Capgemini Financial Services Top Trends 2025

Sustainability

January 2025

Explore
Top Trends 2025

Capgemini RESEARCH INSTITUTE

The Capgemini FS Top Trends 2025 span three broad themes

Customer First

Transforming **customer experience** focusing on **omnichannel interactions** and the value of **products and services**

Enterprise Management

Revamping processes, teams, solutions, and operations to run enterprises with greater **agility and operational efficiency** to optimize the **cost of doing business**

Intelligent Industry

Leveraging the **most modern solutions** to deliver an **end-to-end digital experience** that transforms the value chain – from design to delivery of **intelligent products and services**

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The Capgemini FS Top Trends by sub-domain (1/3)

Wealth Management	Retail Banking	Payments
Seamless digital experience: Wealth firms power up digital platforms to consolidate services and create seamless CX	**Omnichannel experience**: Omnichannel customer journeys boost experiences across digital platforms, contact centers, and branches	**Open finance**: Open-finance-based use cases will grow as regulators improve financial data access
Hyper-personalized advisory: Artificial intelligence can enable made-to-order investment advice strategies	**Financial literacy**: Financial literacy and personal budget apps boost customer confidence and promote financial inclusion	**Instant payment adoption**: Instant payment rails are cannibalizing checks and debit cards, while mobile wallets maintain their dominance
Bridging generation gaps: With younger entrepreneurs on the rise, wealth firms shape advice to resonate with HNWIs of all ages	**Next-gen banking**: Retail banks set their sights on youth, the prime target of new age players, to secure long-term customer lifecycle growth	**POS innovations**: POS payment innovations can help banks enhance merchant acquisition capabilities and increase consumers' credit options
Inorganic growth strategies: Wealth firms seek external expansion to broaden services and boost revenues	**Operational resilience**: Digital operational resilience will remain crucial for regulatory compliance	**Cross-border payments**: Multi-territory instant payment corridors are revolutionizing cross-border payments, empowering businesses with speed and efficiency
Regulations drive ESG traceability: Wealth firms implement ESG asset transparency metrics as regulators standardize sustainability reporting	**RegTech for compliance**: Intelligent RegTech solutions will reduce compliance costs and timelines, as retail banks face escalating risks	**Cloud-based payment hubs**: Cloud-based payment hubs offers unified and consolidated multi-rail payment processing capabilities at scale
Digital onboarding: Digital onboarding boosts revenue for wealth firms through white-labeling, while accelerating client acquisition and improving compliance	**Deposit growth**: Deposit growth continues to be a retail bank priority along with lowering funding costs	**Multi-rail payment strategy**: Multi-rail strategy will enhance payment flexibility and offer different payment methods in a single interface
Unified operating models: Wealth firms unify operating models to deliver a consistent experience for HNWIs across geographies	**Onboarding efficiency**: Onboarding efficiency remains critical as retail banks embrace digital identity management for seamless onboarding	**Operational resilience**: Regulators are prioritizing operational resilience to foster trust in the cashless future of markets and economies
Gen AI for relationship manager efficiency: Gen AI-powered copilots can boost relationship manager productivity	**AI for efficiency gains**: Artificial intelligence will drive productivity by reimagining customer and employee journeys	**Decentralized identity**: Decentralized digital identity management combats fraud and grants customers greater control over their personal data
Real-world asset tokenization: Real-world asset tokens powered by robust blockchain networks improve liquidity and access	**ESG product strategy**: Banks will implement intelligent ESG product strategies and solutions	**Remittance transformation**: Remittance transformation is reshaping the global financial landscape, characterized by plummeting costs and lightning-fast transfer times
Cloud-native wealth management platforms: Cloud-native platforms scale workflows and enable cost-efficient wealth management processes	**Leveraging open finance**: Open finance regulations clear a path for retail banks to develop a 360-degree customer footprint	**Data monetization**: Payments data is driving innovation and leading to the creation of new revenue streams

Customer First | Enterprise Management | Intelligent Industry

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The Capgemini FS Top Trends by sub-domain (2/3)

Capital Markets	Lending & Leasing	Sustainability
Perpetual KYC revolution: Organizations are digitizing and automating KYC processes to reduce the cost of compliance and enhance customer experience	**Frictionless Enterprise:** Providing a one stop shop for equipment delivered through a seamless omnichannel digital experience	**Sustainable product opportunities:** Growth in innovative and eco-friendly debt instruments and insurance products
Accelerating sustainable lending: Banks are augmenting to accelerate green lending and leverage sustainable finance as a growth engine	**Moving towards Equipment-as-a-Service:** Redefining equipment financing with growth of an as-a-service model	**Sustainability service opportunities:** Financial institutions support their end-clients beyond financing to accelerate their net zero transition and resiliency
Changing investment landscape: The market landscape is shifting as organizations adapt to passive investing, retail investor growth and geopolitical forces	**Embedded finance**: Transforming equipment leasing with seamless integration of financing solutions	**ESG risk criteria:** Financial institutions increasingly incorporate ESG risk factors into their investment strategies and risk management processes
Efficiencies through collaboration: The industry is moving towards mutualization and strategic outsourcing to reduce the cost of post-trade processing	**Expanding B2C channels**: Leveraging digital platforms for scalable growth and enhanced customer engagement	**Increased regulation:** Enhanced regulatory frameworks and reporting reshapes corporate accountability through rigorous ESG standards by 2025
Capital efficiency: Global uncertainty and regulatory shifts are driving organizations to focus on mastering their capital strategy	**Bespoke Solutions:** Offering customized solutions in an efficient and cost-effective manner	**Industrialized climate risk modeling:** Financial institutions are intensifying efforts to assess, manage, and disclose climate related risks to stakeholders
Modernized resilient platforms: Limitations in legacy systems are driving capital markets organizations to modernize their core systems	**Green asset financing**: Need for sustainability reshaping the investment landscape	**Greenwashing and greenhushing:** Financial Institutions face scrutiny from customers and activists and possible penalties from regulators, consumers and activists
DLT & tokenization: The increased integration of DLT and tokenization into mainstream finance is digitally transforming the financial services industry	**Navigating the regulatory landscape**: Shift towards sustainable and transparent lending	**Decarbonization of portfolios:** Stakeholders increasingly prioritize low-carbon investments to reduce carbon footprints and align with climate goals
Leveraging Generative AI: Capital Markets organisations are seeking competitive advantages using Gen AI to create actionable insights, efficiencies and differentiation	**Ushering digital transformation:** Leveraging data driven management and decision making	**Sustainability as corporate DNA:** Enterprise-wide sustainability with integration into operations, products and services and supply chain
Global accelerated settlement: The drive for a global T+1 settlement cycle continues, with the UK and EU pushing forward with plans	**Simplifying and standardizing process:** Essential steps for leveraging Artificial Intelligence and Machine Learning technologies across geographies and business lines	**Gen AI aiding sustainability:** The advent of Gen AI has made financial services look at more innovative ways of implementing Sustainability
Transaction reporting optimisation: Following the recent regulatory rewrites, firms are shifting focus to efficiency and control	**Balancing automation with human expertise:** Integration of Artificial Intelligence and Machine Learning for efficiency while preserving human judgment and creativity	**Going beyond carbon emissions:** Financial services broaden focus beyond carbon emissions to include social and biodiversity factors in ESG strategies

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The Capgemini FS Top Trends by sub-domain (3/3)

