VIEWPOINT

SMART COMMUNICATIONS™

Customer Communication Management in the Cloud: Perspectives in Financial Services

In Partnership with Celent Research

Scale the Conversation™

Foward

In 2016, the world of customer communications management (CCM), one of the core operational areas for enterprises in the financial sector, was besieged by disruptive forces that are taking it further from its roots of document generation for print. Digitalization, the mobility of consumers, the new millennial generation of customers– all of these forces have called into question how enterprises expect to carry out the business-critical process of customer communications.

Smart Communications, the now-independent company created from the customer communications division of Thunderhead, wanted to understand how financial services enterprises perceived another disruptive force, namely, cloud technology. Working with Celent, one of the leading analysts of the customer communications market, Smart Communications aimed to better understand how financial sector enterprises would answer these fundamental questions about CCM and the cloud:

- Do financial sector enterprises see the possibilities of the cloud for customer communications?
- Like CRM and ERP solutions, would the financial sector build cloud-based CCM into their plans and what do they expect from the cloud?
- •How are hybrid-cloud solutions perceived in relation to full cloud and traditional legacy on-premises solutions?

As the original solution innovator in the market, Smart Communications believes strongly that CCM solutions must become cloud-enabled across all possible use cases, not only for efficiency and lower costs, but also for easier deployment and integration to help enterprises address customer experience and overall business agility in the future.

As we move into 2017, Smart Communications sees financial sector enterprises moving away – in a considered and measured approach – from legacy on-premises solutions. This report further confirms the trend: financial sector services enterprises see cloud in their CCM future and the hybrid-cloud model will act as a bridge in the near term to solutions that are fully cloud-based. The hybrid-cloud model is allowing the financial sector enterprises to take advantage of reduced total cost of ownership, modern technology and a web-based user interface while maintaining security of data behind their firewall.

I invite you to review the report and engage in a conversation with Smart Communications about your views and thoughts on the research. To learn more about Smart Communications cloud-enabled solutions, visit us here or contact our team for a demonstration.

George Wright
CEO
Smart Communications

CELENT

CUSTOMER COMMUNICATION MANAGEMENT IN THE CLOUD

PERSPECTIVES IN FINANCIAL SERVICES

Nicolas Michellod

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EXECUTIVE SUMMARY

KEY RESEARCH QUESTIONS

1	*What role does customer communication management play today in financial services firms' business?*	**2**	*What are the drivers for customer communication in the cloud?*	**3**	*What are the main concerns of customer communication in the cloud?*

This report includes the following findings based on our survey results.

- The role of customer communication has been changing. Nowadays it is perceived as a key tool to interact with customers and partners, not just to generate mass communication but also to deliver a personalized message.
- Going forward financial services firms want their customer communication systems to improve their interactions with customers. Their focus will be around mobile customer interactions and advanced analytics that will help them not only design more relevant messages but also use recipients' most preferred communication channel.
- The hybrid cloud model is clearly the number one choice of financial services firms. Hybrid cloud represents a balanced alternative between the traditional on-premise deployment and the cloud approach because it provides the flexibility and the cost advantage of a SaaS model while ensuring data confidentiality and security.
- When looking at specific communication capabilities, the SaaS model is preferred for mass communication. On the other hand complex ad hoc documents/communication using interactive tools are not perceived to be a strong case for SaaS.
- The opportunity to rationalize or unify systems, the commercial model (converting fixed costs to variable costs and the usage-based licensing model) and the flexibility to scale up resources are impactful drivers supporting customer communication management in the cloud.
- On the other hand, data confidentiality, network security, and regulatory compliance are the major concerns for financial services firms evaluating cloud models for customer communication management systems.
- When looking for a customer communication management system vendor, financial services firms want a vendor to be experienced with cloud models and also able to offer high-quality services after the implementation of the system. Commercial considerations play a strong role.
- Going forward we predict that the financial services industry will show a growing interest in cloud models in all kinds of domains and we think more insurers, banks, and other financial services firms will adopt all kinds of systems including core insurance systems on SaaS or hybrid cloud models.

REPORT METHODOLOGY

Celent has published several reports on document automation and customer communication management in insurance including reports profiling vendors active in this domain. As part of this research we have observed a growing interest in cloud models such as software as a service (SaaS) and hybrid cloud. In order to evaluate this trend we have decided to launch a survey to understand the current and future level of cloud adoption for customer communication management in financial services. This report provides the results of a survey we ran in February and March 2016.

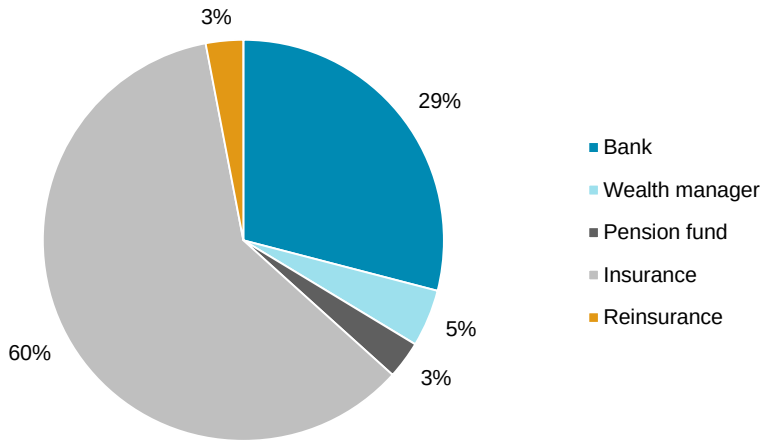
SURVEY PARTICIPANTS

One-hundred sixteen (116) financial services firms have responded to our survey.

