



Shape your digital future

A world of difference that's
Connected. Powered. Trusted.



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Partner and Head of
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KPMG in Norway
– visiting client site
in Norway

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The digital path to a more competitive future

Geopolitical tensions. Supply-chain disruption. Soaring cyber threats. Inflation and economic volatility. The need for digital skills. Evolving customer, regulatory and ESG demands. Businesses like yours need modern, intelligent, and resilient digital capabilities – transforming to increase productivity, generate returns and improve experiences.

The future demands continually evolving business solutions and tech-driven services that underpin innovation and opportunity. Organizations embracing the vast power of digital technology are unlocking new capabilities to improve productivity, align around the customer, replace aging legacy systems, and embed trust in all they do to enhance service, efficiency, customer loyalty and business value.

Transforming for tomorrow is challenging. Continually transforming organizations need advisors that are well versed in the industries they serve, in delivering value-creation opportunities and in applying deep process and technology expertise to help them get there.

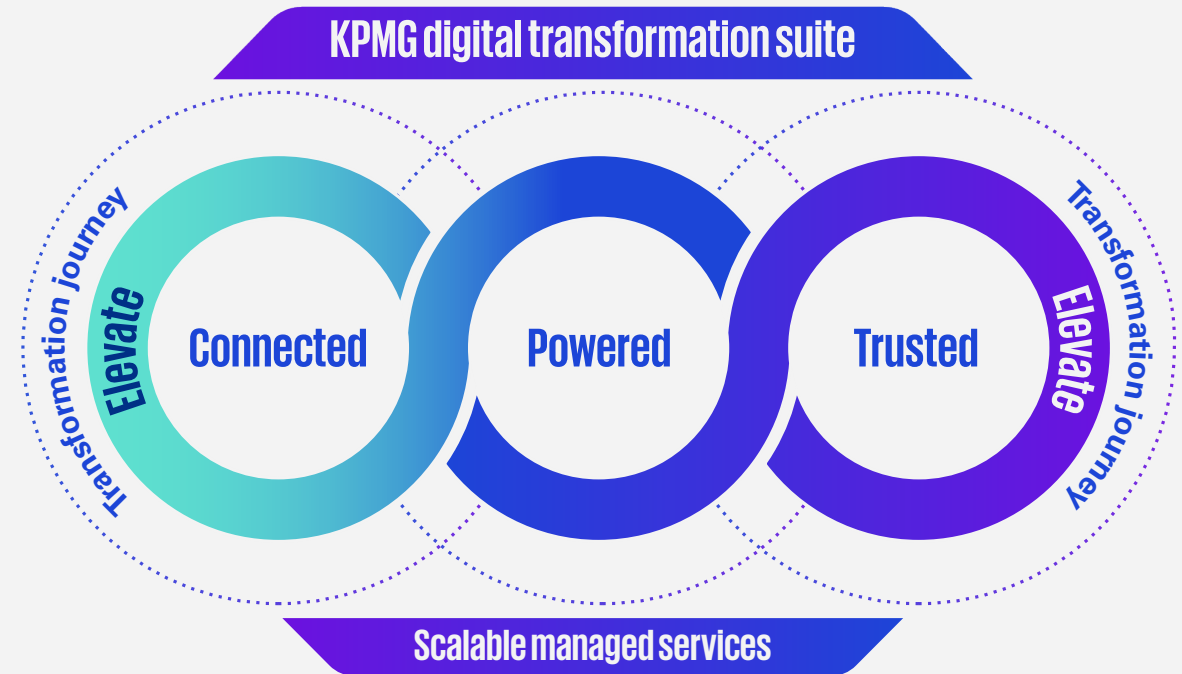
As you shape your digital future, knowing precisely where and how to dedicate resources and investments is critical. We deliver a digital transformation suite of services that is integrated and interconnected – a portfolio that functions as a whole and where each critical component achieves excellence.