P&C Insurance	Life Insurance	Health Insurance
Customer centricity: Carriers rebuild experiences, journeys, and offers around customers, to maximize win rates, cross-sell, and up-sell	**Modern experiences:** Insurers revamp experiences, journeys, and processes for customers with modern capabilities to increase engagement, win rates, and retention	**Personalization through partnerships:** Collaborations with hospitals, healthcare providers, and technology companies help insurers develop personalized care plans
A focus on policies in force: Personal line leaders prioritize growing policies in force, versus past efforts to "re-underwrite the book"	**Customer centricity:** Consolidated view of existing and new customers enables cross-sell and up-sell strategies	**Customer centricity:** Product development lifecycle management enables custom, configurable, and accurate benefits administration to differentiate customer experience
Underwriting workbenches: Commercial line insurers invest in cutting-edge, robust underwriting platforms for a competitive edge	**Non-insurance services:** Value-added services designed for the silver economy enhance customer lifetime value and capitalize on global aging demographics	**Expanded coverage:** Alternative care delivery widens to include behavioral, virtual, specialty, and home health
High-speed pricing: Insurers build capabilities for high-speed recalibration of risk models and pricing to keep up with market changes	**Opening the youth segment:** Carriers design new, flexible, life goal-based, and engagement-driven products for younger consumers to drive the next wave of revenue	**Risk management:** Cloud-based service architecture augments insurers' risk mitigation and data-breach protection
Cost take-out: Insurers shift operating models and technology strategies to enable scaled efficiencies	**Advisory capabilities:** Intelligent technologies help agents/brokers assess clients and personalize recommendations	**Legacy modernization:** Rising healthcare costs drive insurers to digitize the core to unlock accessibility, affordability, and transparency
Broker and agent engagement: Carriers drive distribution partner engagement and loyalty through simple, fast, and easy experiences	**Simplified onboarding:** Insurers leverage a foundation of AI, Gen AI, automated risk assessments, and third-party data for low-touch and personalized onboarding through intelligent underwriting	**Benefits advisory capabilities:** As digital transactions increase member touchpoints, employers, brokers, and payers transform into health-benefit advisors
Process revolution: Artificial intelligence and Gen AI streamline processes across the value chain	**Legacy modernization:** Core system modernizations through cloud for cost savings, speed-to-market gains, sustainability impacts, and enhanced customer experiences	**Enhanced security:** Integrated and interoperable ecosystems require robust security for highly regulated health data
Strengthened security: Insurers invest in security capabilities to protect themselves from massive breaches	**Retention as a strategy:** Insurers seek to retain capital through customer engagement strategies in response to changing customer behavior and an evolving economic landscape	**Focus on value:** Enhanced payer/provider collaboration, and improved provider data management and analytics help value-based care gain continued traction
Value from data: Data estate renovations make the right information available where and when needed, across the value chain	**Fortified security:** With third-party integration and data breaches on the rise, insurers fortify security to protect clients and build trust	**Responsible AI and governance:** Gen AI pilots pick up, especially in core operations and IT, but the greatest focus remains on governance and responsible AI
Niche market innovation: Carriers explore unique offers in cyber, pet, parametric, and other small markets with potential	**Claims as a growth tool:** Investments in empathetic and intelligent claims processes enhance the beneficiary experience and encourage reinvestment with the insurer	**Regulatory compliance:** The evolving regulatory landscape continues to drive change and shape insurers' financial success

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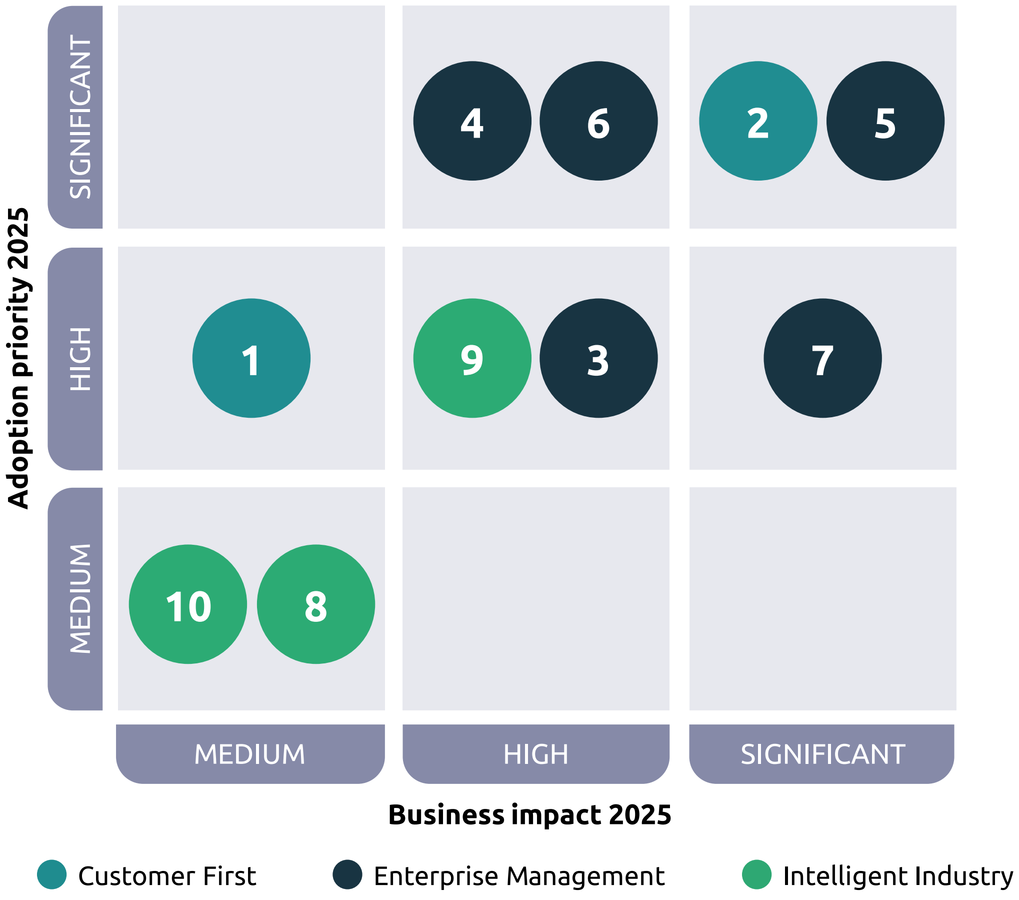
Sustainability Top Trends 2025 – Priority Matrix

1. **Sustainable product opportunities:** Growth in innovative and eco-friendly debt instruments and insurance products
2. **Sustainability service opportunities:** Financial institutions support their end-clients beyond financing to accelerate their net zero transition and resiliency
3. **ESG* risk criteria:** Financial institutions increasingly incorporate ESG risk factors into their investment strategies and risk management processes
4. **Increased regulation:** Enhanced regulatory frameworks and reporting reshapes corporate accountability through rigorous ESG standards by 2025
5. **Industrialized climate risk modeling:** Financial institutions are intensifying efforts to assess, manage, and disclose climate related risks to stakeholders
6. **Greenwashing and greenhushing:** Financial Institutions face scrutiny from customers and activists and possible penalties from regulators, consumers and activists
7. **Decarbonization of portfolios:** Stakeholders increasingly prioritize low-carbon investments to reduce carbon footprints and align with climate goals
8. **Sustainability as corporate DNA:** Enterprise-wide sustainability with integration into operations, products and services and supply chain
9. **Gen AI aiding sustainability:** The advent of Gen AI has made financial services look at more innovative ways of implementing Sustainability
10. **Going beyond carbon emissions:** Financial services broaden focus beyond carbon emissions to include social and biodiversity factors in ESG strategies

*ESG stands for Environmental, Social, and Governance



Capgemini's **Priority Matrix** outlines our assessment of the impact of 2025 trends on operating environments facing:

- Softening inflation and high interest rates, coupled with stagflation trends
- Geopolitical instability
- Dynamic regulatory activity
- Intense competition and increased focus on customer centricity due to the impact of new-age players
- Operational cost overruns and high capital lock-in

- **Adoption priority**: The criticality of a 2025 trend to value creation because of its sector importance.
- **Business impact**: Each trend's effect on 2025 sector business as it relates to customer experience (CX), operational excellence, regulatory compliance, or profitability. Circumstances will vary for each firm depending on business priorities, geographic location, and other factors. For more information, contact us at fs@capgemini.com.

