. I have been promoted several times, giving me an opportunity to work with other clients, grow my expertise in Procure-to-Pay (P2P) processes, and oversee a variety of projects for the Guatemala center. I now work as a Senior Delivery Manager supporting clients in consumer products and manufacturing.

I am Generation BPO: My whole experience has been around the outsourcing world and I simply love it – and I have grown a lot! The constantly changing environment, the people I meet, the different challenges I face on a daily basis makes me feel alive. Working in BPO exposes me to a different level, takes me out of the box, and motivates me to find solutions where I can really make a difference. I think that working in a traditional F&A role limits not only your experience, but also your growth opportunities. In BPO, I can learn new things and global best practices in different industries which allows me to service clients at a high standard while constantly exploring new and better ways to perform.

“Working in BPO brings out the best in you because growing in this fast paced industry depends entirely on your skills and competencies to do things better - every year, every day, every hour.”

Skill sets and mindsets: If I were to describe a successful person within BPO in one word, I would choose PASSION... I truly believe passion drives improvement in every way. BPO is a fast paced, growing industry and the people that work in a BPO environment tend to look for ways to be unique - to be

noticed, to develop their personal brand, and be recognized for their success rather than a job title.

“BPO is not a process business. BPO is a people business and we need to understand that people are essential and key in the way we deliver services to our clients.”

The Future of BPO: I see BPO continuing to help companies achieve dominant positions in their markets, generate high profits, and survive cutthroat competition by improving performance and exceeding their customer’s expectations. Advancements in technology and infrastructure will make this easier. Something that will remain the same is that people will still play a huge role in BPO so it depends on us and the investment we make in our people that will continue driving value. BPO is a great industry with a lot of opportunities. I definitely see myself as part of this company and part of BPO for many more years.



Srirangarajan H
Senior
Engagement
Manager
Capgemini Bangalore

Education: Advanced General Management Program - Indian Institute of Management, 2006; Bachelor of Commerce - Bangalore University, 2002

Certifications: Six Sigma Green Belt, GEM Expert Level Trainer

Fun Fact: I love cycling (mostly off road routes) and I once bungee jumped 168 meters from a hanging bridge straight into the roaring Bhota Khosi River in Nepal!

Career: Hewlett Packard hired me in 2002 as a Process Associate during campus recruitment. This was my launch pad into the BPO industry. It was an enriching experience as I went up the ladder playing different roles with responsibilities in the Finance & Accounting area. I learned the concept of global delivery and a virtual world. The thought of expanding my horizons coincided with an opportunity that landed me a job with Capgemini where I have grown into a Senior Engagement Manager role. Capgemini gives me a great platform to display my ability and the learning along the way has been immense. Concepts like the Capgemini University and the BPO Olympics have been great learning experiences.

I am Generation BPO: Being part of Generation BPO gave me the beginning of a new way of life; a career to aspire for; a dream so achievable that many can chase it and be successful. Starting early in a BPO organization gives a tremendous boost for fast growth. The exposure to a global, multi-ethnicity, multi-cultural work environment gives that extra edge in shaping the professional outlook at a very young age. As a BPO professional I am able to help my clients get global insights into their own organization which enables them to make faster decisions. What I like the about working in BPO is that I am able to build a strong global professional network.

“The ability to work in a dynamic, changing environment and a constant focus on challenging the status quo are some things that make me uniquely generation BPO.”

Skill sets and mindsets: BPO professionals draw upon the wealth of experience they earn from different clients across a range of industries to drive improvements. To be successful in BPO, one should always put oneself into the clients’ shoes and focus on end-to-end results from an outcome perspective.

The Future of BPO: BPO is in a stage of evolution. From traditional transaction process outsourcing and the resulting labor arbitrage benefits, we have come a long way in becoming transformational partners for clients. I see the future of BPO developing further in this direction with the focus shifting towards value-based outcomes. Furthermore, the BPO network which is currently limited to a few cities in each country will also see an expansion. With the current rate of expansion in the industry, I see myself growing into larger roles and expanding my professional network even further in this global village!



Grace Zhang
Engagement
Manager
Capgemini China

Education: Jinan University, Bachelor Degree in Accountancy

Certifications: Project Management Professional, Six Sigma Black Belt

Fun Fact: In my spare time I enjoy traveling and reading.

Career: My career began in 2005 at Sinotrans International Air Courier Ltd. where I worked as a Finance Department Accounting Assistant. From there, I joined Capgemini and have had an opportunity to progress my career from senior associate to team manager to operation manager and now I work as an engagement manager. In my current role, I oversee the service delivery of the Dairy Farm engagement, which has around 120 staff along with an extensive service scope covering Accounts Payable, Accounts Receivable, Fixed Assets, Rental, General Ledger, Travel & Expense, and Payroll.

I am Generation BPO: Being part of Generation BPO makes me feel lucky to be a pioneer in this industry, which is young, dynamic and rapid developing. I have a number of opportunities and advantages in my job such as being able to participate in transitions, serve as a leader to engage people, build rapport with clients, and access advanced technology to standardize processes, drive continuous improvement and so on. Most important, because I was young when I started working in BPO my managers cultivated me so that I could improve my skill sets and grow fast in a few short years.

As a BPO professional, I believe my value to clients is the collaboration to help the client achieve success in their business. I am their partner and I can continuously provide added value to my clients.

I enjoy working in BPO because of its diversity, creativity, and being able to work with excellent people and have incredible achievements.

Skill sets and Mindsets: I believe people who work in BPO are proactive, resilient, innovative, persistent, influencing and have good interpersonal skills. These are the traits that make me uniquely generation BPO which I also think are the most important characteristics a person should have to be successful in BPO.

The Future of BPO: In the past decade, BPO has grown up from a baby into an adult. Nowadays it is no longer new to businesses in terms of the maturity and value of the BPO industry. Global companies are more and more willing to outsource their F&A or other processes to external professional vendors so as to leverage the expertise to manage their global process, and then they can develop their core business. Personally, I will continue my career in BPO; I like both the challenges and opportunities, and I believe my solid knowledge and profound experience will help me move forward.



Agar Sosa
Collections
Assistant Manager
Capgemini Guatemala

Education: Master in Business Administration, from Escuela Superior Internacional, graduated in 2014

Certifications: Lean Six Sigma Green Belt, and Lean Six Sigma Black Belt

Fun Fact: I love cats and I am very family oriented

Career: I first started working in a call center and in 2008 when Capgemini began its partnership with a global beverage company to provide F&A Collections services from Guatemala, I had the opportunity to be a Team Leader as part of the transition. After completing my Lean Six Sigma Black Belt training, I was promoted to Assistant Manager of the Delivery Excellence team where I gained experience in managing projects, providing mentoring and guidance to members of the center in addition to interacting with other clients and working remotely with members of the global Delivery Excellence teams in Chile, India, and Poland. I have also learned how to apply advanced tools related to Six Sigma and other methodologies and am gaining more experience in people management in my current role as a Collections Assistant Manager.

I am Generation BPO: For me, it is very rewarding to be part of Generation BPO as I have been part of a group of professionals that have led a change in how services and transformation are provided to clients. This generation has had to break previous models, come up with new ideas and innovate, which is what makes working in a BPO different from a traditional F&A function. At a traditional company, the rule of thumb is usually “this is the way things have always been done, and we will keep them that way,” whereas in the BPO industry, the challenge is to keep changing and moving towards something different.

As a BPO professional, I bring the value of a broader picture and knowledge gathered from other similar experiences with other clients. I bring the value of the constant training and development that I receive in Capgemini which I can apply to the services provided to the client. I also bring the value of being able to come up with new ways of doing things in such a manner that even when the bar keeps being raised, I can provide more than what is expected.

Skill sets and mindsets: Generation BPO is made of courageous people who take over new challenges with tenacity and resilience. We are ambitious and willing to endure situations that other professionals may not be able to overcome. Generation BPO is willing to work hard, and at the same time have fun, share with others, keep looking at the future and go after our dreams while helping others achieve theirs.

The Future of BPO: BPO is still an emerging industry and I see it in the future covering a broader scope of functions and processes performed usually by the traditional companies. I see myself growing along with the industry and being able to expand the skills I have acquired so far, and gaining further experience in new processes as they are offered to new clients.



Irmina Masiuda
Service Delivery
Manager
Capgemini Poland

Education: Cracow University of Economics, Master of Accounting, 2001

Certifications: Certified Accountant from the Polish Accountancy Association and Six Sigma Green Belt

Fun Fact: I spent 1 year in China to support Capgemini's center in Guangzhou, I love cooking and embroidering

Career: I started in BPO as a temporary employee for International Paper's (IP) Accounts Payable French department. After I became a permanent employee, I had the opportunity to spend five weeks in the US - it was a great experience to travel to North America, work with IP employees, gain more knowledge, document processes and then to use that experience to set up General Ledger operations in Poland. Following my promotion to Process Leader, I was asked to lead one of the key engagements at the then newly-set up China center. My time in Guangzhou was one of the most important and valuable experiences in my life. It was very difficult, especially at the beginning, to understand the Chinese culture, gain the trust of the team and to lead them in the right way. But I managed. Upon my return to Poland, I continued to progress my career, working with clients in different industries.

I now serve as Program Manager for a transition team in Europe while providing leadership and management oversight to our Katowice BPO Center operations.

I am Generation BPO: I'm very proud of the fact that I was one of the people who laid the foundations of Capgemini BPO and BPO in general, especially in Krakow. It is not easy to understand what we do but it's definitely not an accountant's job. It's more inspiring, motivating and creative. I work with global clients as a process specialist, providing my inputs to developing the company's assets and sharing my learning with others. I have the freedom to propose and implement new ideas. My future is in my hands and this is the biggest beauty of BPO within Capgemini.