Firm Types

Figure 1 shows the proportion of respondents by type of financial services firms:

Figure 1: Survey Participants by Type of Companies



Source: Celent

Insurers form the biggest proportion of our respondent's activities, with banks being second. The rest is split between wealth managers, pension funds, and reinsurance firms. It is important to mention that some respondents work for companies with multiple activities often including banking and insurance.

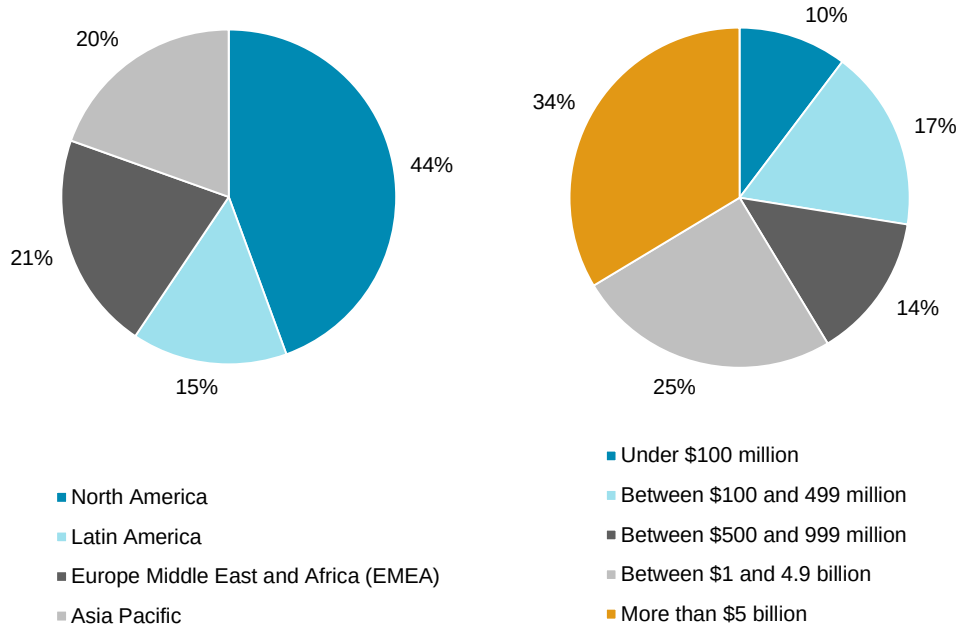
Firms' Size and Geography

Figure 2 shows our survey participants by size and geography. One-third of the respondents work for large firms with more than $5 billion in premium or assets under management. A quarter of them are represented by financial services firms with annual premium or asset under management between $1 billion and $5 billion. Overall more than half of the respondents are what Celent call tier 1 and tier 2 companies, and the remaining proportion is split between tier 3, 4, and 5 firms.

In terms of the geographic presence, 44% of the respondents work for companies with activities in North America. The rest of them are split between Europe, the Middle East, and Africa (EMEA) with 21%, Asia-Pacific with 20%, and Latin America with 15%. It is

important to mention that some companies (especially tier 1 and tier 2 firms) have operations in multiple regions.

Figure 2: Survey Participants by Size and Geography of Insurance Companies (N=116)



Source: Celent survey

Survey Structure

The objective of our survey was to understand the current situation in terms of customer communication management in the cloud as well as to assess financial services perceived benefits and constraints of the cloud model. This survey also tried to capture the potential of cloud models (SaaS and hybrid cloud) in the near future. The next sections of this report will detail the results of our survey using the following structure.

- The current role of customer communication management and deployment preferences.
- Adoption of cloud models, drivers and concerns for customer communication management in the cloud.
- Expected benefits of customer communication management in the cloud and vendors' requirements.

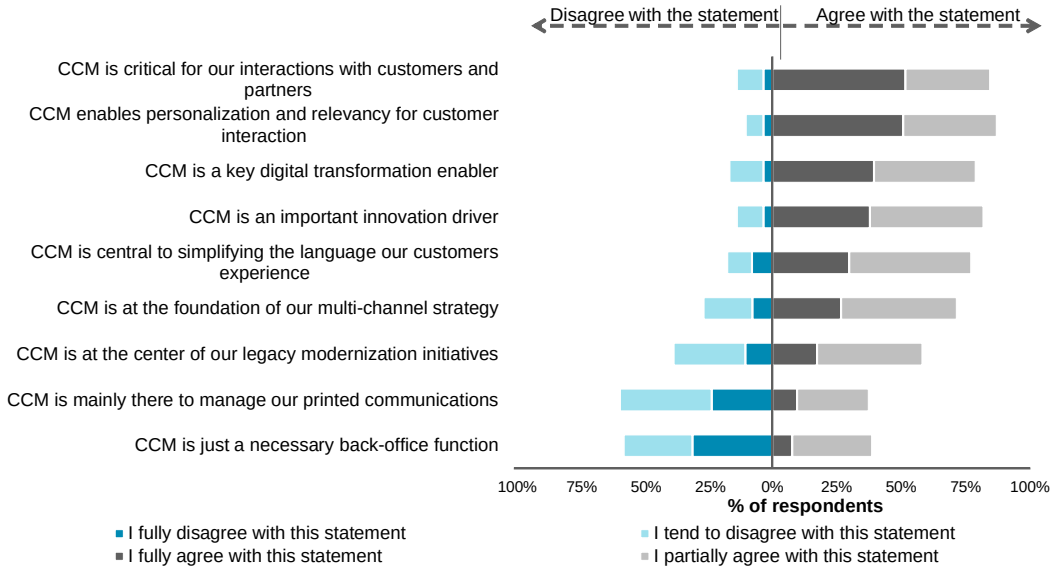
TODAY'S CUSTOMER COMMUNICATION MANAGEMENT ROLE AND DEPLOYMENT PREFERENCES

Interacting effectively with customers has become an important objective for financial services firms over the past decade that accelerated with digitization. Financial services companies not only need to master a growing amount of communication channels with the emergence of social networks, but they also require modern systems to generate relevant communication, making its role an important piece of daily activities. Nowadays cloud models represent an alternative that companies consider when implementing a new customer communication management system.

