SAINT-GOBAIN STEPS UP ITS TRANSFORMATION

2019
Saint-Gobain has real strengths: robust markets, industrial and innovation capacities, a unique distribution network, a portfolio of solutions to meet today’s and tomorrow’s challenges and new expectations, and, above all, the expertise and commitment of its employees. In a rapidly changing world, Saint-Gobain’s strengths and advantages open up even more opportunities. In order to leverage its position to best effect, the Group started rolling out an ambitious transformation plan on January 1, 2019 to unleash the full potential of its teams to benefit its customers.
SAINT-GOBAIN’S MARKETS ARE STRONG

CONSTRUCTION CLOSE TO EVERYONE’S DAILY LIFE

9.8 billion inhabitants in 2050 compared with 7.6 billion in 2018(1)

68.4% of the world’s population will live in cities in 2050, that is, 2.7 billion more than in 2015(1)

+3.2% Average annual growth rate of the world’s construction market between 2017 and 2022 but more than 5% in India(2)

CLIMATE URGENCY IS THERE

+2 °C The maximum temperature increase by 2100 imposed by the 2015 Paris Climate Agreement

Buildings account for 1/3 of global CO2 emissions

75% of buildings in Europe were built before the introduction of energy efficiency standards(3)

MOBILITY IS CHANGING

84 million new vehicles sold in 2030 in Europe, the United States and China(4)

More than 50% of new vehicles sold between now and 2030 will be electric(4)

7.8 billion air passengers in 2036 compared with 4.3 billion in 2018(5)

HEALTH IS THE FUTURE

23% of the population in developed countries will be aged over 65 by 2030 compared with 18% in 2015(6)

LISTENING TO ITS STAKEHOLDERS AND A CHANGING WORLD, SAINT-GOBAIN MEASURES THE COLLECTIVE CHALLENGES FACING US AND INCORPORATES THEM AS A SOURCE OF PROGRESS FOR ITS SOLUTIONS AND EXPERTISE. IN RESPONSE TO GLOBAL POPULATION GROWTH, LONGER LIFE SPANS, RAMANT URBANIZATION AND GLOBAL CLIMATE URGENCY, SAINT-GOBAIN IS RETHINKING LIVING SPACES AND CONSTRUCTION METHODS AND APPLYING ITS EXPERTISE TO PROGRESS SUSTAINABLE MOBILITY AND PROTECT EVERYONE’S HEALTH SO THAT WE CAN ALL LIVE BETTER TOGETHER.
SAINT-GOBAIN’S SOLUTIONS ARE EAGERLY AWAITED

A UNIQUE MULTI COMFORT APPROACH
Saint-Gobain’s Multi Comfort approach encompasses four types of comfort in a building – acoustic, thermal, visual and air quality – which it maximizes by combining cutting-edge products and solutions. “Display buildings” provide customers with an opportunity to experience these comforts while the Group’s teams can adapt them to the local construction methods and users’ preferences. For example, started in 2018, the Multi Comfort House in Masdar, the laboratory city in the United Arab Emirates, has little to do with those built in Norway or Sweden.

ZERO CARBON BUILDINGS ON THE HORIZON
The Group’s thermal insulation solutions and glazing improve energy efficiency in living places: less energy consumed means fewer greenhouse gas emissions. Additionally, Saint-Gobain’s light construction solutions, the manufacturing process using recycled materials and the improved environmental performance of its plants reduce a building’s overall carbon footprint from design to its end-of-life.

World first: concrete 3D printing! It’s happening now in the Netherlands. Saint-Gobain Weber has joined Project Milestone, which includes five homes each with their own unique structure designed by architects Houben and Van Mierlo. Each one complies with the strictest comfort requirements. Concrete 3D printing will save up to 60% of the material needed by limiting waste, and will reduce CO₂ emissions by 75%.

1 out of 3 homes in Europe are insulated with Saint-Gobain solutions x90
Saint-Gobain’s insulation products generate 90 times more energy savings than the greenhouse gas emitted over their entire lifespan.

