

A photograph of two hikers, a man and a woman, standing on a large, dark rock. They are both wearing backpacks and plaid shirts. The man is on the left, leaning forward with his right arm raised, and the woman is on the right, standing upright with her left arm raised. They are holding hands, and their arms are raised high in a celebratory gesture. The background shows a sunset or sunrise over a body of water, with a blue sky and a few clouds. A blue line graphic starts from the top left, curves around the text, and ends near the hikers.

# A leading bank becomes more customer-centric with personalized offer management

Capgemini helps a leading financial services institution transform its offer management, resulting in more tailored customer experiences and substantial cost savings.

## From legacy to innovation

A leading banking and financial services company that provides banking, investments, and lending services wanted to introduce hyper personalization to its offers for individual customers and businesses. As the organization expanded, it recognized an opportunity to update its legacy offer management system to effectively manage hundreds of offers simultaneously while tracking their implementation and utilization by customers. By doing so, the company wanted to reduce the manual effort involved in the process and make it easier for more customers to use it.

To accomplish this, the bank decided to build a new offer management system from scratch. This platform would enable a higher degree of personalization, leveraging AI technologies, while driving additional business value, supporting a better user experience, reducing risk, and addressing inefficiencies caused by the legacy system. Enhancements would also include a high degree of automation and tailored pricing.

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

**Region:** North America

**Industry:** Banking and capital markets

### Client Challenges:

The bank wanted to deliver very targeted campaigns that included multiple product offerings and incentives, pricing, and advice across the entire customer journey.

### Solution:

Capgemini helped the company plan, build, and implement an end-to-end offer management platform by leveraging Naehas and Adobe solutions, powered by AI.

### Benefits:

- 3x increase in personalization of offers
- Optimized customer journey with real-time presentation of offers across all channels
- Boost in efficiency, with a 60-70% reduction in offer creation time and a 75% reduction in approval time
- Reduced operational costs by \$750K / year and IT costs by \$600K / year



## Paving the way to tailored offerings

The bank set ambitious goals for its hyper-personalized offers, aiming to do more than just incorporate customer information into correspondence. By leveraging advanced AI technologies, the bank could analyze factors such as age, income, and product-buying patterns to provide tailored offers that addressed specific customer needs. This allowed the bank to predict, with precision, the next product a customer would likely require, enhancing the overall personalization strategy.

The company began building the solution by carefully analyzing all of its business needs. Capgemini assisted in this process by providing consultation, which contributed to a strategic plan tailored to the project's requirements and potential future functionalities. Following this review, the organization and Capgemini jointly agreed to build a system that would work in real-time to deliver personalized offers to customers across all channels and touchpoints.

Capgemini's approach involved developing a joint architecture with Naehas and Adobe to improve the company's end-to-end offer creation process and deliver personalized real-time customer experiences. This joint architecture helped the organization become more efficient and accelerate the creation, approval, and delivery of offers through its digital channels. The solution also helped reduce risk for regulated content with access control, auditing, and compliance powered by AI.

Naehas was chosen as the offer creation hub, where marketers could define products, pricing, rules, and eligibility for personalized offers. Meanwhile, Adobe's part of the solution complemented Naehas by ingesting offer data and customer experience events. And as the bank was already utilizing some Adobe systems, it was a natural choice.

## Driving growth with personalized banking excellence

Capgemini's solution provided a single UI for marketers to manage offers and experiences more efficiently and quickly. As a result, the bank's customers now receive highly personalized products with faster processing times, reducing payout delays from weeks to days.

Internally, the company experienced a significant boost in efficiency, with a 60-70% reduction in offer creation time and a 75% reduction in approval time. The level of personalization increased threefold, enabling real-time presentation of offers across all channels as part of the customer journey. Additionally, the bank gained the ability to scale multiple offers across different business units.

Furthermore, it was expected that the risk of errors would decrease by 25%, and quality check time would reduce by 80%. Notably, the bank achieved substantial cost savings, including a \$750k reduction in annual operations cost and a \$600k reduction in IT expenses.

With its newly enhanced offer management system, the bank is now ready to more effectively serve its customers and deliver solutions tailored to their specific situations. Leveraging ongoing advancements in technology and a brand-new platform, the bank is poised to further refine its personalization strategies, driving growth and customer satisfaction in the years to come.



## 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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