CX 4.0: B2B BUSINESSES FACE NEW CUSTOMER EXPERIENCE PARADIGM
Abstract

The rapid pace of evolution of digital and communication technologies in the last few years is disrupting industries at a rate faster than ever before. As digital natives disrupt the marketplace and established businesses play catch up, the world has truly entered the era of Industry 4.0.

Industry 4.0 is a revolution of manufacturing, supply chains, and industrial ecosystems. It is being fueled by digitalization, highly connected systems, and massive automation driven by data insights that create smart and autonomous systems. Industry 4.0 is powered by technologies such as cloud, the industrial internet of things (IIoT), big data, artificial intelligence and machine learning (AI/ML), augmented and virtual reality (AR/VR), digital twins, cyber security, autonomous robots, and additive manufacturing. This helps create smart enterprises with unprecedented levels of automation and product or service innovation.

Even as it paves the way forward for Industry 4.0, technology has heralded a much more visible and significant impact on customer expectations, customer behavior, and consumption patterns driven by a revolution in digital and consumer technologies. The last few years have witnessed significant disruption in consumer businesses with organizations delivering transformative customer experience and leveraging it to differentiate their products, services, and brand promise. It is now evident that superior and compelling customer experiences are becoming a critical imperative even for traditional B2B organizations in how they acquire and retain customers and grow their business. The pandemic-induced disruptions impacting businesses and supply chains have only served to further accelerate this trend. We expect this trend to gain momentum and drive B2B organizations to transform and become customer-centric organizations. This will entail continually innovating and delivering connected, superior, and engaging customer experiences even as they embark on their transformation with Industry 4.0.

This is what CX 4.0 is about.

In this paper, we introduce you to CX 4.0 and discuss what aspects enterprises need to focus on to ride the CX 4.0 wave as they transform into truly customer-centric business organizations.

CX Imperatives for the B2B Industry

The influence of B2C behavior on B2B customers

The proliferation of smart phones, social media, and apps has completely changed how consumers explore, buy, and consume products and services. Nowadays, consumers have avenues such as the internet and social media to research product information, obtain product and pricing comparisons in no time, seek product ratings and reviews, and get businesses to serve them with curated personalized information. Even placing an order is just a tap away. Apps provide real-time updates about their orders, invoices, consumption patterns, and upgrade options. There is access to tips for a better product experience through community forums where one can engage and exchange information with other customers. Service support is simpler with the incorporation of virtual assistants providing self-service and through customer care agents who provide on-demand personalized service via channels of the customer’s choice. This shift in B2C customer experience has created a profound impact on customer behavior. Consumers today are highly demanding, seek instant gratification, have low brand loyalty, place a premium on experience, and expect an “always-on” customer experience.
Challenges for B2B organizations to move to the new paradigm

B2C consumer behavior has been having an infectious influence on B2B businesses as well. B2B buyers and users are influenced by their personal experience as B2C customers. B2B customers are moving away from just buying products and services and are seeking experiences that deliver business value at every touchpoint through their entire customer lifecycle with the B2B brand. However, delivering similar engaging and personalized experiences is much more complex in a B2B world, where business engagements are far less linear, business decisions and outcomes are influenced and constrained by multiple stakeholders, and there are multiple paths that a customer engagement may take.

Traditionally, B2B engagements and customer interactions have been carried out through non-digital mediums and involve considerable direct human interaction. This creates its own set of complexities, challenges, and opportunities to provide personalized experience at scale in a B2B scenario. B2B enterprises not only need to deliver superior, personalized experiences with innovative products and offerings, but also support a multi-channel, flexible, and agile customer engagement operation that can navigate these complexities seamlessly and in parallel. Some of the challenges B2B organizations face are:

• Major transformation needed since traditional business models and customer engagement mechanisms come under tremendous stress from this new-age customer behavior
• Major impact on how B2B organizations market or sell their products, innovate their offerings, and deliver services to their customers throughout the customer lifecycle
• Broad-based and deep impact across an organization’s business processes, operations, and business functions across front and back-office functions

To survive and thrive during such profound change, B2B organizations need to transform themselves and become customer-centric. Undertaking digital CX transformation and adopting CX 4.0 are critical in the transformation to be a customer-centric organization.