In France, every 10 km there is a sale outlet with the best materials and advice for trades professionals
For more information about Saint-Gobain's commitments to green building: www.greenbuilding.saint-gobain.com

TOMORROW IS ALREADY HERE, WITH SAINT-GOBAIN MATERIALS
Present at CES in Las Vegas, Nevada (United States), Saint-Gobain Sekurit’s smart windshield developed in partnership with Nuance, an expert in automotive AI, provides a unique driving experience. Eye movement tracking combined with voice recognition provides interaction with points of interest along the route. Drivers can access all sorts of information in augmented reality. It is displayed on the smart windshield using the transparent screen technology developed by Saint-Gobain Sekurit.

A glass totem for Greater Paris
160 meters high, 38 levels, 62,000 m² surface area and 50,000 m² of multifunction glazing produced by Saint-Gobain: the Paris City Court designed by Renzo Piano is an architectural milestone in the Greater Paris sky and a model of eco-design certified BIC (French label for buildings with low-energy consumption).
DRIVEN BY THE DIGITAL REVOLUTION

Productivity, efficiency, smart buildings, etc., digital technology is upsetting traditional business models and redefining how companies interact with their stakeholders, customers, suppliers and employees. The challenges are evident at every level of Saint-Gobain’s value chain: from production to sale, including construction, added services and augmented relations. Summary of the inspiring trends:

E-COMMERCE IS INESCAPABLE
Digital technology is changing the competitive balance. The low investment needed to launch an online sales platform has reduced the entry-level barrier and increased the number of players. It has become crucial to improve customer intimacy and avoid intermediation. Digital technology provides customers with access to information. Increasingly, the customer is an influencer, co-designer and even decision-maker. The line between professional and consumer is becoming blurred. Everything is driving Saint-Gobain to work more closely with the users of its products – building occupants, drivers, passengers, etc. – to inspire them, cultivate its reputation for quality and performance, and capitalize on their prescribing role, especially in the case of construction or renovation work. Internet access for all has also led to the explosion in e-commerce worldwide. There will be 3 billion internet users in 2022 in the emerging countries, compared with 2.1 billion in 2017(1). Tomorrow’s business relations will be online relations.

81% of customers engage in online searches before making a purchase
67% of customers say they are willing to provide personal details for personalized services
56% of customers have already stopped doing business with a company after experiencing poor customer service
52% of customers feel greater loyalty to brands that interact with them on social networks

4.0: A REAL INDUSTRIAL REVOLUTION
Digital technology is transforming the way industrial plants are organized and revolutionizing production methods. It provides real-time access to a quantity of data about the machines that are now interconnected. Analyzing this data allows for two major advances: greater operational efficiency by reducing loss of time and materials, and unprecedented flexibility in production processes. Industry 4.0 opens the door to mass personalization in the very early stages of the production chain and that means locating as close as possible to end users while also paving the way for co-design.

Over 40% of industrial investments worldwide are dedicated to the plant of the future

THE BIM EVOLUTION
Digital design and construction are two significant trends in the building and housing industry. To minimize costs and time frames, and improve quality, stakeholders now work collaboratively using a single Building Information Modeling (BIM) system. All the building drawings are uploaded together with all the associated information about the components’ characteristics, performance, etc. The stakeholders thus have an overall view of the building at each stage in its life cycle, making it possible to detect any design errors and to incorporate more sustainable building techniques and materials.

11.7 billion dollars What the global BIM market will represent in 2022(2)

(2) Study by Fives, Trendeo, EDF and Institut de réindustrialisation, 2017.
DIGITALIZATION IS EVERYWHERE AT SAINT-GOBAIN

AUGMENTED CUSTOMER EXPERIENCE

The customer journey involves a multitude of channels: stores, websites, social networks, emails, forums, chatrooms, text messages, etc. Saint-Gobain’s omnichannel approach ensures the connection between the various physical and digital touchpoints remains fluid and coherent. There is a growing number of Customer Relationship Management (CRM) tools used to track all customers’ interactions with the Group, understand them better and serve them precisely. A battery of digital tools developed by the Group’s brands is streamlining all customers’ lives and construction work, from inspiration to after-sales.

Guiding consumers
In France the lamaison.saint-gobain.fr website helps guide consumers through their building or renovation work, making sure it is well designed and executed. It is at once a source of inspiration, information and advice, and a contact platform. It provides all the necessary details about what makes a comfortable and green home, offers ideas, cost estimates, a financial aid and tax relief simulator, and puts customers in contact with trade professionals.