The biggest values I bring are my openness, motivation and human approach. I like working with people and BPO is about people. Of course, it's also about automation and continuous improvement, but firstly, it's about people. As managers, we need to find the best way to inspire our teams for further growth, just as we expect our top management to motivate us.

I'm very proud of the fact that I was one of the people who laid the foundations of Capgemini BPO and BPO in general, especially in Krakow.

Skill sets and mindsets: The key words are: flexibility, customer focus, creativity, positive thinking. You should not only fulfill your goals but also welcome new ideas, projects and initiatives. Managers need to build the company culture and show their teams how to represent the company in front of external clients or internal stakeholders. You also need to be self-confident, strong and stress-resistant. But all this comes with experience.

The Future of BPO:

I see BPO becoming more demanding, requiring more strategic thinking from us. Clients see BPO as a real value-add, not just pure cost-cutting. I think that the quality of our work and our people (dedicated, professional, open and friendly) will become even more valuable than it is now.

I would like to develop my career in BPO, definitely. I can use my broad experience to help to answer client expectations and bring an innovative approach. Looking forward to it!

Materials, and Supply Chain Management Associate degree, 2014

Certifications: LSS Black Belt

Fun Fact: I am the father of 2 beautiful kids; I love good food, travel, enjoying life with my family; and playing soccer (not very good at it) but I'm a good fan

Career: I am one of those people who needs to love what I'm doing or I get bored, which is why BPO is a great career for me. I first joined BPO in 2003 as a Customer Service Representative which allowed me to continue studying and exposed me to a set of opportunities to grow. I was named the best customer service representative of the center in 2003 and became a trainer for the client while learning new skills and a new language of business (SLAs, Metrics, Improvements, Lean Processes, Quality, etc.). I moved to another BPO company where I specialized in security and started to work in Supply Chain and Logistics before moving to Capgemini to become a Financial Customer Service Manager which let me mix what I learned from my previous two jobs.

Then a new opportunity came to join another engagement working with the transition team and I am now responsible for the client operations across Guatemala and Brazil.

I am enjoying this ride and loving every stage of my BPO life... I proudly say I love what I'm doing!

I am Generation BPO: Being a BPO employee allows me to be innovative, up to date with the trends of the market, to think outside the box and implement changes that improve costs and increase productivity. It also makes me a customer service person, not only at work but as part of my day to day life. It strengthens my values and ethics since I am representing the company that is helping improve our customer's businesses.

Skill sets and mindsets: There are a lot of personal values that Generation BPO have such as hard work, dedication, honesty and responsibility. But we are also solution finders, innovators, and chameleons in the way we adapt to changes in our organization or our client's organization. We are efficient, reliable and able to multitask while driving results and process improvements. With a combination of creativity and analytical skills we deliver and create cost-effective solutions for internal and external clients.

The Future of BPO:

My future, my present and my career is Capgemini, the company that really appreciates its employees.



Luis Miguel Flores

Service Delivery Manager

Capgemini Guatemala

Education: Universidad Mariano Galvez, CPA or Accounting Bachelor Degree, 2008; Tecnológico de Monterrey, Logistics,

Enabling 15,000 people to get their GEM-B-A's

by **Andrzej Hutniczak**

The challenge: consistent and current transformation

It's a common story in the outsourcing world to hear suppliers talking about their 'global processes'. It's less common to actually see them effectively deployed.

The challenge is to transcend the differences in culture, regulation and customs, while overcoming the barriers in language, talent availability and change fatigue.

The solution: GEM Academy

Some of the world's largest and most well known companies rely on Capgemini BPO to drive continuous transformation in their business operations – which we do through our Global Enterprise Model (GEM)¹.

What we have developed in Capgemini BPO is a way of bringing GEM to life for our people around the globe, ensuring they can take the detail behind GEM and apply it to every client project. They also learn that it is a constantly evolving and improving asset to which they are encouraged to contribute, which they do with enthusiasm and passion. We call this the 'GEM Academy'.

GEM Academy's comprehensive curriculum features purposeful, highly interactive training roadmaps which help employees drive their knowledge and progress according to their specific role. There is a significant focus on GEM Lever 3, the Competency Model, which ensures that the right people within the organization are dedicated to the most appropriate responsibilities.

The courseware is constantly updated to match the developments in the GEM framework. The most recent development has been an upgrade to match our new Mobile GEM 5.0 and the addition of new modules in line with our product strategy. It is also available to a wider audience through a combination of online self-training, webinars and classroom trainings.



Andrzej Hutniczak

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 [@AHutniczak](https://twitter.com/AHutniczak)

 pl.linkedin.com/in/andrzejhutniczak

GEM Academy is a true university experience. Upon completion, participants come away not only with a better understanding of GEM's levers but have a broader knowledge of how we design and build world class solutions for our clients, transition and transform according to an optimal target operating model and understand each aspect of successful delivery.

A successful roll-out

Having established the GEM Academy we've been very quick to turn this into a global initiative. Of the 762 certified GEM experts as at the end of 2014, 76 have developed into GEM Academy trainers. This approach rewards our people and ensures the Academy is sustainable as well as global.

"All key Capgemini clients attest real value from the GEM methodology," say analysts Horses for Sources.

The talent challenge

Transforming a business division or function used to be something that happened once every ten years – if ever. Now it's more the norm to be transforming constantly. Without a



The feedback from participants, clients and analysts has been very positive – and helps show how GEM supports us in delivering client outcomes:

“...all these seven levers gave me inspiration on how to improve delivery service to our clients, save cost and optimize our process and human resource.”

What's more, it's very encouraging to see that people understand how important this can be for furthering their careers in BPO:

“This training helped me know which capabilities I should have in my current position, so I think GEM will be good for us to develop our career.”

team of people who are trained and equipped with a model for delivering successful transformation, BPO would never be able to live up to its promised business results – but without the passion, enthusiasm and contributions from all our people the effect would not be as profound. The cascade of belief and confidence is motivating for our staff and ‘rubs off’ onto our clients.

¹ Capgemini's Global Enterprise Model (GEM) is a transformation methodology comprising 7 levers including grade, location and competency mix, Global Process Model, technology, pricing and governance, all of which are calibrated according to each client's specific needs.

A glimpse inside the Capgemini University with Steven Smith

Innovation Nation spoke with Steven Smith, Corporate Vice President, Capgemini University Director, to discuss the role of the University in helping to develop talent in BPO.

IN: Steven, can you please give us a little background on the University's mission and its role within the Capgemini Group?

SS: Capgemini University was created in the late 1980s as a driver of Global Content across the Group. In the past 3 years, the role of the University has evolved and we now support our people in the development of their competencies and capabilities that are aligned to new clients' demands and essential to our Group's priorities and performance.

IN: How does it work?

SS: The University actively engages with the business for what we call a 'business capability booster' where we work with key stakeholders to understand the market demands that they want to respond to and then look at what skills and capabilities need to be built to allow them to be successful in delivering their business results. We then build those skills and capabilities within a curriculum, providing a structured path or learning journey that our people can go on to build their professional and leadership skills.

We formalize, package and deploy Next Generation Learning (NGL) content on Capgemini-specific differentiators, knowhow and industry standards. This includes virtual classrooms, e-learning modules, online resources, but also physical classrooms where learners can get together and practice or learn new skills and techniques, either locally in their regions or at our international learning campus near Paris, called Les Fontaines.

IN: How do you measure success?

SS: Because we work with the business upfront to determine its learning goals, we also look at how are we going to measure their effectiveness. This allows us to make the complete circle from the initial idea to implementing the solution and then measuring how effective it was.



Steven Smith

Corporate Vice President,
Capgemini University Director

IN: BPO is very much a people-driven business. How is the University supporting this Strategic Business Unit?

SS: We have been working with BPO for quite some time and have a whole University curriculum comprising 48 learning maps, dedicated to BPO professionals. In this curriculum, our BPO colleagues can build their professional skills to work within a specific area of the business, as well as build up their leadership skills so they can play a much stronger role in advising and leading their clients.

IN: What other ways does the University partner with the BPO?

SS: The University and BPO partner with each other really closely and in a number of ways. We partner with BPO through large, regular campus weeks that we call 'Business Priority Weeks' (BPW). These mobilization and learning events

are composed of University classroom learning programs supplemented with other activities devoted to a specific business priority of our Group. At BPWs, we run Co Creation Challenges (CCC) where participants from BPO and other parts of the Group work with a BPO client on a live, real problem or “business question” that the client is dealing with at that moment. During these events, we use a hybrid of online brainstorming, productivity tools, quick results workshop techniques and visual capturing of information. The result is the creation of a deliverable that is ready for implementation. Companies that have benefitted from our Co-Creation Challenges so far include Syngenta, Warner Bros, Hydro One and Ferro. Our new BPO ‘Virtual Company’ offer, which was launched globally in late 2014, came out of work which began with a client in a Co-Creation Challenge a year earlier.

IN: Capgemini University has been recognized in a number of ways. What makes it world class?

SS: It’s flattering that the business thinks that we are successful, but we like to challenge ourselves in several ways. Firstly, we take successful solutions that we have implemented within the business and put them forward for industry awards in learning categories that demonstrate the value that learning has brought to the business. By winning

these awards , it validates our success with industry peers. Secondly, we have also gone through the very thorough CLIP accreditation process with the European Foundation for Management Development (EFMD). Capgemini University is the only EFMD-accredited university within our industry, and amongst a prestigious group of just 17 accredited corporate universities. We were first accredited in 2009 and received a 5-year reaccreditation in 2014, which is the recognition from both academia and business that we deliver for Capgemini. Lastly, quite a few of the solutions we have created for BPO have been packaged and made available to other SBUs, which allows us to share the excellence of what we’ve built to help learners right across the company.

IN: And finally, what’s next for Capgemini University?