Key Elements of the CX 4.0 Strategy

So how do B2B enterprises become customer-centric? Their business strategy, culture, and underlying operating model must shift from product-centric or line-of-business centric to being more customer-focused. This model should align the organization’s processes and business functions to customer goals and experience.

There are four key elements to the CX strategy that B2B organizations need to adopt to navigate the paradigm shift in the marketplace:

• Focus on customer needs and relationships
• Deliver superior and personalized experiences at scale
• Be agile, flexible, and responsive to customers
• Invest in customer success

Focus on customer needs and relationships

Customers expect B2B businesses to anticipate and understand their business needs and preferences while delivering tailormade solutions and services with superior experience at all touch points. They expect businesses to guide them through the buying journey as well as the post-sales phase to derive greater business value from the purchase. This requires B2B organizations to design experiences that address customers’ current and anticipated business and emotional needs. B2B organizations also need to understand their customer’s business processes, their stakeholders including buyers, influencers, and decision-makers as well as their interests. Key factors to consider include:

• Building strong customer relationships to accurately define customer need, gain empathy, build trust, extend influence, and seize moments of truth in the customer lifecycle journey. This is critical to grow business, improve share of wallet, and deliver value to the customer
• Gaining insight to the customer’s vision and business objectives, their needs, preferences, business programs, and procurement patterns and processes
• Mapping key stakeholders, understanding their motivations and fears, providing timely support, and enabling them. Such insight allows organizations to design a personalized experience
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Steps to gain customer insights and build relationships

- Study industry trends, segment behavior, customer history, firmographic data, social analytics, and market surveys to drive actionable data insights on customers and customer segments
- Develop close customer engagement and stakeholder mapping across buying and service cycles
- Collect customer feedback and invest in voice-of-customer programs
- Invest in lead-nurturing programs and advisory services to share knowledge, seed ideas, gain insights, and influence decisions
- Leverage partner channels to improve reach, gain customer insights, and build relationships at scale

Deliver superior and personalized experiences at scale

Influenced by their experiences as B2C consumers, B2B customers are increasingly demanding that B2B businesses not just sell products and services but also deliver personalized and enriching experiences through a combination of digital and human touchpoints across their business engagement lifecycle. They expect businesses to anticipate their needs and desires, and design experiences that are continuously tailored based on their changing needs and circumstances.

Multiple paths to personalize customer experience in the B2B context

Personalized customer experience may mean multiple things and take different forms in the context of B2B business. This includes:

- Personalized marketing campaigns
- Lead nurturing programs that provide contextualized information to customers tailored to their needs, situation, or stage in their business journey
- Enhanced engagement to understand customer needs, educate customers, and provide relevant feedback, recommendations, and tailored solutions
- Tailored interactions that provide the right level of engagement
- Customized offers as per customer needs
- Usage/consumption-based subscription models
- Personalized digital engagement via apps and portals to provide relevant, actionable insights and engagements to customers. This may include digital self-service channels providing usage and service insights, personalized offers and recommendations, personalized content, and community forums

All these personalized experiences are delivered through a combination of digital and human interactions and are driven through automation and actionable data insights. It is essential for organizations to reimagine their customer journeys with an outside-in focus infusing empathy into every customer touch point.
**Customer experience through superior employee and partner experiences**

While focusing on customers, it is easy to overlook the need for superior, personalized experience for employees and partner teams responsible for customer experience. This may include account, sales, service, or channel partner teams who engage with customers. The experience that these employees and partners are served must address their business function and productivity needs in addition to their own emotional needs. This will go a long way to enable, empower, and motivate them to delight the end customer.

**Be agile, flexible, and responsive to the customer**

While their customers are expecting rich, personalized consumer-grade experiences, the realities of B2B business are far more complex. Customer journeys are far less linear, business decisions involve multiple stakeholders, and B2B organizations need to navigate through customer-specific business process complexities.

**Examples of B2B business complexities while dealing with customer experience**

- Customers have different procurement processes, multiple stakeholders with different interests influencing deals, and multiple different paths for each process. B2B organizations should be able to invest in customer relationship, navigate these paths, and be flexible and responsive to the needs of key stakeholders to help move the process forward.

- Customers want solutions customized to their unique needs. They expect organizations to deliver complete solutions that meet their business needs instead of merely selling out-of-the-box products. Organizations should be ready to customize their products, build configurable products and solutions, stitch together third-party partner products, and build an ecosystem.

