



The New Lines of Luxury

Download a new frog global study to learn the behaviors and preferences of Ultra-High-Net-Worth Individuals

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Luxury is more than any product or service itself. It is a standard of experience.

At frog, we believe luxury requires a holistic view—one that extends far beyond the traditional realms of high fashion, fine jewelry, exclusive watches or premium beauty products. While such consumer goods remain at the heart of what we define as hard and soft luxury, we see a much broader landscape that includes automotive excellence (supercars), high-end hospitality, premium lifestyle experiences, wellness and even private banking and financial services.

The common denominator? The same clientele. Across all industries, luxury customers are affluent and discerning—driven by a shared set of expectations when it comes to exclusivity, personalization and emotional resonance.

Whether purchasing a couture gown, staying in a five-star resort or selecting a bespoke wealth management solution, high-net-worth individuals (HNWI) and ultra high-net-worth individuals (UHNWI) expect the same level of excellence, creativity and emotional connection. This universal demand for superior quality across industries is what truly defines

across luxury categories.

Download the report to learn:

- Generational perspectives on luxury from various wealth profiles
- How affluent consumers in specific global markets value luxury goods and services
- Why luxury is now an ecosystem of brand experiences
- What it takes to actually please U/HNWI customers today



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Roshan Gya has been CEO of Capgemini Invent, the digital innovation, consulting and transformation brand of the Capgemini Group, since January 2023. He became a member of the Group Executive Board in January 2025.

From 2021 to 2023, Roshan held the position of Global Head of Intelligent Industry for the Capgemini Group, responsible for building solutions to accelerate the adoption of disruptive technologies. During the same period, Roshan was also Managing Director for Southern & Central Europe and India for Capgemini Invent.

Roshan has been a Board Member of Verkor, the low-carbon battery manufacturing company, since 2020 and is President of the National Workgroup for 'Digital & Industry of the Future' at France Industrie.

After a career in Africa, Europe, and Middle East, Roshan joined Capgemini Invent in 2008. Over the past 14 years, Roshan has held multiple senior leadership positions at Capgemini Invent, including Global Head of Energy and Utilities from 2019 to 2021 and Global Head of Operations Transformation from 2018 to 2021.

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With over 20 years of experience in the luxury and financial services sectors, Anne-Laure Colcy is an accomplished executive, currently leading the Global Luxury platform at Capgemini Invent. She brings deep expertise in the intersection of business development, marketing, culture and technology for the luxury industry, with a focus on the emotional connections with craft and heritage that drive customer engagement and brand loyalty.

Anne-Laure’s approach is centered around understanding how technology can enhance the luxury experience while maintaining the emotional essence of the sector, the feeling of affection, which is essential in navigating the evolving needs of today’s high-end consumers. She is passionate about leveraging innovation to meet luxury’s unique challenges in a new era of mutations.

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Joya Takchi

Strategy Consultant, Global Luxury, Capgemini Invent



Joya Takchi is a strategy consultant specialized in Global Luxury, supporting cross-sector clients, from fashion and retail to financial services, automotive and wellness, in designing and executing their transformation journeys. At frog and Capgemini Invent, she plays a key role in building strategic initiatives that shape the future of the luxury industry worldwide. Her work focuses on go-to-market strategies, international business development and organizational mobilization, with a strong foundation in project management, data-driven insights and change management. She has notably contributed in the

creation of our Global Luxury Incubator, developing sector-specific offerings and global governance models to address the fast-changing needs of high-end brands and clients. With experience spanning strategic planning, process optimization and training deployment, Joya combines analytical precision with a creative and user-centered approach. She thrives in international, multicultural environments, fluent in Arabic, English & French and is a graduate of ESSEC Business School.

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