

HFS Top 10: CFO F&A Service Providers, 2022

Services shaping the finance and accounting industry in 2022 and beyond

August 2022

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Excerpt for Tech Mahindra



Finance leaders are increasingly focused on growth and profitability objectives today while needing to balance cost, control, and compliance roles. Service providers that are starting to serve both traditional and emerging F&A needs are winning in today's market. On the other hand, as the great resignation is teaching the industry, in some sense we're back to the basics, and you're only as good as the talent you can attract, retain, and grow in F&A.

Reetika Fleming, Executive Research Leader

As CFOs emerge out of the back-office function to play a strategic role in the organization, traditional service providers are reimagining their delivery and operating models to design solutions for the CFO office that are value, outcome, and purpose-driven. The new operating model has outcome at its core and leads with data, followed by integration with a wide range of emerging tech with domain and specialization expertise. Bringing disparate capabilities to solve problems of the CFO office.

Divya Iyer, Associate Practice Leader

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Introduction and definitions

Introduction

- This *HFS Top 10: Chief Financial Officer (CFO) F&A Service Providers, 2022* report is a refreshed and expanded analysis of finance and accounting (F&A) services reports we conducted in 2020. This report builds on previous years' reports, which you can find on www.hfsresearch.com
- The *HFS Top 10: CFO Service Providers, 2022* report examines 13 service providers across a defined series of innovation, execution, voice of the customer, and alignment with the HFS OneOffice criteria. The report highlights the overall rankings for all participants and the leaders for each sub-category. It focuses on ongoing third-party services (outsourcing and managed services) as defined by our F&A value chain.
- This report also includes detailed profiles of each service provider, outlining their overall and sub-category rankings, provider facts, and detailed strength and development opportunities.
- We based this Top 10 research on interviews with 300+ enterprise services clients from the Global 2000, in which we asked specific questions about the innovation and execution performance of the service providers we assessed. We augmented the research with information collected in Q1-Q2 2022 through provider RFIs, structured briefings, networking events, and publicly available information sources.

CFO F&A services value chain

Scope of services

Procure to Pay (P2P)	Order to Cash (O2C)	Record to Report (R2R)	Financial Planning and Analysis (FP&A)	Finance transformation
<ul style="list-style-type: none"> • Purchase order (PO) management • Invoice management accounts payable • Travel and expense • Third-party risk management • Vendor helpdesk 	<ul style="list-style-type: none"> • Order management • Collections • Billing and invoicing • Dispute management • Cash application and accounts receivable • Credit management • Revenue reporting 	<ul style="list-style-type: none"> • Tax and treasury • Fixed asset and lease accounting • Regulatory and statutory reporting • Intercompany management • Reconciliations • Journal posting • Financial report consolidations 	<ul style="list-style-type: none"> • Budgeting and financial planning • Decision support and financial analysis • Business intelligence • Management reporting • Risk management and treasury • Internal auditing • Specialized services such as M&A and joint venture 	<ul style="list-style-type: none"> • Financial process and technology consulting and advisory • Supporting innovation roadmap • Change management and communications support • Benchmarking