- Customers expect flexible payment terms or flexible contracts. For example, usage-based or subscription contracts, gain-share or outcome-based models.

- Customers want product or offer information instantaneously.

- Customers need immediate attention to address service issues, upgrades, or repairs.

B2B businesses with the agility and flexibility to quickly respond to customers in the face of these complexities, fast-changing business dynamics, and customer demands can clearly differentiate themselves to win the trust of their customers. This level of responsiveness requires an organizational culture, operating model, and a robust digital IT platform that lends flexibility and agility.

**Invest in customer success**

Customers instinctively trust and choose to do business with B2B organizations driven by the will to succeed together. They expect the organization they do business with to align with their business objectives and be invested in their success. Customers are willing to pay a premium to such organizations for their products and services. So, it is important for B2B businesses to move beyond transactional relationships with their customers to one that focuses on lifetime value.

B2B businesses should focus not just on customer outreach and buy cycles but also invest in a responsive and personalized after-sales service model. A superior service solution with optimal combination of digital and human elements will not only reduce service costs and improve brand experience but also convert service moments into sales opportunities and promote customer advocacy.

Businesses are increasingly offering subscription-based services to build deeper and longer customer relationships, increase the pie of service revenue, and continually deliver value to customers.

B2B enterprises are investing in a new role called Customer Success Manager that acts as a strategic partner and advisor to the customer at every stage of the customer lifecycle. A customer success manager aligns with customer KPIs, is responsive to customer needs, and ensures products and services are delivered to meet customer KPIs. The role is focused on building long-term customer loyalty.
Customer Engagement Lifecycle and CX 4.0 Platform Capabilities

A B2B customer lifecycle has 7 stages:

- Awareness
- Engagement
- Evaluation
- Purchase
- Product / Service Experience
- Retention and Advocacy
- Growth

B2B organizations must engage with the customer right from the time they are aware of a business need through the entire lifecycle to deliver an insight-driven, highly personalized, and engaging experience.

Such robust customer experience capabilities required by B2B organizations need to be supported by a CX 4.0 IT platform – a platform that is digital, comprehensive, robust, agile, and scalable to adopt evolving digital innovations. CX 4.0 is modular and provides digital solutions and innovations across various functional capabilities such as:

- Digital marketing and experience management
- Sales automation, planning, and performance management
- Configure price and quote (CPQ)
- B2B ecommerce
- Customer service
- Field service
- Subscription management

This section details key CX capabilities, digital innovations, and advancements in CX technologies that can be leveraged by B2B organizations to implement CX 4.0.
Digital marketing and experience management

The proliferation of internet, mobile, and social media has created an all-new digital marketing world. The ability to track customer digital footprints has opened doors for creating personalized experiences and one-to-one targeted campaigns. B2B organizations already have extensive digital presence with websites, while some also have mobile apps, and social media presence. They are ramping these up to create brand awareness, educate customers, and build trust and credibility.

Customer journeys in the B2B space are complex and involve multiple stakeholder groups. Providing the right content to the right audience at the right time forms the backbone of new age selling. Content management, website analytics, and personalization technologies along with marketing automation systems are being used to offer optimized journeys and persona-based personalized content. Email marketing is still one of the most effective ways to connect and convey the message to B2B customers, while mobile apps and websites amplify that message and help capture vital information about prospects and leads.

B2B organizations need to combine a sound digital marketing strategy, customer data analytics, and marketing technologies to create an effective omni-channel marketing solution. They need to optimally leverage investments in digital marketing solutions and tools such as email marketing, website analytics, search engine optimization (SEO), pay per click (PPC), web content management, video marketing, recommendation engines, user reviews, and social marketing programs. For targeted marketing, organizations are investing in customer data platforms, big data analytics, and AI/ML technologies to drive actionable customer data insights.