SS: I think the next big question that we are asking ourselves is how to move beyond Next Generation Learning into what we refer to as ‘Digital Age learning’. That means taking these Co-Creation Challenges and making them true learning situations for everyone involved by bringing the clients into the learning with us. By doing this, we can learn with each other and from each other, allowing us to build robust solutions that can immediately be applied back into the field.



Centers of Excellence:

As this issue of Innovation Nation is focused on talent, we are pleased to report on our clients' operations. It's our people who put the 'excellence' in Capgemini.

United States

Josh Tyrell, Team Leader

Josh continuously looks for ways to improve AR processes through report automation and dashboard creation as well as data analysis which he applied to identify an opportunity for a client to further reduce costs.



Sweden

Regine Boehm Gams

Head of Product Management

Regine is the owner and designer of the "IBX Shop for SAP MM", a solution for customers running only SAP MM as the back-end technology that enables them to automate and better manage indirect spend.



Guatemala

Carlos Ho

Supply Chain Team Leader

Carlos led and implemented the standardization of a new global order entry management process that reduced lead time, improved quality, and helped a leading telecom client reduce workload by 30%.



Global Enterprise

Brazil

Claudio Perez

Delivery Excellence Director

Claudio is leading a new program across Brazil called 'PROUDuctivity' (proud to be productive for clients) that applies a productivity measure tool to identify and reward top performers each month.



Recognize these innovative individuals for their contributions to improving
ini's delivery centers.



Poland

Sabina Druzkowska F&A Senior Process Specialist

Sabina developed "Hint Box – presents" – a project that took a creative approach for sharing simple and easy to apply hints and best practices for working smarter with Microsoft Office.



China

Balaji CS Head of Delivery Excellence

Balaji is leading the application of Optical Character Reader technology in China to the local standard tax invoice format which will further automate the process and increase productivity.



Enterprise Model

India

Janarthanan Ethirajulu Service Delivery Manager

Janarthanan played a key role in the development of 'I-Logic', a dynamic Query Resolution tool that automates the decision making process of adjusting invoices enabling effective query resolution.



Australia

Nicole Reppenhagen Financial Accountant

Nicole worked collectively with our Payroll experts to develop a macro that extracts data from SAP and develops the input into the correct format for submitting to external agencies. On a fortnightly basis this saves over 2 hours manually checking data while ensuring we deliver clients quality and timeliness measures.

Center Spotlight: Sarasota





Fast Facts

Location: Sarasota, Florida, USA

FTEs: 80

Languages: English, Spanish, French, Russian, Italian, Hungarian, German, Ukrainian, Hebrew

Clients served: 15 including Jamba Juice, TGI Fridays, and Energy Future Holdings

Services:

- Order to Cash:
 - Credit, Collections, Disputes Management
 - Billing, Master Data and Cash Applications
 - Refunds and Write off review and approval
- Procure to Pay:
 - Vendor Master Data maintenance
 - Check processing
 - P-Card Processing
- Reporting and analytics

Why Sarasota?

Best known for its natural beauty and diversity, Sarasota continues to be a preferred location for business and leisure. That, together with the passion and energy of our team members, is what makes Capgemini Sarasota a key component of our Global Delivery Network and the Center of Excellence for onshore Business Process Outsourcing solutions. Sarasota offers:

- Capability and capacity to handle a wide range of services across multiple industries including Consumer Product Retail and Distribution, Utilities, Healthcare, Media & Entertainment, Manufacturing and Financial Services
- Team members with relevant industry experience including collections/billing, accounting, accounts payable, healthcare and finance
- Experience in enabling software and platform integration to support high volume portfolio complexities
- Bilingual team navigating through domestic and international business complexities
 - Cultural and linguistic diversity: 26% of the population speaks a language other than English at home
- Robust security, technology and business continuity planning
- ISO 9001, ISO 27001 and ISO 22301 certified; PCI DSS and HIPAA compliant
- Excellent communication channels – easily accessible from any city in the world
- Large and talented workforce pool

New Developments

BPO Portfolio

To respond to the increasing demands from clients, Capgemini continues to enrich its solutions portfolio with new offerings and capabilities to help you transform your business processes while optimizing the Total Cost of Service from Day One.

Working Capital Analytics

A proactive approach to optimizing your company's cash.

The new CFO Analytics suite of solutions presents 'Working Capital Analytics' (WCA) which helps CFOs analyze payables, receivables and inventory, and provides actionable insights to identify opportunities for working capital improvements by:

- Raising working capital visibility
- Optimizing payment and customer terms
- Achieving cost savings through optimal discount utilization
- Enabling proactive collections
- Identifying frequent default customers and enabling corrective action utilization

Our clients have achieved significant improvements including:

- Improved DSO by 12 days and enhanced cash flow by \$198 million
- Optimized DPO to improve cash flow by 15%
- Releasing \$16 million through supply chain optimization

PMO-as-a-Service

Experienced project management to facilitate a more agile, responsive enterprise.

PMO-as-a-Service executes your enterprise's strategy by composing a tailored roadmap, assigning the right tools and developing the ideal performance indicators, goals, balanced scorecard, metrics, reporting, planning and resources. This ensures:

- Budget alignment
- Timely realization of milestones
- Scope control
- Improved control and reporting
- Compliance

We've helped a number of clients by delivering:

- Accelerated engagement transformation
- Increased Project Lead and Program Manager project control
- Best-practice knowledge management standards
- Effective project communication and information

Digital Supply Chain

Supply Chain Transformation through Digitization

Capgemini's provides a comprehensive Digital Supply Chain service that standardizes, integrates and automates data, systems and processes to create a real-time operating and decision-making environment through:

- Digital Control Tower: a single version of the truth across your supply chain to improve agility, resilience, reliability and responsiveness
- Robotic order fulfillment: the right product data at the right time
- SCaaS (Supply Chain-as-a-Stack): a SCOR-compliant flexible Cloud-based platform
- Insights 360°: for real-time analytics.

There are a number of benefits our clients have realized through the implementation of supply chain services including:

- Top Line Growth through on-time delivery leading to faster revenue realization
- Improved profitability with reduced supply chain cost, better inventory management and robotic order fulfillment
- Enhanced Working Capital availability with faster inventory turn around
- Better management of risk and reputation with rigorous control levers to mitigate risks and bring flexibility into processes.

Insightful Controllershship

A new way of looking at financial controllership

A key part of our Record to Analyze (R2A) offering, Capgemini's Insightful Controllershship solution enables financial controllers to provide more valuable strategic insights to both CFOs and the enterprise as a whole by providing:

- Dedicated BPO teams of controllers to leverage insights drawn from analytics, Governance, Risk and Compliance (GRC) and balance sheet assurance
- Services around typical controllership tasks related to compliance, reporting and knowledge to focus on insight and business driven activities in line with strategy
- Timely and actionable insights to senior executives for action
- Assessment of impact of actions which are measured and reported back to the client

Typical outcomes include:

- On time, insightful information providing feed for business expansion (closing and reporting time reduced by 2-6 days in average)
- Revenue leakage reduced by 15% DSO decreased by 20-30%
- Improved cash planning through more accurate information
- Enforced financial policies and control framework with 100% transparency
- 20% improvement in compliance metrics

Meet the Expert

What are some of the biggest areas of impact that analytics is having on the BPO industry?

The BPO industry has been traditionally based on delivering efficiency and effectiveness. Analytics is rewriting the rules of the game by focusing on value. With labor arbitrage falling and efficiency reaching a plateau, differentiation has to arise from the partnership with clients to add value to their business.

Some reasons why analytics is gaining momentum:

- With the data explosion, analytics has become a must for companies. However, it is a niche skill and tough to develop internally in an organization due to lack of scale. It is natural for companies to look to BPO providers to fill this gap.
- The foundation to analytics is data. A BPO provider has a lot of the client's data. By default, the onus falls on the BPO provider to make the data talk!
- Previously, firms used to hire consultants to leverage their functional and industry knowledge gained from working with other firms. The same bar is now applied to BPO providers.
- The BPO industry is thus morphing with a focus on "business" rather than just "process", and analytics is the key to unlock that value.

A bit about me:

I currently head the Analytics Practice at Capgemini BPO, driving the build of standardized analytics products in functional areas such as Finance, Supply Chain, Risk, Sales, Marketing and HR and working closely with executives of companies to enhance their revenues, margins and cash while reducing risk.

In my prior role as a Senior Vice President at a US based technology firm, I headed global Corporate Finance, Analytics and Strategy. I have an MBA from the US in Economics

and Finance, and am a certified Cost and Management Accountant (CMA), and a certified Independent Director.

I am happiest when with a book and some good music! I love to travel, soak in new cultures, environments and experiences. I have an odd passion towards completing multi thousand piece jigsaw puzzles and it gives me great pleasure to do this with the handy help of my little daughter!

Outlook:

Analytics is still at a nascent stage. It is more focused on technology rather than on business outcomes. As the focus shifts towards the latter, the BPO partner is going to become key in the equation. Clients will look to the provider for not just analytics staff augmentation, but a specialized services model where high end work requiring highly skilled data scientists and specialized tools is done on demand.

The collaboration between outsourced IT and outsourced business processes will also become much more critical. Those who effectively integrate tools and technology with business outcomes will lead the pack and be the clear winners.



Divya Kumar

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Working Capital strategy – A CEO priority

While Working Capital has traditionally received attention from the Finance team, the same cannot necessarily be said for the strategic and executive arms of the organization. This is slowly but surely changing: Working Capital strategy has unchained itself from the Controller's desk and landed on the CEO's desk.

Both external and internal factors have influenced this trend. With funding in most industries harder to come by post the global downturn, organizations have started looking at internal means of generating cash. Working Capital has become a key lever for releasing cash to fund expansion and growth.

