

# How digital is your company?

INTERVIEW WITH...

**Almudena Román**

CEO ING DIRECT Spain

“We are too young to think we won't live through several technological revolutions”

Shake up your business  
with gamification

10 steps for success

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Mobility as a  
transformation leverage

How to improve a  
customer experience  
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DIGITAL TRANSFORMATION

## How digital is your company?

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## The real Digital Transformation

By **Rafael López**,  
CEO at BABEL

Send me your location, let's collaborate in a shared document, let's have a videoconference. So distant are the times when we didn't have communications or access to information everywhere. Our lives change fast.

Businesses have changed too. New businesses based on the digital world were born, but traditional companies also had to evolve along with the new technologies. Now, have they changed completely? First steps have been the use of new channels and process automation. This helped to perform more efficiently processes that were already implemented before the digital era. This is a major step forward, but a second, most complex and deep transformation is still pending – the reinvention of business. A metamorphosis that should contemplate the impact of technology on the way we understand business. It's a disruptive change that is here to stay.

More and more companies are operating without a physical window, based on virtual samples and an agile distribution network to fulfill their clients needs. So, what should the hundreds of thousands of traditional business do? They should evolve, understand their clients better, offer a better product, incorporate added value.

New processes should be defined, but not only by adjusting them to new technologies. A deep change should be implemented because everything is different: customer service, recruitment, internal and external communications, product and service development, staff training, and the relationship with third parties. Everything is changing and everything will continue to change, faster and faster, to reach limits that we can't even imagine.

That's the real Digital Transformation. We have to reinvent ourselves taking advantage of what we already have – a business, some clients, a great knowledge – and

using the opportunities digital technologies have to offer. The only way to survive is by living in a continuous evolution. In the Digital Era, the borders between sectors are fading; everyone may have the means to get to know their clients. If I know them, why don't offer them what they need?

We have a huge amount of data from public or internal sources, social media or sensors that give us measurements of innumerable variables. Data that travels through communication systems is stored and analyzed in real time. Everything is relocated, and immediately. That's what we're talking about when we talk about omnichannel, social media, mobility, cloud services, the Internet of Things or Big Data.

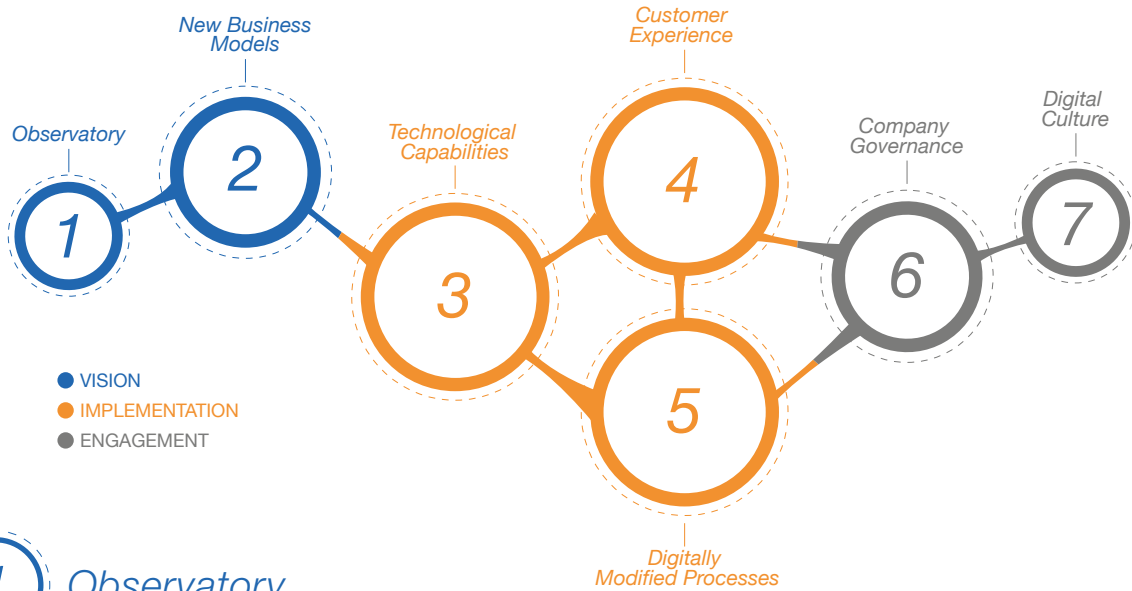
The Digital Transformation is a continuous innovation process that embraces changes as they happen in our world to incorporate them into our company, knowing that things must change so everything stays the same. Processes should be rethought from the beginning, the relationship with our customers changes continuously, products and services have to be adjusted to new preferences and needs. Maybe it's not innovation anymore but just adaptation to the context.