← Working capital analytics →

Enabling technologies

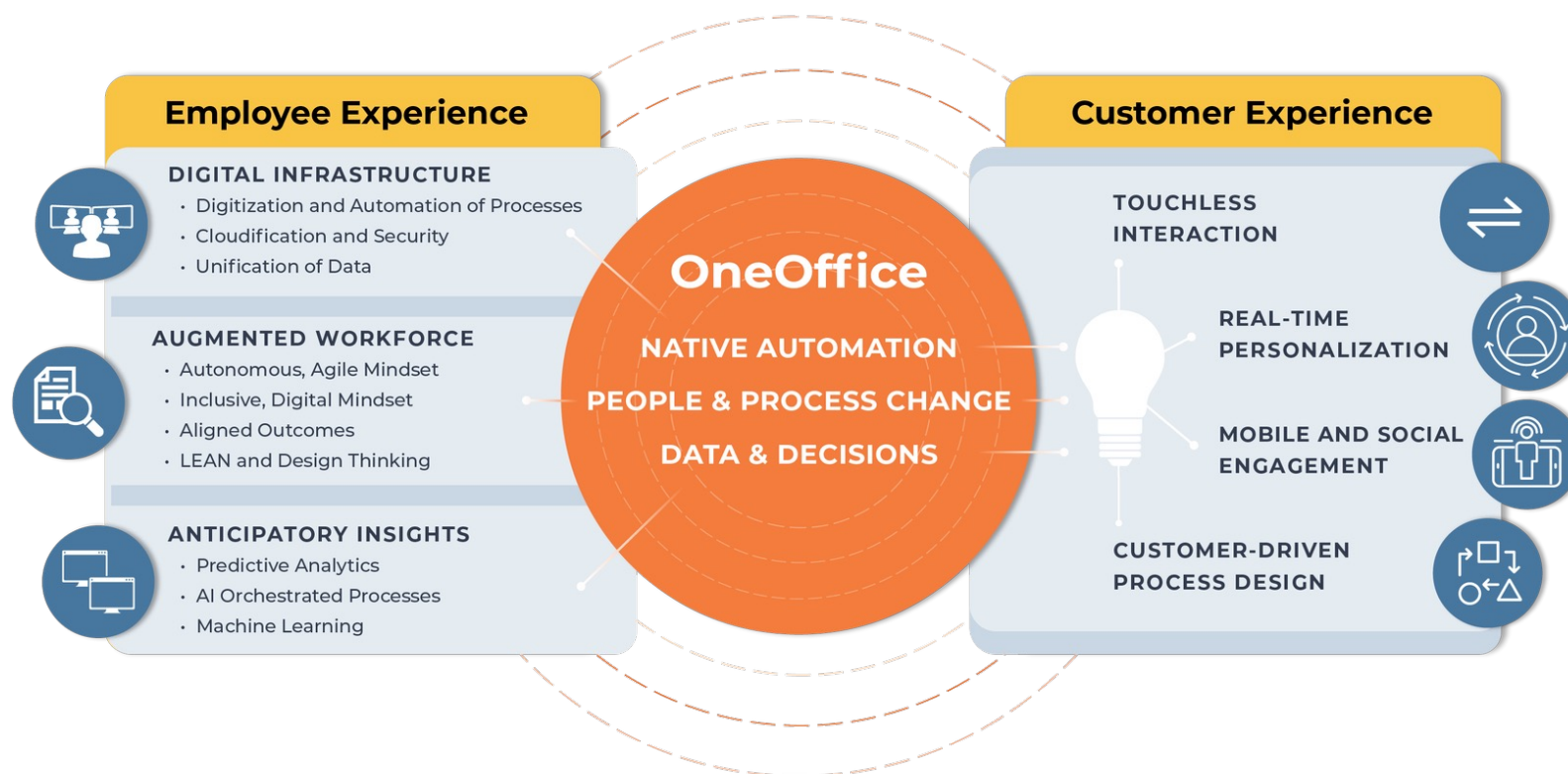
- System of records • Systems of engagement • Workflows • Robotic automation • Smart analytics • Artificial intelligence • Cognitive assistants
- Master data management • Data visualization • Mobility • Blockchain • AR/VR

Operating models, methodologies, and platforms

- Centralization • Outsourcing and offshoring • Shared services and captives • GBS • Hybrid and virtual captives • COEs • BPaaS, SaaS, and IaaS • Finance academies • Design thinking • Lean and Six Sigma

The HFS OneOffice™—digital transformation in action

The HFS OneOffice™ is our vision for actionable digital transformation. At its heart is the core concept that emerging technologies combined with people, process, and data innovation can break down the silos that limit our success, dissolving barriers between the front and back office to create the only office that matters—OneOffice. It represents a mindset shift to collaborative cross-functional enterprise operations powered by an integrated stack of emerging tech that complements your core, natively automates your processes, enables your employees and customers, and powers your decisions—breaking down your legacy silos in the process.



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Executive summary

Emerging trends to meet the needs of the CFO Office (1/3)

- 1 The winner**

We assessed **fourteen service providers** across execution, innovation, OneOffice alignment, and voice of the customer criteria. The **top five leaders** are **1. Accenture, 2. Genpact, 3. TCS, 4. IBM, and 5. Infosys**. These leaders' shared characteristics include deep industry expertise in F&A and strategic finance and strong consulting, IT, design, and business process expertise. Their investment in fostering a culture of innovation, client-centricity, and OneOffice alignment has made them frontrunners in this space.
- 2 Increased confidence in F&A sourcing has unleashed pent-up demand**

Service quality from F&A providers has never been **higher**. The market's recognition of service providers driving value well-beyond labor arbitrage has accelerated demand and converted non-believers into first-time outsourcers. Service providers have made significant **investments** in building partnership ecosystems, advisory practices, digital advancements, innovation hubs, centers of excellence (CoEs), and developing talent. We see the highest commitment from service providers to bring **best-in-class experiences** across the F&A value chain for its clients.
- 3 Nearshore destinations are more sought after now**

The offshore operating model remains significant; however, its value has diminished from previous years. Low-cost offshoring locations face **rising inflation and a war for talent**, impairing their ability to deliver the same cost and talent benefits they did in the past. Additionally, the vulnerabilities the pandemic has laid bare have many enterprises rethinking their sourcing strategy. **Nearshore locations** are mushrooming as companies want **greater visibility** and **control over sourcing strategy** and to **avoid communication** challenges. Mexico, Costa Rica, Chile, Argentina, Brazil, Guatemala, Peru, Czech Republic, Bulgaria, Ukraine, Poland, and Portugal are some of the most sought-after nearshore locations.