THE CURRENT ROLE OF CUSTOMER COMMUNICATION MANAGEMENT

To better understand the importance of customer communication management, we asked financial services companies to characterize its role in their business today.

Figure 3: Using the following statements, how would you characterize the role that CCM currently plays in your business? (N=116)



Source: Celent survey

Nowadays customer communication management is perceived as a key tool to interact with customers and partners, not just to generate mass communication but also to deliver a tailored message. It is also not a surprise to observe that customer communication is considered an important component of financials services digital transformation efforts without forgetting that a large proportion of them also think it is an important innovation driver.

While customer communication management is not necessarily at the center of financial services firms' legacy modernization initiatives, a large proportion of our respondents think it is central to simplifying the language their customers experience, and that it is at the foundation of their multichannel strategy.

Confirming the changing nature of customer communication in financial services — especially in banking and insurance, where communication has long been and still is

paper-based — our respondents tend to disagree with statements that customer communication is mainly there to manage printed communications or is simply a necessary back office function.

Key Research Question

1

What roles does customer communication management play today in financial services firms' business?

The role of customer communication has been changing. It is perceived as a key tool to interact with customers and partners and not just to generate mass communication but also to deliver a personalized message.

In light of these results, we understand why customer communication management has become a more important part of financial services firms' daily activities. It is now time to analyze what are their preferences in terms of deployment.

Defining Outsourcing Models

Software as a service (SaaS), hybrid cloud, and hosted managed service are outsourcing models that an increasing amount of vendors are proposing to their clients. However, there is sometimes confusion in the definitions of these models. Therefore, we think it is important to clarify these terms:

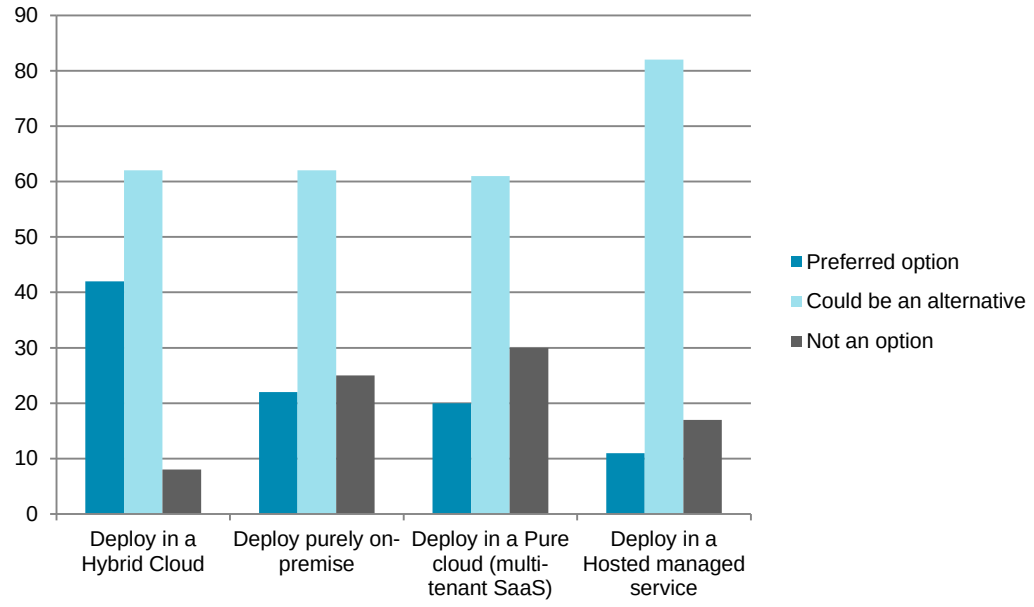
- **Software as a service.** SaaS is a pricing model that allows consumption of customer communication features on-demand with a single management model (including technical capability, such as single source, multi-tenant, etc.). With this model, the customer communication management system is not installed on premise but hosted by the vendor or a partner.
- **Hybrid cloud.** Hybrid cloud is a variant of a SaaS model, where customer data remains within a company's firewall, combined with cloud-based management and template design.
- **Hosted managed service.** Hosted managed service consists in outsourcing IT resources and customer communication management-related processes and services.

Cloud models pose multiple challenges to financial services firms but also offer interesting benefits. First, we will analyze where the industry stands in terms of deployment preferences. The next sections will detail the factors that could play a role in financial services firms' decision-making process when considering cloud models in customer communication management.

