



A hand in a suit holding a card with the word 'CUSTOMER' written on it. The card is slightly tilted and has a white border. The background is a blurred image of a person in a suit.

A square icon with a dark background and a white silhouette of a building with a dome, representing business or finance.

**BUSINESS**

A square icon with a dark background and a white silhouette of a person's head and shoulders, representing success or a customer.

**SUCCESS**

Retail & Corporate Banking

## REFOCUSING ON CUSTOMER: THE AUGMENTED CUSTOMER EXPERIENCE (ACE)

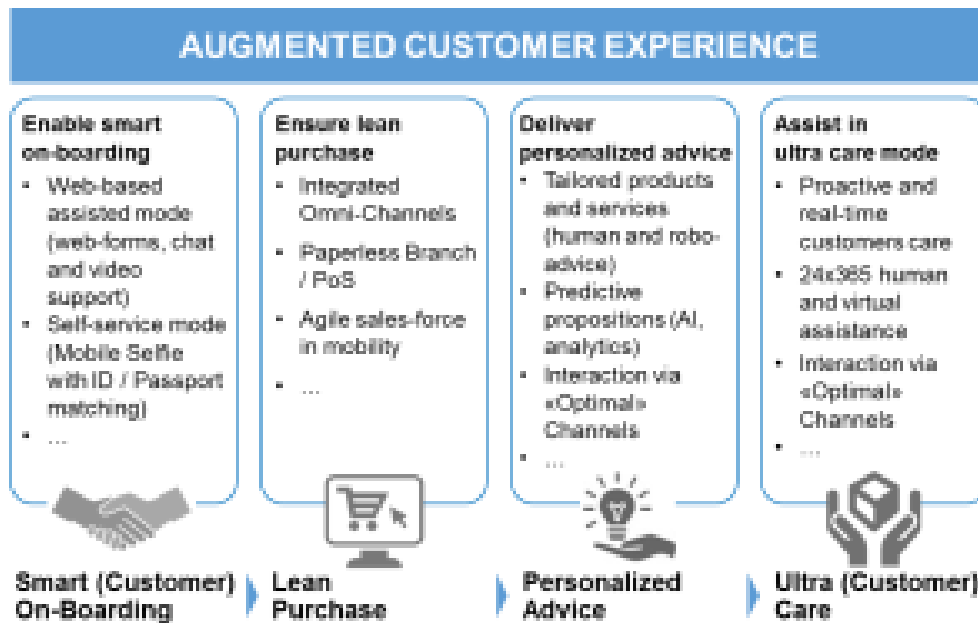
We are living a “momentum” where many more consumers engage digitally and innovation is continuously challenging the “rules-of-the-game”. So far organisations have been developing their strategies in order to become more focused on the way they serve customers. As a result, subjects like Multi-channels and Omni-channels experience have been predominant.

Nowadays, we do believe that they should refocus extensively on customer expectations, as a solid pillar to sustain further growth and profitability. However they should do it from a different angle. Indeed, the growing digital interactions do require organisations to compete and differentiate themselves by improving their offered customer experience.

In the most recent time, we have developed a strong experience in supporting organisations and their customers to fully unleash the value from the digital business and continuous innovation. How can this be done? The most critical aspect is to partner with clients to shape a unique and unprecedented business proposition that delivers a truly ultimate experience. We call it “Augmented Customer Experience (ACE)”.

The key pillars of ACE are:

- Smart (Customer) On-Boarding
- Lean Purchase
- Personalized Advice
- Ultra (Customer) Care



ACE is a business and operational framework tailored to each organisation’s needs (e.g. industry, customer base / targets, products and services). It can be implemented incrementally and then evolved dynamically. This allow to respond to the changing ecosystem that affects the way individuals and companies re-think about which expectations the customer experience should fulfil.