Emerging trends to meet the needs of the CFO Office (2/3)

- 4 **Uptick in gain-sharing pricing models**

Clients are showing a greater appetite (nearly 15%) for including a component of **outcome pricing** (pay for performance or gain-sharing) to incentivize service providers to deliver beyond contractual commitment. The **gain-sharing model** provides an **equal partnership experience** between the service provider and client. It forces and creates an environment for interest and investment in **co-innovation**, **talent retention**, and **ideation** for feasible and higher efficiency-driven process improvement and digital implementation.
- 5 **New wave of industry-led solutions for F&A**

Industry demand and service provider delivery are leaning toward **end-to-end transformations**, **less piecemeal** and **functional based**. This change of approach to sourcing strategy requires a greater degree of industry alignment. For instance, revenue cycle management for healthcare providers or meter-to-cash process for utilities is an industry-specific version of O2C solutions. Yet, the requirements are so different that they cannot be met by leveraging horizontal F&A sourcing. Additionally, **data and analytics** are often **unique to the industry** the client operates in. As industry nuances become more complex, generic **one-shoe-fits-all** solutions become less effective. **Competition** is driving service providers to apply an **industry lens** to investments in **people, processes, and technology**.
- 6 **Bringing integrated solutions - consulting, service, digital, and domain to F&A transformations**

Most large organizations with mature shared services or third-party relationships have greatly benefited from the arbitrage model, having built trusted relationships with their sourcing providers, and are looking for the next silver bullet to find the next 30% to 40% of cost or value impact. Additionally, the combination of **demanding CFO mandates**, functional silos transforming to a **OneOffice approach**, the rapid pace of **digital evolution**, and the **great attrition**, has led to the emergence of **new service provider** capabilities and **delivery models**. Enterprises are looking for **end-to-end transformational** solutions, and services providers are using their full potential to bring disparate capabilities to solve these challenges.

Emerging trends to meet the needs of the CFO Office (2/3)

7 Growing demand for strategic finance

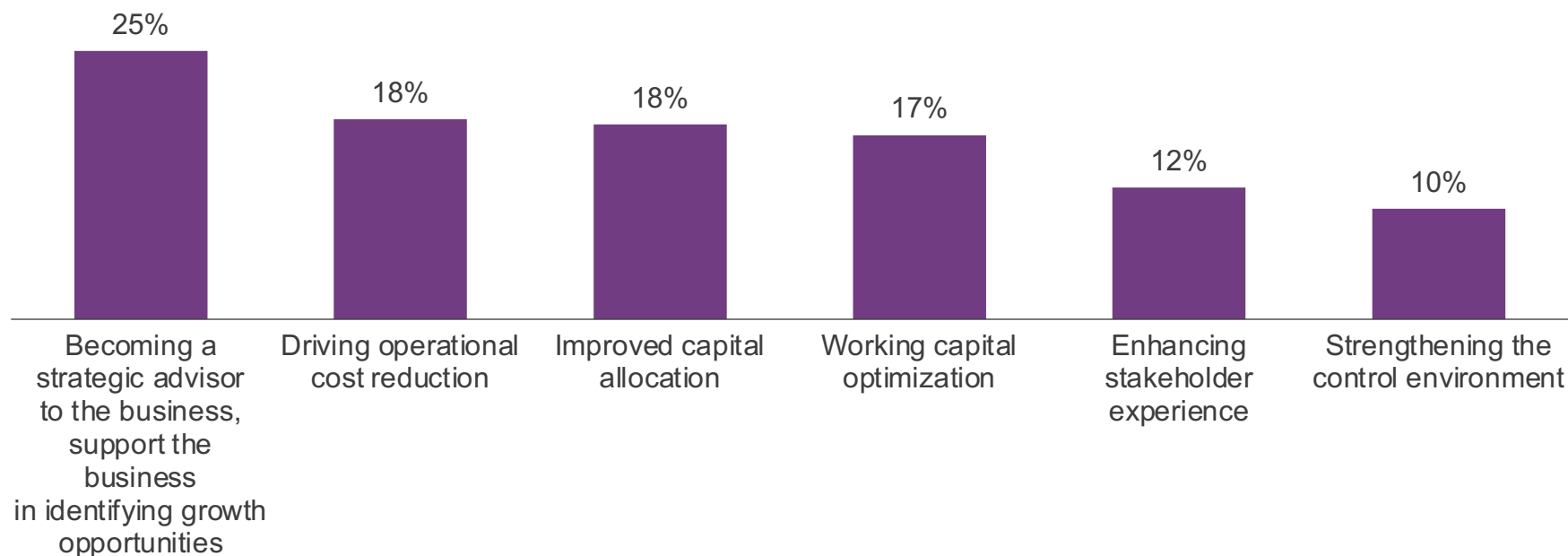
Service providers have conquered the delivery of transactional finance and are now making significant investments in supporting **strategic finance**. Regulatory requirements and complex finance processes such as valuation review, legal-entity control, tax preparation, statutory reporting, and cash management with the treasury requires **significant investments** towards technology, control, and monitoring mechanisms for high-end finance. Sophisticated service providers have **hired regionally focused tax, risk and compliance advisors, and legal professionals** to support their strategic financing. The mindset is shifting away from keeping strategic and critical finance functions close at hand. Clients realize that value from sourcing permeates across the F&A value chain and is not limited to process-oriented and transaction functions in F&A.