CASE STUDY

A leading banking client has transformed the way they are engaging with customers and prospects leveraging modern digital marketing solutions. Infosys solution based on Oracle Marketing Suite enables the client to provide personalized digital experiences and product recommendations across various digital properties, run social marketing, and also deliver targeted campaigns to customers and unknown prospects through online and offline channels.
Sales automation, planning, and performance management

A robust sales platform enables organizations to get the best out of their sales and sales operations teams and helps maximize revenue growth while delivering personalized and engaging buying experiences to customers. Some key capabilities and innovations are listed below:

- A robust sales solution helps sales teams to manage and track their accounts, contacts, sales pipeline, tasks, commitments, and calendar effectively and provides proactive alerts and nudges
- It helps sales operations design optimal territory and quota plans with statistical and AI/ML based data insights
- Cloud and mobile technologies are empowering field sales teams to connect and engage with customers on the go with handy access to customer data and product literature during sales meetings
- Guided sales journeys help structure customer need analysis and product recommendations and personalize offers based on data insights
- A connected sales solution with capabilities like a true customer 360⁰ view, a connected marketing solution, or a connected CPQ solution can remove friction, and enable a data-driven accelerated sales process
- Organizations rely on partner channels to extend their reach and drive sales growth. This makes it imperative to have a robust partner relationship management solution and a partner portal to recruit and manage partners, drive channel sales growth, and manage partner performance
- Virtual assistant and collaboration tools can be used to improve automation, experience, and engagement during the sales process
- With the sales process becoming more digital post-pandemic, there is a need to reimagine the sales process with digital deal rooms. Digital deal rooms deliver a branded experience where sales teams and customers can collaborate in real-time on solutions and deals using contextual data and readily available sales collateral

Sales platforms are using technologies such as cloud, mobility, AI/ML, big data, analytics, and chatbots to evolve and deliver a superior buying experience for customers as well as a superior sales experience and improved productivity for internal employees and channel sales teams.

CASE STUDY

A global enterprise in the business of ultrasonic cleaning and welding equipment and solutions undertook digital sales transformation. Their objective was to enhance the sales experience as well as sales productivity and deliver engaging personalized buying experiences. Infosys implemented an Oracle CX Cloud suite-based solution to deliver sales and quote automation that gave the client a 360-degree view of accounts, increased the quality of the sales funnel, guided sales, and provided the ability to sell configurable solutions personalized to customer needs.

CASE STUDY

A global medical technology, pharmaceutical diagnostics, and digital solutions innovator partnered with Infosys to implement a sales performance management solution based on the Oracle CX Cloud suite. The solution enabled the client to design, measure, and manage sales performance goals with flexibility and agility to adapt to dynamic market conditions. It also helped develop a sales incentive mechanism that is transparent, accurate and ensures alignment to sales performance goals.
Configure price and quote

As businesses and customer expectations evolve, B2B organizations are increasingly required to offer complex, configurable solutions often bundling even third-party products and services. It is challenging to design and configure products and solutions with complex bills of material (BOMs), create compatible bundles, and price them at scale. This results in long lead times to turn around proposals and inaccuracies in quotes. It also poses challenges during fulfillment owing to wrong configurations and incompatible solutions. This results in poor customer experience, falling sales, and sub-optimal financials. For many B2B organizations, especially in the hi-tech and manufacturing industries, CPQ is a critical sales tool that helps offer configurable solutions and high-quality commercial proposals to customers seamlessly and at scale.

With intuitive UX and robust capabilities including guided sales, rule-based product configuration, advanced pricing and approvals, proposal engine, and deal analytics, modern CPQ applications eliminate friction from the sales process and significantly improve buying experience and cycle time.

B2B ecommerce

B2B ecommerce is no longer a nice-to-have feature. It has become an important sales channel along with offline and partner sales channels. Many B2B organizations have always had some online sales presence with homegrown systems or other legacy platforms. However, to deliver superior personalized experiences for evolving market expectations, it is important to adopt modern commerce solutions. B2B Commerce differs from B2C Commerce in terms of capabilities. The key differences between B2B and B2C ecommerce include corporate account onboarding and management, contract pricing, customer-specific catalogs, quote management, bulk ordering, payment options, and advanced product information management. Increasingly, organizations are also looking to sell more complex configurable products via CPQ integration enabling customers to self-configure offerings and request for quotes. Headless commerce is also an important trend as B2B organizations are looking to create custom user experiences and unique customer journeys to support their complex product catalogs. B2B ecommerce also leverages digital marketing and AI/ML technologies to enable personalization, product recommendations, and retargeting.

