Capgemini

Perform AI

Artificial Intelligence.
Real World Solutions.

Financial Services

HYPER-PERSONALIZATION
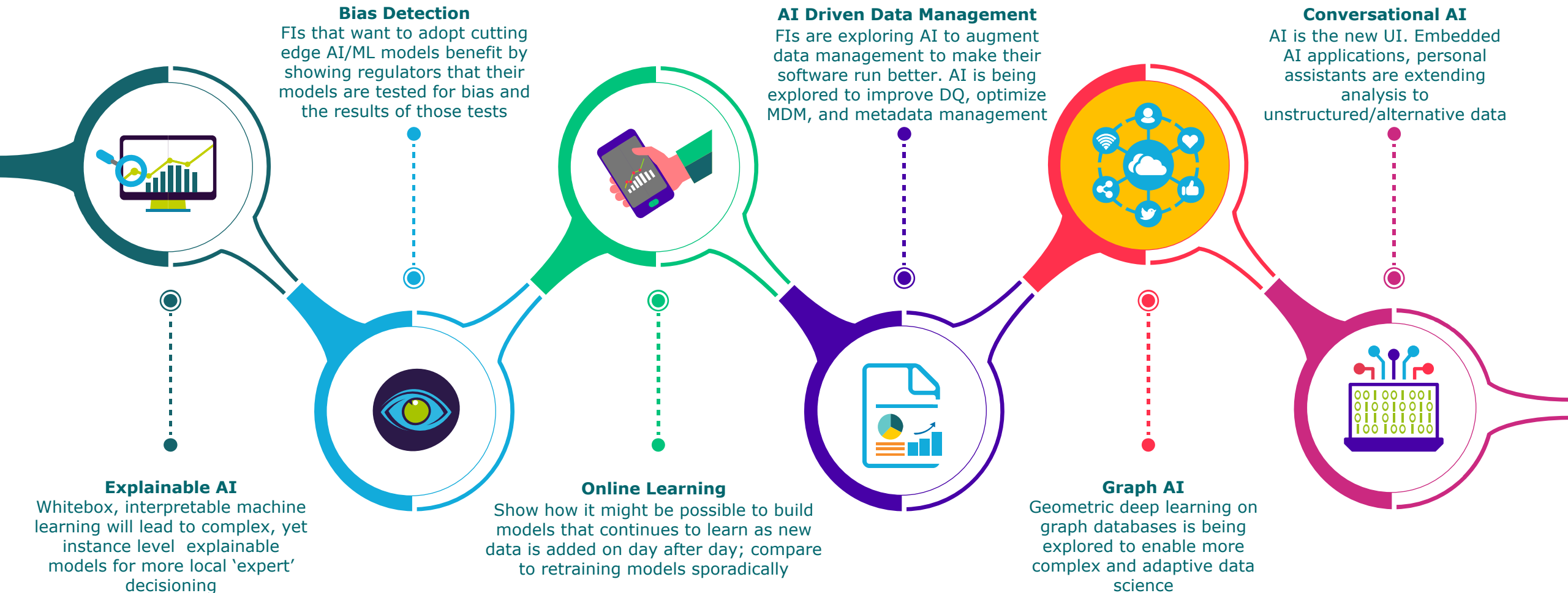Right Person, Right Product, Right Price