A key research paper studied data from about 4,000 companies over a 16 year period and found that a staggering 27.7% of their assets were locked up in net operating Working Capital. They also concluded that every \$1 locked up in net operating capital is worth 52 cents less for shareholders than \$1 held in cash that can be invested in growing a business – a significant discount of almost 50%.

Further, as organizations become more global, and processes more complex, the impact of each of these on Working Capital is being more keenly felt. CEO business reviews are thus increasingly including elements of Working Capital as metrics. This is cascading down to many arms of the enterprise – Operations, Sales, Supply Chain, Procurement, IT, Quality Control – which are being made aware of the consequences of their processes and actions on the cash flow of the enterprise.

This increasing need for a consolidated view and effective root cause analysis, leading to clear actions to release cash into the system, has put Working Capital Analytics into the spotlight.

How analytics unlocks value within the enterprise

Working Capital Analytics helps to scrutinize every part of the chain to identify the cogs and retool as required.

Account Payables (AP):

- **Procurement:** Analytics on Spend and Terms information can help to dive deep into category and vendor terms and identify outliers for renegotiation. It can also help enhance PO compliance.
- **Payments:** Payments analytics identifies issues such as inaccurate matching of POs with invoices and sub-optimal payment runs. By analyzing early payment discounts, the trade-offs between discounts received and interest paid can be optimized. Additionally, algorithmic controls can be applied to standard ERP controls to prevent plicate payments.

Account Receivables (AR):

- **Order:** Order analytics helps to minimize revenue leakage and optimize orders, having a downstream impact on AR. Detailed understanding of the end-clients' purchase order system ensures that documentation is accurate, preventing disputes or payment delays.
- **Invoicing:** An efficient invoicing process ensures that invoices are sent immediately post delivery of the goods, and that invoices are accurate to avoid disputes and non-payment. Analytics identifies reasons for disputes so that both corrective and preventive action can be taken early.
- **Collections:** With targeted analytics by category and customer, clear collection strategies can be put in place to reduce Days Sales Outstanding (DSO). Statistical analysis can also identify potential defaulters and significant factors leading to default.
- **Account Management:** The qualification of clients and setting of terms is not a one-time process of gauging their creditworthiness. Credit policies need to be frequently looked into while factoring in past experiences with each customer. A variety of complex models are currently being used to arrive at credit scores of customers based on external and internal inputs. Identifying customers with multiple terms also helps firms consolidate and negotiate better terms.



Inventory:

- **Planning:** Inventory planning has taken on a whole new dimension in recent years. Demand forecasting has become critical and accuracy demands collecting information from as far down the supply chain as possible. Complex analytical models and intelligently placed triggers can enable clients to plan the tightrope walk – in other words, minimizing inventory to avoid bloating working capital while having enough inventory not to lose revenue opportunity or reputation. The use of metrics such as Economic Order Quantity (EOQ), Reorder Quantity (ROQ) and Reorder Levels (ROL) help to determine the size and frequency of orders.
- **Sourcing to Delivery:** The Procurement function plays a key role by selecting the most reliable suppliers so that the purchase of goods can be delayed until just before the point of use to avoid excess stock or maintaining a high level of safety stock. With the help of cloud-based tools such as Capgemini's IBX platform and right-skilled staff, some clients have even moved to vendor managed inventory (VMI). This enables better focus on slow-moving or excess inventory and their root causes.

Applying analytics to the optimization of production cycles, warehousing and distribution has led to fundamental changes in operations. Excess inventory leads to cash being tied up in other aspects, such as additional warehousing

capacity and write-offs due to obsolescence or damages. Executives are also focusing on more strategic decisions such as standardizing components and rationalizing the number of SKUs, colors, sizes etc. to reduce inventory.

- While these factors are largely controllable, there are many external factors that throw off the best laid plans. Consolidation of data, along with analytics that delivers early warning signals, is now enabling executives to keep their eyes on the vitals monitor and mitigate risks.

Getting it right

While there's no secret sauce for working capital optimization, the basic recipe can remain the same. Think of it as a standardized approach to a customized outcome. The Key Performance Indicators (KPIs) of Working Capital for each organization do not differ, the superset of factors that impact them do not differ, but which subset of these can actually be used to impact the Working Capital in a specific organization differs.

Best-in-class companies have adopted certain practices to get this right:

- **Benchmarking:** Companies that manage their Working Capital well ideally benchmark themselves against their peers in the industry and outside, and absorb best-in-class

practices. Benchmarking usually involves breaking down the cash conversion cycle into Days Payables Outstanding (DPO), Days Sales Outstanding (DSO) and Days Inventory Outstanding (DIO). Typically one area emerges as needing more focus than others. While learning from their peers' best practices, they also perform a deep dive analysis on key areas to optimize them. Most importantly, companies that perform benchmarking activities treat this as an ongoing process rather than as a one-off exercise.

- **Matching analysis to objectives:** Companies often are not looking for just the plain vanilla objective of optimizing Working Capital. Their objectives are more nuanced and sometimes not even cash related. It is important to define them so that the analysis can match the objective rather than a "one size fits all" approach.

A CFO with excess cash every quarter may not need further cash optimization. Instead, he or she may want to optimize the payments runs to maximize discounts to enhance profitability. Another CFO may want to focus on early payments to get discounts in European countries with low interest rates, while paying on time and leaving discounts on the table in some Asian countries with high interest rates. Cost benefit simulators can be effective in such cases.

Objectives need to be dynamic and analytics needs to be fluid enough to adapt to ever-changing short term and medium term objectives while always keeping sight of the long term objective.



- **Translating analysis to outcomes:** Best-in-class firms have clearly defined Working Capital metrics which enable them to drive accountability. Each metric has lead indicators and levers identified that can enable managers to course correct on an ongoing basis. There is a mature and ongoing analytics methodology geared for optimization. These metrics and analysis then receive pride of place in executive reviews so they can be discussed with a larger forum of leaders who can impact the outcomes.

These firms also have a clear forecasting process linked to the cash strategy, in which working capital plays a pivotal role. Firms use the cash release from working capital to pay down debt, finance growth and investments, counter the high external cost of capital, and enhance the liquidity and agility of the business.

- **“Handle with care”:** Walking the tightrope to determine and maintain the right threshold for Working Capital is tricky. Tradeoffs occur at every stage since the associated risks are high. Lesser credit terms could lead to lost sales while longer supplier terms could lead to lower quality materials being supplied. Lower inventory could lead to stock outs and a balance needs to be struck between maximizing sales and minimizing inventory. Relationships with suppliers and customers cannot be compromised. Companies that follow this practice focus on optimization rather than minimization or maximization and leaders are aware of the impact of their actions.

The transition of Working Capital from being managed tactically to strategically has been gradual. More and more companies are pooling data across the entire organization to generate a more holistic view, so they always have a finger on the pulse of all aspects of Working Capital information. They are more clearly defining levers and lead indicators, and are tracking them on an ongoing basis. While cash forecasts have always been a mainstay of organizations, these are getting much more sophisticated with the use of tools, statistics and other predictive modeling techniques that enhance the accuracy with which cash needs and cash generation opportunities are identified.

With nearly 2,000 leading American and European companies having up to \$1.3 trillion of cash unnecessarily tied up in Working Capital, there is clearly a need for more to be done to unlock this value.

Einstein Must Have Been Right

What if Albert Einstein lived today and we could ask him for advice? I believe that today his immortal formula $E=mc^2$ might look something like the following:

Expertise = management x (of) competency²

In a world where robots and artificial intelligence are slowly replacing humans in transaction processing, expertise is becoming more important, particularly as it relates to an organization's business services.

I believe in the formula invented by Herr Einstein and find that both factors of the above equation can be applied to BPO delivery operations. Take a standard competency model, for example. When applied as an integral part of the target operating model, it helps answer the question: do my people have the appropriate competencies to do the job? A good competency model indicates what skills and proficiency levels are required of a person working in a selected job family and grade.

Imagine two people supporting an Order-to-Cash (O2C) process. One person is responsible for the application of cash, routine and repetitive work, basically involving processing a large amount of records. The other employee deals with debt collection for a portfolio of large business customers. Before employee number two makes the call, he or she must understand the customer's business cycles and pay patterns. And to take customer intimacy to the next level, they should also know which football team the customer supports (the guy is from Manchester!) and the names of his children (his daughter is taking her A levels at the moment). With such different skill sets required for each of these roles which are focused on the same business process, it is clear why a carefully calculated competency model is required rather than simply recruiting for "two O2C accountants".

The competency model should be supported by a learning and development (L&D) strategy. Since we know who is needed in the organization and we are able to identify gaps

through the competency assessment, the HR department should be able to offer appropriate training and tools for managers to use when planning the development of their team members.

Continuing with the Einstein analogy, the 70/20/10 model works very well in this scenario. When creating an individual development plan for employees, let's not forget that 70% of learning should come from experience, duties, and tasks; 20% from other people; and 10% from lectures and workshops. It is important for the L&D strategy to support the business. Training should not only be looked at as a benefit for employees, but more importantly it must deliver a return on investment! Managers cannot be sitting comfortably in an "HR Department" restaurant and picking items from a menu: assertiveness for a starter, management and leadership for the main course, and some journal vouchers and reconciliation for dessert. We need to remember that in our formula $E=mc^2$, c should stand only for the competencies we need to be successful with our strategic goals.

In the past I mentioned that the Capgemini Global Enterprise Model (GEM) distinguishes three types of centers, one of which is the Expertise Centre. Let us look at the definition and distinctive elements:

- Expertise Centre - focused on advanced service line expert skills with value adding professional services. Processes in scope are high-end and based on horizontal and vertical knowledge. As operating costs might be of less importance than process outcomes, a location can be onshore, near shore or offshore (usually a Tier 1 city), depending on access to subject matter expertise

The creation of an Expertise Centre is a journey, which takes time and requires organizational and mindset changes. Typical challenges often faced along the way include:

- An existing grading model that assumes individuals above a certain grade (e.g. team leader level) should manage people
- The organization's other HR policies do not support an Expertise Centre concept i.e. there is no definition of an expert, or roles and required competencies are not described and promotion criteria and processes are not in place
- Managers believe that a measure of their success is based on the size of the team they manage, hence being an expert and not running a team feels like a downgrade to them.