CASE STUDY

A leading data center infrastructure solution provider partnered with Infosys to undertake lead to cash transformation. As part of the transformation, an Oracle CPQ-based solution was implemented within a connected enterprise ecosystem for multiple lines of business. It empowered the business with guided selling of highly configurable complex solutions that include equipment, software, service, and project bundles in addition to engineer-to-order products. The solution is integrated with front-office sales and back-office systems including ERP, PLM, and other applications to enable frictionless pricing, approvals, inventory checks, and fulfillment. This has helped the client deliver superior buying experience, improve price control, and reduce cycle time.

CASE STUDY

A well-known research and development organization implemented Oracle B2B Commerce to provide self-service options to its B2B customers. The capabilities enable customers to track orders from all channels, place orders, and view and track consumption, invoices, and payments.
Customer service

Superior customer service is the key to cementing customer loyalty and generating repeat business. Service has significant bearing on the brand experience, and any weakness in this area can lead to high customer turnover along with poor brand perception in the market. Customers have become extremely demanding and look for instant gratification and personalized attention in their service requirements. B2B organizations need to respond with superior, prompt, and personalized customer service, while keeping costs low. They need to implement a robust customer service platform and use digital innovations to drive service experience, automation, and service efficiency at scale. The current capabilities and emerging trends for such a platform include:

- Robust service solution providing workflow, SLAs, and queueing capabilities as well as strong service contracts with a reliable repair and returns process
- Omni-channel solution allowing customers to start their service journey from any channel and end on any channel seamlessly. This includes:
  - Contact center, assisted chat, and email
  - Self-service portal, chatbot, social messengers such as WhatsApp, and social media handles
- Digital self-service portal and chatbot/digital assistants hold the key to providing superior, always-on self-service. Customers can raise or review service requests, orders, bills, and payments or browse through product content, FAQs, and offers
- Robust knowledge management with built-in AI capabilities for self-service and assisted journeys
- Guided service and personalized service flows driven by 360-degree customer views and customer data insights
- Conversational AI for automation of customer and service agent journeys
- Automation of channels such as email, chatbot, and social channels. Leveraging NLP to automate service request creation, response, disposition, and workflows
- Increasing use of IoT and AI/ML for predictive and preventive service. Experimentation with digital-twin technology for remote diagnostics and repairs

CASE STUDY

Infosys enabled an internationally reputed auditing and certification client to transform their customer service and service fulfillment journeys to deliver high-quality service experience to customers as well as auditors. This was part of the overall CX transformation implemented using the Oracle CX suite. The solution included mobile apps, digital self-service, and superior assisted services, delivered using service automation and blockchain technologies.
Field service

Field service is an extended part of customer service, and provides critical moment-of-truth for customer experience that organizations must deliver on, or risk loss of customer loyalty. The upkeep of the equipment and any breakdown has an impact not just on asset usage and customer experience but often also on the customer’s business. This makes it critical for organizations to ensure timely maintenance and upgrades, minimize or even prevent breakdowns, and ensure maximum uptime for their customer assets.

Field service technologies have transformed in the last few years.

- Mobility, geo tracking, collaboration solutions, and AI/ML based routing and task allocation have helped in faster resolution of service issues and optimizing the field workforce productivity.

- Connected solutions with back-office ERP integration eliminate friction for the field technician while ordering replacement parts, replenishing truck inventory, updating the customer install base, or booking labor hours and expenses, all of which helps improves productivity.

- The ageing field workforce and high turnover have made knowledge retention and training a challenge for organizations. This has affects field service efficiency which requires field technicians to put in longer hours or make multiple visits to complete jobs with a direct impact on service cost and customer experience. Organizations can take advantage of modern AI-based knowledge management solutions that in conjunction with mobility and automation can serve contextual, timely, and accurate knowhow to field technicians, thereby significantly improving field service productivity and experience.

- As technologies evolve, developments in augmented reality (AR) and virtual reality (VR) will transform how technicians train on or carry out equipment installs, repairs, and upgrades in the field.

- The internet of connected devices/machines along with 5G is poised to revolutionize the paradigm of service management across industries. All customer assets can be monitored with ease and AI analytics will enable automatic workflows for predictive, preventive, and breakdown maintenance. Self-healing and autonomous corrections are also expected to improve field service responsiveness.