Combating digitally native enterprises
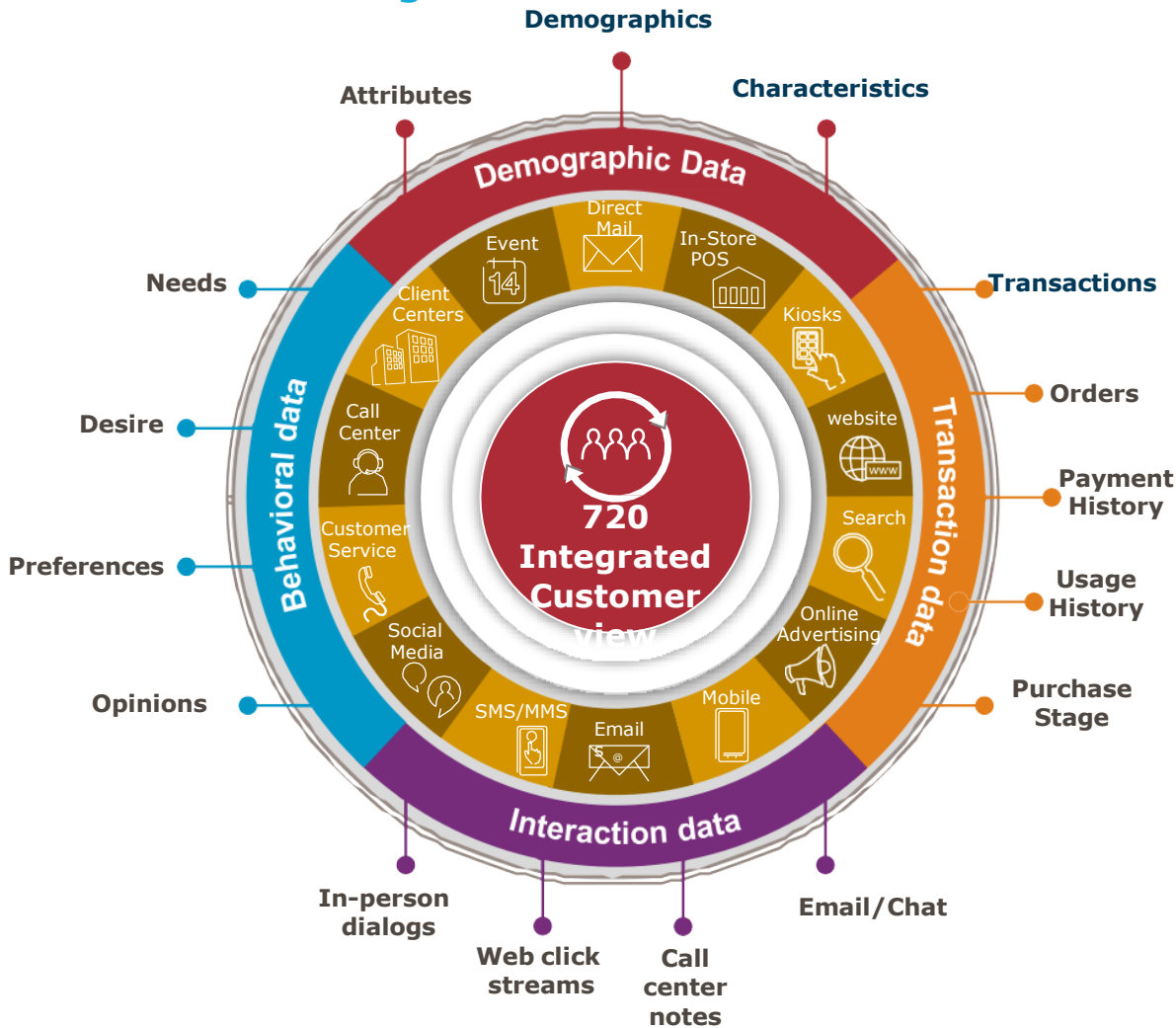
Bias Detection
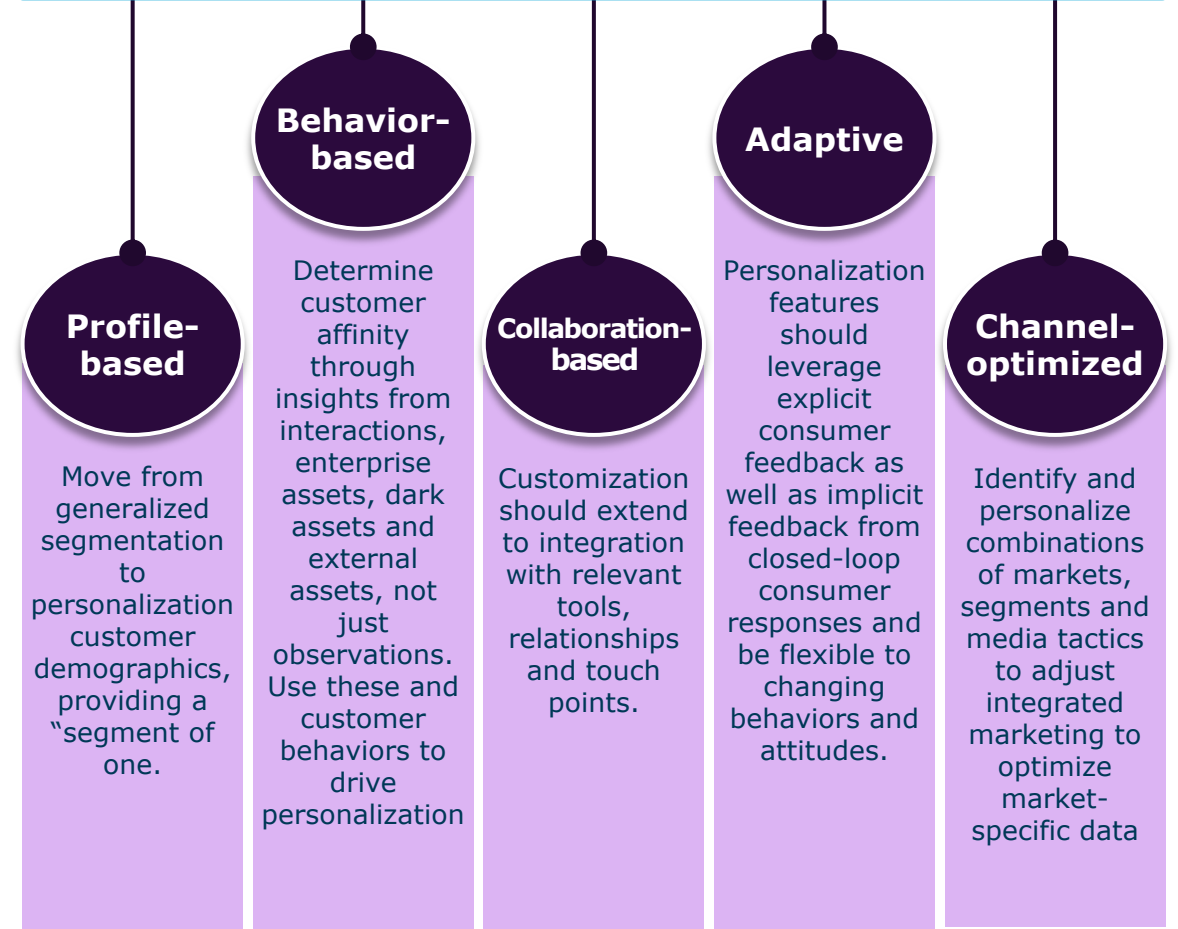FIs that want to adopt cutting edge AI/ML models benefit by showing regulators that their models are tested for bias and the results of those tests