Deployment Preferences

Figure 4 shows financial services companies preferred deployment approach if they were suddenly presented with the need to replace their current, or implement a new, customer communication management solution:

Figure 4: Rate the level of preference that you and other decision makers in your business would have about CCM deployed using the following approaches. (Number of respondents, N=114)



Source: Celent survey

Two main observations can be derived from the survey responses to this question:

- **On-premise versus outsourcing models.** While around a quarter of our respondents do not consider on-premise deployment an option, there are still more than half of them who think it remains an alternative, and even 20% for which it is the preferred option. However, we observe that all outsourcing models represent overall credible alternatives for financial services nowadays. This was certainly not the case five years ago; the industry is increasingly considering outsourcing models.
- **Hybrid cloud is preferred.** The hybrid cloud model is clearly the number one choice, with almost 40% of our respondents considering it to be the preferred option. This result also demonstrates that hybrid cloud represents a balanced alternative between the traditional on-premise deployment and the cloud approach. Indeed it provides the flexibility and the cost advantage of a SaaS model while ensuring data confidentiality and security.

The next section goes deeper in the analysis of factors impacting financial services firms' decision with regard to customer communication management in the cloud.

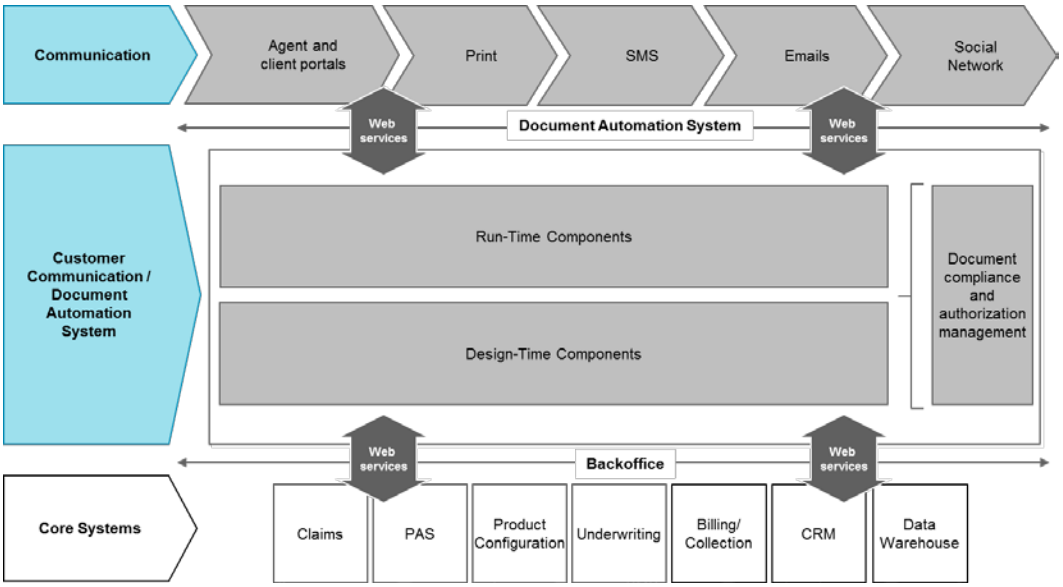
DRIVERS AND CONCERNS FOR CUSTOMER COMMUNICATION MANAGEMENT IN THE CLOUD

Modern customer communication management systems offer a great deal of functionality that financial services firms need to have if they want to master all the facets of communication.

CUSTOMER COMMUNICATION MANAGEMENT COMPONENTS

Celent has defined the main components of a customer communication management system — what we also call a document automation system — described in the following figure:

Figure 5: Communication Components



Source: Celent

Celent summarizes these components into two main categories:

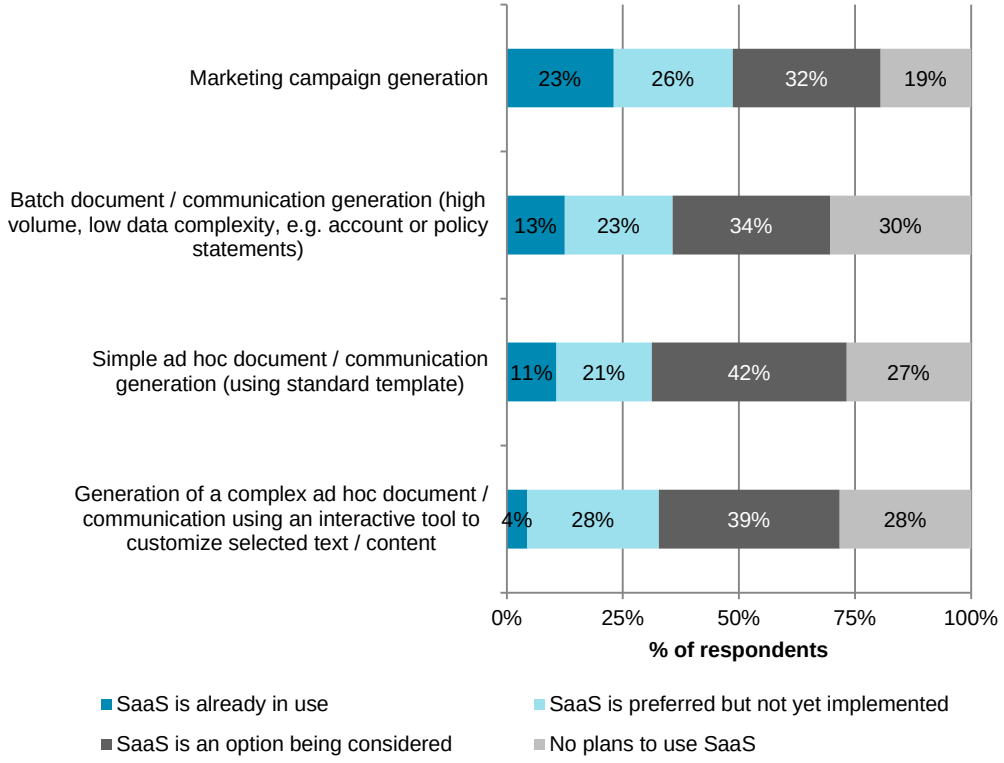
- **Design-time components.** In order to create templates and set up the process for how a template is generated, solutions provide a set of design-time components. These tools, for the most part, have a smaller user base, because the people responsible for the template and process implementation are generally a select group of business and IT users in a central office location. The template might differ between vendors — some stored as XML, some in a proprietary format, some as a Microsoft Word document — they all serve the same purpose: to allow the creation of documents and communication with minimal effort.
- **Run-time components.** Document automation solutions have a set of run-time components to combine templates with production data and generate final documents. The run-time components will allow either direct user interaction or an automated process to select a template and merge it with production data. The business logic defined in the template, if any, will determine what pieces of the template to use. The variable data will be filled in by the appropriate production data. Then the content (including the optional marketing content) and the data will be put