8 Data, analytics, and process intelligence are the foremost tech-enabled capabilities, previously automation was in the spotlight

Finance functions perform a wide **range of activities**, from collecting basic data to making complex decisions and counseling business leaders. As a result, the potential for improving performance cannot be **limited to automation**. It requires a **portfolio of technologies to unlock the full opportunity**. With advances in **data for insights and decisions, artificial intelligence (AI), and process intelligence tools**, service providers are increasingly applying these emerging tech enablers to complex tasks, building on the lead started by robotic process automation (RPA) that is used for transactional activities.

One in four finance leaders rank becoming a strategic advisor to the business as their #1 priority—beating operational cost reduction, capital allocation, and working capital optimization

Q2. How do the enterprise priorities translate into objectives for your finance department going into 2022?
(Rank 1 only)



- Finance is done being a cost center
- Finance executives worldwide jointly agree that finance needs to upgrade to the role of a strategic advisor rather than just being stuck as the department helping to contain costs and auxiliary expenditures

Data less than 1% not shown
Source: HFS Research 2022 with 207 F&A executives

Profitability, expansion, and investment seem to be the key focus areas

In one word or a short phrase, what is the one big focus for your finance organization in 2022?

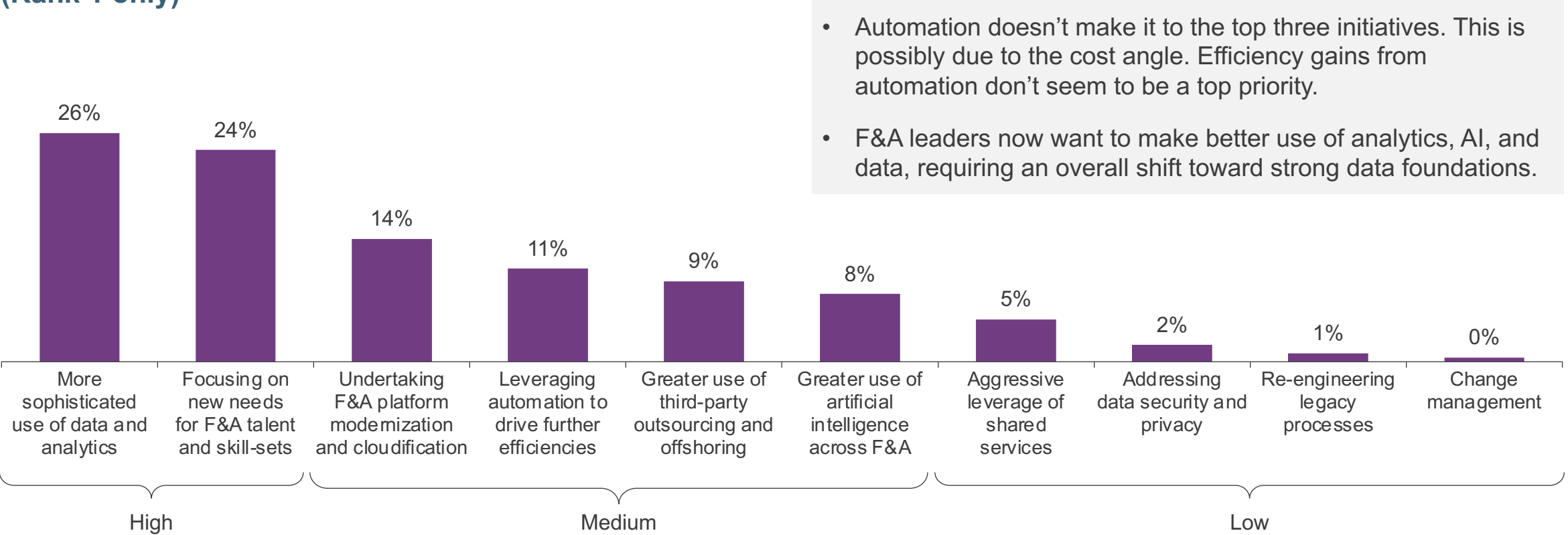


Customer experience is one of the top five featured priorities for finance—a newer dimension that the function has not traditionally prioritized

Source: HFS Research 2022 with 207 F&A executives

How are F&A functions trying to act on their key objectives? The top-ranked approach is more sophisticated use of data and analytics, followed by talent and skillsets

What are the top three initiatives through which your finance function is acting on these objectives? (Rank 1 only)



Source: HFS Research 2022 with 207 F&A executives
Data less than 1% not shown

Overall, execution and innovation improved from 2020 to 2022— talent management is an area of concern for execution, while the partnership ecosystem is a possible bottleneck in innovation