Serving trade professionals
Quotation software, layout software and one-click ordering as well as platforms to provide contact with customers: Saint-Gobain’s in-store and online digital services improve trade professionals’ visibility and efficiency. In France, the SOLi+ configurator helps professionals with producing quotations, calculating cost estimates and providing customer advice. In the United Kingdom, the Build Aviator package of services helps builders from design to final handover, and guides them through the complexity of green building solutions.

Co-designing with manufacturers
In response to the growing need for personalization and customized innovation for Industrial customers, Saint-Gobain co-develops a large part of its solutions with them by introducing new working methods. Design thinking helps understand customers’ preferences and needs. The “sales concept” provides a solution to their problem by combining a variety of products. Co-development is also completely changing production methods. Digital manufacturing therefore includes the customers’ needs in the very early stages, which makes it possible to produce very short, personalized series in flexible, automated production facilities. Saint-Gobain’s support also involves services throughout the product life cycle, from engineering to repair and recycling. In the aerospace industry, for example, enriched services have enabled Saint-Gobain to switch from the sale of cockpit windows to the sale of flight hours.

Saint-Gobain’s digital transformation is changing the way it interacts with customers, and the way it manufactures and distributes its products. The Transform & Grow plan is stepping up the movement. The more agile organization makes it easier to seize digital opportunities at all levels in order to adapt faster to new consumer habits, improve productivity and ensure employee fulfillment.

THE WORKING COMMUNITY

The digital transformation is resulting in a complete shift in working methods. Industry 4.0 collaborative robots are redefining tasks in the plant. Distribution brands must take up the e-commerce challenge. Social networks boost customer relations. The Group is becoming a learning company: MOOCs and e-learning platforms allow individuals to enrich and extend their skills in their own language wherever they are. Managerial culture is increasingly reliant on digital technology and incorporating continuous feedback, using coaching platforms like Mov’One and 360° assessment tools. The Group is hiring people with new skills to support the changes in its businesses and processes. This is a call for automation, 3D printing, data science, design and user experience specialists.
A NEW STEP FOR SAINT-GOBAIN

A new more agile, digital and entirely market- and customer-centric organization that fully leverages the power behind its teams’ expertise together with the potential of Saint-Gobain’s materials and services.

A lighter and more agile organization

Value-creating portfolio management
An organization focused on its markets. The new organization is clear, reactive, closer to the local economy or major global customers and is ultra-digital: Simply Saint-Gobain.

#intimacy
Products and services designed to meet specific local needs, manufactured or supplied locally and transported over short distances.
Good for our customers. Good for the regions. Good for the planet.

#agility
A simpler organization, collaboration, trust and employee empowerment.
This means guaranteed adaptation to the market reality in almost real time. And that means a savings of days for our customers and for our teams.

#synergies
Offer in each country an integrated customer pathway, cross-reference complementary ranges and provide a comprehensive response to the market players, share R&D progress and innovations worldwide.
This means providing customers with the best of Saint-Gobain and its services.
SAINT-GOBAIN’S NEW SCOPE

The portfolio of solutions has been adjusted to match the long-term strategy and areas of savings to strengthen Saint-Gobain’s competitiveness, and to make the most of all growth opportunities, and implement an offensive acquisition policy with 100% value creation at its core.

Reinforced leadership in regional markets
- Insulation in Europe (Kaimann)
- On the North American market for specialty architectural products (Hunter Douglas)
- In building distribution in Norway (Per Strand)

In technology niches worldwide
- Very high temperature thermal insulation (HKO, Germany)
- Plastic components for the health sector (Micro Hydraulics, Ireland)
- High-performance components for the aerospace and manufacturing industry (HyComp, United States)

In emerging countries
- Automotive glass in China (50% stake in the JJG group’s flat glass production line)
- Insulation in Kuwait (Kimmco)

Billion euros divestments (in revenue), including:
- Pipe in China
- Building Distribution in Germany
- Silicon carbide business

250 million euros additional savings by 2021

27 acquisitions creating value in 2018

3 billion euros divestments in 2018
PROUD TO BE SAINT-GOBAIN

Taking up all the challenges that lie ahead in one of the world’s top 100 most innovative companies and where employees enjoy working is a source of enthusiasm and shared pride.

#success

- Improve professionals’ business through services, enable consumers to achieve their dream home thanks to in-store and digital advice, and deliver customized innovation for industry: Saint-Gobain’s customers will make all the difference.

