GCC Leaders' Tech Predictions for 2025

Hyper-Personalization, Omnichannel Integration and Data-Driven Decisions

Foreword

As we step into 2025, the world of technology enters yet another transformative phase. This year will be defined by intention-driven innovation, where forward-thinking leaders across industries—from retail and healthcare to banking and automotive—embrace advanced digital technologies with a purpose-driven mindset.

Global Capability Centers (GCCs) stand at the forefront of this evolution, driving enterprises to harness the full potential of cutting-edge technologies. AI, in particular, will shape every facet of business and society. From wearable technology that anticipates medical challenges to predictive analytics that automate and optimize global supply chains, innovations from GCCs will redefine industries while creating meaningful global impact.

Beyond technology, GCCs are also reshaping how organizations approach collaboration and talent development. By fostering a culture of inclusivity, adaptability, and continuous learning, these centers are not just solving today's challenges but building the capabilities to lead in an ever-changing future.

This eBook captures the collective vision of GCC leaders who are shaping tomorrow. Their insights offer a roadmap into the trends and strategies that will define the GCC landscape in 2025, equipping enterprises to embrace opportunities with purpose and impact. Let's explore how GCCs are enabling the next wave of purposeful, technology-driven transformation.

Andrea Zimmerman

SVP & President,
Target in India

Technology will Power a Seamless Omnichannel Retail Experience

Technology will continue to play an outsized role in the future of retail as we stay focused on delivering an enhanced shopping experience for our guests (consumers). In a dynamic and evolving consumer landscape, we will continue to use the transformative power of generative AI to build increasingly sophisticated offerings for our guests – whether that is more intuitive search, personalised recommendations, or tech and data-driven marketing campaigns across our exciting assortment.

With the emergence of the 'phygital' guest, one who transitions between the physical, social and digital world, technology will help us deliver a more consistent and seamless guest experience across these channels, while retaining the uniqueness of each and retaining our focus on affordability.
As supply chains become more complex, we will lean on advanced data science and AI models to drive greater accuracy and precision in areas like inventory management and demand forecasting. Agility and flexibility will be key as we leverage technology to deliver a more joyful guest experience.

Ankur Mittal

SVP Technology and MD,
Lowe's India

Mature GCCs will Create Exponential Value

By 2025, GCCs will be driven by innovations in AI-driven decision-making and hyper-personalized digital solutions. Advancements in GenAI and ML will empower GCCs to deliver predictive, actionable insights, enabling businesses to proactively navigate challenges and optimize operations with agility. Hyper-personalization will move beyond traditional customer-facing applications, and also reshape workplace tools to boost employee productivity by tailoring solutions to enhance engagement, productivity and service delivery.

For mature GCCs, especially those operating as second headquarters with multiple functions in India, the ability to connect the dots will unlock unprecedented potential. *By leveraging cross-functional insights and aligning strategies, these GCCs are uniquely positioned to drive innovation, improve productivity and enable enterprise-wide transformation. This integration not only propels operational excellence but also positions GCCs as key enablers for value creation, empowering global businesses to thrive in an increasingly complex and dynamic market.*

Madhu Natesan

VP of Business Operations,
Saks

AI and Immersive Tech will Revolutionize Fashion Retail

In 2025, fashion retail technology will center on personalization, seamless experiences, and data-driven insights. *Retailers will leverage AI for hyper-personalized customer journeys, tailoring product recommendations to individual preferences. AR and VR technology will enhance virtual try-on options, improving customer confidence in online purchases. Automation in supply chains, driven by predictive analytics, will optimize inventory management, reduce waste, and support sustainability.*

