

INDUSTRY PORTFOLIO
BANKING



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YOU WANT



TOMORROW'S BANKING – INVENTED NOW

To succeed, tomorrow's bank needs to be resilient, flexible, efficient, and sustainable.

The unprecedented complexity of change in banking is being accelerated by high inflation, stricter regulations, a fragmented market environment, and a range of evolving geopolitical factors. In these uncertain times, it's becoming even more important to make today's bank fit for tomorrow's volatile future.

The core of being fit is **resilience**. But how can tomorrow's bank become resilient? A bank needs a strategy that not only works in theory but also in practice for the way it operates, the benefit it can bring to its shareholders, and – ultimately – the value it can deliver for its customers. With the right strategy, a bank can simplify its operations, deliver profitability, manage impairment levels, and protect its capital buffers. To deliver this strategy, a resilient bank requires intelligent compliance and risk management frameworks and tools.



New technologies enable all industries, including the banking sector, to unleash new opportunities. This potential can only fully unfold if a bank incorporates **flexibility** into its very essence. Cloud solutions, metaverse and tokenization are only a few examples that show the constant technological change. This emergence of new technologies will provide opportunities for banks to develop flexibility in the way they operate and enable them to become truly resilient.

But technology is only one aspect of the opportunity. Another aspect is having the right people with the right skills and mindsets. To achieve this, it becomes necessary to attract and retain the best talents, keep your talents up-to-date with the right skills, and equip them with the best technology in a modern and future-proof work environment.

To deliver enduring **efficiency** and profitability, banks also require suitable and adaptable operating models that enable them to continuously exploit new sources of data and dynamically enhance their processes. The outcome: better customer experience, lower costs to serve, enhanced profitability, and robust regulatory engagement.

While resilience, flexibility, and efficiency are necessary for tomorrow's bank, there is more to do to deliver long-term outcomes. **Sustainability** is an integral part of tomorrow's bank. Forward-thinking banks will manage their operations through a sustainability lens where they will reinvent and digitize their business models to deliver on declared commitments. At the same time, they will act as a catalyst for positive social and environmental changes across all industries. In addition to climate focus, these future-proof, resilient banks will strive to deliver social and governance outcomes in all their operations.

In order to succeed in a heavily volatile and unsecure market environment, tomorrow's bank will be built on four pillars: resilience, flexibility, efficiency, and sustainability. Together with our clients, we have developed practice-proven offers for all four pillars. We are delighted to summarize our offerings in this booklet, and we envisage it will help our clients to lead the way and prosper within the sector.

We hope you enjoy exploring our offers as much as we did while creating them. We look forward to working with you to help design and build tomorrow's bank!



JOACHIM VON PUTTKAMER

Executive Vice President,
Global Head of Banking Invent



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#RESILIENT

TOP CHALLENGE

Build an overall strategy which is convincing for investors as well as actionable for employees and management. Enable the bank's executives to be prepared for and manage volatile and upcoming risks.

“BANKS ARE FACING MANY DIFFERENT RISKS AND UNCERTAINTIES IN A VOLATILE ENVIRONMENT. THE GOAL SHOULD EXTEND BEYOND A COPING STRATEGY – BANKS NEED TO IDENTIFY AND MITIGATE CHALLENGES IN ADVANCE.”



STRATEGY THAT WORKS

CHALLENGE:

While generic strategies for banks are simple on the highest level “hold the client interface,” “be the technology provider,” “provide the products,” filling these with life, and balancing the goals are what proves to be the biggest challenges. You will not hold the client interface without the right technology or product or partner.

SOLUTION:

Every strategy needs to be customized to the bank and its customers. It needs to take into account the vision for the future, as well as the organizational capability and ability for change, and be specific. Jointly, we will look at your clients, your competition, your starting point and your people and design a vision for the future that is right.

100%

of banks have a strategy (on paper)

~10%

of bank employees know their own strategy

<1%

customers understand bank strategies



Developing a strategic vision is easy if you do not have to implement it. Having a strategy that works for your clients is what counts. Together, we will design strategies and ensure with your people that they are implementable – functionally and technologically.

