

A photograph of a man with a beard and glasses, wearing large headphones, looking down at his smartphone. He is holding a coffee cup in his other hand. The background is blurred, suggesting an outdoor setting at night or dusk.

## How a leading financial services firm set the stage for hyper-personalization

### A new consent management platform goes beyond compliance, enabling a new level of targeted offers

#### Rethinking consent management

As banks increasingly transition to digital platforms, they face significant challenges, particularly in establishing effective content-gathering mechanisms. Not adhering to regulations within a region can lead to severe penalties. Customers are required to be informed and provide consent regarding how their data will be leveraged and processed. Existing tools in the market are often not sufficiently tailored and require extensive knowledge and experience to be implemented effectively.

A multinational investment bank, one of the largest financial investment companies in Europe, decided to improve their consent management system. With branches in over 60 countries and territories globally, the bank needed a solution that was flexible and easy to adapt.

Given the expansion of privacy and data regulations with the Privacy and Electronic Communications Regulation (PECR), which gives users greater control over their information, the bank wanted to obtain clear and transparent user consent

**Client:** Leading banking and financial services organization

**Region:** Europe

**Industry:** Banking and capital markets

**Client challenge:** A leading global banking organization needed help managing consent at scale and across multiple jurisdictions while delivering a personalized user experience for its customers.

**Solution:** Capgemini helped implement a cookie-based consent management platform across 25 public websites, four mobile apps and web apps, enabling the bank to personalize offers based on user consent data.

#### Benefits:

- Optimized consent management across 17 countries and 25 websites
- Enhanced user interface, making consent a more deliberate action
- Improved transparency with visible cookie and data collection policy
- Addressed PECR requirements for user consent and data collection
- Laid the foundation for personalized offers and customer care, propelling growth

for data usage and collection practices through the cookies deployed. Given the scale of the organization's operations and the complexity of functioning in so many different regions, the company decided to engage a partner who would support their ambitions.

## Expanding online user options

Capgemini conducted a rigorous cookie audit of the bank's existing consent management landscape. This analysis covered multiple territories with varying regulations across EMEA and the UK, identifying all relevant laws.

The gap analysis highlighted potential areas for improvement and guided the bank in researching the most suitable solutions. This approach also focused on the organization's existing cookie model, cookie notice, approach to user consent, and other related aspects. As a result, the partners decided to implement Tealium – a robust consent management platform – to address identified gaps, ensure compliance with diverse regional regulations, and enhance user consent through a more transparent system.

The bank and Capgemini then collaborated to build front-end models and create prompts aligned with their overarching consent strategy. The clear presentation of information, substituting specific cookie names with vendor identities, empowered users with control over their data while maintaining transparency. Finally, as user consent and regulatory compliance form the building blocks for achieving personalization, the seamless implementation of this solution enabled the bank to further strengthen its digital ecosystem.

## Strengthening the brand by embracing consent, privacy, and customer experience

The new platform was deployed across 25 public websites, four mobile apps and web apps in the European region. Capgemini's transformative solution replaced the inconspicuous cookie banner with a prominent modal window. The new design improved visibility and user engagement with consent options right from the very beginning of every website visit.

The enhancements led to a comprehensive solution for user consent transparency and compliance, strengthening the bank's digital ecosystem. By making consent a more deliberate action, the bank empowered its users and fostered trust among them. Furthermore, the clear and concise information provided in the modal window and vendor disclosure enhanced transparency. This helped the bank build a privacy-conscious brand image and strengthened their users' trust.

The organization is now better positioned to draw upon user consent data to develop hyper-personalized moments, simultaneously enhancing the active user experience and promising more targeted future activity.

Most importantly, the solution ensured compliance with PECR regulations, mitigating potential regulatory risks and futureproofing the bank's practices for a privacy-focused future. It also laid the foundation for new levels of personalization in the coming years, revolutionizing the bank's ecosystem from customer support to offers.





## About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2023 global revenues of €22.5 billion.

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