In customer service, AI-powered chatbots and voice assistants may handle routine queries, while human agents will focus on high-touch interactions. Omnichannel integration will ensure a cohesive experience across digital and in-store channels. By implementing these tech advancements, fashion retailers will provide elevated, efficient experiences that meet the demands of an increasingly tech-savvy, sustainability-conscious customer base.
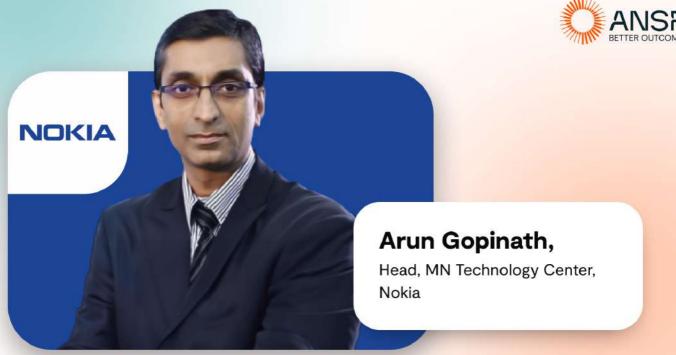
Balu Chaturvedula

SVP & Country Head, Walmart
Global Tech

Personalized Shopping Journeys Powered by Gen AI and AR

The era of Adaptive Retail is here—an evolved form of retail that brings shopping to people in exactly the way they want. *Customers today expect experiences that are profoundly personal. It begins with decoding the human need and building solutions that can adapt seamlessly to each customer and where they are in their shopping journey. AI, GenAI, AR and immersive commerce platforms enable this vision, powering hyper-personalized and ultra convenient experiences.*

For instance: At Walmart, we're leveraging AI/GenAI to create a unique homepage for every shopper. Retina, our AR platform, can create thousands of 3D assets and bring the Walmart shopping experience into new virtual environments. Our Sam's Club exit tech uses AI and computer vision to scan items and automatically verify purchases as members leave—making the check-out process fast and friction-free. These technologies will continue to play a pivotal role in shaping the future of Adaptive Retail.

NOKIA

Arun Gopinath,

Head, MN Technology Center,
Nokia

Monetizing 5G and Progressing Toward 6G

2024 saw the proliferation of 5G Networks - 2025 will see more applications aiming to monetize 5G. 6G standardisation work (3GPP Rel 19) was kicked off in Q3/2024 – and we will see progress towards this exciting new generation. *Artificial Intelligence, especially GenAI has taken the Telecom world by storm and it will play a more significant role be it in R&D, Network Deployment or Customer Care. ESG will be an important theme for the industry - clean energy, circularity and diversity will be in focus.*

We expect to see active discussions around NTN (Non-Terrestrial Networks) and Quantum as well. Looking forward to an exciting year for Telecom in 2025.

Shivananda Koteswar

MD and India Head,
Astera Labs

Investments in AI Data Centers will Help Unlock the True Potential of AI

As industries across the globe increasingly embrace AI, we remain in the early innings of realizing its transformative potential. However, the growing demands of GenAI, large language models, and specialized workloads necessitate massive investment in deploying next generation data center infrastructure to unlock AI's full potential.

As AI models continue to scale exponentially – now reaching trillions of parameters – GPUs and AI accelerators are quickly ramping computational capacity at an unprecedented pace to keep up. The need for faster bandwidth combined with rising AI platform complexity introduce significant connectivity bottlenecks in the delivery of data, networking, and memory to these powerful accelerators.

Data center connectivity needs to evolve to address the specific needs of AI workloads and satisfy the unique demands of hyperscalers. The industry must take a holistic approach to connectivity, which should be purpose-built for AI to deliver the right mix of performance, efficiency, and capabilities that accelerate time to market, maximize resource utilization, and provide greater system reliability and uptime. Astera Labs is a global leader in purpose-built connectivity solutions that will be key to unlocking the full potential of AI in 2025 and beyond.

Amit Kalra

Head and MD, Global Business Solutions, SwissRe

2025 Technology Trends for the Insurance Industry

The insurance industry is poised for transformative advancements in 2025, driven by emerging technologies reshaping its core functions. At the forefront is the rise of digital ecosystems, enabling insurers to reimagine their value chains and deliver superior customer experiences. *By leveraging digital technologies and advanced data analytics, insurers will enhance early risk detection, refine pricing models, and design need-based products tailored to evolving customer expectations.*

GenAI will play a pivotal role in this transformation, driving innovation at unprecedented speed and scale. This technology will enhance productivity, streamline operations, and enable data-driven decision-making amid complex and unpredictable risks. By tapping into vast internal and external datasets and extracting actionable insights from unstructured data, insurers can unlock new opportunities and efficiencies.