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Trend 1

Sustainable product opportunities

Growth in innovative and eco-friendly debt instruments and insurance products

Background

- The **sustainable finance market size** was valued at **USD 5.4 trillion in 2023** and is projected to grow at a **CAGR of over 22%,** reaching **USD 31.1 Tn** by **2032.**[1]
- **ESG investment products** (green bonds, social bonds, sustainable insurance, SLLs) are showing **increasingly competitive ROI**. **Sustainable investment funds outperformed traditional funds by 7.5% on average** over the last three years, attracting a growing investor base.[2]
- The **global issuance of green, social, and sustainability bonds** reached **USD 872 billion** in 2023, marking a **3% increase** from 2022 and representing **5%** of global bond markets, indicating **rising demand** for sustainable products.[3]
- The **sustainable insurance market** is set to reach **USD 13.4 billion** by the end of 2030, growing at a **CAGR of 4.5%**, with products that promote climate resilience and risk management becoming increasingly popular.[4]

Impact

- **Sustainable finance products** are attracting substantial capital, enhancing liquidity and funding for **green projects**, with a projected **30% rise in green bond issuance**, financing large-scale renewable energy projects, and helping to **reduce greenhouse gas emissions**.[3]
- **Sustainable insurance products help manage climate-related risks**, reducing losses and insurers are offering **specialized coverage for renewable energy projects** to enhance climate resilience.[3,5]
- The expansion of sustainable finance products **offers investors a wider range of options to align their investments with their values** and contribute to positive societal and environmental outcomes. This expansion will help accelerate **SDGs (sustainable development goals)** by 2025.
- Banks and insurers are increasingly offering products targeted towards **underserved communities** and promoting **financial inclusion**. Products such as **sustainable microloans** and **insurance for low-income communities** are gaining traction.

Source: 1.Global Markets Insights; 2.Morgan Stanley; 3.UNCTAD; 4.Verified Market Reports; 5.Grand Thornton;
Capgemini Research Institute for Financial Services analysis, 2024

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Trend 1

Sustainable product opportunities

Growth in innovative and eco-friendly debt instruments and insurance products

Figure 1: Framework for developing sustainable finance products

Market drivers

Identify key drivers like **regulatory frameworks, consumer demand, and institutional support** that push innovation in sustainable finance.

Example: **Green bonds issuance** growth driven by government subsidies and carbon tax policies.

Product innovation

Showcase types of sustainable finance products, such as **green bonds, social bonds, ESG-linked insurance, sustainable cards, & climate bonds**, highlighting their unique features & benefits.

Example: **Sustainable Cards** that offer rewards for eco-friendly purchases and offset carbon emissions.

Investment strategies

Present strategic approaches for investors, including **portfolio diversification, risk mitigation** through sustainable insurance, **alignment with SDGs**, and **long-term value creation.**

Example: **Blended finance** models combining public and private funding to support clean energy projects, reducing risks and promoting sustainability.

Future outlook

Provide projections for the growth of sustainable finance markets, indicating **potential market sizes and investment flows** by 2025.

Example: Anticipated growth of **sustainable investment portfolios** to $50 trillion by 2025.

Allianz

Insurance and investment group Allianz's trade credit insurance unit Allianz Trade announced the launch of **Surety Green2Green**, a new solution aimed at enabling clients to engage in **low-carbon technologies and renewables projects** through issuance of surety bonds and guarantees securing project completion.[1,2]

American Express

Amex launched the **Green American Express Card,** made from **70% reclaimed plastic**, offering **rewards for purchases from sustainable brands and eco-friendly retailers**. The card attracted environmentally conscious consumers, strengthening Amex's position as a leader in sustainable credit cards.[3,4]

Source: 1. Allianz; 2. ESG Today; 3. American Express; 4. CNBC; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 2

Sustainability service opportunities

Financial institutions support their end-clients beyond financing to accelerate their net zero transition and resiliency

Background

- By 2025, **70%** of consumers in emerging markets and over **70% of millennials and Gen Z will prioritize sustainability** in their purchasing decisions. This shift is driven by increased environmental awareness and education.[1,5]
- With ESG investments expected to increase along with increasing demand for financial advice, **ESG advisory opportunities** are bound to grow.[7,8]
- Companies are increasingly held accountable for their environmental impact, with **60% of consumers willing to boycott brands that do not prioritize sustainability**.[3]
- ESG discussions with clients are lacking, as concluded by a secret shopper experiment-based research – the study suggests financial advisors can improve the service they provide to clients who are interested in sustainability.[9]
- Higher ESG scores are linked to increased enterprise value and EBITDA multiples. A **10-point increase in a firm's ESG score corresponds to a 1.11x higher enterprise value**, underscoring the impact of ESG on financial valuations.[10]

Impact

- An increasing number of **financial advisors (62%) are integrating ESG offering** into their practices with clients, compared to 53% in 2021. [6]
- The expanding market for sustainable products will **reshape global supply chains,** requiring financial institutions to adjust their **product offerings, marketing strategies, and investment portfolios**.[1]
- As sustainability becomes a key focus for consumers, financial institutions will see **an influx of ESG investments**, with companies adopting sustainable practices benefiting from a **larger market share**.[2]
- Companies adopting sustainable practices will **gain customer loyalty and trust**, with sustainability-focused brands seeing up to **50% higher retention** as consumers favor values-aligned brands.[1]
- The focus on sustainability will **spur innovation** in product development and business models.[4]

Source: 1. HBR; 2. ESG Matrix; 3. ESG Report 4. A World; 5. We Forum; 6. Vontobel study 7. Nasdaq 8. Annuity 9. Advisor CA; 10. Insights iss governance;
Capgemini Research Institute for Financial Services analysis, 2024

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Trend 2

Sustainability service opportunities

Financial institutions support their end-clients beyond financing to accelerate their net zero transition and resiliency

Figure 2: Best practices for sustainability

Sustainable financial product development

What: Develop **products promoting environmental benefits** linked to mitigation, adaptation, circular economy, limitation of biodiversity loss & pollution prevention.

How: Partner with sustainable projects, incorporate ESG metrics in financial portfolios, & use impact measurement tools.

Benefits: Meets consumer **demand for sustainable investments, attracts ESG-driven capital**, & improves long-term financial returns.

Transparent and comprehensive reporting

What: Provide **clear and transparent sustainability reports.**

How: Use standardized frameworks like **GRI, SASB, TCFD,** Utilize third-party audits and open-source data to ensure credibility

Benefits: Builds **trust with consumers, attracts ESG investors, ensures compliances**, & avoids greenwashing accusations.

Community engagement & sustainability initiatives

What: Engage with communities **to support sustainability initiatives and invest in local environmental projects.**

How: Partner with **local orgs and community organizations to fund projects** in line with SDGs.

Benefits: Strengthens brand reputation, builds trust with local communities, and drives long-term consumer loyalty.

Adoption of innovative technologies

What: Utilize blockchain, AI, and fintech **to promote transparency and optimize sustainable finance**.

How: Implement blockchain for **supply chain transparency or use AI for resource optimization** in investment portfolios.

Benefits: **Reduces operational costs, enhances resource efficiency,** and supports sustainable investment strategies.