How can our organization be willing to embrace this permanent change? The main characters of transformation are people, and they need digital training to embrace a change that takes them away from their comfort zone. The difference lies not only in changing into a new digital time, but in our ability to continually adapt because progress is not coming to an end. The choice is ours: to move on or to be left out.

The key is not only our ability to change today, but to be able to establish some mechanisms that allow us to change everyday. Only by being fast and flexible we can survive in this new era. Tomorrow must be our today and yesterday doesn't exist.



# 7 steps to assess the digital transformation of your business



## 1 Observatory

Being up-to-date regarding the state of-the-art disruptive technologies and their application, new stakeholders and business models are a key aspect of our times. Which is your vision for the digital era?

## 3 Technological Capabilities

How to select the proper technologies to dramatically improve the performance and reach of your business? Which are your advanced digital capabilities?

## 5 Digitally Modified Processes

New technologies may dramatically modify not only the efficiency and quality of the operational processes, but also the prevention of risks at work and environmental requirements compliance. Which is your road map for improvements?

## 7 Digital Culture

With the right vision and the proper leadership, the digital era needs a new DNA that redefines corporate culture. How are you introducing your business into the Digital Transformation?

## New Business Models

The opportunities of new business models in the digital environment are limitless. How do you detect and evaluate these opportunities? Which transformational and innovative factors do you want to introduce?

## Customer Experience

How do you make the most of the digital tools and channels to create a perfect connection and relationship with your customers? Which is your digital customer experience?

## Company Governance

How to deal with the challenges of the digital governance to transform your vision into applicable initiatives? Which are the management and collaboration models most suited for your company?

“We are too young to think we won’t live through several technological revolutions”

## Almudena Román

CEO ING DIRECT Spain

*Almudena Román (Madrid, 1971) thinks there’s nothing that can’t be changed or questioned. Hence, the attitude of the company she leads, ING DIRECT Spain, in the face of the technological transformation. Her customers can make any operation – I repeat, any operation – with just drawing their smartphones out of their pockets. And the process doesn’t end here. For Almudena: ‘Everything is yet to come.’*

### **What would you say are the current main challenges for Spanish banks?**

In general, the great challenge for banks is to earn their customers trust back. Customers are better informed, are more demanding, have access to other sources of information, on which we have less impact. And we have to bet on more transparent, mutually beneficial models.

### **This would be the bank model for the future in our country?**

For banks and any other business. Essentially, banks have the challenge of trust, and we need to work on transparency, to show our commitment to be part of a solution for the problems of society.

### **Where does ING DIRECT Spain stand before these challenges?**

We are willing to keep on rethinking things to increase our customers, to keep our promises to build trust through our customer’s experience.

### **ING DIRECT is an example of online banking in the Spanish market with 3.2 million clients. Do you think the Digital Transformation is one of the challenges for Spanish banks?**

The Digital Transformation is a challenge for any sector. Technology will transform the way in which companies create value.

We’re leaving the Industrial Age and entering into a Technological or Digital Age.

### **How do you understand the concept of Digital Transformation from ING DIRECT?**

We want to be where the user is. This means we have to be in their phones. In spite of being a bank with a few offices, we are very ‘close’ to our customers and co-create services with them. This makes us want to be humans and that all the digital services are focused on the user, their emotions and needs.

Also we don’t want our customers struggling to use our services. If they contact us is for two reasons: either they want to talk to a person or there is something they wanted to do by themselves and we didn’t let them. We have a lot to do regarding this last part.

### **How is this strategy being reflected?**

We’re working a lot and we can say that ING is a 100% mobile bank. Not only you can check your balance or make a wire transfer, but also you can access to your pension plans, take out or pay off a mortgage... Today all the bank services are available on a smartphone. It’s a transformation process that took us more than 3 years and we’re very proud of it.