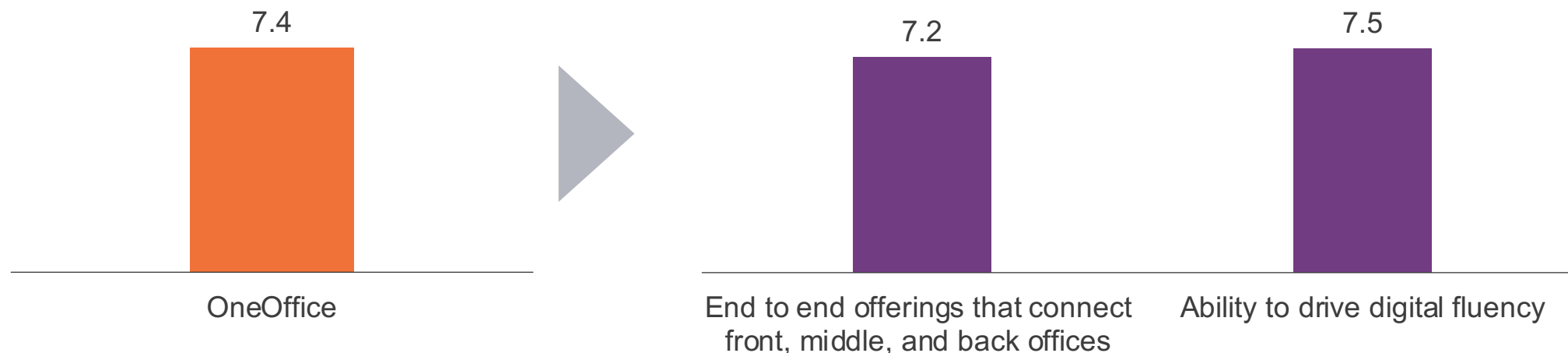
Sample: 41 clients of F&A outsourcing
Source: HFS Research, 2022

Client satisfaction with F&A services
Average score on a scale of 1-10 where 1=poor and 10=excellent

The OneOffice alignment among F&A service providers is more successful in driving digital fluency

Client satisfaction with F&A services

Average score on a scale of 1-10 where 1=poor and 10=excellent



Client views on OneOffice adherence by service providers:

- *“OneOffice is more of an art than science, being brought together. Vendors do better than clients. Both our partner service providers do a good job but are not quite there on the maturity curve.”*

Sample: 41 clients of F&A outsourcing
Source: HFS Research, 2022

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Research methodology

Service providers covered in this report



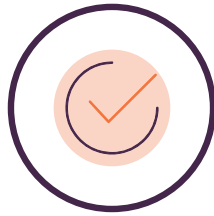
Sources of data

This Top 10 research report relies on myriad data sources to support our methodology and help HFS obtain a well-rounded perspective on the service capabilities of the participating organizations covered in our study. Sources are as follows:



RFIs and briefings

- Each participating organization is asked to complete a detailed **RFI**.
- HFS conducts **vendor briefings** with senior executives from each organization.



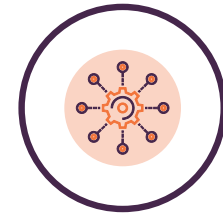
Reference checks

- HFS conducts reference checks with **active clients** of the study participants via detailed phone-based interviews.



HFS vendor ratings

- Each year, HFS fields multiple demand-side surveys in which we include detailed vendor rating questions. For this study, we leverage the HFS Pulse data featuring **400+ vendor ratings from Global 2000 enterprises**.



Other data sources

- **Public information** such as press releases, and web sites.
- **Ongoing interactions, briefings, virtual events**, etc., with in-scope vendors and their clients and partners.

How we assessed service providers for this Top 10 study

The study evaluates the capabilities of providers across the finance and accounting value chain based on execution, innovation, voice of the customer (VOC), and alignment with the HFS OneOffice model—our vision for digital transformation. Details include



Execution

- **Breadth and depth:** Formalized F&A capabilities and offerings, breadth of experience across F&A segments globally, quality and scope of service delivery, industry expertise, and talent management.
- **Scale of F&A business:** Current size and scale of F&A-specific practice, approach to talent cultivation, revenues, and client base.
- **Growth of F&A business:** Year-on-year revenue growth, client growth—a new logo and organic, resource growth, F&A offering expansion.



Innovation

- **Vision and strategy:** Vision for the F&A sector, the credibility of growth strategy and roadmap, identifiable investments in strategy, clear articulation of value proposition.
- **F&A technology innovation:** Internal IP cultivation, leveraging emerging tech, use of best-of-breed partner technologies, governance, monitoring, and process intelligence tools.
- **Co-innovation and collaboration:** Co-development approaches with F&A clients, co-innovation centers, creative commercial models.



OneOffice alignment

- **Alignment with the HFS OneOffice model:** Ability to help F&A clients connect the front, middle, and back offices and realize transformation potential.
- **Internal OneOffice alignment:** Service provider's internal alignment with OneOffice.
- **One face to the customer:** Service provider's ability to represent its full capabilities to its clients.
- **Change management and digital fluency:** Ability to drive digital fluency internally and externally.