AI Driven Data Management
FIs are exploring AI to augment data management to make their software run better. AI is being explored to improve DQ, optimize MDM, and metadata management

Conversational AI
AI is the new UI. Embedded AI applications, personal assistants are extending analysis to unstructured/alternative data

Explainable AI
Whitebox, interpretable machine learning will lead to complex, yet instance level explainable models for more local 'expert' decisioning

Online Learning
Show how it might be possible to build models that continues to learn as new data is added on day after day; compare to retraining models sporadically

Graph AI
Geometric deep learning on graph databases is being explored to enable more complex and adaptive data science

Reflects significant investment in customer data with modest progress beyond

Enterprise Apirations of Personalization

Profile-based

Move from generalized segmentation to personalization customer demographics, providing a "segment of one.

Behavior-based

Determine customer affinity through insights from interactions, enterprise assets, dark assets and external assets, not just observations. Use these and customer behaviors to drive personalization

Collaboration-based

Customization should extend to integration with relevant tools, relationships and touch points.

Adaptive

Personalization features should leverage explicit consumer feedback as well as implicit feedback from closed-loop consumer responses and be flexible to changing behaviors and attitudes.

Channel-optimized

Identify and personalize combinations of markets, segments and media tactics to adjust integrated marketing to optimize market-specific data

Realizing the promise of hyper-personalization

Finally . . . AI can help realize the full value of data to better serve the customer

Customer View of Personalization

Right Time — Customers needs and wants evolve quite significantly over time based on socio-geo-demographic attributes, tastes, life experiences, influence networks, risk appetites, life events, etc.