“ING is a 100% mobile bank. It’s a transformation process that took us more than 3 years and we’re very proud of it”

**How is the smartphone penetration affecting your activity?**

Smartphones will change everything. The Internet was the first step, but the amount of hours we spend with a phone in our hands is what determines the way in which we have to design a business.

**Which are the next steps?**

The future has a lot to do with a model in which being focused on your customers means involving them so much they participate in what you do. Our clients collaborate and contribute to the improvement of our bank. And our work is to make them see it. To make things change with their feedback.

**We’re seeing the emergence of new companies associated to methods of**

**payment and very well positioned in the digital channels. Do you see them as competitors?**

We see everything related to our customers as a competitor. We don’t want to share them [laughs]. These new competitors bring something very good for us. They force us to look at every process with a beginner’s mind. And it’s very healthy because they look for alternative ways to create value with technology. Everything that is accepted by the customers is much admired and a source of inspiration.

**Can a bank be an example of innovation for other industries?**

Technological innovation is one thing and innovation is another. ING DIRECT has always been a source of inspiration for other



“On average, customers contact the bank digitally every 4 days, by telephone every 6 months and at the office every 3 years”

companies and industries for the way it designs its products and services with the customer in mind.

**What drives you to innovate?**

Listening to our customers needs. That makes design essential, that is to say, identifying the needs and arranging the resources in the most efficient manner to afford them.

**You have said that Spanish people take more time to choose which jeans to wear than to choose a bank. Do you think ING DIRECT Spain has accomplished the creation of a kind of bank with a different customer relationship?**

It would be unrealistic to think we're more important than jeans. In this 16 years we've learned that we're not that much important in our customers life, that building trust is related to

not surprising them and making things increasingly easier for them. Designing financial services with the client in mind has to do with knowing we're not important.

**What disruptive news can we expect from the bank sector?**

We are too young to think we won't live through several technological revolutions. There will be many changes in the field of security, storage capabilities, integration through the procurement, payment and referral process technology... There are many ecosystems emerging because of technology and data. And if banks, which use a lot of information, employ those changes favoring our clients, we can create a lot of value.

**From 'Fresh banking' to 'People in progress,' what has been the evolution of your company**

**regarding the products and services it offers?**

Each positioning has been associated to a development period of the bank. ING DIRECT started as 'Your other bank' (Tu otro banco) because we suggested the customer to keep working with their bank but save with us. When we had a pile of customers saying they wanted us to be their main bank, we moved on to "Fresh banking", to explain why we were different. Now we're in the 'People in progress' phase. We're a team of people that everyday rethink things to help you improve. We couldn't have got here without going through the other stages.

**Why being mainly an online bank in the last few years you made the effort of opening 'offices'?**

The main answer from our customers when we asked them what was missing in ING to be the perfect bank was the lack of offices. We realized there were certain unusual situations when they needed a person, someone to talk to. We've never been dogmatic with our business model and we had a financial engine strong enough to fund our offices without changing a thing of our value proposition.

**What's your strategy when providing access to services through different channels?**

On average, customers contact the bank digitally every 4 days, by telephone every 6 months and at the office every 3 years. Our strategy is to provide our services through any channel, but mainly that they're able to do it through their phones. There are thousands of services and transactions designed for a very little device.

**The barriers between sectors are fading. Can we expect non-financial services from a bank?**

Yes, banks keeps listening to their customers and thinking how they can help them. For more than one year, with Shopping Naranja, we've been serving our customers beyond the moment of payment.



**According to a recent survey by the OCU (Customers and Users Organization) for bank customers, your company obtained the highest satisfaction percentage. What do your customers appreciate the most?**

Our customers say something I love: 'There are no surprises with ING.' One day I even heard one customer saying that we're the only bank that sends a notice before charging an overdraft. That feeling of peace of mind is what they appreciate the most. Our job is to earn their trust through a continuous service, thinking how we'd like to be treated.

**With all the technological background this requires...**

We use collaborative methodologies to allow all the input and in-

spiration from the clients reach the place it has to reach for the bank to change. There is a lot of work: to look for very collaborative and horizontal models that facilitate communications so the customers' influence is really perceived and the process is a virtuous circle of continuous improvement.

**It is said that you live for teamwork, is that true?**

I love teamwork. It requires a little bit of humility. It's like playing with children, you'll be lucky if 1 out of 10 times they play the game you suggest. In teamwork things come up and you don't really know who thought this great idea. But I think improvement is an inherent quality to everybody and the impact multiplies when we build together.