Florian Förster
Vice President, Banking Transformation

FUTURE OF FINANCE

CHALLENGE:

Banks face several challenges including a highly customized and fragmented IT landscape, constant regulatory pressure, increasingly complex business questions and disruption in the banking market. These challenges make it difficult for the CFO to focus on being a strategic business partner offering ad-hoc data driven recommendations and efficiently steering the bank.

SOLUTION:

To keep up with these new challenges, cutting-edge solutions and sustainable innovation are required to enable the CFO to provide reliable financial data, fulfill regulatory obligations, and run processes efficiently to transform and future-proof the financial architecture of the bank. These tools can be usage of smart workflow tools, process mining, or data analytics tools.

8 DAYS

can be saved on each month-end closing

15%

decrease in cost base through automation

20%

cost base reduction through harmonized finance architecture

Enabling stakeholders to make ad-hoc data driven decisions is key for the financial success of your bank. It is more important than ever that CFOs convert this promise into reality by rolling out bank-wide data-powered financial solutions.

Jacqueline Schwär
Director,
Future of Finance



Future of
Finance (FS) –
Smart. Lean.
Efficient.

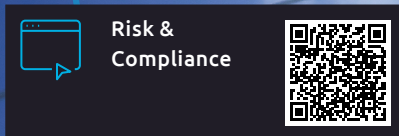


INTELLIGENT COMPLIANCE

Compliance is not a matter of “if” but of “how” – intelligent compliance helps to successfully master compliance challenges and significantly reduce costs.



Renato Ndokaj
Senior Director, Next Generation Compliance



CHALLENGE:

Financial institutions are facing a complex regulatory, economic, and public environment. To meet regulatory requirements, and avoid legal and reputational damage, compliance tools have been broadly implemented. However, the main challenges of compliance remain risk coverage, technology, strategy, IT architecture, data management, and operationalization.

SOLUTION:

Our solutions make use of innovative technologies providing additional benefits: we strengthen the defense strategy vis-à-vis regulatory authorities and interested third parties, we help to significantly reduce operational, maintenance and licensing costs, and we establish and expand technological leadership through the usage of technological innovations.

UP TO 50%

reduction of KYC cost with our KYC automation approach

>70%

reduction of false positives with our AI monitoring approach (e.g., AML, Fraud, Trade Surveillance)

>70%

cost reduction with our approach, mostly based on open-source software

RISK EVOLUTION

CHALLENGE:

Rising interest rates, high inflation, geopolitical tensions, vulnerable supply chains, ESG as well as the evolution of technology require adaptations to management of risk and risk data. Combined with regulatory strategy and high margin pressure, improvements and new solutions for risk data sourcing, data consistency, risk measurement and scenario analysis capabilities are necessary.

SOLUTION:

We have a variety of solutions to enable risk management to meet the current challenges, ranging from TOM adaptations including implementation and change support over further development of risk measurement to new risk data sourcing (e.g., for ESG data) and data management strategies. We also use modern analytics to increase efficiency, flexibility, and scenario capabilities.

35%

increase of annualized EL rates due to climate risk

28%

of banks integrate climate risk in their credit risk consideration only

30%

cost reduction potential by digitalization of risk management



Between new and more complex challenges and cost pressure – the solution for the risk management of tomorrow is to leverage new technologies and efficient use of data.

Dr. Ulrich Windheuser
Vice President, Finance, Risk & Compliance

#FLEXIBLE

TOP CHALLENGE

Develop an ever-adapting state-of-the-art IT infrastructure and enable the workforce to constantly challenge and reinvent your products, services, and processes in line with clients' expectations.

“BEING FLEXIBLE TODAY – LAY THE FOUNDATION AND TRANSFORM INTO THE BANK OF TOMORROW. THIS IS WHAT INNOVATION MEANS FOR A BANK.”



CLOUD TRANSFORMATION

Banks have realized that cloud is a game changer for innovation and performance improvement – cloud is an essential part of every bank's IT strategy today but not yet a reality. Now, execution is crucial.