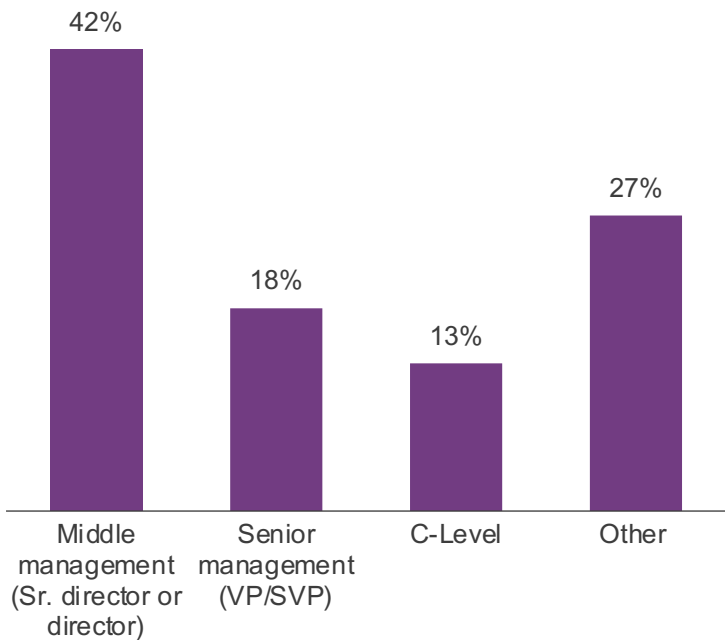


Voice of the customer

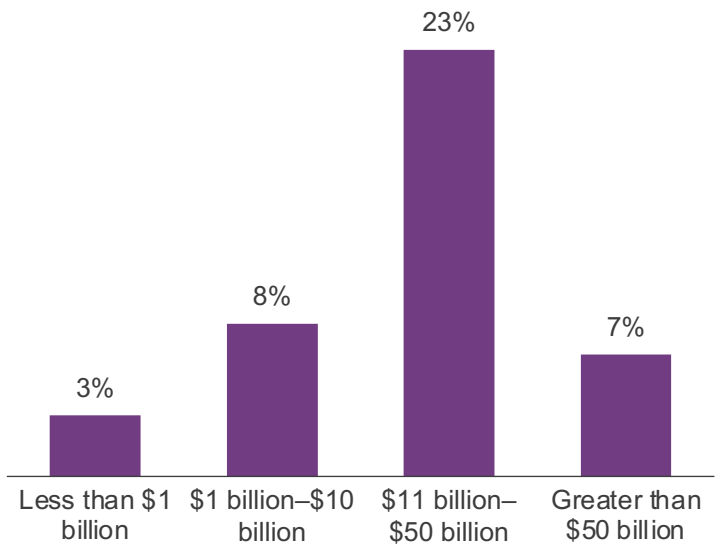
- **Reference checks:** Direct feedback from enterprise clients via reference check interviews and surveys.
- **HFS voice of the customer-vendor rating data:** Ratings by active F&A clients of in-scope service providers.
- **Reference ability:** Provision of references and reference responsiveness.

Client reference demographics

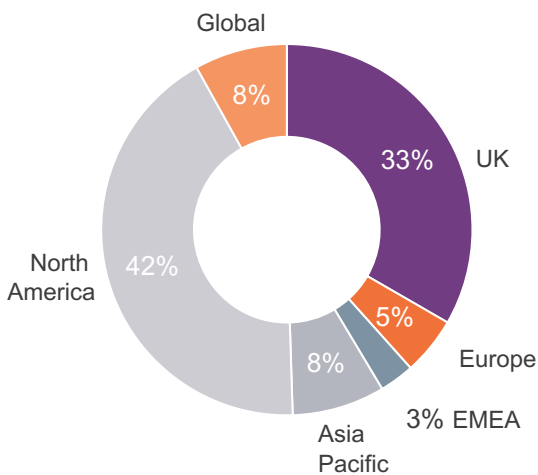
Titles and roles



Company revenue



Geography



Sample: n = 33
Source: HFS Research 2021

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Top 10 results: CFO F&A service providers

HFS Top 10 CFO service providers—a summary of the providers assessed in this report













Provider (alphabetical)	HFS' take
Accenture	Accenture expands the market for strategic finance
Capgemini	Building futureproof solutions through frictionless finance
Cognizant	Foray into mid-market F&A transformations
Conduent	P2P expertise with curated tools and technologies for F&A
Datamatics	Bringing change management through automation
EXL	Data-driven finance aligned to the needs of changing CFO role
Genpact	On-point delivery and a fierce passion for CFO transformation
IBM	Accelerating digital transformation and creating value through data and AI
Infosys	Implementing global business service (GBS) at scale
Sutherland	Challenging larger incumbents with “speed to value” engagements
TCS	Leading with GBS consulting and “Cognix”
TechMahindra	Leveraging strategic IT relationships to expand further into F&A
WNS	Insights-led digital finance to deliver transformational business outcomes
Wipro	Empowering CFO's office with Cognitive finance