Right Product — It is important to understand what products or product features are important to customers. In addition to simply understanding preferences, we need to assess how important they are to buying or attrition decisions.

Right Price — Finally it is critical to price both products as well as features in a way that reflects the cost, as well the desirability of features in question. In the end, different customers different values on the same features

Personalization drives profit, growth and satisfaction

Compete to win on all fronts

Data and Models

Product View Cost Plus
Product View Demand
Portfolio Views
Lifetime View
Network View

GM Workbench

What-If Scenarios
Balance Profit v. Growth v. Cust Sat
Insight to Impact Workflow
Deploy to Core Systems

Market Response

Response
Quotes
Conversion
Attrition
Cust Sat

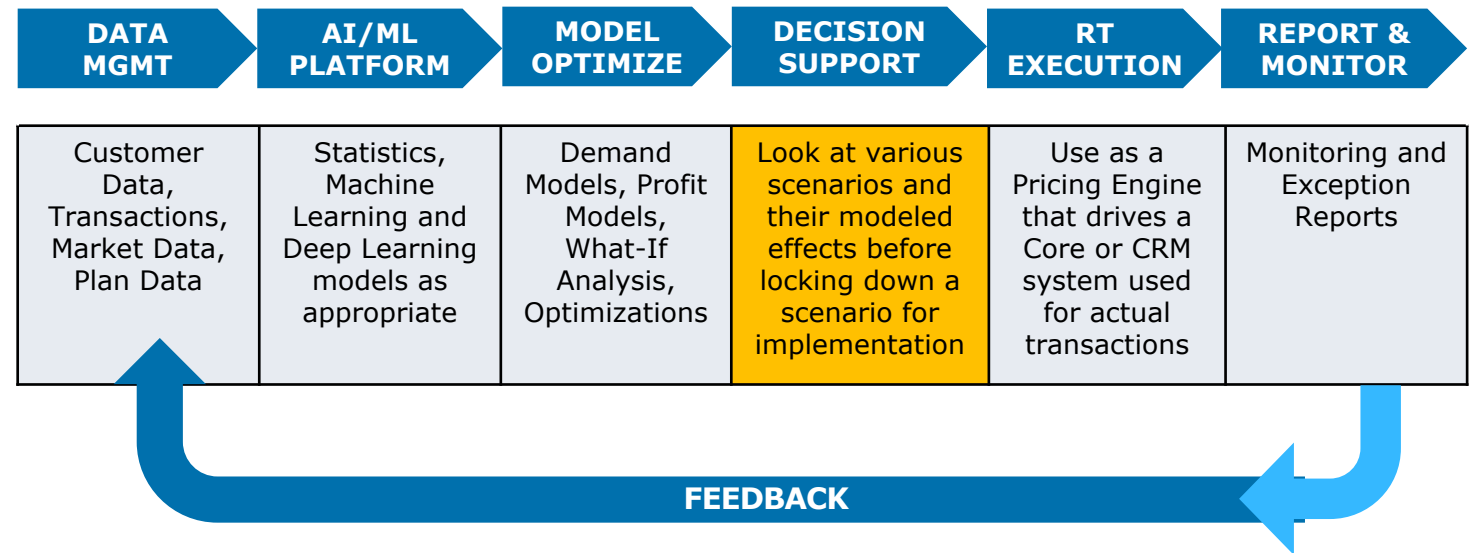# 5 Operationalizing the personalization system

An "offer" engine that drives personalization into your transaction flows

OBJECTIVES

	MANAGERIAL	TRANSACTIONAL
OPERATIONAL	**PRICING MANAGEMENT** • One Process/ Repository • RT Pricing Committee Support • Governance over pricing process	**REAL TIME PRICING** • Real-time delivery of prices • Full customer view • Quote repository
ANALYTICAL	**PREDICTIVE DECISONING** • Financial planning (Volume/Profit tradeoff/New Products/What If) • Multi Products Planning • Monitoring	**3D PERSONALIZATION** • Price Optimization (rate sheet and/or individual) • Discounting approvals (semi) automated • Individual product personalization