**And tireless?**

The others are tireless. When everybody is willing to cooperate, there is a very positive dynamics. Everybody feeds energy to everybody and we get further away.

**ING DIRECT has been in Spain for 16 years, the same time you've been part of this Dutch company. What do you feel when looking back?**

It has been a very positive and extremely rich period. Sepia makes everything look very pretty, but the future gives us more energy and the ability to see where else we can exceed ourselves. We have an endless list of pending initiatives. It's fun to make your life complicated for the better. ●



## PROFILE

Almudena Román is General Director at ING DIRECT in Spain since November 2013, but she's been part of the company since 1999, shortly before its launch in our country. She's held different functions in the company, almost always related to brand, strategy and business development. In spite of her experience, she insists: 'You have to keep your eyes open, thinking that everything is yet to come, that what has brought us here doesn't have to take us further away.'

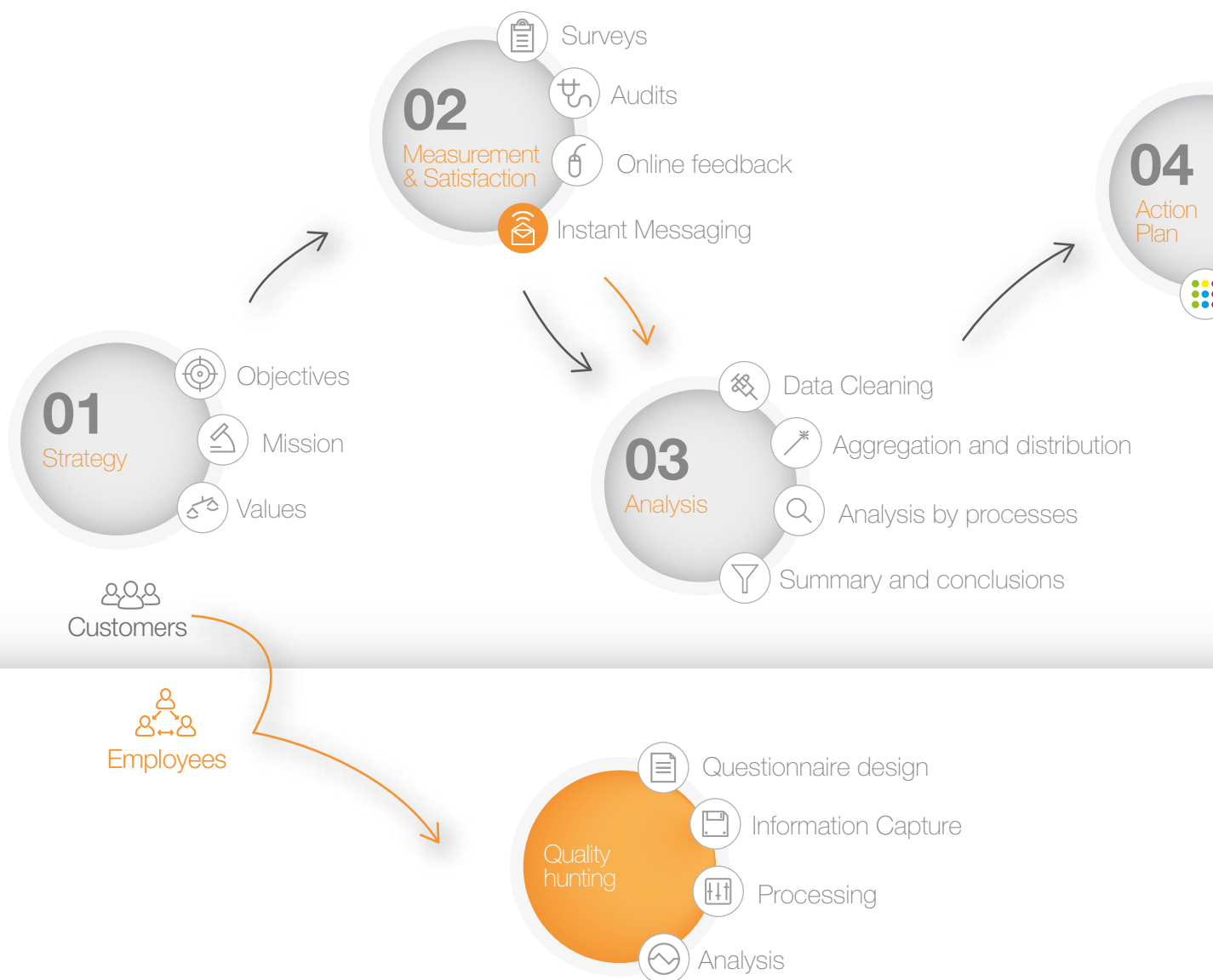
While walking around ING DIRECT headquarters, where 1,000 people work, she greets each person calling them by their first name. This closeness is part of her identity and philosophy, which Almudena herself sums up as 'keeping a positive but skeptical and a little obliging attitude.'