into the correct layout, and the final document will be generated. The run-time components will either perform this task to generate a single, ad hoc document, or apply a large set of data to generate a large number of documents in batch.

Application of Cloud Models to Customer Communication Management Capabilities

Figure 6 shows the appetite for SaaS models (being pure SaaS or hybrid cloud) for various customer communication management functions.

Figure 6: Please characterize how your organization applies SaaS to CCM applications (N=114)



Source: Celent

It is interesting to note that the SaaS model is preferred when mass communication is to be performed. Indeed, a quarter of our respondents already use SaaS for marketing campaign generation, and another quarter consider it their preferred option. In addition, batch document and communication generation obtains the second highest score in terms of SaaS usage and preference. On the other hand, complex ad hoc document / communication using interactive tools is not perceived to be a strong case for SaaS.

These results seem to validate the fact that SaaS is not perceived to be optimal for the creation and generation of complex documents and communications.

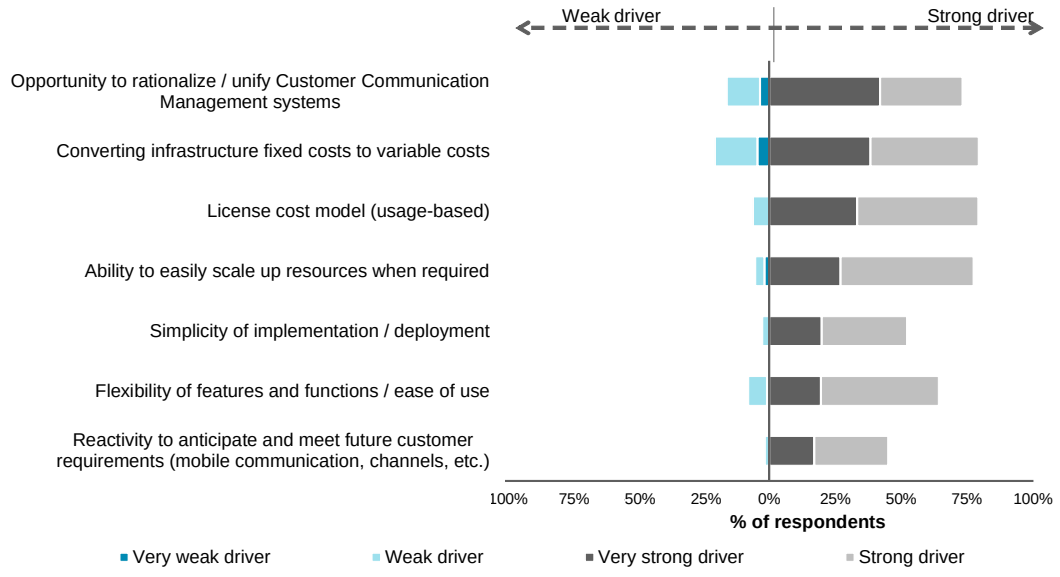
Cloud Drivers and Concerns

What drives insurers and banks to deploy their customer communication management system in the cloud? Are there specific concerns they have about this approach? We have tried to assess the impact of these factors in financial services firms' decision-making process.

Drivers for Customer Communication Management in the Cloud

The following figure ranks the strength of drivers when financial services firms consider SaaS and/or the hybrid cloud model.

Figure 7: As you think through the business case for purchasing and implementing a Customer Communication Management system, please rate the strength of drivers when considering SaaS and/or hybrid cloud?(N=112)



Source: Celent survey

It is interesting to observe that a vast majority of our respondents consider all these factors have an important impact on their decision (only a minority considers these factors weak drivers).

A few factors are perceived particularly important, including the opportunity to rationalize or unify systems, the commercial model (converting fixed costs to variable costs and the usage-based licensing model), and the flexibility to scale up resources.

This result demonstrates that the cloud model offers a diversity of benefits. Indeed value is not limited to technology, but also concerns the commercial model and the opportunity to eliminate application complexity (rationalization and unification of customer communication management systems).