ACTIVITIES

DATA MGMT	AI/ML PLATFORM	MODEL OPTIMIZE	DECISION SUPPORT	RT EXECUTION	REPORT & MONITOR
Customer Data, Transactions, Market Data, Plan Data	Statistics, Machine Learning and Deep Learning models as appropriate	Demand Models, Profit Models, What-If Analysis, Optimizations	Look at various scenarios and their modeled effects before locking down a scenario for implementation	Use as a Pricing Engine that drives a Core or CRM system used for actual transactions	Monitoring and Exception Reports

FEEDBACK

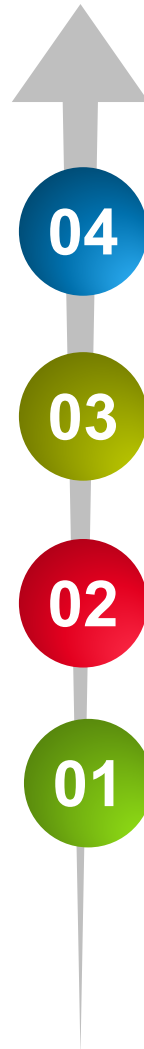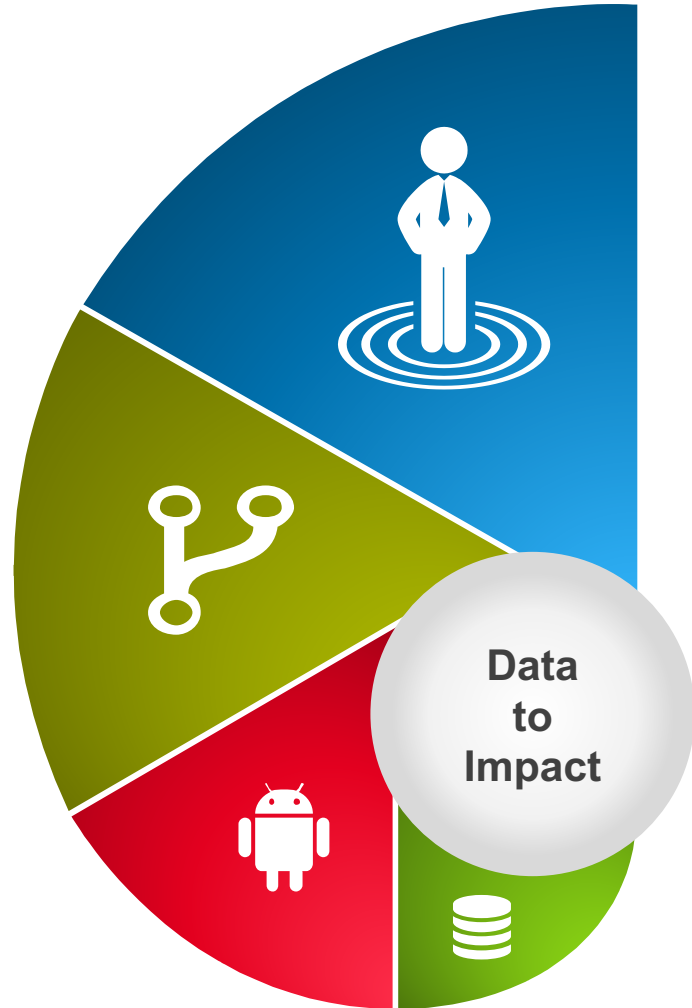### GOVERNANCE & COMPLIANCE

Audit: Who did What, When and Why

Control: Who has authority to View, Decide and Execute Each Step

Share: Multiple Users, Multiple Use Types, Multiple Locations

How Capgemini drives value

Actionable Insight

Data to Impact

	Levers of Value
04	API Implementation of timely, personalized product bundles and prices for RT transactions
03	Scenario Generation, Analyses and Recommendation
02	High grade, transparent AI and Machine Learning models
01	Domain Infused Data and Feature Engineering

About Capgemini

A global leader in consulting, technology services and digital transformation, Capgemini is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. It is a multicultural company of 200,000 team members in over 40 countries. The Group reported 2017 global revenues of EUR 12.8 billion.

Learn more about us at
www.capgemini.com

People matter, results count.