ING

ING introduced a **sustainability app that tracks users' spending habits**, offering insights into the environmental impact of their purchases, **aligning with consumer preferences** for transparency and personal responsibility.[1,2]

Chubb

Chubb launched a **Carbon Transition Advisory Service** in 2023, **Chubb Climate+,** a dedicated climate-focused business unit that draws on Chubb's extensive underwriting and risk engineering experience to **enable climate change progress** around the world, helping clients navigate **carbon reduction strategies**.[3,4]

Source: 1. ING; 2. Finextra; 3. Chubb; 4. Insurance Business Magazine; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 3

ESG risk criteria

Financial institutions increasingly incorporate scenarios based on ESG risks into their investment strategies and risk management processes

Background

- ESG negative scenarios are getting more expensive and damaging. According to recent estimates by the Bank of America (BofA) Global Research team, "ESG disputes" have cost S&P 500 corporations more than USD 600 billion in market capitalization in only the past seven years. [7]
- Global regulations, including the **EU CSRD** and **SEC climate disclosures**, are requiring firms to assess and disclose ESG risks, with **compliance costs projected to reach USD 20 billion** by 2025.[5]
- **D&O liability is increasing** as directors face growing **legal and reputational risks for ESG failures**. **ESG-related claims** are becoming more frequent, especially around governance and environmental issues. [1]
- Companies that integrate ESG into their core business operations are better positioned to **identify long-term risks**, with studies showing a **20% lower risk of financial volatility for ESG leaders as compared to their peers**.[3]

Impact

- Financial institutions are increasingly integrating **ESG risks** into their risk management strategies. By **2025**, **71% of institutional investors** will **incorporate ESG into their portfolios to mitigate long-term financial risks**.[2]
- In **M&A, PE, and IPOs,** financial institutions are increasingly incorporating **ESG metrics into valuation models,** using sustainability narratives and **KPIs to improve transaction valuations**. This trend is expected to increase by 2025, as ESG-aligned firms fetch **premium valuations** in the market, driven by lower risk and higher market demand.[11]
- As ESG-related claims rise, first face **higher D&O losses**. Over the past 3 years D&O losses has increased **by more than 40%** year over year.[8]
- ESG investing is increasingly seen as **a pathway to long-term growth and risk mitigation**, **with 85% of** surveyed **institutional investors** affirming that ESG factors contribute to more **resilient portfolios and higher returns over time**– at the same time, firms are being cautious in communication around ESG investments (greenhushing). [9,10]

Source: 1. Capgemini Research Report; 2. ESG Global Survey 2023 -BNPP ; 3. StateStreet; 4. Sustainable Brands; 5. Fitch Learning; 6. CFA Institute; 7. GRM Institute; 8. Risk and Insurance 9. Bloomberg; 10. South Pole; 11. KNAV;
Capgemini Research Institute for Financial Services analysis, 2024

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Trend 3

ESG risk criteria

Financial institutions increasingly incorporate scenarios based on ESG risks into their investment strategies and risk management processes

Figure 3: ESG risk integration in financial services

Key ESG risk factors

- **Climate risks:** Physical risks (like floods, fires) and transition risks (policy shifts, regulation).
- **Social risks:** Labor practices, human rights, and social inequality issues.
- **Governance risks:** Corporate transparency, board diversity, executive compensation, and corruption.

How ESG risks are incorporated

- **Risk assessment models:** Incorporating ESG into financial risk models, including scenario analysis and stress testing.
- **ESG ratings and benchmarks:** Using third-party ESG ratings to evaluate investments.
- Integration in Investment Policies: Embedding ESG criteria into portfolio construction, asset allocation, and due diligence processes.

Benefits of ESG risk integration

- **Improved risk management:** Identifying and mitigating ESG-related risks before they materialize.
- **Long-term financial performance:** Sustainable companies tend to have lower volatility and better profitability.
- **Investor confidence:** ESG-integrated portfolios attract both institutional and retail investors focused on sustainability.

Leveraging quality ESG data

- Firms using high-quality ESG data will achieve **stronger returns** by making more informed decisions and managing risks effectively.
- **Advanced ESG analytics** will help identify risks early, reducing exposure and unlocking sustainable opportunities.
- **Increased regulation** will drive demand for standardized, transparent ESG data, boosting the need for ESG-integrated solutions.

HSBC

HSBC manages ESG risk across portfolios. Their banking business is well positioned to **support customers managing their own climate risk** through financing. For wholesale customers, the bank uses **transition and physical risk questionnaire** to understand their climate strategies and risk.[1]

Chubb

Chubb's risk selection, along with the pricing and terms and conditions provided to policyholders, often incorporates ESG-related considerations, such as an **assessment of the culture** of the company, its **track record of regulatory and legal compliance**, and the **policies and procedures in place to manage potential risks**.[2]

Source: 1. HSBC; 2. Chubb; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 4

Increased regulation

Enhanced regulatory frameworks and reporting reshapes corporate accountability through rigorous ESG standards by 2025

Background

- The **Corporate Sustainability Reporting Directive (CSRD)** will require around **50,000** companies in the EU to report on their sustainability impacts starting in 2025.[1]
- The **EU Sustainable Finance Disclosure Regulation (SFDR)** mandates financial institutions to disclose how their products meet environmental objectives, and the **EU Taxonomy** provides clear guidelines for determining sustainable investments. Enhanced **ESG reporting standards** are being **adopted globally**, driven by investor demand and regulatory bodies.
- Regulators are pushing for **greater consistency and accuracy in ESG reporting**, which will impact financial services firms' investment strategies. Companies are **integrating ESG data across their operations** to comply with new standards.
- The **growing focus on materiality assessment** ensures that ESG disclosures align with the specific risks and opportunities faced by individual companies, enhancing the relevance of reporting. [2]

Impact

- **Stricter ESG regulations** will require firms to provide transparent, consistent data, **enhancing accountability**. **99% of companies** are preparing for these disclosure mandates. As a result, **investor confidence is improving**.[3]
- To meet the growing demand for **trusted ESG data** across the organization, ESG data stores are being established to centralize data ensuring trust, data lineage, and auditability. Enabling actionable insights for **risk mitigation**, monitoring, **strategic decision-making**, and reporting.
- Companies need to adapt their operations to comply with new **ESG reporting requirements**, including collecting more data, perform assessments and prepare disclosure, leading to **increased operational costs.**
- **74%** of public companies plan to **invest in sustainability reporting technology** to enhance **efficiency and data accuracy**; leading companies can create a **competitive edge** through improved insights enabling development of new products and services. They will also benefit from improved **sustainability credentials**.[3]

Source: 1. Financial Times; 2. rsm.global; 3. ESG Today; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 4

Increased regulation

Enhanced regulatory frameworks and reporting reshapes corporate accountability through rigorous ESG standards by 2025

Figure 4: ESG reporting journey

Strategy and design	Companies align ESG goals with regulations (e.g., CSRD) and create a roadmap for integration. This **establishes a compliant, scalable foundation for reporting and prepares businesses for future** regulatory requirements.
Automated data collection	AI and machine **learning automate ESG data collection from internal and external sources**. This reduces errors, enhances efficiency, and improves the accuracy of ESG disclosures.
Scalable reporting infrastructure	Cloud-based platforms **enable real-time, automated ESG reporting**. These systems scale to **handle growing data volumes while ensuring ongoing compliance** with evolving regulations.
Continuous improvement and industrialization	AI-driven tools **continuously optimize reporting processes, ensuring accuracy, efficiency**, and **long-term compliance** with ESG standards.
Future-proofed, adaptable systems	Flexible ESG reporting systems are designed to **quickly adapt to new regulations, integrating technologies** like blockchain for enhanced transparency and resilience.