HFS Top 10 CFO service providers–2022 notable performances

HFS Podium Winners

Top three providers overall across execution, innovation, OneOffice alignment, and voice of the customer criteria

#1 	#2 	#3 
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Execution powerhouses Top three providers on execution criteria			Innovation champions Top three providers on innovation criteria			OneOffice alignment Top three providers aligned to OneOffice			Outstanding voice of the customer Top three providers on voice of the customer criteria		
#1 	#2 	#3 	#1 	#2 	#3 	#1 	#2 	#3 	#1 	#2 	#3 

Other notable performances

- **Sutherland** ranked #1 on co-innovation and collaboration
- **Infosys** ranked #1 on industry expertise
- **Capgemini** ranked #2 on delivery capabilities, non-linear growth, and co-innovation and collaboration
- **WNS** ranked #2 on industry expertise and #3 on non-linear growth, and OneOffice alignment
- **Conduent** ranked #3 on delivery capabilities, account and talent management, and co-innovation and collaboration

HFS Top 10 CFO service providers—2022 ranking

	Overall HFS Top 10 position	Execution							Innovation						OneOffice alignment	Voice of the customer
		Size, scale, and growth	Industry expertise	Geography expertise	Scope of services	Delivery capabilities	Account and talent management	Overall execution	Vision and strategy	Non-linear growth	Leveraging emerging technologies	Investments and Ecosystem	Co-innovation and collaboration	Overall innovation		
#1	accenture	genpact	Infosys	accenture	tcs TATA CONSULTANCY SERVICES	genpact	accenture	accenture	accenture	accenture	accenture	accenture	SUTHERLAND	accenture	accenture	IBM
#2	genpact	accenture	WNS	IBM	accenture	Capgemini	cognizant	tcs TATA CONSULTANCY SERVICES	genpact	Capgemini	genpact	wipro	Capgemini	genpact	IBM	accenture
#3	tcs TATA CONSULTANCY SERVICES	tcs TATA CONSULTANCY SERVICES	cognizant	Capgemini	wipro	CONDUENT	CONDUENT	genpact	tcs TATA CONSULTANCY SERVICES	WNS	tcs TATA CONSULTANCY SERVICES	Infosys	CONDUENT	Capgemini	WNS	genpact
#4	IBM	IBM	EXL	Tech Mahindra	Infosys	IBM	Infosys	IBM	IBM	EXL	wipro	cognizant	wipro	tcs TATA CONSULTANCY SERVICES	genpact	wipro
#5	Infosys	EXL	wipro	WNS	IBM	tcs TATA CONSULTANCY SERVICES	IBM	Infosys	Infosys	Infosys	IBM	Capgemini	Infosys	Infosys	tcs TATA CONSULTANCY SERVICES	cognizant
#6	Capgemini	Infosys	SUTHERLAND	tcs TATA CONSULTANCY SERVICES	Capgemini	SUTHERLAND	wipro	EXL	Capgemini	genpact	Capgemini	tcs TATA CONSULTANCY SERVICES	IBM	wipro	Infosys	CONDUENT
#7	EXL	WNS	Capgemini	Infosys	genpact	Infosys	EXL	wipro	EXL	tcs TATA CONSULTANCY SERVICES	EXL	genpact	DATAMATICS	IBM	Capgemini	SUTHERLAND
#8	wipro	wipro	tcs TATA CONSULTANCY SERVICES	CONDUENT	EXL	WNS	tcs TATA CONSULTANCY SERVICES	Capgemini	WNS	Tech Mahindra	Infosys	IBM	genpact	EXL	EXL	Capgemini
#9	WNS	Capgemini	accenture	DATAMATICS	WNS	accenture	Capgemini	WNS	SUTHERLAND	IBM	cognizant	EXL	tcs TATA CONSULTANCY SERVICES	WNS	cognizant	EXL
#10	cognizant	Tech Mahindra	genpact	genpact	cognizant	Tech Mahindra	genpact	cognizant	cognizant	SUTHERLAND	DATAMATICS	WNS	WNS	SUTHERLAND	Tech Mahindra	Infosys

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Top 10 profiles: CFO F&A service providers

Leveraging strategic IT relationships to expand further into F&A

Dimension	Rank
HFS Top 10 position	#11
Execution	#11
Size, scale and growth	#10
Industry expertise	#14
Geographic presence	#4
Scope of services	#11
Delivery capabilities	#10
Account and talent management	#11
Innovation capability	#12
Vision and strategy	#12
Non-linear growth	#8
Leveraging emerging technologies	#14
Investments and ecosystem	#12
Co-innovation and collaboration	#14
OneOffice alignment	#10
Voice of the customer	#11