Key Research Question

2

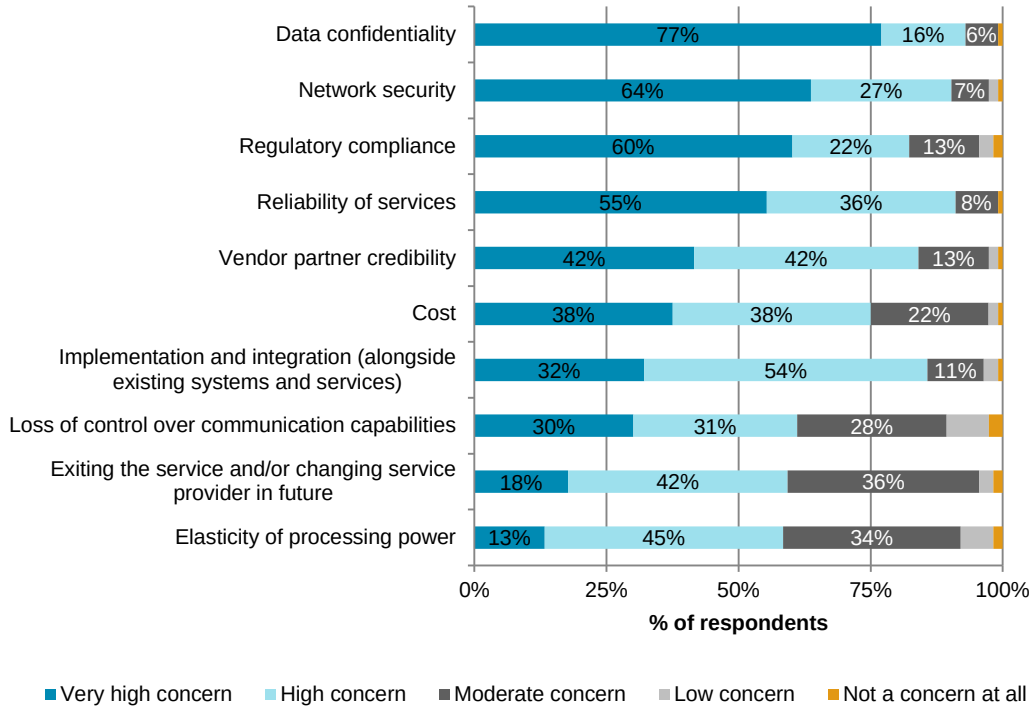
What are the drivers for customer communication in the cloud?

The opportunity to rationalize or unify systems, the commercial model (converting fixed costs to variable costs and the usage-based licensing model), and the flexibility to scale up resources are impactful drivers supporting customer communication management in the cloud.

Concerns with Customer Communication Management in the Cloud

Figure 8 shows our respondents' level of concern when considering cloud models in customer communication management.

Figure 8: When considering "as a Service" and/or hybrid cloud models for Customer Communication Management, please rate your level of concern related to the following issues (N=113)



Source: Celent survey

Data confidentiality, network security, and regulatory compliance are the major concerns for financial services firms. Indeed, insurers, banks, wealth managers, and pension funds manage sensitive data that need to remain confidential. In this context, network security and regulation are also critical criteria when considering a deployment in the cloud.

Key Research Question

3

What are the main concerns of customer communication in the cloud?

Data confidentiality, network security, and regulatory compliance are the major concerns for financial services firms.

Overall we think this result demonstrates that the hybrid cloud model represents an optimal alternative as it mitigates the data confidentiality and network security concerns while allowing companies benefit from the benefits of a SaaS model.

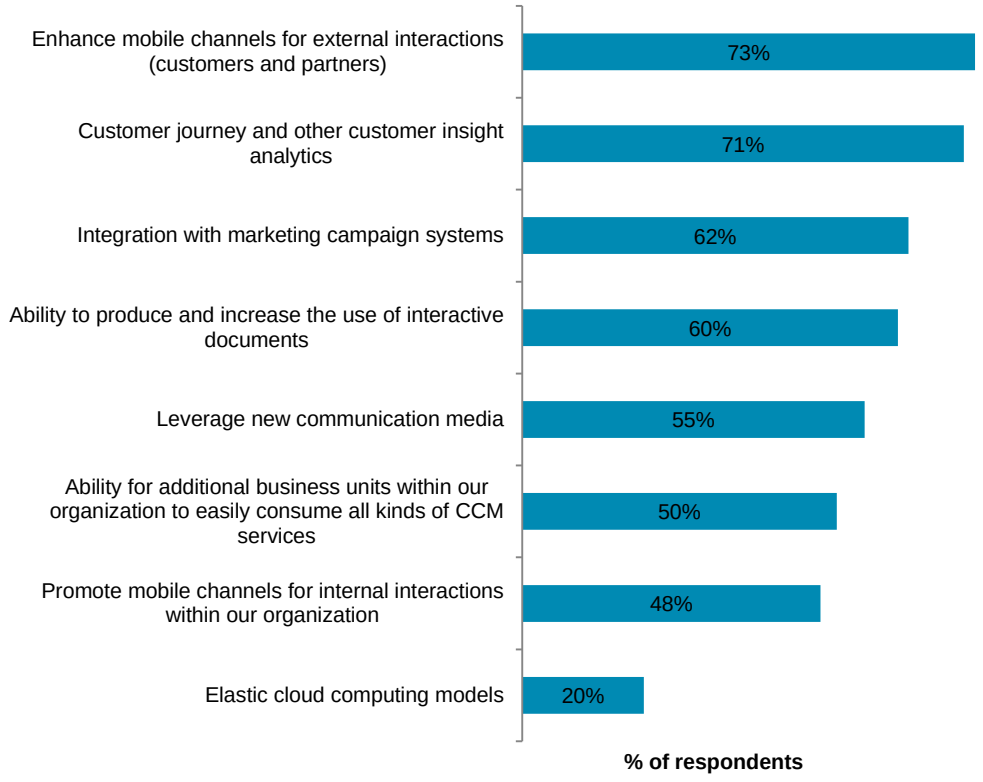
THE BUSINESS CASE FOR CUSTOMER COMMUNICATION MANAGEMENT IN THE CLOUD

Financial services companies need to anticipate the communication features required in the near future to define their customer communication management strategy. Customer communication's role might change going forward, and features and functions that will be required need to be prioritized. In addition, companies need to define vendors' attributes when selecting the appropriate system.