BNP Paribas

In 2023, France-based BNP Paribas adopted **enhanced ESG reporting standards** in line with the **EU's CSRD**. This led to a 28% increase in sustainable finance activities, a rise in stakeholder trust, and an improvement in operational efficiency.[1]

MetLife

MetLife integrated the **SASB standards** into their ESG reporting to enhance transparency. The company **upgraded its reporting systems** and **trained staff** on the new standards. This integration attracted sustainable investment funds and improved MetLife's reputation among ESG-conscious investors.[2]

Source: 1. BNP Paribas; 2. MetLife; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 5

Industrialized climate risk modeling

Financial institutions are intensifying efforts to assess, manage, and disclose climate related risks to stakeholders

Background

- The **International Sustainability Standards Board (ISSB), EU's Corporate Sustainability Reporting Directive (CSRD)** and the **U.S. SEC's** climate risk disclosure rules, are expanding reporting requirements.[1,2]
- By **2050**, **physical impacts of climate change is expected to equal between 3.3% - 28% p.a. of the value of real assets** held by companies within the S&P 1200 Index.[3]
- Markets experience **heightened volatility** as climate risks are being intrinsically priced in the stock markets.[4]
- **92%** financial services executives expect climate change to impact their businesses by 2050, with financial institutions already incurring costs from credit losses as borrowers are facing physical impact of climate change.[5]
- By 2050, **global income losses from climate change** could reach **USD 38 trillion**; **global GDP** is projected to decrease by **up to 19%** in the next 25 years due to **climate-related disruptions**, underlining the critical need for robust climate risk management. [6]

Impact

- Firms with strong climate risk frameworks and detailed data will **avoid financial losses**, gain a **competitive edge**, and **attract investment, enhancing investor confidence** and decision-making in climate risk management.
- Financial institutions will need to **integrate climate risk into their risk management frameworks**, improving resilience.
- Financial institutions are investing in **advanced climate risk models**, including **stress testing and scenario analysis, to assess vulnerabilities**. By 2025, **AI-driven climate risk models** will become mainstream, improving accuracy and influencing financial decision-making.
- Failing to manage climate risks could strongly undermines equity and loan portfolio’s performance, competitive edge, and capital allocation.

Source: 1. sec.gov; 2. FSB; 3. S&P Global Sustainable Physical Risk Exposure Scores and Financial Impact dataset; 4. Engle et al., 20; Faccini et al., 21; 5. Morgan Stanley Sustainable Signals, May 2024; 6. Reuters; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 5

Industrialized climate risk modeling

Financial institutions are intensifying efforts to assess, manage, and disclose climate related risks to stakeholders

Figure 5: A comprehensive approach to climate risk disclosure and management

Climate risk management framework

Risk Identification and assessment

Use a **hybrid approach** to combine global climate data (e.g., emissions, temperature) with asset-level risks (e.g., floods, wildfires) for scenario modelling and risk evaluation.

Risk quantification and impact modelling

Leverage **modular platforms** to **integrate climate scenarios and quantify financial risks** across assets, portfolios, and supply chains.

Disclosures and stakeholder engagement

Use tool to **generate transparent, auditable climate risk reports** aligned with TCFD and **engage stakeholders** with insights on risks, opportunities, and regulatory compliance.

Regulatory compliance and risk mitigation

Use tools to **stress-test portfolios**, mitigate risks, and **ensure compliance with evolving regulations** like the EU Taxonomy and SEC rules.

Source: 1. JPMC Climate Report 2024; 2. Swiss Re; Capgemini Research Institute for Financial Services analysis, 2024

JPMC

JPMorgan Chase integrates **climate risk into its risk framework**, addressing **credit, investment, market, operational**, and **strategic risks**. Using **scenario analysis**, the bank assesses climate impacts and incorporates findings into its **risk inventory**. This strengthens risk management and enhances the bank's ability to navigate long-term climate challenges.[1]

Swiss Re

Swiss Re uses AI to assess climate-related risks and develop more **sustainable underwriting practices**. This helps to **predict risks from natural disasters**, enabling them to **offer more accurate premiums** for properties located in high-risk areas and encouraging clients to **invest in resilience measures.**[2]

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Trend 6

Greenwashing and greenhushing

Financial institutions face scrutiny and possible penalties from regulators, consumers and activists

4 6 2 5
1 9 3 7
10 8

Background

- **25%** of large companies with climate targets do not publicize them, fearing **public and legal backlash**, and leading to corporate pushback against highly publicized ESG pledges. In turn, this contributes to the rise of **"green hushing"** — the act of **under-reporting or concealing ESG activities to avoid scrutiny**.[1,4]
- Companies are increasingly accused of **"greenwashing," overstating ESG efforts without real action**. In 2023, over **70% of ESG claims were found to be misleading or unsubstantiated**, fueling public distrust. [2]
- Governments are **tightening ESG reporting laws**, with **new greenwashing legislation** imposing **stricter penalties** on misleading environmental claims, forcing firms to adopt **transparent and accurate ESG reporting practices**.[3]
- **Corporate disengagement from global ESG standards** is rising. Companies have pulled out of initiatives such as Climate Action 100 plus, Net Zero Insurers Alliance, to avoid pressure from politicians and activists on both sides.[5]

Impact

- A retreat from public ESG commitments will lead to **fines, reputational damage, and reduced investments in ESG funds** as skepticism over greenwashing grows. [6]
- Companies are adopting **more conservative ESG reporting**, focusing on verifiable achievements. This **reduces transparency** and may delay the adoption of comprehensive ESG standards, **slowing industry progress**.[8]
- Companies will **prioritize compliance with mandatory ESG regulations over voluntary commitments**, narrowing the focus of sustainability efforts to meeting regulatory requirements rather than broader ESG goals.[7]
- Reduced corporate engagement in ESG initiatives will **hinder global sustainability progress**, making it harder to meet 2030 climate goals and 2050 net-zero targets. This could **stall efforts to limit global warming and slow industry collaboration and innovation.**[8]

Source: 1. fastcompany.com; 2. Reuters; 3. Guardian; 4. We Forum; 5. Marketplace; 6. Sustainalytics; 7.Baker Mckenzie; 8. HBR;
Capgemini Research Institute for Financial Services analysis, 2024

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Trend 6

Greenwashing and greenhushing

Financial institutions face scrutiny and possible penalties from regulators, consumers and activists

Figure 6: Key drivers and strategies to navigate greenwashing and greenhushing

Regulatory backlash: Laws penalizing ESG-focused firms

Enhanced internal reporting

Focus on **internal ESG metrics, aligning them with broader business goals** for a more strategic approach to sustainability.

Economic pressures: Cost-cutting measures affecting ESG budgets

Cost management

Optimize ESG initiatives to **balance costs and benefits**.

Greenhushing: Withholding ESG information to avoid scrutiny

Selective disclosure

Share ESG successes selectively **to manage public perception.**

Investor skepticism: Concerns over greenwashing and authenticity

Stakeholder engagement

Increase **direct communication with key stakeholders.**

Barclays

Barclays **reduced its public participation in global ESG forums** due to challenges with international regulatory standards. The bank shifted its **focus to offering tailored ESG solutions** for corporate clients, minimizing the risk of greenwashing.[1,2]

Goldman Sachs

Goldman Sachs **scaled back its public ESG commitments** amid regulatory pressure and a **USD 3 million SEC fine** for misleading clients about its ESG products. The firm **refocused on offering ESG investments in clean energy and tech**, aligning with market demand and reducing regulatory and greenwashing risks.[3,4]

Source: 1. Barclays; 2. Bureau Investigates ; 3. Goldman Sachs; 4. Financial Times; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 7

Decarbonization of portfolios

Stakeholders increasingly prioritize low-carbon investments to reduce carbon footprints and align with climate goals