She has a Degree in Business Sciences and Insurance Actuary, and she has studied at the London Institute of Direct and Interactive Marketing, but her eagerness to learn didn't end up there: 'When you work horizontally, you really listen and complement, you have a continuous source of learning in every person you interact with'.

# How to improve a customer experience management program?

*Most successful companies know that to ensure a long-term, sustainable growth they must focus on providing a differential customer experience. Along with the complete customer relationship cycle, companies must implement a strategy that ensures a wonderful experience and increases loyalty, achieving more valuable customers.*

The process of understanding and managing the customer experience is usually called Customer Experience Management or CEM. A CEM program is a set of actions arranged with the aim of providing a differential customer experience.



## 7 Steps to launch a successful customer experience program

**01**

### Strategy

Determine how the company incorporates CEM to their plans, vision and mission in the long term to achieve their goals.

**02**

### Measuring of satisfaction

Through market research (surveys, focus groups, etc.) and the continuous record of customer feedback (online, contact center, social media...).

**03**

### Analysis

Add value to data to identify the areas to improve.

**04**

### Action Plan

Prioritize the initiatives according to the benefits (we're seeking a positive impact on the customer experience) and related costs.

**05**

### Integration of Business Processes

It means combining and/or changing CEM processes and data in the operations of the business that affect customers.