Some time ago Capgemini BPO decided to implement expert career paths, where an expert was defined as someone who has a unique point of view and up-to-date knowledge of a particular business process or domain. The description also indicated that the individual should have extensive professional experience (min. 6 years) that they make use of in practice. As a result, Capgemini's Competency Model includes roles such as Procurement Process Manager, HR Process Transformation Consultant, Cash Collection Expert, Delivery Excellence Lead and many others.

In Capgemini's Polish Centre, as many as 5% of employees are qualified as experts and another 5% aspire to become experts while working as specialists. It turns out that for many employees who have not considered a people manager role, a new chance for career development has emerged. And now subject matter expert roles have been widely accepted as fully fledged and important roles in the organization.

The right management approach and focus on knowledge and competencies bring benefits to everyone. Employees have more alternatives and can grow within their chosen fields. The company has engaged employees who stay longer and can also offer the market more sophisticated and better paid services. The firm also anchors its business, as it is much

more difficult to transfer out processes based on expertise. And finally the customers receive professional and good quality support, having a real business partner on the delivery side.

Einstein was right: $E=mc^2$. Quod erat demonstrandum.



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10 Accounts Payable Tips for Organizations to Win Over Their Suppliers

“If you can’t manage your suppliers, you can’t run your business”, goes the saying. From a Finance and Accounting standpoint organizations often struggle to manage their suppliers, particularly when they are unable to pay them on time and accurately.

The Accounts Payable (AP) process inevitably impacts the trust between an organization and its suppliers. Honoring the agreed-upon payment terms for paying bills on time and accurately builds trust with suppliers. Favorable relations with suppliers are critical because they not only bring in the goods and services for your business, but they can also provide valuable trade credit and even ideas for new methods and products. As such, the right partners can play an important role in improving the overall Supply Chain Cycle.

So how can we ensure that the “On Time Payment (OTP)” metric is constantly improving? It’s a question many of the clients I’ve worked with have asked, so I’ve put together a list of tips based on my experience in helping organizations improve supplier relations through AP efficiency and effectiveness:

- 1. Improve EDI (Electronic Data Interface) / e-Invoicing** – Technology-enabled accounts payable processes will significantly reduce delays and data entry errors through electronic or digital invoices while minimizing paper invoices.
- 2. Implement a “NO PO – NO PAY” policy** – Though it may seem harsh initially, bringing in a greater volume of spend under PO compliance has undeniable advantages. Through improved PO compliance you can ensure price advantage, query reduction, and accuracy in processing.
- 3. Focus around Vendor Master Maintenance** – A periodic vendor master cleansing activity helps improve the accuracy of vendor masters by removing duplicate vendors, avoiding one-time vendors and rationalizing duplicate and confusing payment terms. When working with a BPO provider, any major changes in the financial data from the Vendor Master Setup should be pre-approved by the retained organization before reaching the outsourcing partner.
- 4. Deploy real time analytics for improved decision making** – Some of the key areas to proactively analyze include spend analytics, good receipt and invoice reconciliations (GRIR), discounts earned / lost, late payment interests/penalties, delays in receiving invoices, delays in receiving approvals, end-to-end capture of cycle time.
- 5. Define a structured query resolution process** – One of the biggest hurdles in ensuring on-time payment is the lack of a well-governed query or dispute management process. Robust governance backed by up-to-date process documentation will ensure sufficient communication and accountability between the units on actions needed to clear invoices so that queries are effectively responded to and by the right person.
- 6. Improve coordination between AP and Sourcing** – Many times, particularly in an outsourcing environment, we see a communication or co-ordination gap between the AP and Sourcing functions. As with data

driven-insights, when both the AP and sourcing teams work together to mitigate gaps, they are better able to improve overall supplier performance.

7. **Enhance invoice processing accuracy** – This is best done by avoiding duplicate or erroneous payments, adhering to financial controls, and implementing a Right First Time (RFT) approach while focusing on CTQ's (Critical to Quality fields) and high value invoices.
8. **Know your suppliers** – It's important to have categorization between "Urgent", "Statutory", "Utility", and "Normal" suppliers. By prioritizing suppliers who have late payment penalties and/or early payment discounts associated with their payment terms, an organization can pay such priority suppliers on or before the due date which will result in improved cash flow and goodwill.
9. **Routine update of coding instructions** – For any non-PO invoices, a pro-active approach to have a tracker containing coding information based on historical data will help minimize the number of queries and errors while processing.
10. **Follow up** – One of the more difficult but critical tasks is following up and communicating effectively. Developing an automated reminder system to follow up on pending invoices between internal and external teams will ensure timely resolution on queries.

These are a few basic and simple yet very effective tips that I regularly apply and recommend to help organizations better manage their AP function more effectively and efficiently. I welcome additional suggestions to add to this list.



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Shoot the Book

For those who have lived through the 90s and early 2000s, "shoot the book" may be a familiar statement. In 'Die Another Day' James Bond aptly demonstrates "book shooting" by destroying a thick car manual which is supposed to instruct him about his latest hi-tech car.

That scene clearly echoed what I believe many people felt in those years about thick manuals and books. I saw many indications on Google that sales and readership were dropping and the media bemoaned the demise of the printed word. However a few companies changed all this drastically. Kindle and Apple and others re-wrote the story by inventing the hand-held device.

Fast forward 20 years and everywhere you look – in buses, trains, streets, restaurants, parks, cinemas – people are engrossed with their phones or tablets. While what they are reading may not always suit the taste of their family members, it is undeniable that today everybody is reading more. What this has done to the content and the style of presentation is quite another story though.

Let us consider specifically the operating and maintenance manuals that are created for vehicles, trains and even airplanes. These could be fat books running into several volumes, each with thousands of pages. Any mention of such fat books normally brings to mind mechanics with grease-stained clothes and fingers, thumbing through their tomes in dimly-lit workshop areas. Today the same mechanic is demanding his manual on a tablet or at times on his android phone!

Not surprisingly, this puts an additional responsibility on content creators. The older generation is used to an index, a glossary and page numbers to access the relevant pages. The first type of change that came in was the search engine in programs like Adobe PDF Reader which allowed you to jump to the section you wanted to look up. However now with mobile apps, the whole concept of a "page of information" needs to be overhauled.

In the tablet, a tap of a finger can open up a picture, textual information, animation or real operational videos. But surely the real science lies in linking and presenting all this information together so that the reading experience is enhanced. Not many in the technology domain like this though. As an engineer making the product, I want to be matter-of-fact in producing product documentation. Yes of course, I need to ensure that what I write as content is interpreted in exactly the right way by the consumer of the product so that it is used and kept safe. But when the user

starts to expect a great experience in elementary aspects like information access, doesn't it become a bit too much?

Well, not really. We need to adapt with the times and appreciate the advantage this enhanced user experience gives us to convey all information to the consumer. Content writers and creators therefore have a greater responsibility to accept and adapt to this new mode of communication and applying best practices such as:

- Generating Enriched Content that is seamlessly exhibited in the app
- Ensuring information is complete but focused on what's relevant
- Blending text, graphics, animations in a simple yet visually appealing display
- Testing the app across every platform used by the customer
- Considering the customer's perspective on where and how the app will be used and rating the app as a user

Providing an enhanced user experience is a key requirement for Capgemini's Enterprise Content Management services. We are continuously innovating to provide a better and more integrated suite of knowledge for users of mobile app-enabled maintenance documentation.

More on this next time.



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The Right Lawyer for the Job

I've written a lot on post-signature contract and commercial management, but today I'd like to write about pre-signature services and the value there. As the name implies, full Contract Lifecycle Management services need to complete the cycle and offer pre-award support. This is a good and noble service, but is often over-simplified and relegated to a 1995 "lift and shift" model and offered by many Legal Process Outsource ("LPO") providers. What I mean is that when looking at legal costs, many only see the business case of "onshore costs X" and "offshore costs 1/5th of X", ergo, cost savings. Now I am not here to deny that that simple and immediate business case exists, but what I want to tell you is that this is only part of the story.

Legal spend is a bit of an oddity in terms of the law of economics in 2015. Lawyers onshore are expensive due to the training, expertise and limited resource pool. Most companies have a well-defined legal team but when capacity is exceeded with retained staff, the common solution is to go to law firms and pay 5x on the resource unit basis. What other resource pool would a company pay 5x for on the overflow? This is not to bash lawyers. I am a lawyer and worked in firms for 10 years and appreciate the expertise and the industry. But in 2015 cash is king and not every task requires SuperLawyer. Many simply require competence and predictability. Put another way, you would not want a carpenter whose only tool is a hammer.

Given this background, you can understand why an LPO business case is attractive. But that is limiting and not what businesses need today. Staffing in a better cost location is great but fundamentally it is a race to the bottom on cost. Contract Compliance & Optimization ("CCO") offers something different in this space that is more able to drive the right business outcomes. What we call Negotiate to Execute focuses on the following:

- Transforming the legal processes so they are rule driven through playbooks and templates. This standardizes the approach to allow a company to look at its review of contracts based upon risk. Put another way, CCO can do a preliminary review of low risk contracts and allow the retained staff to review the sophisticated contracts.
- Ensuring the "right tool for the job" is applied. Companies don't need an expert 20 year experienced lawyer to review NDAs or perform preliminary reviews on low-risk, standard contracts.

- Implementing a process and discipline so legal services enable retained staff to more effective while preserving external spend for only acute needs and efficiencies.
- Shifting retained lawyers to strategic deals as many prefer to spend more time on risky issues as opposed to dealing with business as usual.