#employability

- Getting familiar with new-generation digital tools and sharing expertise within multi-business teams are vectors for improving the skills of all Saint-Gobain employees whether in office, plant and sales outlet.

#progress

- The human and financial resources freed up will enable Saint-Gobain to drive sustainable mobility further, create zero-carbon homes and develop life sciences, benefiting us all.

For the 8th consecutive year, Saint-Gobain has been included in the world’s top 100 most innovative companies.

Only 14 companies have been awarded this label presented to the world’s best employers. Saint-Gobain has also been certified Top Employer in 33 countries in 2019.
Saint-Gobain is doing well. What are the 2018 performance standouts?

P.-A. DE CHALENDAR Our results were up again, in particular due to the strong selling prices and a recovery in our business volumes. All our businesses are reporting growth, as are most of the regions where we operate. And these solid results will carry through into 2019. We have already stepped up our asset portfolio turnover with acquisitions totaling nearly 770 million euros and the launch of an ambitious divestment plan.

B. BAZIN We are extremely well placed to support our professional and consumer customers’ new uses (digital, in particular), and facilitate responses to their innovation and productivity needs while working with them to anticipate the major trends going forward. Our aim is to continue to improve our position as a key partner with complete product and service offers.
The reorganization, divestments and acquisitions mean changes for Saint-Gobain’s employees.

What are your guiding principles? How do you intend to maintain unity?

P.-A. DE CHALENDAR To strengthen our leadership positions on local markets, invest in technological niches and develop in new regions: we have adopted an aggressive acquisition policy designed specifically to create value. We have stepped up acquisitions and divestments following a strategic review of our entire portfolio.

B. BAZIN The new organization is being quickly rolled out. Lighter, structured along country and market lines – no longer by products – it simplifies and speeds up decision-making, allows full collaboration between the Group's teams and different business lines, and encourages the development of commercial synergies with comprehensive offers to our customers. The result is numerous benefits for our customers and teams. Collaboration, trust and empowerment are the watchwords defining the new working methods in the field.

P.-A. DE CHALENDAR Our values and fundamentals sit more than ever at the heart of our action. We remain a committed and responsible company with regard to all our stakeholders, respectful of the employer-employee dialogue and of the men and women who work for the company. We will maintain our strategic heading and long-term vision to rise to the major challenges of our time.

B. BAZIN Each person’s commitment combined with our strong corporate culture are the keys here. More than ever before, we are a community of entrepreneurs united by the desire to succeed collectively.

Digital technology is making rapid inroads into uses, businesses and media.

What are the main challenges for Saint-Gobain?

P.-A. DE CHALENDAR We need to innovate in a spirit of openness and to increase co-development with our customers. And of course we must provide everyone with the opportunity to improve their skills at all stages in their careers.

B. BAZIN Business models are changing due, for example, to intermediation and the increasing involvement of end consumers. We need to address them more directly.

P.-A. DE CHALENDAR The satisfaction of all our customers is our main priority. Thanks to greater agility, sharing and cross-business approaches, we will manage to win new growth opportunities.

B. BAZIN Our success is also measured by the teams’ enthusiasm towards the new ways of working together and our ability to attract the best new candidates who dream of working for Saint-Gobain.

“We’re imagining Transform & Grow has been fully implemented. What sort of things do you think will make you say you have succeeded?”

BENOIT BAZIN Chief Operating Officer

“Our teams are ideally placed to get the most out of our solutions and Saint-Gobain’s know-how.”

PIERRE-ANDRÉ DE CHALENDAR Chairman and Chief Executive Officer

“The Group is in good shape. Now is the right time to transform.”
Saint-Gobain’s executive committee is responsible for leading the Group’s operations. Under the chairmanship of Pierre-André de Chalendar, the team makes strategic decisions based on the objectives defined by the Board of Directors.
AN OVERVIEW OF A GROUP UNDERGOING CHANGE

Entrepreneurs in Vietnam and in Denmark are not the same. Professionals want everything for a façade in the same place. Consumers are passionate about their home and want to get as much information as they can. Industrial companies seek innovation partners. Saint-Gobain is reorganizing and reinventing itself to meet all its customers’ needs. Bringing businesses and expertise together strengthens sales plans and cutting-edge advice. New tools are simplifying choices, purchasing, and relations with Saint-Gobain. Synergies in R&D promise disruptive innovation. Are you ready to discover a unique range of services and products, a smooth customer journey and totally unique experience? Report from the heart of a Group that is changing to better serve the world.