KPMG specialists are working shoulder-to-shoulder with clients throughout their transformation to continually explore what the future demands.

In our experience, digitally mature businesses are connected to their customers, powered by the latest technologies, and trusted by customers and stakeholders. They are laser focused on value creation and understand that transformation is continuous and built on disciplined and agile execution.

That is why we have built a suite of digital transformation services that we call **Connected. Powered. Trusted.** These work to identify, manage, and capture value-creation opportunities, underpinned by our proprietary transformation-journey methods. KPMG is helping clients to digitally transform with confidence, speed and agility.



With every transformation, whether it's one function or across the organization, you need supporting expertise on every step of the journey. Drawing on a global network of more than 50,000 industry, functional, risk and technology specialists, we work to understand your business, identify your issues and performance opportunities, and deliver the services you need to compete in a world of change."



Ian Hancock
Global Head of Consulting
KPMG International

2 years

is the expected timeframe
for most businesses to
embrace key emerging-
technology platforms.

Source: KPMG Tech Report 2022

Built to shape your future

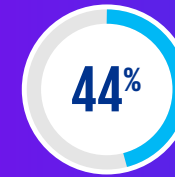
KPMG Connected Enterprise is our approach to customer-centric digital transformation, tailored by sector. It aligns your business around your customers to create a seamless, agile, digitally enabled organization that delivers better experiences and new levels of performance and value – at scale across your front, middle and back offices.

KPMG Powered Enterprise is KPMG's suite of services to transform functions. We bring target operating models that are designed with the future in mind, using KPMG leading practices and processes and pre-configured SaaS (Software as a Service) platforms, along with advanced technology enablers, for optimized processes, governance, KPIs (key performance indicators), people skills and data.

KPMG Trusted brings together risk and regulatory services that build trust and confidence in the business and the digital transformation journey. It helps ensure that businesses can predictably navigate risk and regulation – and deliver on the promise to keep customer data trusted, safe and secure. KPMG Trusted fosters the confidence of your business and your stakeholders for continued organizational resilience.

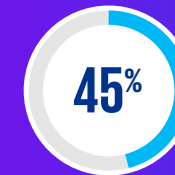
KPMG Elevate identifies and quantifies value-creation opportunities. We help businesses target and capture value using a data-driven approach – confidently helping to achieve measurable improvements to revenue, margin expansion, cost management and capital structures to increase profitability and performance. We focus on what needs to change for an organization to become a modern, high-performing business delivering economic returns.

Wherever you are on your path to change, KPMG can help you navigate to your destination today – and into the future – with continuous transformation. KPMG can help you find the right model and build practical steps to help drive your organization forward in a world of change. Our professionals can show you how to streamline and accelerate data-driven decision-making – helping to enhance competitiveness, value and sustainable growth.



of organizations cite **insufficient talent and/or skills** as the biggest challenge their organization is facing or has faced on their cloud journey; and 62 percent of respondents still have work to do to remove silos between functions.¹

Meanwhile, almost



of business leaders say they are **applying digital transformation to the entire organization**,² while 74 percent of CEOs say they see a link between ESG and digital investment.³

¹ Source: KPMG Tech Report 2022

² KPMG Digital Fuel Survey 2021

³ KPMG CEO Outlook Survey 2022

Transformation never stops. Neither do we.

“ Working with KPMG on our digital transformation and putting customers at the center of everything we do was done in true partnership, working together on how we can transform and be a leader in Vietnam in customer centricity. Our transformation journey at AIA continues, but we have built a strong understanding and foundation to take us into the future with the help of KPMG.”

Wanda Britton
Chief Customer Officer at AIA (Vietnam)

“ We knew we needed expertise and KPMG was an excellent source of that. The team really understands what we’re trying to do.”

Robert Buck
Director of HRIS and Payroll Operations at
Brown & Brown Insurance

“ We needed to start thinking differently about our own future as a business. We needed something bigger to fit our growth goals and ambitions. Thanks to KPMG’s advice and Microsoft Dynamics 365, we were able to leverage KPMG Powered Enterprise Supply Chain. Now, we have a strong foundation for future growth.”