Background

- Institutional investors are increasingly adopting **decarbonization strategies**, with over **USD 9.5 trillion** in assets committed to net-zero targets by 2050. **Investment in decarbonization is projected to exceed USD 10 trillion** by 2025, driven by regulatory pressures and consumer demand for sustainable practices.[1,2]
- Over **60%** of institutional investors are adopting **carbon pricing strategies**, reflecting a growing commitment to transparent and effective climate risk management. Insurers are increasingly choosing to limit coverage to high-emitting industries.[3]
- The **EU Green Deal** and **US climate action plan** are pushing investors to shift to low-carbon portfolios. The **EU's 2023 SFDR regulations**, requiring carbon footprint disclosures, have increased pressure to decarbonize investments.[4]
- **Carbon pricing mechanisms** could generate **USD 2 trillion** in revenue by 2025, funding sustainable initiatives and offsetting investment risks in fossil fuel-heavy portfolios. [5]

Impact

- **Enhanced portfolio resilience** against climate risks is leading to more stable long-term returns. For example, portfolios aligned with net-zero targets have shown **20%** lower volatility.[6]
- **Carbon pricing mechanisms** are expanding globally, with **46** national and **32** subnational jurisdictions implementing carbon pricing initiatives.[7]
- **Re-weighing portfolios** towards **low-carbon assets** is a predominant strategy, driven by regulatory pressures and investor demand. By 2025, **50% of institutional investors** are expected to have at least **30%** of their portfolios invested in low-carbon or green assets.[8]
- Decarbonizing **Underwriting Portfolios**: The insurance industry, historically focused on decarbonizing investment portfolios, has now turned attention to greenhouse gas (GHG) emissions linked to insurers' corporate customers. [9]

Source: 1. Main Streaming Climate; 2. WEF; 3. SSRN; 4. European Commission; 5. UNDP; 6. Amundi ; 7. WorldBank Report ; 8. BlackRock; 9. Whitepaper by Gallagher Re; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 7

Decarbonization of portfolios

Stakeholders increasingly prioritize low-carbon investments to reduce carbon footprints and align with climate goals

Figure 7: Decarbonization strategy framework for portfolio management:

Carbon footprint assessment

- **Evaluate emissions** in your portfolio **to identify reduction opportunities**
- Helps **prioritize actions to significantly lower emissions** and track progress

Investment in renewables

- **Invest in renewable energy projects** (solar, wind, hydro, etc.)
- **Reduces fossil fuel dependence** and supports sustainable energy infrastructure

Carbon credit trading

- **Purchase carbon credits** to offset emissions
- Balances **unavoidable emissions and aids in achieving carbon neutrality**

Stakeholder engagement

- Collaborate with partners to **adopt greener practices and ensure transparency**
- Builds a **culture of sustainability, with shared commitment** towards environmental goals

Sustainable investment portfolio

- **Build and adjust a portfolio** that aligns with environmental and financial goals
- **Promotes long-term sustainability and enhances financial performance** in a growing green market

AXA

AXA has committed to strengthen its **offers and services to ensure the transition** by setting targets for 2026, namely by increasing its **support for renewable energy installations and infrastructure** and by expanding sustainable claims management options and other climate transition products, including nature-based solutions.[1]

BlackRock

BlackRock launched **low-carbon ETFs,** like the **iShares MSCI ACWI Low Carbon Target ETF**, which aims to **reduce the carbon intensity of portfolios** by excluding companies with the highest carbon footprints. This supports its **net-zero emissions goal by 2050** and attracts more environmentally conscious investors.[2,3]

Source: 1. AXA; 2. BlackRock; 3. ESG Today; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 8

Sustainability as corporate DNA

Enterprise-wide sustainability with integration into operations, products and services and supply chain

Background

- By 2025, **90% of major financial institutions** are expected to **embed sustainability into their core business strategies**, making it a non-negotiable aspect of operations. This trend will force organizations to evaluate every business decision through the lens of environmental impact, ethics, and social responsibility.[1]
- Advances in AI and data analytics are **transforming underwriting**, reducing risk, and improving accuracy and efficient tracking of sustainability metrics, facilitating deeper integration of sustainability into business processes.
- Companies are investing in **resilient supply chains** to mitigate disruptions, with more than **80%** planning to increase spending by 2025. 65% of executives said that sustainability would be the top driver of supply chain decisions by 2025, citing cost reduction and regulatory compliance.[2,3]
- Financial services are scaling **climate adaptation efforts**, with investments expected to reach **USD 130 billion** by 2025.[4]

Impact

- Sustainable practices, such as adopting energy-efficient solutions, can reduce expenses. **Cut costs increased by 6.5 percentage points** from 2022 to 2023 through **improving operational efficiency and reducing waste.**[5]
- The **shift to a circular economy** will drive investments in waste reduction, renewable energy, and resource efficiency, with the finance sector playing a key role in **funding and scaling these sustainable innovations**.
- With **60%** of companies working to make their **supply chains more sustainable**, firms are reducing carbon footprints and ensuring ethical sourcing practices, which enhances operational resilience and reduces risks of disruptions. Sustainable supply chains are predicted to **decrease downtime by up to 20%.**[6]
- Organizations integrating sustainability can see a **15-20% stock price premium**, a **15% increase in brand value**, and **reduced underwriting claim ratios by 15%,** while attracting long-term investors.[7,8,9]

Source: 1. UNEP; 2. MIT EDU; 3. Gartner; 4. WEF; 5. Euromonitor; 6. WEF; 7. Kroll; 8. CFA Institute; 9. HBR; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 8

Sustainability as corporate DNA

Enterprise-wide sustainability with integration into operations, products and services and supply chain

Figure 8: Interconnected benefits of evolving business models

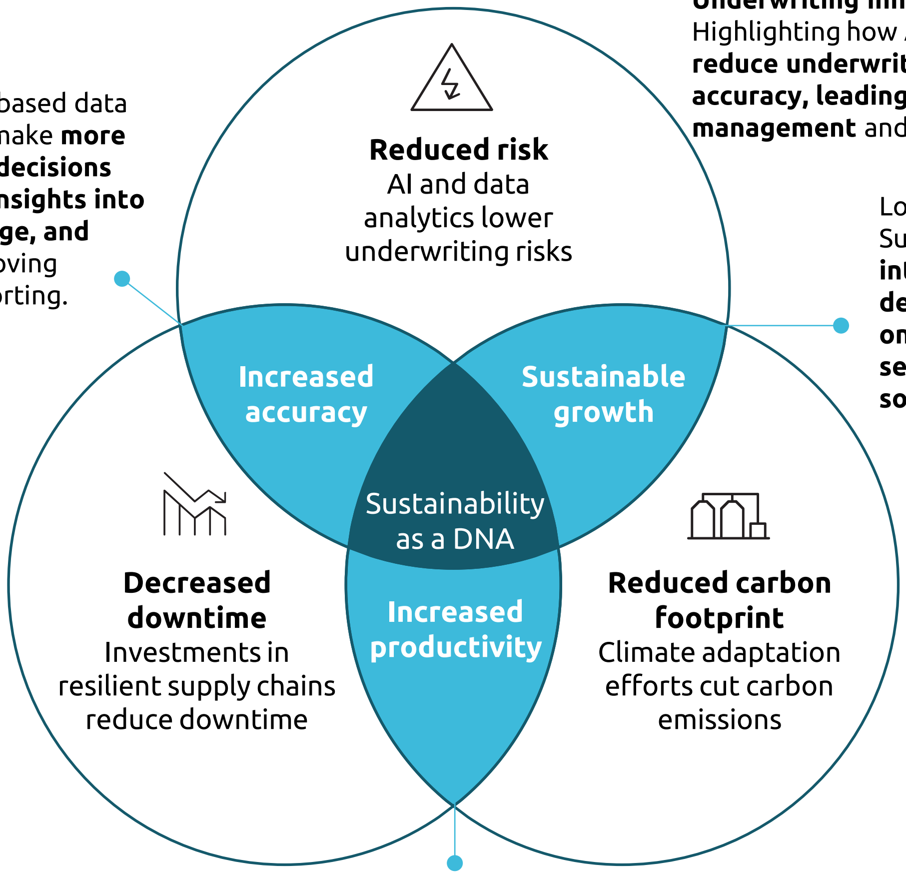
AI and machine learning-based data models help companies make **more accurate sustainability decisions by providing real-time insights into emissions, resource usage, and supply chain risks**, improving forecasting and ESG reporting.