80%

of banks plan to use cloud services by end of 2022

€50 B

banks will spend for public cloud services in 2022

8%

of bank's workloads are running in the cloud



Business
Technology



CHALLENGE:

Mastering the challenges of legacy infrastructure, security and compliance, and missing know-how is not enough. Considering business needs and IT demands is key to realize the value of cloud. Besides IT standardization and IT modernization, business process potentials, innovation, and sustainability also need the right focus and skills to accelerate cloud transformation.

SOLUTION:

The true cloud value can be realized with a real E2E approach, accelerating strategy implementation, mastering cloud migration complexity, and automizing IT operations. We help executives to achieve their goals and simultaneously reinvent operating model, redefine partnerships, and implement cloud services and cloud architecture to successfully transform and enable innovation.



Oliver Reckermann
Vice President,
E2E Cloud
Transformation in FS



Tae-Ho Shin
Director,
Cloud Transformation



What's next for data, blockchain and quantum computing



METaverse IN BANKING

To fully unleash and exploit digital growth potentials, financial services providers should define a forward-looking extended reality strategy.



Florian Gmach

Senior Director, Digital Transformation in FS

CHALLENGE:

Today, there are numerous strongly growing virtual worlds such as social games, showrooms, detailed replicas and vibrant event hubs. But as a financial services company, one of the key questions is how do I find the right way into existing virtual worlds or how do I even build my own thriving virtual world to maximize the overall value for my organization.

SOLUTION:

We at Capgemini Invent have a highly innovative in-house metaverse lab (M-lab) that bundles deep web3 expertise in upcoming areas such as virtual reality (VR)/ augmented reality (AR), non-fungible tokens (NFTs), and digital twins. Together with our clients, we use our M-lab to identify new virtual playing fields that are relevant, and in these areas, we jointly realize growth potentials through our dedicated strategy and tech expertise.

≥€700B

revenues in the global metaverse context expected by 2024

≥85%

of GenZ are interested in AR shopping

≥60%

of online savvy people would use the metaverse

TOKENIZATION IN BANKING

A new and completely decentralized financial ecosystem already exists. Banks need to position themselves to play a role in the future of finance.

Dr. Steffen Reidt
Director, Blockchain



UP TO 60%
transaction cost
reduction

1ST PLACE
Germany rated the
most crypto-friendly
country in the world

€100 B
Institutional
investments predicted
for 2022

CHALLENGE:

The financial ecosystem is entering the next stage of digitalization with tokenization at its core. Drastic improvements of existing processes and new business models are the consequence. Entering this next level of digitalization requires a change of skills, technology stack, and a new business model paradigm in which banking is moving towards seamless services.

SOLUTION:

We help banks to understand the evolving new decentralized financial service ecosystem and find their strategic positioning and roadmap. As a first step we, e.g., support in optimizing existing processes based on smart contracts and tokenization. We develop new business models jointly with our clients, to also support in E2E-implementation and maintenance.

FUTURE OF PAYMENTS

Payments are becoming an enabling function for banks to provide an embedded and seamless customer experience. Customized solutions of new technologies, trend analysis, next-gen payment methods, and nimble payment solutions are paving the way for tomorrow's payments landscape.



Dr. Stefan Huch
Senior Director, Payments

CHALLENGE:

In a technological rapidly changing global payments landscape, banks, merchants, or acquirers face increasing challenges that bring new opportunities at the same time. One example is payment transactions processing. Payment service providers (PSPs) enable banks' corporate clients to accept payments any time at any place. Therefore, banks and their ecosystem need to seize transformation opportunities and constantly reinvent themselves.

SOLUTION:

In order to survive in a fiercely competitive payment environment, banks must continuously make their payments ecosystem more efficient, resilient, sustainable, and data driven. Capgemini Invent provides E2E solutions and combines strategy, technology, data science as well as creative design with an innovative mindset to collaboratively optimize and transform our clients' businesses.

8-10%

increase in sales per year with sustainable merchant solution

43%

of all banks plan to provide "Design Payment-as-a-Service" to improve customer satisfaction

10%

optimization of profitability by building a target picture on payment ecosystem and impact on TOM

BANKING-AS-A-SERVICE

Banking-as-a-Service (BaaS) represents a significant potential for top-line growth and fee income from leveraging IT investments.