Look – we all want to cut costs. But to do that and get real benefits requires a process, a method and a vision. Yes, resources are less expensive in certain countries, but please don't think that is the whole story. We are more than staff augmentation. We are not a law firm either and we can't provide legal advice, but often we are the right tool for the job.



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Pricing – A Powerful Yet Still Largely Underutilized Transformational Asset in BPO

Pricing is more than a mechanism to compensate service providers for their efforts

Today pricing is often still seen as the mechanism to pay a service provider for their efforts as long as service level agreements with several KPIs are reached. However, pricing can be a much more powerful tool to ensure compliance, drive efficiency and deliver desired business outcomes.

Pricing as a tool to ensure compliance and drive efficiencies

In my experience, applying differentiated pricing for transactions can enforce the right behaviors. Let's take purchasing as an example: imagine if purchases made without a purchase order were priced considerably higher than those with a purchase order. I think we can all agree that P&L managers would show more interest and enforce stricter compliance in their area of responsibility and there would be a sharp rise in the Purchase Order coverage percentage. By the way, this approach does not require any outsourcing as the very same logic can be applied to internal pricing mechanisms replacing traditional cost allocation approaches which often do not set any incentives to improve.

Pricing as a tool to increase flexibility and protect the P&L

From my own experience as a CFO in the chemical industry, I remember well that a major worry of any P&L manager, particularly for manufacturing companies, is the high proportion of fixed costs of seasonal businesses or during an economic decline. By moving to an arrangement of "transactional pricing" you can considerably reduce the negative P&L impact as you effectively "pay as you go". This will reduce profit and margin fluctuations, particularly in the event of changes which were not foreseen in the forecast. As a consequence you will have higher stability which results in higher shareholder confidence and thus, better share performance. This can be especially beneficial for those manufacturing companies who struggle to pass on raw material price increases to their customers when their top-line is under pressure – and the outlook of a more volatile oil price will certainly lead to increased volatility in quite a few industries.

Pricing as a tool to ensure desired business outcomes

The most advanced pricing mechanism is outcome based, where a supplier is paid for achieving desired business outcomes such reducing DSI & DSO, decreasing purchases or minimizing the financial closing timeline. This shifts considerably more responsibility to a supplier and reduces costs if business outcomes are not achieved.

Pricing mechanisms should be an evolution rather than a revolution

While transactional pricing can be established quite early in the relationship between a customer and a supplier (particularly for mature services such as accounting where sufficient benchmarks are available), outcome based pricing is more complex to implement and there are many factors to be considered. As we know, not everything can be measured with 100% accuracy and there are always unforeseen circumstances which could not be predicted when the business outcomes were defined. As a consequence, moving to a business outcome based pricing model requires a good degree of experience and trust between the customers and their suppliers – and when you have the right trust and partnerships you can move earlier. Having said this, it does not require an outcome based pricing mechanism for customers and suppliers to work jointly towards their desired business outcomes.

This is increasingly the way innovative and transformational outsourcing providers such as Capgemini work with their customers independently from formal contractual pricing agreements.



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Tips for Making Finance Transformation Successful in Latin America

It's a well-established fact that Finance and Accounting Outsourcing (FAO) accelerates finance transformation. For today's CFO, there are multiple offshore locations to consider for Finance & Accounting operations — each with a unique proposition that should be carefully evaluated to get the right location strategy.

The Latin America region is increasingly occupying a key position in the transformation agenda of CFOs, particularly those with growing Latam businesses. This is amply reflected in a recent Everest Group report which indicates that FAO contributes to approximately 50% of the operations being outsourced to Latin America.

As a follow-on to my previous blog, I would like to offer some key tips for CFOs to consider when growing or consolidating their business in Latin America based on the following market realities:

Capital investments in a volatile environment: In my conversations with CFOs, I have noticed a certain degree of wariness in making capital investments in Latin America. And rightly so. Latin America presents two faces, making it difficult for companies to invest in the region. The Atlantic side (Argentina-Brazil-Venezuela) has seen higher economic growth, but is now challenged by high inflation and currency volatility — the bolivar and peso are among the most volatile currencies in the world. The Pacific side (Chile-Colombia-Mexico-Peru) shows better future prospects led by free-trade policies and lower inflation. I recently read a Wall Street Journal article — 'The Two Latin Americas' — that discusses this reality. Companies wanting to begin their operations in either side of Latam must think about the market dynamics and costs involved. Companies wishing to consolidate across the whole region should focus on either the Pacific side or choose one of the more "neutral" Central American countries such as Guatemala or Costa Rica as a base for their Spanish-speaking scope. Brazil is another matter and should be dealt with separately!

Taxation issues: Despite the economic growth rate the region has seen, the systems for tax collection are still archaic. Businesses end up paying the larger chunk of income tax. The total tax rate in South America remains higher than the world average. The three main components are: profit taxes, labor taxes, and 'other' taxes, of which the 'others' tax is the largest component. For corporations operating in Latin America, classifying taxes becomes crucial. Inability to classify taxes is often deemed as 'fraud'! Not adhering to local service taxes in Brazil for example can attract hefty fines.

Cultural divide: Unlike the highly evolved U.S. market, where there are similarities in approach and culture, Latin America is a world of contradictions! While you will be offered incentives to start/expand your operations in countries like Chile and Colombia, you will be surprised that some companies in El Salvador and Colombia still prefer providing invoices in person! Imagine the plight of your investment in a digitized invoice system in such a scenario.

Latin America is also vastly different across various regions culturally. Local businesses prefer outsourcing models that utilize 'local' resources. For a person based in Peru, working with an extended team in Guatemala or India is clearly a cultural shock and will take a reasonable investment in change management to stabilize. If you are thinking of creating a unified, single organization you will need to be mindful of the amount of localization that will be required to balance one sub-regional way of working with the other. You will need to push local teams in Latin America to open their eyes to the new ways of working.

Tips to make finance transformation successful in Latam

- Look for alternatives to overcome the barriers of making capital investments and blocking your capital in fixed assets. Instead of focusing on service, process, application and infrastructure separately, opt for a standardized approach that focuses on the solution stack as a whole, and provides you a better visibility into costs, savings and business outcomes.
- The cloud is a great alternative to fixed assets and provides multiple flexible options. Cloud-based pay-per-use back office options are increasingly becoming popular. If you thought the region wasn't ready for the cloud yet, read our survey report: 'Cloud adaption in Brazil'.
- Partner with a BPO provider that has a thorough understanding of the tax regimes as well as the cultural differences across the Latam region and has experienced professionals and technology platforms to help you tackle change management and tax issues.
- A 'one-size-fits-all' approach does not work in Latin America. If you've followed a standard transformation approach in other geographies, for Latam, you will need to tweak that. Do not restrict your transformation agenda to finance operations only. Include other functions such

as HR, procurement and back-office operations, to deal with the local and cultural issues. Make sure you engage a provider who understands the local cultures well and has a transformation methodology that covers multiple factors including location, process, technology, pricing, governance and competency.

The possibilities in Latin America are infinite. If you tread into this soil with the realities in mind, you will reap richer dividends. As they say in Latin America, "Nada hay más surreal que la realidad." Nothing is as surreal as reality!



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Who's Looking at Your KPIs?

The Case for Business Process Transformation in the Global 500

We've been doing some work recently looking at Finance and Supply Chain performance metrics across many of the world's largest organizations. The first wave of this has been a fairly high level analysis – we've taken publically available Key Performance Indicators and compared these against industry averages and our own measures of best practice. Nevertheless it has given us an interesting snapshot of how well the biggest businesses are doing.

Partial analysis of Global 500 sector based results:

Sectors	Days Sales Outstanding (DSO)	Days Inventory Outstanding (DIO)	Days Payables Outstanding (DPO)	Cash Conversion Cycle (in Days)
Consumer Products	34	102	140	-6
Energy	72	23	134	-36
Media & Entertainment	62	45	37	70
Manufacturing	69	78	64	82

The first impression is that, at the Global 500 level, there's plenty of room for improvement. Underperformance in these KPIs is affecting the ability of these organizations to turn their available resources and cash into profit, and ultimately, shareholder value. If we take a look at the topmost measure of performance in this area, we can see a Cash Conversion Cycle (CCC) that is often really lagging behind where it should be.

If you delve a bit deeper into the KPIs that contribute to this CCC performance, it's not surprising that there seems to be a sizeable flock of underachievers. Some of the common threads that are appearing include:

- Days Sales Outstanding (DSO) is too high – it's taking businesses too long to get paid, and possibly, too long to process the money that's coming in from their sales.
- Days Inventory Outstanding (DIO) is also too high – businesses aren't turning the inventory they're buying or building into sales as quickly as perhaps they could.
- There are big variations in Days Payable Outstanding (DPO) – pointing to inconsistencies in effectiveness and control over the payment of suppliers. How fast or slow you decide to pay your suppliers is a particularly fine balancing act – too fast and you will negatively impact your cash flow, but too slow and you can be accused of being a poor corporate citizen, or even leave yourself open to late payment fines, missed discounts and whispers on the market that you're unable to control your finances.

Of course, there are some perfectly good reasons for some of the outliers in the performance data, given variations across the different industry sub-sectors and geographies. But I think that overall, when you take a more in-depth look, there's often a strong case for transformational change. Many of these Global 500 companies will have invested in BPO in some form or another, but they're still not hitting the mark when it counts. So the question becomes: are they looking at their business processes as critically as they could be?

It's worth adding that these numbers aren't just of interest to accountants. They're also seen as important indicators of corporate health and shareholder value by all sorts of analysts and market commentators. If you search these terms online, you're just as likely to find them discussed on popular investor websites as you are on accountancy forums.

So what does best in class look like?