“Accompanied from A to Z by lamaisonsaintgobain.fr, homeowners can turn their dream into reality with complete peace of mind.”
The new Aerospace division focuses on high-tech aeronautical components, in particular glazing (windscreens, side windows and canopies for military aircraft) and aircraft radomes. Our knowledge, technical expertise and testing capabilities enable us to design innovative solutions that improve performance and meet the certification requirements of aircraft regulatory authorities globally. Our organization with program management teams, similar to that of our clients, allows us to establish a strong link with our customers throughout the project stage and into full production. Between the two product lines, the market dynamics, technical requirements and customer bases are very similar. Employees feel that they will be able to share and learn from each other to continuously improve our products, build customer loyalty, expand our portfolio and accelerate the Group’s growth.

SCOTT HUTH, General Manager Aerospace
“Co-develop the windshield of the future with a major automotive player.”

By combining our expertise in artificial intelligence with Saint-Gobain Sekurit’s glass expertise, we have developed a windshield that revolutionizes the driving experience. Throughout this co-development, it was very rewarding to see our two teams move forward together, with their very different and complementary approaches, and get excited, step by step, as what we had envisioned initially came into existence.

NILS LENKE, Senior Director R&D, Nuance Automotive, a partner of Saint-Gobain

“The union of Weber and Gyproc is strengthening the product portfolio offered by the Saint-Gobain brand in the Indonesian market.”

The merger of our “construction products” activities in Indonesia makes us more efficient, in particular by leveraging mortars’ very strong position in the country. We have set up a unique specification team that addresses specifiers and developers with the full product range, a common contractor approach and a single trade team expert in omnichannel commerce. This propels our gypsum activity and gives us a stronger overall market position.

JOSE MARTOS, CEO Indonesia

“Our unique offer simplifies the customer experience and gives us access to the largest projects in the country.”

Recently, Saint-Gobain supplied, on a turnkey basis, all the materials needed to build the 17,000 m² of façade of an impressive residential building: Placo plasterboard, Isover glass wool, Brasilit cement and Adfors fiberglass wall covering. Thanks to our synergies, the customer has to place just one single order to have all the products delivered on the job site and to have the work monitored by a Saint-Gobain team, which is also unique.

NELSON ZANOCELO JUNIOR, General Manager, Façade BU, Brazil
CertainTeed, a North American leader in ceiling products and systems, offers a wide range of acoustic performance and suspension options. Hunter Douglas Architectural holds a strong position in the North American architectural specialties market. Combining Hunter Douglas’ collection of innovative ceiling and wall products with CertainTeed’s broader portfolio delivers a full suite of innovative, attractive, and high-performing metal, felt, and fiberglass ceiling systems for the full spectrum of commercial projects.

“Together, we offer the expanded portfolio of solutions that architects and designers are seeking.”

CARMEN BODDEN,
Vice President & General Manager,
CertainTeed Ceilings

“We have built a community of 13,000 trades professionals.”

The majority of our customers are small contractors specializing in renovation. Their technical and administrative environment is constantly changing and they are dealing with consumers who are increasingly better informed. Our “Génération Artisans” program already helps nearly 13,000 trades professionals to deal with these challenges. They have access to a suite of personalized services online and in our 800 sales outlets: worksite configurator, quotation and invoices tools, and even energy savings certificates, contact with end-consumers or other craftsmen, management of worksite waste, etc. They can attend technical or business training sessions, and our industrial partners come to present the best innovations to them. As a result, after two years, these trades professionals have improved their skills, and are more loyal to Point.P. For consumers, this is a guarantee of quality and a source of trust.

ARNAUD TRACTÈRE,
Director of Marketing and Purchasing,
Point.P
“Premium partner for Europe’s tallest building.”

50,000 m² of large-size glazing panels each a different size, with neutral light reflection and transmission to ensure the best possible external view, and unique glass heat treatment expertise: Lakhta Tower in Saint Petersburg illustrates Saint-Gobain’s technical prowess. We were able to stand out from our competitors to take up the challenges for this building rising to 462 meters with 87 levels.

Francis Serruys,
Director of Technical Sales Support & Business Development, Glass Façades BU

“A sustainable house for the future.”