Michael Zwiefler
Vice President, Next Generation FS



CHALLENGE:

Current bank IT systems typically consist of significant amounts of legacy technology. These legacy platforms reduce the banks velocity and translate into high costs to change and maintain systems. This puts banks at a disadvantage vs. new market entrants without legacy that are able to address customer needs faster and with a better customer experience.

SOLUTION:

Banking-as-a-Service (BaaS) enables financial service firms to offer their services to other companies by leveraging their existing investments into IT and operations. This provides a lower cost base and the opportunity for fee and interest income through whitelabeling. BaaS also opens up the opportunity to purchase external whitelabel solutions, which can lead to cost efficiencies.

DIGITAL AND DATA DRIVEN HR

Digital HR opens new and exciting opportunities to drive the HR automation and experience excellence value case both from business and employee perspective – meeting the demands of digital age banking with new, flexible target operating models fuelled by business agility, data driven /AI based decision making, and service excellence.



Dr. Sandra Duesing
Vice President, Employee Experience & HR



CHALLENGE:

In the 1980's, 70% of HR transformation programs failed to meet their goals. This failure rate has increased to 84% in the digital era. Furthermore, many banking clients have been challenged by major regulatory transformation requirements implementing large HR transformation programs in a situation of budget constraints over the last years.

SOLUTION:

Capgemini overcomes these obstacles with the "Experience-Excellence-Approach" – bringing together people, process, technology, data, and service to deliver exceptional employee experiences and sustainable HR transformation outcomes in risk- and dependency-proven global project governance setups. We combine HR and HR IT expertise with org strategy, programme and change as well as workforce transformation capabilities for sustained outcomes.

80%

of financial institutions rely on HR cloud solution

17%

of financial institutions have already successfully completed their HR cloud transformation

ONLY 35%

of financial institutions have a documented HR-IT strategy

ENABLE CHANGE IN BANKING

CHALLENGE:

Banks are still struggling to become more flexible, efficient, digital, and innovative. But the biggest challenge is to take the people with you. Change only works with high adoption rate and this is the key to succeed in the future. A transformation must include the needs of employees and executives from front to back office and respond with appropriate measures.

SOLUTION:

Actively manage the transformation of your bank by tackling the people's change journey. We offer a structured set of change intervention measures that covers change management, culture, communication and upskilling to address your specific needs, e.g., training concept based on change impact of credit process optimization, targeted communication based on the strategic vision of your merger or IT transformation.

100%

of transformation initiatives need continuous and target-oriented change management

>3x

more likely to outperform industry peers, if having high change management and communication effectiveness

<50%

of organizations have the learning infrastructure to upskill employees



Transformation is inevitable in the banking sector. But you fail if you do not take one of the most valuable assets with you: your talents. No successful transformation without tackling the people's change journey.

Nadine Brahm
Director, Banking Transformation

#EFFICIENT

TOP CHALLENGE

Develop a target operating model based on individual needs of the bank to integrate resilience and flexibility into successful day-to-day operations – from data governance to optimized processes.

“EFFICIENCY STARTS WHERE BAD PROCESSES STOP. TODAY'S BANKS ARE COLLECTING DATA, TOMORROW'S BANKS ARE LEVERAGING DATA.”



MODERN BANKING OPERATING MODEL

Separating development from business-as-usual tasks in a TOM enables ongoing improvement. It also helps focus skills and attention where it is needed, which is not in a historic or dated process but in continuous transformation.

Florian Förster
Vice President, Banking Transformation



≥95%

resources are focused on "run", but ...

35%

or more is the realistic demand for "transformation"

100%

agile is not the answer

CHALLENGE:

Based on changing environments, due to new regulation and other market forces, a target operating model (TOM) needs to support ongoing transformation. Classical models are based on functional silos that do not take an E2E-view. They only look at individual tasks, e.g., KYC checks instead of a full loan lifecycle from application to repayment, and do not have dedicated transformation resources.

SOLUTION:

Build an operating model focused on transformation and line tasks. Banks need to be diligent and differentiating between the roles. They need to ensure that transformation is not just staffed from the line but stand alone. In a stable model, transformation units will drive the way of working in line functions, not the other way around. Transformation is a key task like e.g., Risk or HR in a bank.