Lasse Erik Moen
CEO, Barnas Hus

“ I’m proud of the efforts of our IT team and external advisors as they successfully mitigated the attack and restored operations that were affected by the incident.”

Sam Cochrane
Chief Financial Officer at Sierra Wireless



Simren (Gill) Bains
KPMG Tax Technology
and Innovation Manager
KPMG in the UK

The Connected difference

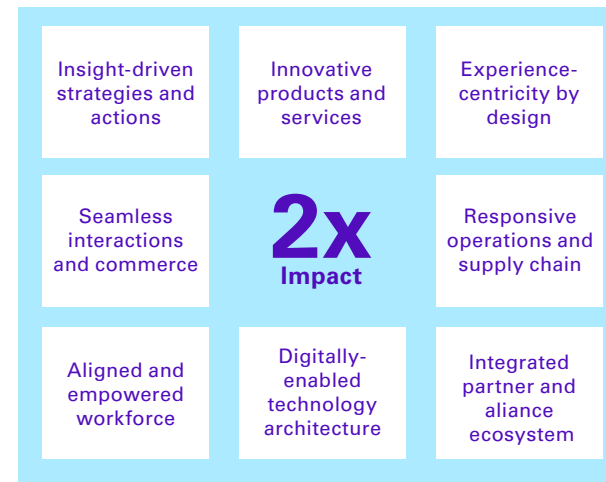
Orienting your business around the customer

In today's dynamic consumer-centric world, customers are more informed and demanding than ever. To compete and succeed as your sector and competitors embrace this new reality, it's imperative to put customers at the center of all you do.

The future demands that your business is fully connected across all functions, teams and partners – catering to today's mobile customers with a seamless and agile digital ecosystem that meets their evolving expectations with outstanding levels of performance and satisfaction.

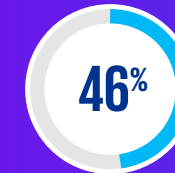
KPMG Connected Enterprise helps build your business around your customer. It provides an integrated suite of services to help you design, build and operate a customer-centric, agile business. Our Connected services are applied organization-wide to transform customer experiences and deliver new levels of value in each sector.

Connected is built on eight key capabilities of a truly connected, customer-centric enterprise. These are:



KPMG research shows that organizations making a moderate or significant investment in all eight Connected Enterprise capabilities are 2.1 times more likely to deliver a customer experience that exceeds today's expectations.⁴

Tech enthusiasm for customer engagement burns brightly



Amplifying customer centricity is the primary goal for investing in enterprise technology, according to 46 percent of businesses.⁵

At the *enterprise* level, we define the future of the sector and value streams for future products and services. At the *operational* level, we define the customer and employee journeys and their pain points, and then map smart future operating models. At the *technology* level, we deploy and integrate modern digital solutions – such as workflow, automation and AI – to break down silos and barriers across the organization and operate more seamlessly, with less friction and waste and at higher speed.

KPMG Connected Enterprise has predefined sector models, value stream process definitions, journey maps, pre-configured technology accelerators, and industry target-operating model assets. It integrates with Powered and Trusted to provide the functional, risk and regulatory services that drive holistic stakeholder value.

⁴ Base: 1,299 professionals involved with customer-centric strategy decisions. A commissioned study conducted by Forrester Consulting on behalf of KPMG, September 2018