Based on Capgemini's experience in working with some of the world's largest enterprises across a range of sectors, there is room for improvement. In the Consumer Products sector for example, a global beverage client needed to release additional cash flow. Through concentrating on its top late-paying customers and the root causes of these late payments, Capgemini's working capital analytics solution helped reduce DSO by 12 days. This also included the credit term normalization we carried out for 43 client end customers and reduced DSO by four days. In the manufacturing sector, Capgemini helped a leading agribusiness company by establishing that DPO was not on par with competitors. Through remedying inconsistent terms data in vendor records, we were able to improve DPO by four days, and also helped the client set up a specific process dealing with prepayments.

The bottom line is that the differentiating results come from companies who have embraced a transformational approach with an innovation track. Global organizations seeking greater automation, data insights, and enabling platforms continue to drive greater value and outcomes. From my continued perspective we can all gain and expect more from BPO.



Expert Insights

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What are the Key Enablers to Enhance the Maturity of Global Business Services?

In April — the perfect time to be in Stockholm — I had the honor to hobnob with a number of industry thought leaders at the 2015 GBS Roadmap (Nordics) event. While the weather kept our spirits up in the Swedish capital, the discussions at the event brought some refreshing clarity to the topic of GBS value drivers. In this blog post, I've combined the key takeaways from the event and my own experiences to sum up the elements that, I believe, will help enhance the maturity of your GBS operations.

Functional silos are hard to break

Coming from key decision makers at the event, this one's not a big surprise. Often, internal functions act in silos and fail to build enterprise-wide capabilities. The culture extends to GBS operations, where lack of integration impedes value creation. What's surprising, then? Well, silos are often seen as an unavoidable byproduct of growth. But no — disconnected islands of excellence don't do any good. And in the long run, you'll only be battling time and cost overruns.

So what works? To drive integration, GBS must go beyond the limits of shared services and fragmented outsourcing contracts. From my experience, starting with top-down, executive sponsorship for integration projects is essential. Ensure process-ownership beyond functional boundaries and a robust governance structure as you gear up to break the silos.

IT that does not effectively support business processes can be a barrier

The role of IT in enhancing GBS maturity was a key point of discussion at the event. While there is consensus on leveraging technology as an enabler, I gathered that many GBS operations have yet to see a meaningful roadmap for how IT could better underpin ever-changing business

demands. Interestingly, while systems support core business functions, technology upgrades and relevant investments are most often allocated independently.

We partner with several clients in transforming their IT approach to GBS, and in my view, IT capabilities integrated to and focused on supporting business processes provide a strong foundation for end-to-end GBS delivery. Based precisely on this premise, our stack approach integrates infrastructure, applications, processes, and services with plug-and-play tools that can be calibrated to meet specific business objectives, bringing an unbeatable level of harmonization.

Savings alone can't sustain innovation

You've probably heard this before and yet, it's hard to get past the low hanging fruit. According to a recent HfS Research report, nearly 87 percent of user-firms consider reduced cost-structure of operations critical to the success of a GBS program. But isn't cost reduction the most basic of all process improvement exercises? In my opinion, it's an exercise that can't be taken on in isolation. And, this is where an integrated GBS practice can add value. When delivered through an IT platform that is aligned to business processes, there is tremendous potential to innovate beyond cost reduction.

For instance, GBS can also be leveraged to deliver data and analytics as a service to the entire organization. These metrics can be monitored to enhance operational maturity, optimize spends and trigger critical decisions. To deliver on this count, companies must activate well-funded innovation programs with measurable targets for the GBS organization. And while at it, you might want to leverage cross-functional expertise to improve integration.

Change management — before it's too late

While in Stockholm, leaders voiced an urgent need to improve overall governance and change management measures across the GBS organization and to put in place shared governance models with IT. This is another area where an integrated stack approach can help with its common governance structure, across layers of infrastructure, applications, processes, and services.

As companies look to drive up GBS maturity, they are likely to face rough weather in their transformation journeys. The actual impact of those challenges will depend on their experience with unlocking value through integration and standardization, and their appetite for innovation.

How would you define the maturity level of your GBS operations? Have you come across barriers in your GBS journey, or a method to get past these barriers? I am eager to know — do get in touch...



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What the Fashion Industry can teach us about PMO-as-a-Service

I love fashion. And I love my job as a Project Management expert.

Two facets of life that are about as far removed from each other as it's possible to be, right?

Well, perhaps not.

I believe the fashion industry can teach us some important lessons about project management.

While clothes throughout the world follow the same basic design and purpose, the way we wear them, the combinations, colors and cuts means that we can create our own, unique styles. And, of course, our fashion sense is led not just by personal taste but by body shape and size.

Just as everyone has their own unique preferences in fashion style, companies also have unique requirements for managing projects. Successful fashion houses know their customers and deliver exactly what they're looking for. It's very similar to how Project Management Office (PMO) service providers deal with our clients – every case has the same basic requirements but comes with its own unique needs and ways of working.

And the parallels don't end there (for me at least). Like the fashion industry, BPO is a very exciting and innovative business to be in right now. BPO professionals are always working to develop the next new thing that will dramatically enhance our clients' business.

From Robotics to Cloud-based "as-a-service" developments, BPO has matured to being a gateway to competitive differentiation for many companies.

BPO comes to the Project Management Office

PMO is an area where I really see the results of this maturity. PMO is a business function that specifies, manages and reports on projects within the organization. Over the past decade, our own project management function has progressed naturally through the many client projects we have delivered. We complete hundreds of projects every year, and leverage this experience for the benefit of our clients.

And yet, at the same time, many businesses continue to face a number of common project challenges when it comes to project management. These include the quality of deliverables, timely milestone realization, control, efficient reporting and comprehensive budget alignment.

Thankfully, there is a significant trend towards bringing that expertise together with the opportunities to resolve the project management challenges.

Indeed, such are the developments in the industry in recent times that savvy clients are now pushing their service providers to deliver more agile, flexible project management services molded to their core business operations. Additionally, as with many of our clients, further effectiveness and efficiency benefits can be derived when PMO-as-a-Service is delivered in conjunction with Finance & Accounting, Human Resources or Supply Chain BPO outsourcing projects.

PMO as a Service

At the risk of laboring the fashion industry analogy, for me, PMO-as-a-Service is a lot like shoes in the fashion industry. They may not be the biggest part of your wardrobe, but shoes are the foundation – and are extremely important in making sure that your outfits look amazing. PMO-as-a-Service is the stylish pair of shoes that walks the client through the successful completion of a project.

In a recent blog post Andrzej Hutniczak wrote of the benefits of the growing 'as-a-service' or 'Stack' approach. I see PMO-as-a-Service as being very much part of this movement with the same consolidation and standardization from the Stack now available to our clients for their PMO function.

So try on the coat – see if the shoes fit – find out more about PMO-as-a-Service here.



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GRC Strategy and Framework— Key Focus area for CXOs

Today's Chief Financial Officer (CFO), Chief Risk Officer (CRO) and Chief Audit Executives (CAEs) are under ever-increasing pressure to maintain a strong control environment by setting a positive “tone at the top” with compliance to policies, processes and regulatory requirements. A business is not just expected to demonstrate consistent top line growth and profitability but also to ensure a healthy control environment. In effect, some of the key challenges senior management tend to face include:

- Increased use of new technologies that may introduce new risks
- Globalization and the related multiplication of regulations, data and risks
- Increasing pressure for transparency and compliance
- Zero tolerance attitude towards ethical and regulatory non-compliance
- Reducing the cost of compliance
- Maintaining brand image and avoiding any damage to the reputation of the company
- Improving control environment
- Proactively identifying any financial leakage and building mechanisms to prevent financial loss.

Having understood the key challenges, it is imperative to have a strategy on risk management and a unified GRC framework. In the absence of a clear strategy and framework, organizations tend to perform ad hoc or patch work to meet compliance and regulatory requirements. We see many organizations deploying a team of internal and external professionals to conduct periodic internal audits, control self-assessments and concurrent audits to identify potential control failures. But does management get adequate assurance on key risks through such ad hoc mechanisms? Clearly not!

For executives facing these challenges, I believe the best place to start is with a strategy on risk management that addresses the key risks within a unified **GRC framework**. A framework that considers operational risks, financial risks, IT risks, fraud risks and compliance risks. Further, the framework should provide assurance to management on operations across the geographies and related underlying systems and processes.

We see many organizations performing enterprise-wide assessments to identify the potential risks and mitigating

controls as to how risks can be addressed. Organizations generally rely on application controls as key preventive controls and multiple detective controls through data analysis to identify potential errors or frauds. These combinations of preventive and detective controls provide near real-time visibility to management on potential risk and focus areas where controls need to be strengthened. Despite these, there have been multiple accounting scandals and frauds. This clearly indicates that there is a need to have a uniform and integrated GRC solution which can provide near real-time monitoring thereby helping management to reduce risk and improve their control environment.



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Capgemini to Support TGI Fridays™ with IT and Help Drive Company's Growth Initiatives

Capgemini has been selected by TGI Fridays™ for an assemble-to-order solution to implement a range of cloud-based financial point solutions and the cloud ERP suite from NetSuite configured to deliver business process outsourcing (BPO) services across its restaurants in the U.S. and internationally. The multi-phase project is anticipated to provide Fridays with a nimble technology and cost effective process environment to support its plans to accelerate the growth and profitability of the brand's restaurant portfolio.