Infosys partnered with a global manufacturing enterprise to help them undertake field service transformation. The Oracle-based field service solution provides a connected field service capability with optimized field service scheduling. It also provides field engineers with a frictionless experience for field ticket resolution, customer history, spares, and debrief management. Field engineers are being equipped with a mobile app that provides a 360⁰ view, handy checklists, and configurable forms to capture key site or equipment data. The solution also provides connected knowledge management that can automatically deliver the right knowledge articles to engineers, in both online and offline mode. Future development plans include leveraging IoT for predictive maintenance and AR to further improve the field service experience.
Subscription management

Fueled by the digital consumer economy and changing customer behavior, the world is seeing a major paradigm shift in how organizations are increasingly changing their business model from a pay per product, pay per service, or a perpetual license model to an “as a service” or a subscription-based model. B2B companies are finding that subscription commerce is the key to long-lasting customer relationships. Subscription software is now common with most enterprise software vendors offering SaaS or PaaS license models. Other traditional businesses in healthcare, manufacturing, and services have also accelerated this change. By offering subscription services, B2B businesses can evolve from simply selling components, products, or parts to integrating themselves into the entire customer lifecycle. Further, new revenue recognition standards such as IFRS 16 and ASC 842 are also making subscription models more attractive to these companies.

However, this business transformation needs to be supported by a robust subscription management platform and a strong, connected end-to-end enterprise solution. Cloud-based subscription management solutions such as those from Oracle enable organizations to offer subscription services, create subscription contracts, and offer flexible billing options including tier-based and usage-based billing. They provide comprehensive mechanism to manage the subscription lifecycle including upgrades, suspensions, resumption, and automated renewals.

CASE STUDY

A multinational conglomerate offering a portfolio of building products, technologies, software, and services partnered with Infosys to undertake lead to cash transformation. A connected enterprise solution leveraging Oracle CPQ and Oracle Subscription Management Cloud integrated with ERP and CRM applications is transforming their services business bringing in new subscription-based business models with faster quote cycle time as well as flexible pricing and contracts. Further, it has enabled automation across sales, contracts renewals and modifications, fulfilment, and service processes. This is helping enhance business efficiency and customer experience while creating new growth avenues.
Infosys is uniquely positioned to help organizations undertake digital CX transformations and chart their path for a successful CX 4.0 journey. We have created compelling Oracle CX offerings that blend strong advisory capabilities, industry domain expertise, extensive transformation and Oracle CX Cloud implementation experience, and investments made in digital innovations and next generation technologies. Our offerings include a rich set of CX innovations that complement the Oracle CX Cloud suite, industry solutions that address industry-specific use cases, proven methodology, and a strong suite of tools and platforms. Infosys’ offerings can significantly help organizations drive business value from their CX investments and seamlessly transition to CX 4.0.
Conclusion

As technology drives innovation and disruption at an ever-faster pace, and the experience-based economy becomes mainstream, B2B organizations need to transform their business to adopt a customer-centric culture. This involves focusing on customer needs, delivering personalized experiences at scale, being agile and responsive to customer needs, and investing in customer success.

To achieve this, organizations must review their strategy and processes, and invest in technology to support large-scale transition to the new paradigm. A robust platform that supports the needs of CX 4.0 is critical for such a transformation to succeed. The platform must be capable of providing comprehensive CX functionalities across digital experience management, marketing, sales and service, CPQ, eCommerce, and subscription management. It should be aided and amplified by strong digital capabilities including cloud, mobility, analytics, AI/ML, digital assistants, IoT etc.

With vast experience on the Oracle Cloud suite, a rich set of CX innovations, a plethora of in-house tools and platforms, and teams with experience across multiple industry domains, Infosys is uniquely positioned to partner with organizations to achieve their CX 4.0 transformation.
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Mukesh has around 26 years of consulting and systems integration experience, primarily in the Oracle economy around CRM and CX technologies. He brings in rich and varied experience including incubation of new service lines, program management, consulting, and service delivery management in the enterprise applications space and has delivered several global CRM/CX and ERP projects across various industries. In his current role, Mukesh heads the Oracle CX Cloud Center of Excellence at Infosys and is responsible for GTM, presales, capability development, solutions, and differentiators for Oracle CX Cloud offerings and providing oversight on client deliveries.

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Infosys Cobalt is a set of services, solutions and platforms for enterprises to accelerate their cloud journey. It offers over 35,000 cloud assets, over 300 industry cloud solution blueprints and a thriving community of cloud business and technology practitioners to drive increased business value. With Infosys Cobalt, regulatory and security compliance, along with technical and financial governance comes baked into every solution delivered.

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