EXPECTED ROLE OF CUSTOMER COMMUNICATION MANAGEMENT

The following figures rank the areas that customer communication management systems will need to support going forward.

Figure 9: Looking over the next two years, what do you foresee as the areas that your Customer Communication Management system will need to support? (N=113; multiple answers possible)



Source: Celent survey

We think there are common perspectives that we can summarize in three categories:

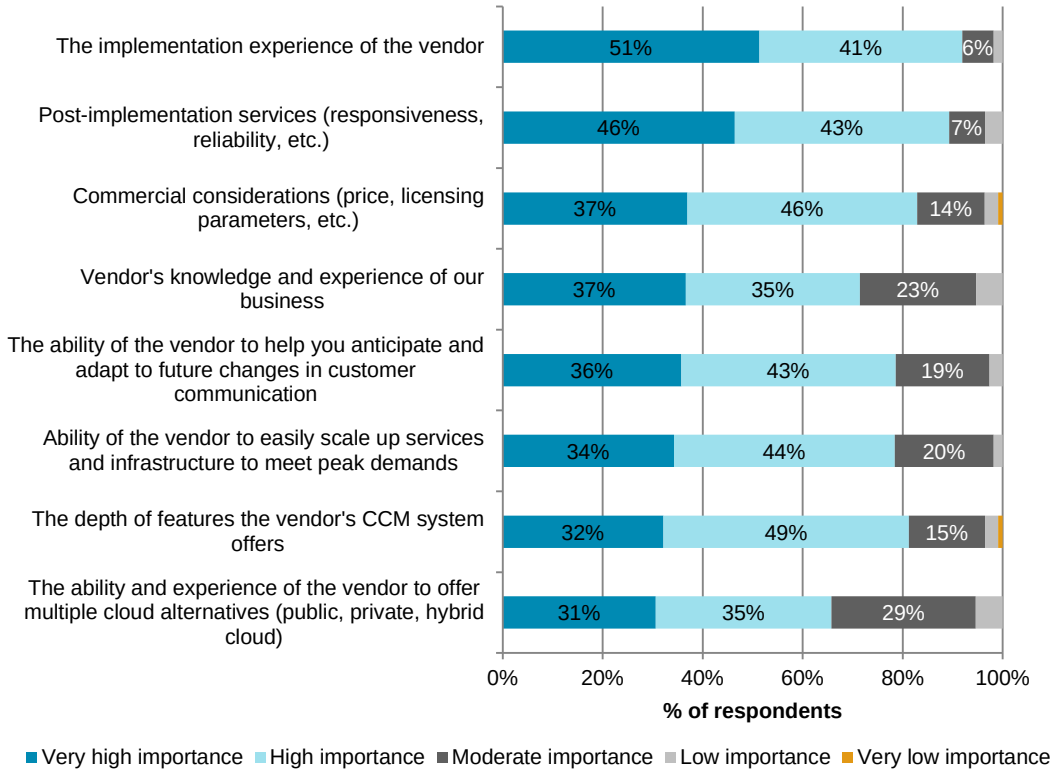
- **The customer is at the center.** Financial services firms want their customer communication systems to improve their interactions with customers. Their focus will be around mobile customer interactions. They also want to better understand their customers thanks to advanced analytics that will help them not only design more relevant messages but also use the most preferred communication channel.

- **Make a better use features**. Marketing campaign features, interactive document generation, and the ability to leverage new communication media are elements modern customer communication management systems will need to support going forward. Financial services firms want to leverage the full range of functions and features modern communication management system offer, meaning that expectations are high and need to be fulfilled.
- **Taking advantage of the technology flexibility.** Companies also want to have an easy path when it comes to deploying their customer communication management capabilities across their organization. For this they count on the flexibility of the technology available on the market.

VENDOR ATTRIBUTES

Figure 10 lists customer communication management system vendors' perceived attributes needed for a deployment on a SaaS basis:

Figure 10: If you had to select a Customer Communication Management system vendor to deploy its system on a SaaS basis, please rate the importance of the following attributes when making your selection? (N=112)



Source: Celent survey

It is interesting that the most important attributes expected from a vendor are the ones related to implementation of the system. Indeed, financial services firms want a vendor to be experienced with cloud models and able to offer high quality services after the implementation of the system. Commercial considerations also play a strong role.

Of lower importance, but still key for one-third of our respondents, are attributes of two kinds: vendor know-how and anticipation of future changes, and technology aspects (for instance, the infrastructure and system scalability as well as the cloud alternatives possible).