**06**

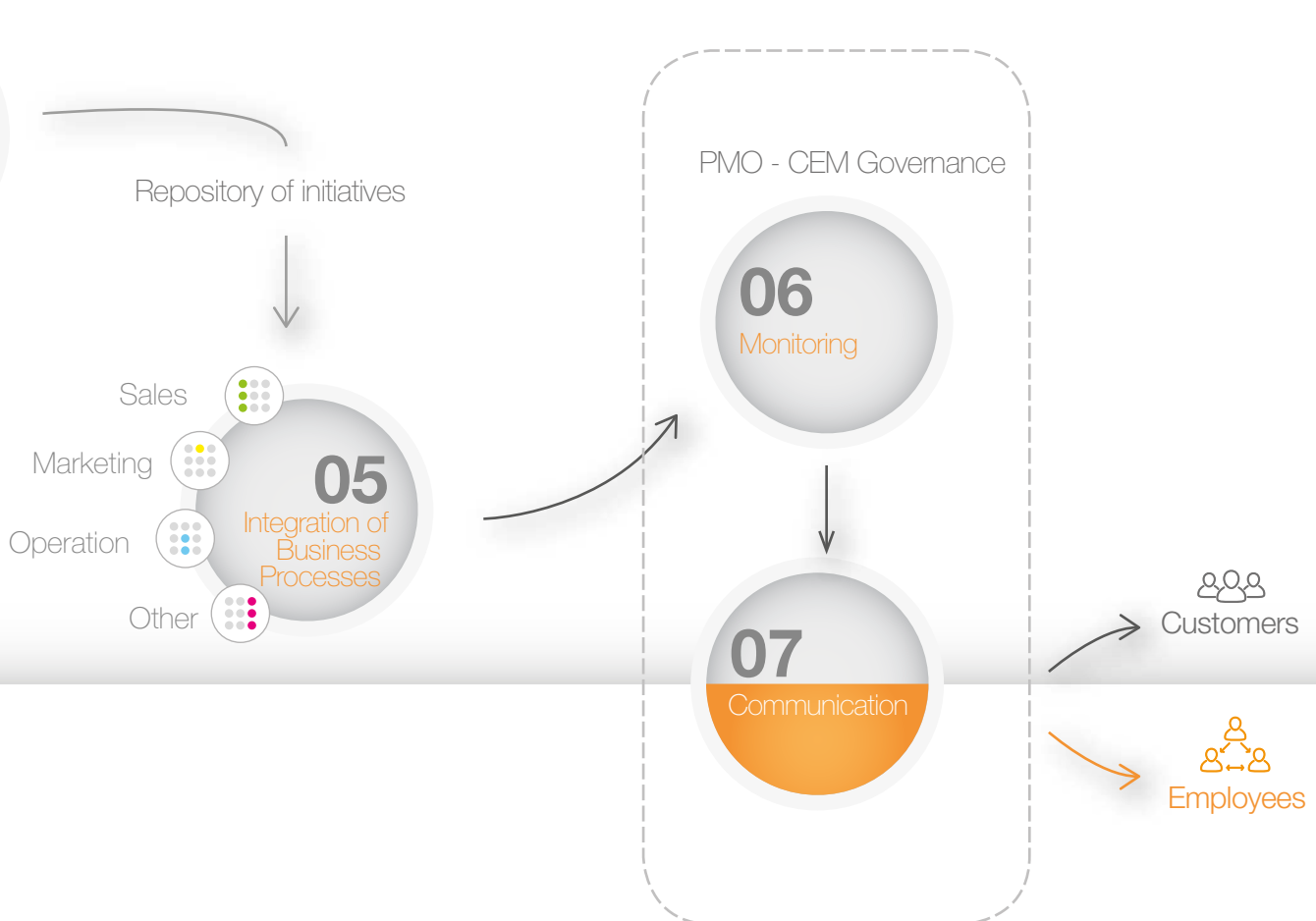
### PMO - Governance

Follow and monitor the implemented initiatives.

**07**

### Communication

Communicate implemented initiatives and the effectiveness of the provided feedback to the customers themselves.



## How to improve a customer experience program

BABEL recommends three levers that may improve significantly the effectiveness of a customer experience program:

In order to build a customer-based company, it's essential to communicate these two messages:



### Proactive quality measurement ('quality hunting')

It consists in evolving into a proactive and immediate (online) model in which the client (and/or employee) makes assessments of the service and gives satisfaction feedback at the time of the experience, allowing taking immediate measures to fix or improve the provided service.



### What matters to customers?

The employees who know what matters to the customer are better prepared to provide a customer experience that addresses, or even exceeds, the customer's expectations.



### Proximity to customers (omnichannel): Instant messaging

It's about expanding the traditional channels (store, contact center, online) with new forms of relation, such as the integration of a secure instant messaging application (a corporate WhatsApp) with contact center tools, which may provide very relevant information when the service is in use.



### What is the company doing to improve the customer experience?

Keeping a centralized list with all the improvements the company is implementing based on customer feedback makes it easier to communicate these improvements to customers and employees.

This sharing keeps customers and their needs in the mind of the employees and helps them to perceive that the management team takes into account the process improvement efforts. In fact, including these success cases in the corporate Intranet may drive professionals to think in ways of improving the customer experience. In the end, sharing these good practices with all the levels of the organization may help to implement a customer-based culture. ●



### Communication, communication, communication

Companies with the highest customer loyalty are different from less successful companies because they strongly communicate their CEM program, including their goals, processes and results.

*By Pablo Argaiz, Director of Business Development, BABEL, and José Luis García, Manager responsible for BABELcreativa.*

## The essential decalogue in the customer experience

- **Long-term vision.** There is a need for a culture of customer experience internalized in the DNA of the company.
- **Focus on the customer,** not on the process. Customers have the power; they're more connected, are more persistent and look for strong relationships. No process is unquestionable.
- **Having coherence and consistency in the experience of all channels** over time with the aim of enhancing satisfaction, recommendation and, hence, engagement.
- **Employee satisfaction.** It's impossible to have satisfied customers with unhappy, poorly skilled or badly paid employees, which means you have to provide resources and empower employees to assist customers.
- **Personal service,** to make customers feel unique. Not all targets and contexts of market are the same, so it's necessary to adapt the service.
- **Continuous active listening** and feedback collection through all channels to know and understand better the customers' experiences and react accordingly.
- **Constant innovation** in the scope of product, service or processes. Continuous improvements **supported by technology** to enhance the customers' experience.
- **Analytics in order to have a customers' behavioral pattern,** by channel and over time. Intelligent decisions should be based on facts.
- **Powerful CRM tools** to shape the experience based on data and context.
- **Exceeding expectations, being extraordinary.** Experiences are emotions and must be thought and designed to seek an emotional connection.



