

A woman with long dark hair, wearing a dark blue business suit and glasses, is shown in profile, looking intently at a large digital screen. The screen displays various financial charts, including line graphs and bar charts, with a blue and green color scheme. The woman's hand is resting on her chin, suggesting a thoughtful or analytical pose. The overall lighting is dim, with the primary light source being the screen itself, creating a professional and high-tech atmosphere.

FRICTIONLESS FINANCE

Future-proof your finance
function to deliver the
Frictionless Enterprise

| GET THE FUTURE
YOU WANT



improvement in
forecast accuracy



sales growth in digital
revenue streams



improvement in days
sales outstanding

A frictionless future for finance

Talk of intelligent automation, artificial intelligence and other emerging and innovative technologies can be extremely pervasive. It promises a revolution across every aspect of your business, no more so than in your finance and accounting (F&A) function.

Despite this digital shift, organizations face a range of frictions, or oppositions to high performance in business operations, which often lead to an impaired customer and employee experience, inefficient and tardy decision-making, reduced speed to market, and the inability to keep pace with rapidly changing regulatory environments. Nevertheless, customers expect a frictionless experience, while shareholders expect the value of the organization to increase

through innovation, long-term growth, and sustainability, enabled by a frictionless vision and roadmap.

Countering friction requires the evolution of operating models, breaking down internal barriers, taking control of data, and redefining finance processes for the digital age. This delivers improved business outcomes that drive value for the CFO in a frictionless, value-focused way. The finance function is a key protagonist of this evolution, and is moving from being a clean up act of frictions within the enterprise to a catalyst of business model disruption.

By connecting capabilities underpinned by an AI-augmented workforce, the finance function can enable enterprises to move beyond the digital shift and usher in a new and frictionless era.

**These outcomes are dependent on the maturity level of your finance organization.*



Unlock value from your F&A function through frictionless, AI-enabled finance operations

Capgemini's Frictionless Finance offer delivers next-generation, AI-augmented order-to-cash (O2C), purchase-to-pay (P2P), record-to-analyze (R2A), and analytics, transforming your finance function into one that drives frictionless, enterprise-level outcomes, including enhanced efficiency and improved working capital:

- Up to **25%** improvement in forecast accuracy
- Up to **25%** sales growth in digital revenue streams
- Up to **40%** improvement in days sales outstanding.

Our solution leverages Capgemini's renowned [Digital Global Enterprise Model \(D-GEM\)](#) platform that underpins next-generation AI-enabled solutions, an AI-augmented workforce, AI-driven operating models, and a partnership philosophy to drive frictionless processing, all of which help shape the future of your organization's finance operations across five key areas:

- **Intelligence** – accelerate your decision-making via real-time operational and predictive insights that enable, for example, continuous close
- **Workforce** – harmonize your processes and employees through implementing an AI-augmented, flexible, location agnostic workforce that deliver more impactful business outcomes
- **Controls** – leverage AI to build a comprehensive portfolio of controls into your core finance processes, eliminating the friction of human interpretation of historic data at source
- **Customer** – integrate your customers into a digital business ecosystem through breaking down internal silos to re-orchestrate your processes, data, and experiences
- **Technology** – create a robust, platform-based foundation for your finance function that acts as a source of continuous innovation to streamline your processing, harness data, and eliminate exceptions.

Capgemini's Frictionless Finance offer helps you implement a frictionless digital ecosystem that addresses each and every friction in your finance operations. This unlocks value from your finance function, enabling you to transition to – what we call – the [Frictionless Enterprise](#).



The Frictionless Enterprise

The Frictionless Enterprise seamlessly connects processes and people, intelligently, as and when needed. It dynamically adapts to your organization's circumstances to address each and every point of friction in your business operations.

At Capgemini, we have applied the Frictionless Enterprise to enhance cohesion across our entire suite of products and services. This enables us to respond rapidly to your changing requirements and deliver your specific business outcomes in a value-focused way.

We implement ways to detect, prevent, and overcome frictions – leveraging our latest thinking, organizational design, and intelligent solutions to achieve our goal of effortless operations.