Underwriting innovations
Highlighting how AI and data analytics **reduce underwriting risk and improve accuracy, leading to better risk management** and lower claim ratios.

Long-term investments and Sustainability considerations **integrated into product development processes, focusing on low-carbon products and services, circular economy solutions**, and responsible sourcing.

Supply chain resilience
Demonstrating the **impact of control and monitoring operations of facilities locally and remotely and real-time dashboarding** for all capex assets using IOT, data and analytics.

Climate adaptation
Showing the benefits of significant investments in climate adaptation, **leading to reduced carbon footprints and promoting sustainable growth**



Sustainable sourcing, with an emphasis on reducing emissions, ethical labor practices, waste reduction measures and a circular approach to manufacturing and business operations

DBS

In July 2024, DBS launched the **Sustainability Accelerator Tool** to help clients and promote integrating ESG into ERM . The tool assesses **sustainability maturity across governance, strategy, risks, and metrics**, offering tailored recommendations to boost SMEs' sustainability and competitiveness.[1]

AIG

In 2023, AIG introduced an **AI-driven underwriting solution to assess ESG risks** for clients in high-risk sectors like construction and energy. The tool **analyzes ESG data to enable faster, more accurate pricing and tailored coverage.**[2]

Source: 1. DBS; 2. AIG; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 9

Gen AI aiding sustainability

The advent of gen AI has made financial services look at more innovative ways of implementing Sustainability

Background

- **Investments in AI for sustainability is increasing**, with **88%** of business leaders plan to increase their investment in AI and IT for sustainability over the next 12 months, highlighting the growing **importance of AI in achieving sustainability goals**.[1]
- Financial institutions are increasingly using **AI-powered analytics for data-driven ESG decision-making**, improving risk assessment and investment efficiency. The **global ESG data analytics market** is expected to **grow at a 23.6% CAGR from 2023 to 2028**, driven by the need for better monitoring, reporting, and decision-making.[2]
- Financial institutions are **investing in ESG technology**, with **72% planning to spend up to USD 500,000**. By 2025, **50%** will use **AI, ML, and blockchain** for ESG data collection, risk management, and reporting.[3]
- **70 percent** of executives now believe the benefits of sustainability outweigh the costs and **67 percent think the potential sustainability benefits of Gen AI outweigh the detriments.**[1]

Impact

- Generative AI will **automate ESG reporting**, ensuring **real-time, accurate disclosures** per TCFD and GRI standards, boosting **transparency**, **reducing compliance costs,** and **improving efficiency**.[6]
- As compared to traditional AI, Gen AI can extract & **summarize** information, **process & analyze** unstructured data, **generate insights** & content and **communicate** in human language, giving companies an edge in ESG reporting.[8]
- **AI-powered fintech solutions** are helping financial institutions integrate **ESG criteria into investments and operations**. By 2025, **80%** of portfolios will use AI platforms to optimize sustainable investments, **driving growth in ESG-aligned products**.[5]
- Gen AI can also identify **sustainability trends and anomalies** that might be invisible to the human eye. It can analyze satellite imagery to monitor deforestation or water levels, providing **real-time insights** into environmental changes. For Financial Services, this would translate into assessing and reducing **physical risk** for a given portfolio. [9]
- AI-driven platforms will **improve ESG risk management** by boosting predictive capabilities, helping institutions better mitigate ESG-related financial risks.[7]

Source: 1. Capgemini Insights; 2. Global Market Estimates; 3. Markets&Markets; 4.Senecaesg; 5. FinTechCurated; 6. FinancialTimes; 7. Clarity.AI; 8. Aligned Incentives; 9. Tech UK; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 9

Gen AI aiding sustainability

The advent of gen AI has made financial services look at more innovative ways of implementing Sustainability

Figure 9: Gen AI use cases to implement sustainability

Data ingestion and interpretation

Gen AI can **automatically integrate information from various data sources and write clear, relevant corporate report sections** aligned with regulatory standards; it can also translate complex ESG data into actionable insights.

Conversational capabilities

Front-office bankers and teams can leverage AI powered advisor chatbots **to ask prompts and get instant answers to evolving green taxes and exemptions** like – tax credits, green grants, discounts, eligibility criteria, etc.

Anomaly detection and remediation

Gen AI can **identify patterns and help in enhancing the quality of data by detecting anomalies in source activity/material** data used for emissions estimation

Predictive analytics

Businesses can **predict sustainability challenges and opportunities using AI and generative AI**, enabling proactive management and strategic planning

BlackRock

BlackRock launched **Aladdin ESG**, an **AI-driven platform that provides real-time ESG insights**. It uses data science and machine learning to help institutional clients **integrate sustainability factors** into their investment strategies and **better assess climate and social risks.**[1,2]

Zurich Insurance

Zurich Insurance Group **uses AI to underwrite renewable energy projects** more effectively. This helps Zurich **assess risks and provide tailored insurance solutions**. This initiative supports the transition to sustainable energy and positions Zurich as a leader in green insurance.[3]

Source: 1. Financial Times; 2. BlackRock; 3. Zurich Insurance; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 10

Going beyond carbon emissions

Financial services broaden focus beyond carbon emissions to include social and biodiversity factors in ESG strategies

Background

- Financial services are increasingly focusing on **social sustainability**, with investments in social bonds expected to reach **USD 250 billion** by 2025.[1]
- Companies are **integrating biodiversity** into their sustainability strategies, with **60%** planning to enhance biodiversity initiatives.[2]
- New policies, including the EU's Corporate Sustainability Reporting Directive (**CSRD**), are creating **regulatory pressure** by mandating comprehensive reporting on **social and biodiversity impacts**.[3]

Impact

- Companies with strong social and biodiversity practices will enhance their **corporate reputation**, attracting more investors and customers while increasing brand value.
- Addressing biodiversity loss **reduces operational risks** and ensures long-term sustainability.
- Firms leading in social and biodiversity initiatives will gain a competitive advantage by **setting industry standards** and capturing market share.

Source: 1. climatebonds.net; 2. S&P; 3. ditchcarbon; Capgemini Research Institute for Financial Services analysis, 2024

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Trend 10

Going beyond carbon emissions

Financial services broaden focus beyond carbon emissions to include social and biodiversity factors in ESG strategies

Figure 10: Interconnected impacts and strategies for integrating social and biodiversity metrics

Economic stability & environmental resilience	**Biodiversity** contributes **USD 44 trillion** to the global economy[3], supporting industries like agriculture, forestry, and fisheries. It also **increase ecosystem resilience**, helping to **mitigate climate risks** such as floods and droughts, **protects infrastructure**, and **reduces disaster recovery costs**.
Access to health	Improved **social projects enhance public health and well-being**, reducing healthcare costs. **Healthier communities** lead to a **more productive workforce and lower social costs**. Involving communities, investors, and other stakeholders in sustainability initiatives **builds trust and collaboration**, leading to more effective and inclusive sustainability practices.
Regulatory compliance	**Aligning with global sustainability frameworks** like the EU's CSRD and new regulations that mandate biodiversity and social-impact reporting **ensures compliance and avoids penalties**.
Corporate reputation	**Enhanced reputation attracts more investors and customers**, leading to increased market share. Companies with strong ESG practices are preferred by consumers and investors, resulting in **higher stock prices, better brand loyalty, and increased customer retention**. A positive reputation can also lead to more favourable terms with suppliers and partners and can be a **key differentiator in competitive markets**.