## Don't miss the latest in the Web world...

### Flag

It's an app under development that prints pictures taken with a phone in a postcard format for free. The key is in advertising, included on the back of the picture, and it offers the sponsors a target audience segmented according to the information provided by the images. Its integration to social media reminds us of Instamatic, the machine that prints pictures from Instagram.

<http://fl.ag/>

### CartoDB

This 'made-in-Spain' software transforms large volumes of data into visual and understandable maps called 'live maps.' Examples? Climate change, migratory flows or economy are some of their developments, according to Hemerotek. Among their clients are BBC, Dow Jones, Google and NASA.

<http://cartodb.com>

### Kaggle

The experts in data are in Kaggle. This portal allows businesses to identify scientists specialized in this field. Although unlike other researcher catalogs, in Kaggle, companies propose a real case and the members 'compete' to solve it with the best predictive model, which is rewarded.

[www.kaggle.com](http://www.kaggle.com)

### 3D Hubs

Connecting users who want to print in 3D and those who have this kind of technology and want to recover their investment. This is the aim of this platform that uses geographical criteria to link both parties and also offer training sessions. A step further than simply looking for a 3D printing service provider in your area through a search engine.

[www.3dhubs.com](http://www.3dhubs.com)

### The Grid

Do you use the templates in the content managers? This web design tool has a new focus, when you add content, regardless of the format, an artificial intelligence system analyzes it to adjust the design – the layout and graphical adaptation – to it. It's still under development.

<http://thegrid.io/>

### Eticom

Eticom Somos Conexión has started to provide services. It's their debut in the cooperative world – where members participate in the decision-making – in the industry of telephone services and Internet access for the residents of Spain. It works through Más Móvil and Orange infrastructures.

<https://eticom.coop>

### Liveparcel

It's a solution to add a little device to any package and find the shipment through a smartphone in real time or check conditions, such as the temperature. It's different from similar options because it doesn't sell a locator device, but a monitoring service. It offers a free basic plan.

<http://liveparcels.com>

### Headspace

This app developed as a *freemium* version (with free and paid options) works as a mind personal trainer to help users to meditate – more than a million registered users in 150 countries. Although it's not the only app developed for this aim, it's remarkable for its simplicity. Good-bye stress!

[www.headspace.com](http://www.headspace.com)



# Shake up your business with gamification

*Gamification is a trend and it has become very popular in the agendas of many companies. Training, Customer Service, Marketing, Commercial Drive, Change Management... There are many fields where it has been successfully implemented and it looks like there will be even more in the future.*

Usually the focus of daily management is on strategy, processes or support tools, but it's unusual to find it in the people involved.

Gamification is an additional resource to boost motivation, commitment and other positive values in people.

Basically, gamification is the use of game elements and mechanisms to improve engagement in a non-game context.

Gamification works because these game components help to improve participation, activity and loyalty as they leverage

natural desires as reward, status, success, self-expression, competition or altruism.

However, the name shouldn't cause confusion. The final aim is not a game, but motivating behaviors that help achieving the pursued business goals.

These intended behaviors should make sense for the users participating in the initiative.

Then, the idea is to try to determine the user's player profile and analyze how their motivations can be amplified. At this point it's important to analyze what the

user experience and the value obtained from the activity will be.

Similarly, creativity and communication should be used as key elements to create a friendly and fun context. This step helps to take the ultimate aim of the initiative out of context and make it look like a game.

Gamification helps obtaining better results in an entertaining way. What are you waiting for to implement it in your management area? ●

*By José María España, Head of Digital Transformation Services of BABEL*

## Some success cases



**LOEWE**  
Revitalization of sales in Europe and Asia stores, encouraging team spirit and sharing best practices. Some very special virtual regattas.

## GESTAMP

To aid the implementation and dissemination of the new model for the management of corporate projects. 2.000 Engineers in 20 countries are participating in a very special challenge.