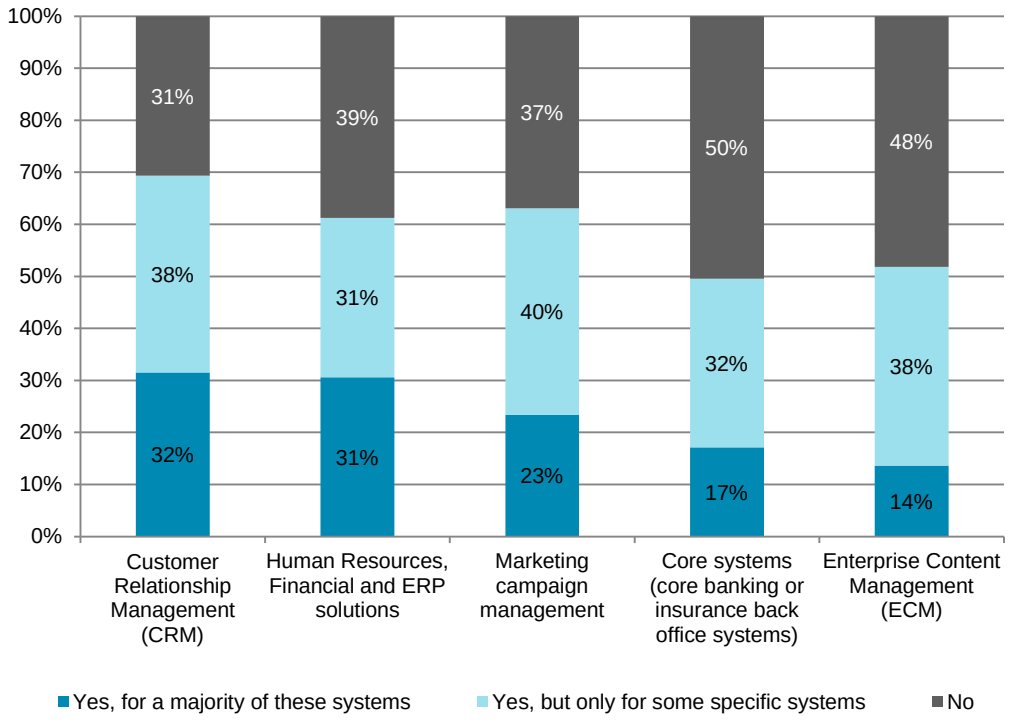
FINAL THOUGHTS

Our analysis has focused on customer communication management. We have deliberately not included other categories of systems in this survey. However, we think cloud adoption can only accelerate if financial services firms also consider this approach for other domains.

IS THERE A WIDER CLOUD STRATEGY?

The following figure shows the proportion of financial services firms considering a SaaS and/or hybrid cloud strategy in other systems' groups.

Figure 11: Is there a wider SaaS and/or hybrid cloud strategy in your organization for the following groups of systems? (In percentage of respondents; N=112)



Source: Celent

Cloud has definitely entered into financial services firms' plans. Almost a third of them say these models will be applied to a majority of customer relationship management, Human Resources, financial, and ERP systems. It is interesting to observe, however, that this proportion is cut by half for systems that have a more direct impact on financial services core activities and processes: core systems. Again, we think this is in line with the complexity factor we identified in Figure 6.

Going forward we predict that the financial services industry will show a growing interest in cloud models in all kinds of domains, and we think more insurers, banks, and other financial services firms will adopt all kinds of systems, including core insurance systems, on SaaS or a hybrid cloud models.

RECOMMENDATIONS

Our survey results helped us identify some key trends around customer communication management in the cloud, and we can give the following recommendations to vendors and financial services firms interested in this topic.

Recommendations for Financial Services Firms

We recommend that financial services companies:

- Define and prioritize customer communication management system building blocks for success prior to determining deployment alternatives.
- Anticipate changes to the existing customer communication management target operating model before selecting a vendor.
- Challenge vendors to assess their level of experience of cloud models and focus on elements that mitigate concerns, especially concerns around data confidentiality and network security.

Recommendations for Vendors

We recommend that vendors:

- Continue to improve the features and functions of your customer communication management system to meet financial services firms' future expectations.
- Consider not only pure SaaS but also hybrid cloud to provide a balanced cloud alternative, minimizing data confidentiality and network security concerns to financial services firms.
- Develop expertise in implementing and integrating your system, and if required bind partnerships with other vendors to offer a compelling cloud approach.

Was this report useful to you? Please send any comments, questions, or suggestions for upcoming research topics to info@celent.com.

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If you found this report valuable, you might consider engaging with Celent for custom analysis and research. Our collective experience and the knowledge we gained while working on this report can help you streamline the creation, refinement, or execution of your strategies.

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Typical projects we support related to customer communication management include:

Vendor short listing and selection. We perform discovery specific to you and your business to better understand your unique needs. We then create and administer a custom RFI to selected vendors to assist you in making rapid and accurate vendor choices.

Business practice evaluations. We spend time evaluating your business processes, particularly in customer communication. Based on our knowledge of the market, we identify potential process or technology constraints and provide clear insights that will help you implement industry best practices.

IT and business strategy creation. We collect perspectives from your executive team, your front line business and IT staff, and your customers. We then analyze your current position, institutional capabilities, and technology against your goals. If necessary, we help you reformulate your technology and business plans to address short-term and long-term needs.

SUPPORT FOR VENDORS

We provide services that help you refine your product and service offerings. Examples include:

Product and service strategy evaluation. We help you assess your market position in terms of functionality, technology, and services. Our strategy workshops will help you target the right customers and map your offerings to their needs.

Market messaging and collateral review. Based on our extensive experience with your potential clients, we assess your marketing and sales materials — including your website and any collateral.

RELATED CELENT RESEARCH

The New Age of Customer Communication in Insurance: A Business Case for Legacy Modernization
August 2015

Document Automation for Insurers: 2014 ABCD Vendor View
June 2014

Document Automation: Solution Vendors for Insurers 2011
June 2011

Rethinking Document Management: Three Principles
December 2010

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