Customer engagement is set to be revolutionized, with insurers adopting innovative approaches to connect with and influence their clients. Strategic collaborations with ecosystem players will become crucial, offering the agility to adapt to technological advancements and shifting customer demands. These partnerships will foster the creation of integrated, responsive strategies to navigate the dynamic insurance landscape.

Vaidyanathan Seshan

SVP - International Technology &
Head of India Technology Hub at
lululemon athletica

Crafting the Future of Retail: Technology as a Catalyst for Connection and Sustainability

Retail is no longer just about selling products; it's about crafting meaningful experiences. At lululemon, we're embracing the transformative power of technology to elevate how we design, operate, and connect with our guests. By seamlessly integrating innovation into our processes, we're creating a future where purpose meets precision. Artificial Intelligence (AI) is at the heart of this transformation, especially in merchandising. What was once a purely intuitive process has evolved into a harmonious blend of data-driven insights and creativity. Advanced algorithms now analyze customer preferences, trends, and historical data, enabling teams to make informed decisions about assortment planning and demand forecasting. This precision ensures that we not only meet guest expectations but also empower our teams to focus on the artistry of curation and storytelling.

The way we create products is also evolving. *AI and 3D visualization tools have revolutionized digital product creation, replacing physical samples with virtual prototypes. This means faster iterations, reduced waste, and more sustainable practices. Designers can experiment with fabrics, colors, and styles in a virtual space, accelerating the journey from concept to product while maintaining the craftsmanship that defines lululemon. Looking forward, the role of technology in retail will deepen, not as a replacement for the human touch but as an enabler of connection, efficiency, and creativity. From leveraging AI for precision in merchandising to reimagining product design with 3D visualization, we're building a future that prioritizes innovation and intention.* At lululemon, we believe that the future of retail is about more than what we offer—it's about how we bring it to life. By embracing technology with purpose, we're shaping experiences that inspire, delight, and connect with our guests in meaningful ways.

Rohit Suchanti

MD, WebPT

Biotechnology advancement will revolutionize rehabilitation

In the coming year, innovations in the rehabilitation therapy sector are set to transform the way companies deliver services. *The rise of telehealth, virtual therapy and AI-driven tools for patient monitoring and progress tracking will enable more personalized care plans. Robotics and wearable technology will revolutionize physical therapy by providing real-time feedback and enhancing mobility training. Biomedical technology advancements and very specifically regenerative medicine will help heal patients and provide better quality life.*

Data analytics will help therapy businesses streamline operations and make informed decisions about patient care. As clinics grow in clinician size and service offerings, integration of a full suite of software offerings will solve many clerical pain points seen in rehab therapy. As reimbursement models evolve, these innovations will not only improve patient outcomes but also enhance profitability and scalability for rehabilitation therapy businesses across the U.S.

CME Group

Prabhuram Duraiswami

Executive Director, Head of
Referential Services and India
Head, CME Group

Leveraging a combination of AI, ML and Google Cloud for faster, data-driven decision making

Artificial Intelligence (AI) and Machine Learning (ML) technologies are improving very rapidly. If their benefits can be harnessed effectively, businesses will be able to increase productivity and efficiency, improve scalability, and these will be crucial in automating tasks and streamlining workflows. *We have built ML models to evaluate liquidity in our markets, and having our data in the cloud makes this process faster and easier. Our clients are faced with a lot of data and information every day, so AI and ML can be very valuable in helping them derive insights and make decisions much faster.*

CME Group is the first derivatives marketplace to provide real-time market data natively through Google Cloud, and this has allowed us to unlock new benefits for our clients.