⁵ Source: KPMG tech report 2022

The Powered difference

Optimizing functions for a new era

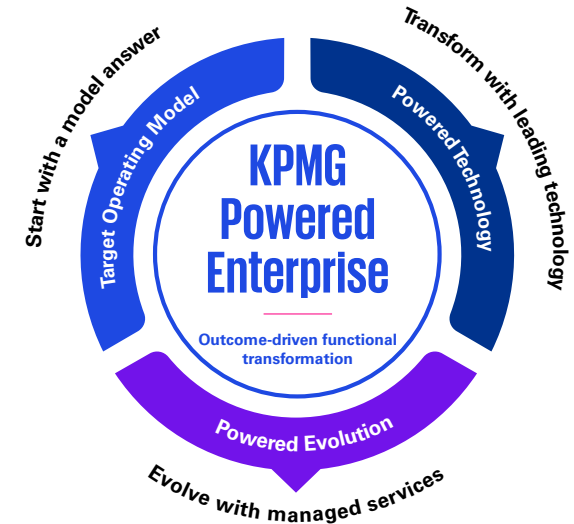
Technology continues to revolutionize how business is done and the race is on to deliver high-performing functions that are aligned to modern strategies and future competitiveness. Along the way, of course, legacy technology can create serious roadblocks that you inevitably need to overcome to be more responsive, resilient and competitive.

KPMG Powered Enterprise is our outcome-driven approach to functional transformation, covering key functions within front, middle and back offices, and built on the world's leading cloud platforms.

We tap into KPMG's deep functional expertise and combine it with our industry knowledge and the power of today's latest technology.

To harness emerging technology, best practices and market-tested solutions for a faster path to agile, scalable business functionality, our Powered approach features three key elements – the Target Operating Model, Powered Technology and Powered Evolution.

The Target Operating Model provides a model answer for how the function should operate. It's a detailed description of the 'how' and 'what' for everything that each function needs to do. It includes processes, people, service delivery, technology, data and controls – providing a remarkably detailed picture of the future function design.



We enable our Powered operating model through our Powered technologies, which are configurations of leading cloud platforms combined with the latest digital technologies. And our evolution services drive continuous improvement beyond the transformation.

Because we start with a vision of the end state, we are well-positioned to engage early on the transformation journey and navigate the change-management agenda more effectively. Powered Enterprise delivers high-quality designs based on our expertise, the latest technology featuring pre-configured cloud platforms, and reduced implementation risk thanks to our early participation in change management. Crucially, the ability to continuously innovate on the cloud platform should not be underestimated.

The Trusted difference

Enterprise risk and regulation for a safer future

KPMG Trusted is our dynamic approach to risk and regulation in a digital environment. In today's evolving, hypercompetitive reality, fostering trust in your business needs to be a core principle of your transformation destination – not an afterthought.

With Trusted, KPMG is bringing risk out of the backroom – moving from passive compliance through risk mitigation to active value creation. Trusted encompasses services across risk and regulation, cyber security and ESG. It helps clients in those 'moments of truth' – when trust can be lost during a serious risk or compliance matter, cyber breach, or regulatory issue.

Today's organizations are facing many several significant challenges, from soaring cyber threats, fraud and financial crime to regulatory complexity and evolving ESG requirements across diverse global jurisdictions. The limitations of legacy systems, confusion over fast emerging technologies and a siloed approach to risk can all hold an organization back.

In the digital era, trust is indispensable to competitiveness and success. Clients are intently focused on ensuring a trusted brand for their organization. Our Trusted approach increases the value of your risk-based capabilities – embedding trust as a core principle of the digital transformation journey.

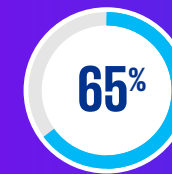
Trusted brings our deep experience, digital capabilities, change-management expertise and sector knowledge together, delivering trusted services that help you anticipate, balance and respond to risk. It is an integrated and critical component of our Connected, Powered, Trusted digital-transformation approach.

KPMG Trusted contains predefined governance, risk and compliance models, industry regulatory frameworks and control catalogues. It also features risk and cyber assessment tools, ESG transformation and reporting playbooks, plus pre-configured technology accelerators.

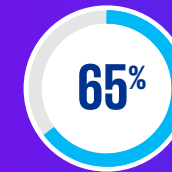
More than
one-third

of organizations recognize that increased trust leads to improved profitability.