INTELLIGENT BANKING PROCESSES

CHALLENGE:

Banks' lending processes are currently challenged with a long time from initiation to a successful payment to the customer, high costs due to long process chains and low level of digitization, as well as tedious and redundant human reconciliation loops. All of these are leading to misunderstandings among the workforce and causing frustration for the customer.

SOLUTION:

Given our successfully applied intelligent process optimization framework, we are able to transfer the process E2E to a user-friendly workflow application, integrate intelligent automation technologies into a holistic process model or individual process steps to reduce the workload of the processing staff and to improve the customer journey.

1 YEAR

to get to a digital E2E process

UP TO 30%

faster processing time within one year

UP TO 23%

lower process cost within one year

Banks need to drastically improve efficiency and decrease costs of their processes to keep pace with the market, technological innovations and to satisfy customers. The necessity to incrementally transform and optimize critical processes will keep competition at bay because engaged customers are more loyal.



Eric Wothe
Senior Manager, Data Driven Banking

A dark rectangular box with a white QR code on the right side. To the left of the QR code, the text 'Top trends in Commercial Banking 2022' is written in white. Above the text is a small white icon of a speech bubble with a play button inside. A blue curved line is drawn over the top and right sides of the box.

DATA STRATEGY AND GOVERNANCE

Banks need to shift gears from a “defensive-only” mode to a “balanced offensive” approach to get more from their own and their partners' sensitive data.

€550 bn

value data economies of EU27 countries by 2025

73%

of banks plan to launch innovative data initiatives

1/3

plan to invest more than €50m in innovative data initiatives

Data Mastery



CHALLENGE:

Banks are gathering new data every day, but many banks still struggle to govern, share and unleash the competitive advantage that lies in their data. Especially in this sensitive environment, a strategy needs to be found that secures regulatory compliance and enables new data driven business models.

SOLUTION:

Collaboratively with our customers, we develop the right data strategy and governance to create business ownership and establish operational and technical foundations (e.g., cloud and data mesh). Thus, our customers will not only be able to control their internal data, but also make it a real business asset, bring a data culture into the business, and become the driver of their collaborative data ecosystem.



Philipp Wagner
Vice President,
Data Strategy &
Factory



Jörg Becker
Senior Director,
Data Driven Banking

CONNECTED MARKETING AND CUSTOMER EXPERIENCE

CHALLENGE:

Financial institutions are confronted with significantly changing customer behavior and expectations driven by purpose and values as well as standards set by new age players. Customers expect a hyper-personalized omnichannel experience that banks struggle to deliver due to outdated marketing technology and data silos preventing them from managing the customer journey.

SOLUTION:

We help banking institutions to connect the dots of all disciplines required to define transformational, future-proof human experiences that move the hearts of the customers and the market. We support you activating the customer base through the right content supported by data insights, an optimal MarTech stack, a scalable organizational setup, as well as a state-of-the-art customer experience (CX).

47%

of customers do not rate their banking service as great experience

100%

higher Net Promoter Score (NPS) of new age banking player than traditional players

75%

of customers are open to switching to a new age player for a more advanced customer experience



Connected marketing tackles complexity and improves efficiency of the marketing ecosystem



Jochen Wölpert
Senior Director,
Digital Transformation
in Banking



Martin Schulze
Senior Director,
Customer Strategy
& Performance

The “moments of truth” in banking today are more clearly defined than ever. The consumer expects real-time hyper-personalization and decision making along the entire customer journey. How banks respond to this shift will define the banking industry for the foreseeable future.



Insights-
Driven
Business
Services



FUTURE OF SOURCING



Focus on sourcing shifts from pure “cost efficiency” towards a more strategic partnership approach to enable banks to increase innovation and new business opportunities.

Daniel Biechele

Director, Enterprise Model & Strategy

CHALLENGE:

For banks with diverse business models and strategies, cost pressure is a key driver for sourcing, i.e., inefficiencies in organizations and non-harmonized processes/services. This leads to wrong prioritization, e.g., focus on processes only instead of business. On top of that, increasing competition by FinTech's, new regulations, etc. additionally put banks under innovation pressure.