The structure of this house is built in three days, most materials are recycled or recyclable, and they are delivered in one truckload, reducing the project’s carbon footprint. This innovative construction system, called “XYLiving” and launched in Italy, saves more than 75% energy compared to traditional housing and is also earthquake resistant. Furthermore, home automation, insulation and outdoor photovoltaic panels will improve the energy efficiency of this house of the future.

Mariateresa Favola,
Building Systems and Innovation Manager, Italy

“Customers who have adopted our prefabricated solutions do not go back.”

In Norway, the Group started this activity in 2008 by acquiring a specialized company, then created a dedicated division in 2013. Today, we position ourselves as a technical partner involved in the very early stages of projects and offering much more than products: advanced solutions. We already cover 70% of Norway and are investing to support the success of prefabrication.

Steine T. Bergsløkken,
Director of Building Systems, Optimera Norway

“Cultivate local synergies to offer a full habitat solution.”

In Vietnam, Saint-Gobain operates in three markets: gypsum, fiber cement and metal frames. These three activities are very complementary. The new organization stimulates synergies between the three local businesses, from sales representatives to support functions. Saint-Gobain Vietnam is now a large team that is very autonomous and agile, and ready to transform our offer into a full habitat solution.

Huy Tran,
CEO Vietnam

Productivity, time saved, green construction site, energy efficiency, health and safety of operators. Prefab has many advantages. BIM and 3D stimulate its use. Saint-Gobain is accelerating.
“KIMMCO-Isover will be there to meet the energy and sustainable construction challenges of the Gulf countries.”

Saint-Gobain and Alghanim Industries, already partners in insulation manufacturing joint ventures in Turkey and Saudi Arabia, have decided to extend their partnership to Kuwait as a joint venture in KIMMCO. Regional leader in insulation, with a glass wool manufacturing plant in Shuaiba, KIMMCO operates under a Saint-Gobain Isover license. The growing attention to energy efficiency, insulation needs and weather conditions in the region are supporting market dynamics. This acquisition is part of the Group’s strategy to extend its scope to promising countries. Saint-Gobain and Alghanim Industries will play a leading role in providing solutions adapted to the energy and sustainable development challenges of the Gulf countries.

KIVANC EZER, Sales & Marketing Director, KIMMCO-Isover

“Our new organization eliminates complexity and drives Life Sciences.”

Our market is growing. Our single-use, high-performance plastic solutions and customized precision parts support the development of large biopharmaceutical groups and laboratories, as well as iconic beverage brands for which taste matters. Our proven expertise in materials, our high quality standards and our interpersonal skills make us a life-long supplier. Most of our solutions are co-developed with our customers. The new organization simplifies our processes and increases our speed and agility in prototyping solutions. It’s a fast, focused and flexible philosophy that works. Through our “one-stop shop” for customized solutions, our customers benefit from our global footprint and our ability to serve local industry. This creates a continuum of trust throughout the entire value chain.

JEAN ANGUS, President, Life Sciences BU
“Isover, Rigips, Weber: three brands in one and the best in marketing at each.”

It has now been more than a year since our three brands came together to provide a unique offer. As a result, we have the same size as our main competitors on the Austrian market. Every time $1+1+1$ does more than 3, there is good reason to do something together. Each business has its own strength, competence and market specifics which can be transferred or copied, or support each other. As well as talented people or specialists who are now shared, bringing their expertise to all businesses. This makes our processes more effective and efficient, and we are stronger together. The three companies have raised Saint-Gobain’s reputation and visibility on the local market.

PETER GIFFINGER, CEO Austria

Today in Denmark, a third of our sales are made online, and these sales are increasing by 20% per year. Digitization has completely transformed our business as a distributor. We use digital tools in stores. We are launching a quotation tool integrated into our website. Data and smart algorithms are the foundation for our business. We track each point of contact with the customer, whether physical or online, and the data helps us to personalize every customer experience not only on our digital channels but also on displays in our outlets. A track & trace solution makes our logistics more efficient. Our ability to better serve our customers across channels, and enable them to improve their own business, makes all the difference. Saint-Gobain is the most awarded B2B digital company in Denmark.

E-commerce, big data, machine learning... Digital technology improves the customer experience, more personalized than ever.”

MIKKEL JOSEPHSEN, Chief Digital Officer, Denmark