BNP Paribas

BNP Paribas partnered with **Naturalis Biodiversity Center** to accelerate biodiversity protection. The collaboration focuses on **education, research, financial innovation, and science-based metrics**. This partnership strengthens BNP Paribas's ESG strategy and enhances its leadership in sustainable finance.[1]

Generali

Generali collected premiums of €18,228 million from **insurance solutions with ESG components – social sphere**, with a CAGR of +6.9% vs 2021. This includes products aimed at targeted clients/events, products promoting responsible behaviors and health products providing pay-out or services.[2]

Source: 1. BNP Paribas; 2. Generali; 3. WEF; Capgemini Research Institute for Financial Services analysis, 2024

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Partner with Capgemini

Business for Planet Modeling

Comprehensive climate risk modeling services to improve client's risk management and forecasting abilities.

We accelerate climate risk journeys by augmenting client's existing solutions with risk modeling advisory and integrating our modules to simulate the impact of global variables , including physical and transition risks, on investment and loan portfolios.

ESG Lens

An NLP-powered solution which uses sentiment analysis engine to deliver reliable and transparent ESG risk measures to enable data-driven ESG decision making.

The various use cases of our ESG Lens include detecting irregularities in third-party ESG data, benchmarking with peers, assessing regulatory readiness and integration of structured and unstructured data sources.

Sustainability Data Hub

Cloud-enabled data management solution to cater to sustainability needs for organizations.

The solution enables strong data governance, automation and insights-driven sustainability performance. SDH helps organizations increase the velocity of the sustainability journey and keeps ESG intelligence at the cross-road of all enterprise functions empowering ESG driven business performance.

ESG Reporting

Capgemini has global expertise in ESG reporting standards, and a proven record of optimizing reporting processes and implementing Target Operating Models.

From solution strategy and design to solution scale-up, we support you in the entire reporting journey. We bring in the latest tools and assets to accelerate your reporting capabilities in the ever-evolving ESG regulatory landscape.

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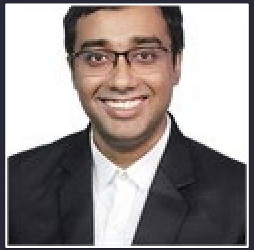

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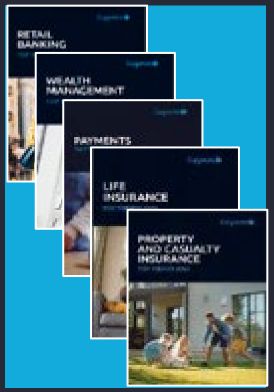

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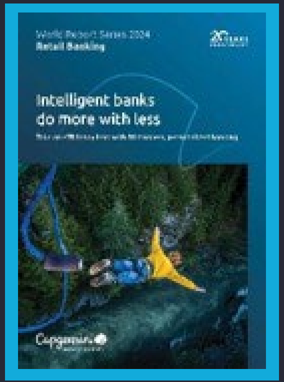

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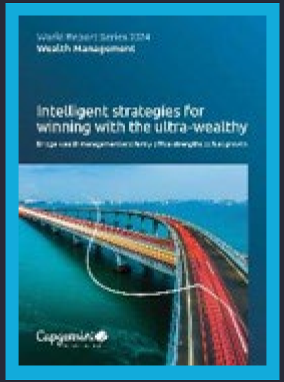

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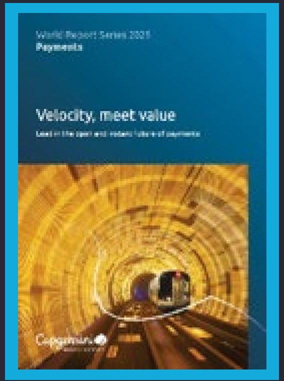

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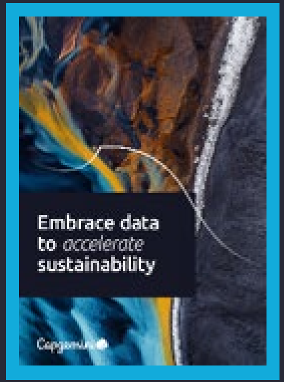

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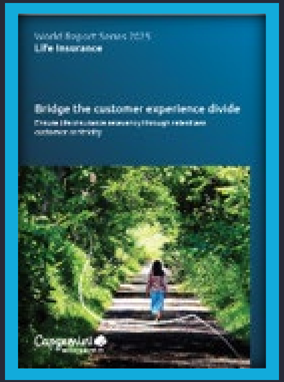

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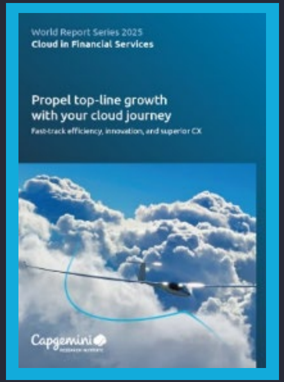

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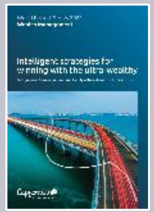

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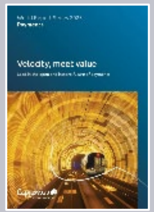

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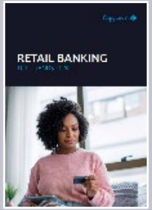
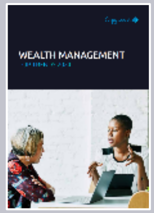
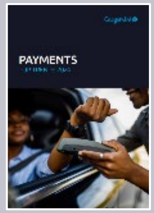


Wealth management

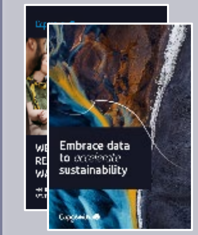


Payments



Point of View

Sustainability



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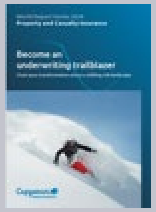

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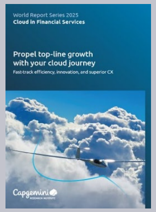

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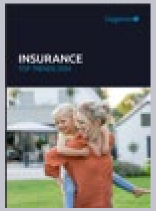
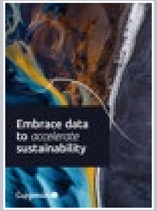


Life

Point of View

Sustainability



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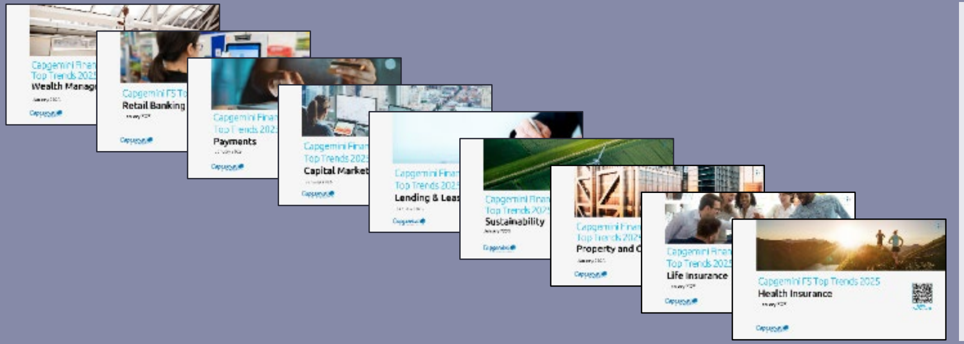

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