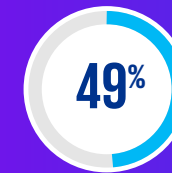
But



report that information security requirements are shaped by compliance needs rather than long-term strategic ambitions.



of executives continue to view information security as a risk reduction activity rather than a business enabler.



believe that the Board of Directors sees security as a necessary cost rather than a way to gain a competitive advantage.

The Elevate difference

Rising to a new level of value creation

KPMG Elevate brings a sharp focus to value creation. It is KPMG's approach to identifying and quantifying value-creation opportunities and achieving measurable improvements during transformation, including crucial guidance when navigating transactions and complex turnaround initiatives and business transformation. Our approach to value creation brings insights and discipline to the end-to-end process of value targeting through value realization, operating at pace and in an agile manner.

Elevate brings together data, insights and execution capabilities to rapidly prioritize and deliver value. We use proprietary and external datasets, timely insights and proven industry experience – leveraging more than 300 value-based analytical models to roadmap and prioritize the transformation journey and capture value quickly.

Value realization can be elusive regardless of the impetus for transformation- enterprise, functional or M&A.

Research shows that merely 27 percent of companies – about one in four – are meeting growth and profitability objectives, and M&A-driven transformations are performing only slightly better – with about two thirds of all transactions failing to meet value targets.

The message is clear. To remain relevant and successful in today's fast-moving, hypercompetitive environment, a laser focus on value targeting and capture are central to better outcomes from transformation – whether enterprise, functional or M&A driven.

After targeting value using Elevate – bringing insights and discipline to the end-to-end process of value targeting – we leverage KPMG's Connected, Powered, Trusted suite of services to enable rapid and efficient transformation that delivers the results your business needs. KPMG Elevate is the path to value that is quantified and delivered.



It starts with exceptional expertise

Connected, Powered, Trusted comes together to provide a holistic and complete set of transformation services that drive stakeholder value. They are underpinned by a common transformation method, tailored transformation journey and experience that accelerates and helps de-risk delivery based on the unique requirements of each client.

All of our digital transformation projects are informed on an ongoing basis by our five global KPMG Centers of Excellence.

With a dedicated focus on Customers and Operations, Corporate Services, Enterprise Risk and Technology, our experts combine deep functional and technical expertise with outstanding sector knowledge across today's major industries.

We work shoulder-to-shoulder with clients to unlock the power of digital technology. The result? A practical, pragmatic and integrated approach to transformation and a modern, future-ready base from which to compete and grow.

Our Centers of Excellence

Customer and Operations

Tap into our expertise and build your enterprise to meet and exceed ever-changing customer demands, with your brand communications, operations and supply chains all digitally enabled, data driven and aligned to your customer-centric strategy.

Corporate Services

From finances to technology, and people to procurement, we help to optimize every corner of your organization with the right operating model, processes, data and insights you need to drive value and sustainable growth.

Risk

We deeply embed governance, risk and compliance into your processes, supply chains and technology to enhance security, meet complex regulatory needs and build trust with customers and stakeholders.

Technology

We help implement the right technology platforms and architecture underpinning your entire organization, with the aim of optimizing your capabilities and embracing data and analytics for smarter decisions and enhanced cybersecurity.

Transformation

We help our clients to navigate their journey whatever their transformation challenge, sector, industry or geography. We bring the right balance of focus on value, scalable and agile program implementation, people centred change and contemporary delivery tools, methods and approaches to realize value at speed.

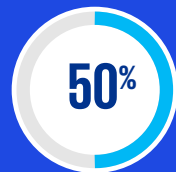
Ongoing transformation with managed services

In a world of constant flux, transformation is not a fixed destination but an ongoing journey – one that often leads to uncharted territory.

How will you prevent your new technology from becoming tomorrow's legacy system? How will you keep up with innovation, regulation and market change, while keeping your processes and functions at the forefront of leading practices?