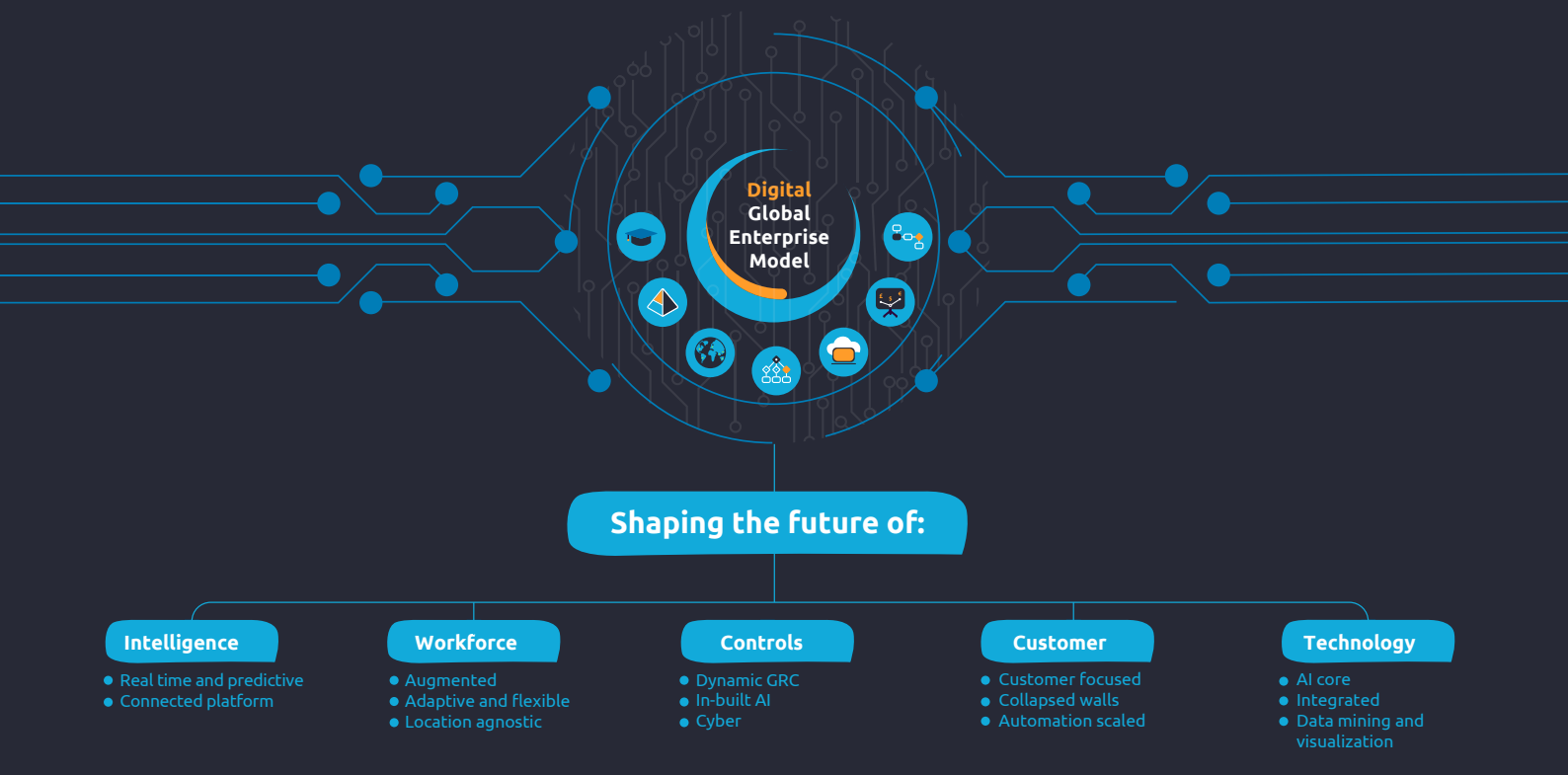
“ D-GEM provides a complete overview of an organization's people, processes, technology, and governance with control points, accelerating the transition to transformed, future-proof processes.”