Dr. Rajesh Puneyani

VP Technology, MD and GCC
Site Leader

From Wearables to AI: Technology is Transforming Healthcare in 2025

The rapid advancement of technology will continue to revolutionize the way we view and approach healthcare, offering innovative personalized solutions that enhance both business operations and consumer experiences. Some of the key innovations on the horizon will continue to leverage AI and ML, to drive predictive analytics and personalized medicine, enabling real-time health monitoring and data collection, empowering people to take proactive control of their health and allowing for faster and more accurate diagnoses and personalized treatment plans. *Wearable technology, growing AR/VR ecosystem will provide easy accessibility to valuable insights into an individual's health metrics and promote preventive care. Also, telemedicine and virtual care will continue to expand, breaking down geographical barriers and making healthcare more accessible to a broader population. Blockchain will also play a crucial role in ensuring safety, security and privacy of critical health data, fostering better trust between consumers and providers.* Automation and robotics will further optimize manufacturing processes, enhancing efficiency, speed to market, and cost reduction. Advanced analytics and AI will revolutionize supply chain management, driving innovations in inventory and warehouse optimization. Digital integration across health platforms and devices will enable seamless interactions between consumers and healthcare professionals, delivering more personalized and convenient experiences. At Kenvue, we are committed to staying at the forefront of these trends, leveraging cutting-edge technologies to improve consumer health and deliver exceptional value to our customers.

Hariharan Ganesan

VP – Data, Analytics & Reporting,
Rolls Royce Data Labs

Embracing Digital Transformation - with a Purpose

In the face of rapid digital technological advancements, companies encounter significant challenges to prove the value of new technologies, harness insights from data effectively, ensure security robustness, and attract skilled talent. *Embracing advanced digital technologies with a purpose-driven mindset is crucial. This not only drives data-driven intelligence, but also helps streamline operations, enhances security measures and inspires teams to focus on delivering impactful solutions.* It is also important to constantly map progress to purpose, so as to catalyse innovation that is aligned with organisational vision, and ultimately scalable.

Lalitha Indrakanti

CEO, Jaguar Land Rover
Technology and Business Services
India (JLR TBSI)

Redefining Automotive Experience with Advanced Connectivity – A GCC Perspective

The automotive industry is undergoing a profound transformation as connected cars become the standard, with a strong focus on sustainability, safety, and customer experience. Data is emerging as a key driver, enabling OEMs and partners to amplify customer interactions across design, engineering, sales, and service. Connected services and data monetization offer significant opportunities, while cultural and process shifts, supported by a strong digital core, are essential to fully extract value from digital experiences. *Advancements in geo-mapping technology and artificial intelligence are accelerating the move toward autonomous vehicles and reshaping workforce models. High-resolution navigation systems and cloud-based data integration are addressing challenges in data accuracy and coverage, while AI is enabling skill-centric organizational strategies and hybrid workforce models. Software-Defined Vehicles (SDVs) are redefining the automotive experience, offering real-time updates, personalized features, and advanced safety systems like autonomous parking and emergency braking, driving significant growth in semiconductor investments.* Looking ahead, collaboration between OEMs, governments, and regulatory agencies will be pivotal in driving innovation while maintaining high safety and sustainability standards. The future promises smarter vehicles powered by technologies like digital cockpits, lithium-ion advancements, and optimized electric systems, paving the way for a fully redefined mobility experience.

Jinya Suzuki

CEO,
MUFG Global Service (MGS)

AI, ML, and the Path to Seamless Digital Transformation in Banking Operations

The impact of Data Engineering / AI / ML driven transformation in banking operations has already been established now. Additionally, the evolution of Generative AI has further reinforced "the art of possibility" in driving workforce productivity, allowing the resources to be engaged in more value-added operational activities.

While there will be continued progress in innovations like Metaverse, Blockchain, Quantum computing etc., 2025 will primarily be a pivotal year to ensure seamless operationalization of the new generation technologies within a highly regulated industry like banking and financial services. This will require robust guidelines and strong establishment of model validation, risk management, ethics and governance frameworks for critical and sensitive data driven processes. The widespread adoption and extensive applicability of AI / ML and Digital transformation in different facets of banking will heavily depend on the successful establishment of this governance model and will enhance the confidence of global leaders on the GCC transformation model in banking industry.