SOLUTION:

As an outsourcing organization with strong banking expertise, it's in our DNA to define and implement E2E sourcing strategies. This includes the best practice organization and repositories for e.g., processes, products as “plug-and-play”. Additionally, our ecosystem for innovation and new businesses enables a flexible “plug-and-play” service implementation. This will be accompanied by our monitoring solutions (Value Office).

57%

of banks plan to use a BaaS model

66%

of banks plan to outsource due to focus on core business

89%

of banks plan to use an IaaS (Infrastructure-as-a-Service) model

IT COST EFFICIENCY

CHALLENGE:

While improving efficiency and reducing costs remain a top priority of global CIOs, most cost reduction programs do not lead to sustainable benefits – they often act like yo-yos and put the future at risk. Moreover, our experience shows that traditional cost reduction programs follow a bottom-up approach and mostly fight symptoms instead of causes.

SOLUTION:

Applying our successfully proven “IT Cost Efficiency” framework shows that we can enable you to keep costs low permanently instead of revisiting cost reductions soon, we focus on recurring run costs instead of one-time project costs, and we help you with implementing quick-wins (up to 10% verifiable reduction already in the first year) instead of only looking for potentials.

>80%

of global CIOs state efficiency improvements and cost reduction as their top priority in 2022

200+

improvement levers and directly applicable best practices

10%

run cost optimization realized in the first year of our engagement

Improving efficiency and reducing costs will no longer be a one-time effort or project – it will be embedded in the DNA of everything a bank does.

Jörg Becker
Senior Director,
Data Driven
Banking



IT Cost Efficiency
Toolkit for
quick potential
identification



#SUSTAINABLE

TOP CHALLENGE

Invest fully in the future of our society and our planet. This means, think and act sustainable – E2E and in terms of E, S and G. Creating long-term sustainable solutions and avoiding greenwashing are key.

**“THERE IS NO PLANET B.
THERE IS NO SUSTAINABLE
WORLD UNLESS BANKS
START TO BE THE DRIVER
IN SUSTAINABILITY.”**



ESG STRATEGY AND REPORTING

Due to governmental regulations and compliance obligations, financial institutions will have to dramatically rethink and digitalize their business model and operations over the next decade to meet sustainability objectives. The sustainability transformation implies both challenges and opportunities for the financial sector.



Marco Meyer
Senior Manager, Sustainability in Banking

Sustainable
Banking



CHALLENGE:

Financial institutions are faced with an increasing number of governmental disclosure regulations, incl. the EU Taxonomy. The zero-carbon economy transition presents on the other side a huge opportunity due to the enormous investment need. Challenges to fulfill compliance obligations are due to a lack of corporate strategy and business models, lack of transparency, and lack of data measurement and availability.

SOLUTION:

We help banks develop actionable environmental, social and governance (ESG) strategies that meet stakeholders' expectations of having fully sustainable internal operations and financing. Based on the assessment of the actual and target states, we design and implement transformation roadmaps across both dimensions E2E. In addition to taking a strategic view, we are optimizing the tracking and reporting of ESG performance by building comprehensive data capabilities to integrate ESG criteria into all key decisions.

AT LEAST €1T

will be mobilized for sustainable investment over the next 10 years to achieve the goals of the European Green Deal

€35T

estimated amount of assets under management regarding sustainable investing for 2025

ONLY 20%

of financial institutions have a dedicated body for management of climate related environmental risks

ETHICAL AND SUSTAINABLE GOVERNANCE

Embedding sustainability into the heart of banks is now more important than ever. It does not only positively influence their own economic growth and leads to environmental improvements. Inclusiveness and responsibility in management approaches also encompasses ethical practices and a holistic governance.



Dr. Kiri Trier
Senior Director, Sustainability

CHALLENGE:

Major players in the financial sector are already undertaking first singular sustainability initiatives within their organization. Becoming a true ethical and sustainably governed bank requires more than solely focusing on CO₂ reduction: social and governance questions are just as important. As key contributors to a sustainable world, financial institutions have to be adequately set up and governed to really make a difference.