Strengths	Development opportunities
<ul style="list-style-type: none"> Establishing its consulting practice: Tech M brings consulting-led experience across the F&A value chain for GBS/SSC setups, strategy and transformation, and intelligent automation. Tech M provides a change management expert as a single point person to lead client transformation journeys. Building solutions for small and medium enterprises: Tech M taps into small and medium enterprises through joint solution propositions and bringing practitioner-led experience, which is highly cost-effective. Tech Mahindra designs custom tools and technologies, which it deploys for small and medium business needs. Leveraging IT clientele to expand F&A: Tech M uses its IT experience and client relationships to take on F&A BPS work. It is mining its existing client relationships and looking to bring its parent group into the fold to expand its F&A clientele 	<ul style="list-style-type: none"> Operational excellence: Clients would like Tech M to further develop its ability to delivery consistent service performance and focus on process improvements throughout the engagement life cycle. Size and scale: Tech M is relatively of smaller size and scale across its F&A value chain capabilities, compared to many of its competitors in a market where scalability is valued by many enterprise clients. Explore industry-specificity in F&A to accelerate growth: Over the last two years, Tech M has experienced a sluggish growth trajectory. A strategy Tech M could adopt is to build industry-focused capabilities. While TTM and retail and CPG make up a significant percentage of Tech M's F&A business, HFS does not see the service provider leaning into industry-specific F&A challenges and solutions. M&A and stronger partnership ecosystem: Tech M plans to strengthen its digital capabilities and build its F&A practice beyond managed services by identifying target acquisitions and strengthening its partnership ecosystem.

Capabilities across the F&A value chain (FTE distribution) ¹



Client portfolio	Service delivery operations	Acquisitions and partnerships	Proprietary tools and technologies
<p>70+ F&A clients, including Carestream Dental, Smith News, Time Magazine</p> <div> <div>Client geography mix</div> <ul style="list-style-type: none"> North America (42%) Europe (27%) Middle East (27%) ASPAC (4%) </div> <div> <div>Client industry mix</div> <ul style="list-style-type: none"> BFS (<8%) Retail and CPG (4%) Life sciences (<4%) Tech, telecom, and media (23%) Travel, hospitality and logistics (12%) Manufacturing (19%) Energy and utilities (31%) </div>	<p>Total F&A delivery headcount: 2,500+</p> <p>Distribution of headcount</p> <p>■ Offshore ■ Onshore</p> <p>F&A delivery center locations</p> <ul style="list-style-type: none"> India, USA, Philippines, Malaysia, UK, Ireland 	<p>F&A related acquisitions</p> <ul style="list-style-type: none"> Trintech, GEP, Kofax, Emagia, Xelix, High Radius, Newgen, Tungsten Network, Ivalua, Celonis, UiPath, Blue Prism, Abby, Automation Anywhere 	<ul style="list-style-type: none"> RPA assessment framework AI COE framework Process mining managed service framework <p>Tools: Uno (RPA), Tactix (case management), Prism (analytics), idecision (p2P), Helpdesk.ai, Sense.ai, SeeR (customer journey analytics), M.Ai.A (conversational AI solution), Real-time Investment and Trade Advisory (RITA)</p>

1. May not sum to 100% due to overlap of resources across transformation and FP&A

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About the authors

HFS Research authors (1/2)



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Saurabh Gupta is President, Research and Advisory Services at HFS. He sets the strategic research focus and agenda for HFS Research, understanding and predicting the needs of the industry and ensuring that HFS maintains its position as the strongest impact thought leader for business operations and services research. He oversees HFS' global research function managing the global team of analysts and operations across US, Europe, and Asia.



Reetika Fleming

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Reetika Fleming leads coverage for smart analytics, insurance, and finance and accounting at HFS Research. She studies the broad use of data and analytics within enterprises, with a research focus on emerging strategies to institutionalize machine learning and other AI techniques. Her research extends into the impact of digital business models, IoT, smart analytics, and AI on business process services for insurance specifically, and finance and accounting broadly.

HFS Research authors (2/2)



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Divya Iyer covers the IT and business services sectors, researching emerging and established digital business models and technologies, start-ups, and business solutions suppliers.

She has over 13 years of experience in the financial services industry in the areas of capital markets, equity research, financial modeling, data analysis, client management, and strategic project development.



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Hridika Biswas is working on the F&A and BPO/ Outsourcing domain and has recently joined the HFS team.

She has seven years of experience in quantitative research and analysis in Kantar. She has serviced British American Tobacco for their primary and secondary research needs, catering to them across the globe.

About HFS



Insight. Inspiration. Impact.

HFS is a unique analyst organization that combines deep visionary expertise with rapid demand side analysis of the Global 2000. Its outlook for the future is admired across the global technology and business operations industries. Its analysts are respected for their no-nonsense insights based on demand side data and engagements with industry practitioners.

HFS Research introduced the world to terms such as "RPA" (Robotic Process Automation) in 2012 and more recently, the HFS OneOffice™. The HFS mission is to provide visionary insight into the major innovations impacting business operations such as Automation, Artificial Intelligence, Blockchain, Internet of Things, Digital Business Models and Smart Analytics.

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