As part of the multi-year agreement, Capgemini will provide Fridays:

- **Cloud-based ERP Platform:** A cost-effective agile infrastructure, powered by NetSuite, (NYSE: N), a provider of cloud-based financials / ERP and omnichannel commerce software suites, to modernize the company's IT landscape. Fridays will leverage NetSuite OneWorld to run mission-critical finance processes including procure-to-pay, credit-to-cash, record-to-analyze, financial consolidation, multi-currency and financial reporting. Please see a separate release (<http://www.netsuite.com/portal/company/pressreleases.shtml>) NetSuite issued today for details.
- **Application Integration and Managed Services:** A comprehensive solution set comprising of application integration and managed services to replace the company's legacy technology infrastructure, and create a new computing environment configured to the global restaurant and franchise business operations with optimized finance and accounting processes.
- **Finance and Accounting Services:** Finance transformation across Fridays' procure-to-pay, credit-to-cash, and record-to-analyze processes, which represents an instance of Capgemini's cloud-enabled F&A as a stack solution. This solution includes services, processes, applications, and infrastructure that are configured to the standards of Capgemini's Global Enterprise Model

to deliver internationally recognized outcomes whilst reducing the total cost of service.

"With all of the exciting work happening at Fridays to further enhance the brand we truly believe that now is the ideal time to also evolve our infrastructure model and we are pleased to partner with Capgemini in these efforts," said Tripp Sessions, CIO of TGI Fridays™. *"Capgemini's reputation in helping businesses accelerate technology transformations make them an ideal provider for us. We're confident that pursuing this technology optimization initiative will help support our ongoing technology objectives and business strategy."*

The new technology optimization initiative and finance transformation will provide the foundation for Fridays to adopt a data-driven approach to streamline business decision-making. By providing real-time insights into operations, these newly implemented solutions will help the company analyze and employ strategies to better address and respond to market trends and customer demands. Furthermore, this fully integrated, simplified IT and business environment is anticipated to lower the costs of doing business for the restaurant chain, enabling the newly available revenue to be applied to growth initiatives.

"This engagement represents the end-to-end transformation work Capgemini is known for within the industry," said Ted Levine, global sector leader, consumer products & retail, Capgemini. *"We're delivering a comprehensive technology and business process transformation solution built around a team of domain specialists, cloud applications and managed services to enhance business performance. We look forward to working with Fridays to help them meet and exceed their long-term business objectives."*



Capgemini wins multi-million euro contract extension with Nokia for Global Order Management Processing

Capgemini has secured a multi-million euro contract extension from Nokia, a leading global network infrastructure software, hardware and services provider. The additional three-year agreement will see Capgemini continuing to optimize Nokia's order management operations worldwide. The contract extension is testament to Capgemini's expertise in telecommunications and supply chain Business Process Outsourcing.

Capgemini has had a longstanding relationship with Nokia since 2010. The contract which was due to expire in 2017 has now been extended to 2020, further strengthening the alliance, where Capgemini will continue to provide customer order management services, including preparation for delivery, distribution and customer invoicing to Nokia throughout its global network.

Christopher Stancombe, CEO Business Process Outsourcing at Capgemini and Member of the Group Executive Committee said: *"We are delighted with the contract renewal with Nokia, one of our key Business Process Outsourcing customers globally. We have a strong relationship with Nokia and are proud to be providing them with world class Supply Chain Business Process Outsourcing services to help drive and enhance Nokia's business productivity and growth."*

"We are very pleased to continue and deepen our relationship with Capgemini building on a successful Supply Chain transformation partnership initiated in 2010, which has resulted in cost optimization, quality enhancement and global process harmonization," said Johannes Giloth, Senior Vice President Global Operations at Nokia Networks. "We recognize Capgemini as Supply Chain experts and look forward to developing our relationship into new areas to support our business growth."

Working with Nokia, Capgemini has drawn on its Supply Chain Management Business Process Outsourcing capabilities including its Global Enterprise Model (GEM)¹ and innovative BPOpen[®] platform² to consolidate and harmonize Nokia's

operations from 27 locations into five global delivery centers, and streamline processes by amalgamating 17,000 regional Desktop Procedures (DTP) into 41 global DTPs.

The contract extension was signed with Nokia in December 2014 and covers the time period of January 2015 through to October 2020.

1. *Capgemini's Global Enterprise Model (GEM) is a transformation methodology comprising 7 levers including grade, location and competency mix, Global Process Model, technology, pricing and governance, all of which are calibrated according to each client's specific needs.*
2. *Capgemini's BPOpen service delivery platform integrates the proven methodologies of Capgemini's Global Process Model into a sophisticated BPM toolset. It serves as the basis for our technology blueprints that incorporate leading technologies, such as the IBX procurement platform or VWA WebCollect O2C software, to ensure best-in-class service delivery, every time from every location.*

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Capgemini recognized in the Winner's Circle by HfS Research for Procurement Services

Capgemini has been recognized in the Winner's Circle in the HfS Blueprint Report: Procurement Services. The report shows a significant rise in Capgemini's positioning from 2013 and highlights its expertise as one of the leading Procurement service providers in the industry.

According to the HfS Research report, Capgemini is positioned in the "Winner's Circle" based on the level of client satisfaction, efficiency of the delivery teams in executing new approach and ideas "for optimizing and enhancing procurement" and its "horizontal capabilities in Finance and Accounting and Supply Chain services."

Christopher Stancombe, CEO of BPO and member of the Group Executive Committee at Capgemini said: *"We have shown strong growth since 2013 particularly expanding our global footprint in Procurement services. We are delighted that the HfS report recognizes our positioning and capabilities to respond to customer challenges. Capgemini's Operational Procurement as a stack is at the core of our Procurement Services which help customers keep pace with changing market dynamics. Our Procurement services also draw on the technologies and applications from the IBX Business Network, which have delivered successful results in sourcing and procurement by maximizing efficiency and reducing costs."*

The HfS report cites Capgemini as an "emerging Procurement as a service provider with a strong procurement technology offering as part of the services stack." Capgemini's BPO procurement services enable organizations in achieving business value by streamlining daily operations leading to improved efficiency and cost optimization. Capgemini's Global Procurement Operating Centers (GPOC) across the world contribute in providing world class services with the help of multilingual experts supporting global procurement functions.

“We have shown strong growth since 2013 particularly expanding our global footprint in Procurement services. We are delighted that the HfS report recognizes our positioning and capabilities to respond to customer challenges. Capgemini's Operational Procurement as a stack is at the core of our Procurement Services which help customers keep pace with changing market dynamics. Our Procurement services also draw on the technologies and applications from the IBX Business Network, which have delivered successful results in sourcing and procurement by maximizing efficiency and reducing costs.”

“Emerging Procurement as a service provider with a strong procurement technology offering as part of the services stack.”

– Hfs report

HfS Research Ltd.:

"Blueprint Report: Procurement, June 18 2015"
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Capgemini named a “Leader” in Gartner’s Magic Quadrant For Finance and Accounting BPO

Capgemini has been positioned as a Leader by Gartner, Inc. in the latest “Magic Quadrant for Finance and Accounting BPO” based on “ability to execute” and “completeness of vision.”

Christopher Stancombe, CEO of Business Process Outsourcing and member of the Group Executive Committee at Capgemini said: *“We are delighted to be acknowledged once again as a leader in Gartner’s Magic Quadrant for our vision in Finance & Accounting BPO services. With its strong Finance and Accounting services, we believe that Capgemini is well-equipped to respond to customers’ business challenges to enhance their productivity and growth. We pride ourselves on driving finance transformation for organizations worldwide and providing solutions to customer challenges through our tailored offerings and deep industry expertise.”*

Capgemini’s BPO Strategic Business Unit has evolved since its inception in 1996 with now over 12,500 employees delivering F&A services working out of 23 centers from 13 countries across the world including Australia, Brazil, Canada, China, Chile, Guatemala, India, Poland, and the U.S. Capgemini has increased its growth momentum by leveraging its unique Global Enterprise Model (GEM)^{TM 1} approach enabling business transformation across organizations.

About the Magic Quadrant

Gartner does not endorse any vendor, product or service depicted in its research publications, and does not advise technology users to select only those vendors with the highest ratings or other designation. Gartner research publications consist of the opinions of Gartner’s research organization and should not be construed as statements of fact. Gartner disclaims all warranties, expressed or implied, with respect to this research, including any warranties of merchantability or fitness for a particular purpose.

* Gartner Inc.: “Magic Quadrant for Finance and Accounting BPO,” Cathy Tornbohm | Chris Pang, June 18, 2015

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[1] Capgemini’s Global Enterprise Model (GEM) is a transformation methodology comprising 7 levers including grade, location and competency mix, Global Process Model, technology, pricing and governance, all of which are calibrated according to each client’s specific needs.

“We are delighted to be acknowledged once again as a leader in Gartner’s Magic Quadrant for our vision in Finance & Accounting BPO services. With its strong Finance and Accounting services, we believe that Capgemini is well-equipped to respond to customers’ business challenges to enhance their productivity and growth. We pride ourselves on driving finance transformation for organizations worldwide and providing solutions to customer challenges through our tailored offerings and deep industry expertise.”

Gartner®

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About Capgemini

Now with 180,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion. Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness. A deeply multicultural organization, Capgemini has developed its own way of working, **the Collaborative Business Experience™**, and draws on **Rightshore®**, its worldwide delivery model.

Capgemini is a recognized global leader in the provision of Business Process Outsourcing (BPO) solutions and services. We collaborate with some of the world's largest multinational companies, helping them transform their business processes and accelerate business outcomes in the areas of Finance & Accounting, Supply Chain Management & Procurement, Customer Operations Management, and Human Resources. Capgemini leverages the strength of its proprietary Global Enterprise Model (GEM) to deliver powerful analytics-driven BPO solutions tailored to each client's individual needs. As part of Capgemini's Rightshore® delivery network, a team of over 16,700 BPO professionals provides services to more than 100 globally diverse clients in 38 languages, 24 hours a day, seven days a week. This is done from an integrated global network of delivery centers in Australia, Brazil, Canada, Chile, China, France, Germany, Guatemala, India, the Netherlands, Poland, Sweden and the United States.

Learn more about us at

www.capgemini.com/BPO