SOLUTION:

We see an increasing demand for help in social and governance strategies. We provide banks with tangible guidance on strategic and meaningful governance and social initiatives, and help with their implementation. Thereby, we always reflect on the state-of-the-art technology and think ahead how innovation can foster a socially inclusive and sustainably governed company.

≥ 60%

return on assets are shown at highly ethical and sustainable organizations

≥ 46%

higher average share value is shown at highly ethical and sustainable organizations

48%

see the implementation of sustainable governance as their major priority



SUSTAINABLE IT

CHALLENGE:

Today, IT assets represent 3.8% greenhouse gas (GHG) emissions which is expected to double by 2025. Financial institutions struggle to embed IT in their sustainability strategy. Furthermore, 48% have difficulties in tackling the environmental impact of the organizations' IT such as sustainable lifecycle management, measuring carbon footprint, and executing initiatives to achieve savings.

SOLUTION:

We help with our comprehensive framework to accelerate your sustainable IT journey and to seize benefits by assessing the environmental impact of IT. Defining sustainability targets and creating an effective IT governance are essential starting points. We identify, prioritize and implement levers for improvement and enable IT to become a key sustainability accelerator.

53.6M

tons of "e-waste" generated per year

64%

of millennials would not take a job at a company that is not socially responsible

**UP TO
40%**

savings on energy bills possible



Banking is one of the sectors that is most impacted by digital transformation. "Sustainable IT" ensures the increasing demand of IT resources is met in line with sustainability goals and enables sustainable banking operations.

Henning Meyer
Director, Cloud Transformation & Sustainability

Sustainable
IT





We are the innovation and transformation powerhouse of Capgemini, the largest management consultancy of European origin.

WHY CAPGEMINI INVENT

VISION

At Capgemini Invent, we help our clients to embrace innovation and transformation to get the future they want.

PROMISE

We innovate and transform our client's business with solutions by design, driven by data, and with sustainability at the forefront.

FOUR DIFFERENTIATING DRIVERS ARE THE HALLMARKS OF OUR BUSINESS AND SET US APART.

1 World-class thought leadership combined with deep sector expertise provide insights and results on the biggest transformation challenges of the world's leading companies.

2 A unique competence blend of industries and capabilities that provide leaders with exceptional solutions by design.

3 A new set of capabilities addresses leaders' needs to create the optimum solution, and the technology to support and run it at scale.

4 An end-to-end delivery that is global and draws on the strength of Capgemini Invent and its unrivaled ecosystem.

INVENT BANKING COUNTRY LEADS

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We anticipate the evolution of each industry and combine award-winning research studies with deep industry expertise.



Annual world wealth report



Annual world retail banking report



Investing in trust



Sustainable Banking



Top trends in banking



Technovision: being like water



We are grateful to all our authors for their contributions.

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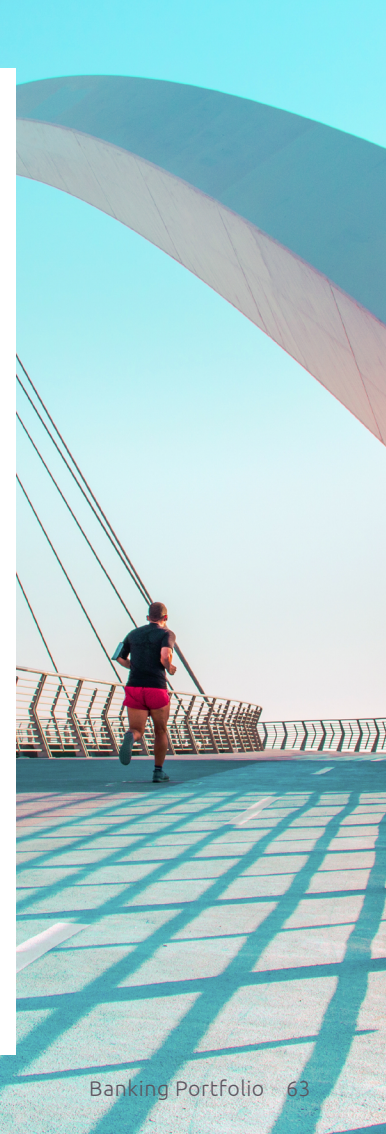
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