Vasudharini Srinivasan

Senior Vice President & India Board
Member, Victoria's Secret & Co

Agentic AI: Revolutionizing Retail for Superior Customer Experiences

The adoption of Agentic AI for autonomous decision-making, seamlessly enabled by the exponential evolution of retail-vertical foundational models, will take center stage in 2025. This transformative shift will drive a plethora of use cases across the entire retail spectrum, including search and browse with dramatically enhanced relevancy and near real-time personalization. *Demand forecasting will become more precise, and fraud detection will be more accurate, along with efficient order management. Inventory optimization will be automated, while dynamic elastic pricing will be fine-tuned for spatial and temporal performance. Customer service will scale infinitely, delivering superior multi-channel experiences at negligible cost. On-demand merchandising will thrive, driven by proactive operations. Finally, supply chain logistics will be optimized for cost and time efficiency.*

These advancements will collectively deliver a superior customer experience, foster data-driven decision-making, and result in increased sales, improved conversions, and higher margins.

Yasir Anwar

CTO, Inspire Brands

Multi Brand Digital Platforms will be a Strategic Advantage

As we look into 2025, the QSR industry is changing and our strong family of brands that include Arby's, Jimmy Johns, Dunkin, Baskin, Sonic and Buffalo wild wings are embracing digital innovation to provide our customers convenience, personalization, and experience. One trend reshaping the industry for companies managing multiple brands would be building and adopting "Multi Brand Digital Platforms". The combination of advanced technologies like AGI and building shared platform brands will enable faster innovation, drive efficient operations, and help brands scale sustainably.

As the industry continues to move towards a "digital first experience" there will be growing emphasis on building unified platforms that will simplify integration with 3rd party tools such as delivery partners, payment systems & marketing operations. These unified platforms will minimize redundancies, help drive operational excellence, drive faster time to market, enable new brands to be integrated quickly, drive innovation and help redefine customer experience within and across brands. These unified digital platforms will not just be enablers to the business, but provide strategic advantage for agile growth across the brand portfolios.

Yadhu Kishore Nandikolla

Head of Human Resources,
Evernorth Health Services India

2025 is the Year of Talent Empowerment at GCCs

The tech talent landscape in 2025 is poised for transformative growth, characterized by adaptability, inclusivity, and strategic innovation. A multigenerational talent pipeline, blending seasoned professionals, fresh graduates, and emerging leaders, fosters diversity, innovation, and resilience within organizations. *Talent cross-pollination between headquarters and GCCs will enable seamless integration of expertise and global alignment. As GCCs increasingly assume strategic roles, the focus shifts to cultivating global leadership within these centers, empowering them as critical drivers of enterprise-wide innovation and growth.*

Employee well-being takes center stage through hyper-personalized, fungible benefits tailored to individual preferences, fostering engagement and satisfaction. Simultaneously, continuous investment in learning and development ensures that employees remain equipped for evolving challenges, contributing to long-term retention and organizational success.

Unifying these efforts is a shared organizational culture across GCCs and HQs, underpinned by change champions who embody and communicate the GCC's vision and values. This alignment positions the GCC not as a peripheral function but as a vital, end-to-end capability hub that drives strategic outcomes, innovation, and global impact.

Vikas Wadhawan
COO, REA Cyber City

Personalized, Data–Driven, and Immersive: The Future of Real Estate

Artificial Intelligence is poised to redefine the property search experience by delivering highly personalized results that account for individual preferences like lifestyle, commute times, school districts, and interior design tastes. This goes beyond basic filters to create a truly tailored journey for users. *AI-driven predictive analytics will anticipate market trends, empowering buyers and sellers to make data-informed decisions. Additionally, automated valuation models (AVMs) will become increasingly sophisticated, providing real-time, accurate property valuations crucial for pricing strategies and assessing investment potential.*

AR/VR technologies will further transform the real estate industry. Advanced virtual tours will allow buyers to explore properties remotely, while augmented reality overlays will enhance on-site experiences by visualizing renovations or furniture placement in real-time. At the forefront of enabling these groundbreaking innovations, REA Cyber City is committed to creating solutions that will transform the real estate industry.

About ANSR

ANSR is the market leader in enabling organizations to build, manage, and scale global teams through Global Capability Centers (GCCs). ANSR's suite of end-to-end AI-enabled products and offerings are trusted by the world's best companies to help them set up, manage, and run their high-impact technology centers.

125k+
Professionals Hired

135+
Global Centers Established

2M+
sqft of Workspace under Management

19+
Years of Experience

$2B+
Capital Investment Created