David Lumley

*Global Head of the F&A Practice,
Capgemini's Business Services*



The Frictionless Enterprise powered by Capgemini's D-GEM platform



Accelerate the delivery of sustainable, frictionless outcomes through augmenting your teams

Our D-GEM platform contains AI-enabled finance modules that provide end-to-end simplification and integration of your finance activities across O2C, P2P, and R2A:

- **AI.Receivables** – an integrated, frictionless O2C platform that helps you collect more cash through implementing a data automation layer, AI autonomous processing, machine learning and customer self-service functionality to create a simplified customer experience
- **AI.Payables** – an integrated frictionless P2P platform that augments your payables with virtual analysts, spend analytics, vendor self-service, and an AI service desk that delivers improved working capital
- **AI.Controllershship** – an integrated, frictionless R2A platform with embedded AI controls, AI journal entry, virtual controller, and AI accounting insights that delivers a seamless, continuous close.

D-GEM also features a digital engineering framework that underpins our finance solutions to deliver outcomes beyond traditional finance solutions:

- **Finance Intelligence** – out of the box insights, analytics, and reporting that provides real-time visibility and transparency into your process effectiveness, trends, forecasts, and predictions
- **Digital Twin** – a virtuous circle of business mining, modelling, simulation, and improvement that analyzes process friction to deliver continuous improvement to your finance processes
- **AI.GRC** – a comprehensive portfolio of cloud-based, AI-enabled controls that represent the first line of defense to reduce your enterprise risk.

Realign your target operating model to deliver the Frictionless Enterprise

Capgemini's renowned Digital Global Enterprise Model platform is an AI-based, digital business transformation platform that encompasses the tools and techniques for reshaping and streamlining your finance processes to deliver increased efficiency, faster time to market, and an enhanced, customer-first, user experience.

By dynamically adapting to your organization's circumstances to address each and every point of friction in your business operations, D-GEM enables your organization to augment its technology and processes, as well as changing the culture and mindset to reduce inefficiencies to a minimum.

In short, D-GEM provides a complete overview of your processes, guiding the right digital operating model for your organization and accelerating the transition to frictionless, future-proof processes in a systematic and structured way. This enables you to remain competitive in a rapidly changing, digital business context.

Why Capgemini?

As practitioners as well as consultants, Capgemini is uniquely positioned to help you reimagine your F&A for the automated age. As one of the world's leading technology providers, we have a rich history of transformation, with renowned, market-leading F&A services underpinned by a strong tradition of innovation powered by intelligent automation.

This combination of technology, methodology and a deep pool of more than 15,000 finance and accounting experts – including tax, analytics and controller specialists – means that we work with you in a truly collaborative manner to deliver accelerated value while minimizing risk to your business.

We are winners!

Capgemini has been positioned as a Leader in Everest Group's PEAK Matrix® for Finance and Accounting Outsourcing (FAO) Services 2020 report, and a Leader in the Avasant RadarView™ for F&A Business Process Transformation. This is tangible proof of our capabilities to deliver best-in-class FAO services, leveraging our deep industry and finance and accounting (F&A) domain expertise and our global delivery presence.



To learn more about how our Frictionless Finance offer can transform your finance function to drive tangible, frictionless outcomes, enhanced efficiency, and top-line growth, contact: businessservices.global@capgemini.com

About Capgemini

Capgemini is a global leader in partnering with companies to transform and manage their business by harnessing the power of technology. The Group is guided everyday by its purpose of unleashing human energy through technology for an inclusive and sustainable future. It is a responsible and diverse organization of 290,000 team members in nearly 50 countries. With its strong 50 year heritage and deep industry expertise, Capgemini is trusted by its clients to address the entire breadth of their business needs, from strategy and design to operations, fueled by the fast evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering and platforms. The Group reported in 2020 global revenues of €16 billion.

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businessservices.global@capgemini.com