KPMG Managed Services can help. We combine advanced technology, deep expertise and operational excellence to continually evolve your processes – on a subscription, as-a-service basis.

More than



of companies have implemented managed services for a business function or at scale across the enterprise.

Source: KPMG and HFS Managed Services Outlook
2023-2024, a global survey of more than 1,000 executives

Managed services that go beyond

KPMG Managed Services is very different from traditional models that are primarily based on labor arbitrage and transactional work. Instead, our services go:

Beyond the back office. The opportunities for sustained transformation exist in knowledge-intensive areas throughout the front, middle and back office. That's why we provide managed services throughout the enterprise – in critical areas like cyber detection and response, third-party risk management, compliance and cloud platform management.

Beyond cost savings. In addition to reducing your total cost of operations by up to 45 percent, we can help drive outcomes across resilience, employee and customer retention, stakeholder trust, accurate forecasting, and regulatory risk management – without prohibitive up-front capital investments.

Beyond technology. Advanced technologies are critical for your future operations, but true transformation doesn't stop with tech. We also bring renowned KPMG expertise across functions, processes and industries, plus strong experience in change management. KPMG Managed Services is tech-enabled but strategy-led, helping you to define your vision and operationalize it.

With Managed Services, we help you create nimble, scalable business functions that both evolve as you grow and pivot quickly amid changing priorities.

Meeting you at the crossroads of change

The future is here and it is digital and data driven. Success demands breaking down outdated silos and becoming fully connected enterprise-wide to put customers at the very heart of everything you do.

Through the richness of KPMG's digital transformation capabilities, we are helping clients build modern, intelligent, resilient businesses that deliver better results for the people and the planet. KPMG specialists work shoulder-to-shoulder with every client, using a portfolio of constantly evolving tech-driven services to deliver lasting change and continuous opportunity.

Our digital transformation approach is grounded in KPMG's proposition of providing informed insights that turn into opportunity. We give clients an industry-specific perspective on where they stand, the future of their functions, and a clear view of how technology can create new opportunities. Our approach is always human – while technology can bring innovation, KPMG can provide direction.

Companies transforming successfully are taking the time to ask hard questions amid change:

Are our business functions manual, slow and siloed?

Are we truly aligned around the customer?

Is our dysfunctional technology driving the wrong behavior?

Is our current technology a barrier to innovation?

Is outdated technology causing profit leaks?

Can we use data-driven insights to drive value?

Why have our previous transformation efforts failed?

Does our technology increase risk?

With our **Connected. Powered. Trusted.** suite of transformation services, we help you transform your business model, disrupt your sector and leap ahead of the competition. And if you simply need to solve a particular business issue in today's consumer-centric digital economy, we can help you there, too.

We can provide a clear roadmap that positions you for success in the fast-changing digital economy.

Contact us today to begin the journey to enhanced agility, resilience, growth and excellence.

Why choose KPMG for your transformation journey?

01 | Transform your business to enhance agility and results.

02 | Tap into the power of technology to enhance value and performance.

03 | Power continuous improvement and drive future success through managed services.

04 | Take advantage of leading SaaS technology platforms.

05 | Sustain trust for the future by optimizing risk and data management.

06 | Understand risk and regulations in highly regulated industries.

07 | Gain practical advice through our holistic multi-disciplinary skills.

08 | Build a human-centric organization from which to compete and grow.

Jonathan Attia
Partner, Head of Digital
Products
KPMG in the UK



Transformation never stops. Neither do we.

kpmg.com

kpmg.com/socialmedia



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Transforming for a future of value

KPMG firms' suite of business transformation solutions can help you engineer a different future – of new opportunities that are designed to create and protect value.

Transformation solutions



KPMG Connected Enterprise

Create a customer-centric digitally enabled business.



KPMG Trusted

Build and sustain the trust of your stakeholders.



KPMG Powered Enterprise

Achieve outcome-driven functional transformation.



KPMG Elevate

Unlock financial value quickly and confidently.