# 10 Steps *for Success with a Gamification Program*



# Mobility as a transformation leverage

*Mobility is not the future is the present. Indeed this is one of the cornerstones of the digital transformation process faced by companies. Experience shows that it's necessary to rethink processes from a new perspective to make the mobile experience truly fulfilling.*



The companies that are not adjusting to mobility may be left behind. It has happened before, as we can see if we think about the evolution experienced by photography retail shops. Who remembers anymore the time when we developed 24-exposure 35mm film?

Until now companies had their processes very clear but pretty stilted. Mobility opens the door for new opportunities, both to improve efficiency in existing processes and to create new ones now available because contexts have changed. We have to think in mobility not only from the point of view of the use of mobile devices, but from a more global perspective that includes when, how and why we use them.

Let's imagine a professional who needs to carry out some field work and used to be forced to travel to a physical place to

transfer the collected data. When he'll be able to send it from a mobile device, he'll be more productive, not only for skipping the travel but also because the data transfer will be performed automatically.

Another emergent trend related to human resources and technology is 'bring your own device.' Although it's still not very widespread in Spain, it's common in other countries that employees use their own computer, phone or tablet at work. We have seen how this practice increases productivity and reduces the number of devices managed by one user.

Mobility is a channel leading us to a more effective, productive, open environment and with more possibilities. Other channels should be considered as well, like virtualization, cloud services, Big Data to extract information. In fact, it's essential that the

process of digital transformation in a company to be propelled by the management layer to give coherence to the process and set a global strategy that prevents every department waging war on their own.

## Rethinking the process

Once we have seen how mobility has changed the way we work, we relate, buy and, ultimately, interact, we may ask ourselves what is the best way for companies to adapt to all this.

So far we had assisted to several phases of this process. At the beginning, almost every company tried to 'be' on the smartphone, but they weren't sure how, sometimes it was enough to have their logo visible. Then, they tried to replicate the processes they already had on the Internet, either through responsive design (which goal is to adapt the look of the web pages to view them in a



specific device) or creating apps that were virtually a mirror of the desktop version. This initial arrival to the mobile world wasn't 100% satisfactory for many companies. This kind of projects meant a lot of effort and investment that, unfortunately, didn't become successful.

Today, we are noticing the need of rethinking the processes for the mobile environment. We are evaluating what we have and which is the goal we want to reach, and designing the process from beginning to end, seizing the options offered by the mobile environment to make process more agile. We have to take into account that the investment to make a responsive adaptation is bigger than rethinking the processes and creating them from scratch for this new context. The kind of design and language used will depend on each case, since there is a different solution for each business and situation. Consultancy is often the best way to determine the path to follow and to avoid making efforts in the wrong tracks.

There are two key elements in this definition process: design and usability. Mobile device usability is completely different from traditional computer usability – who would be willing to scroll down indefinitely while viewing a web

page on a smartphone screen? The idea is to find a way to do on the phone what we used to do from a desktop but making the user's life easier.

The target matches essentially two profiles: employee (internal customer) or user (external customer). Employees appreciate daily use applications that help them to be more efficient and productive. The main difference between employees and customers is that the later are not forced to use these applications; persuasion is based on elements that go beyond simple communication.

If we take a look at the potential users, their main feature is they are always looking for 'here' and 'now.' They appeal to more concrete actions than in the desktop world, things the user needs to do in this place and in this moment. Cases? From submitting a claim to shopping something immediately. These actions should be facilitated for the user.

So, if in the website the corporate image is usually displayed, in the mobile device you need to find the specific functions the user will use directly and that offer added value.

One of the greatest challenges in this process is security. There



*The investment to make a responsive adaptation is bigger than rethinking the processes and creating them from scratch*

are risks, which are known and can't be 100% avoided, that can be controlled and mitigated – both for the sake of the company, whose information is being transferred back and forth and for the sake of the employee or user, who will accept better the use of the applications if they feel they're acting in a protected environment.

Ultimately, we're in the middle of a fundamental change in the understanding of how we address the so-called digital transformation. In this case, the smartphone is just another tool we need to know how to use. ●



*By Alberto Salamanca Rico, Manager of the Mobility Center of BABEL*

# Digital Transformation in the spotlight

## III Meeting of IT Managers

*The phenomenon of the Digital Transformation has many possible readings, but it should be perceived as a great strategic shift that affects businesses. With this background, BABEL hosted the III Meeting of IT Managers with the aim of sharing concerns and lines of work among the people in charge of the technology departments of some of the leading Spanish companies.*



*On these lines, the participants in the III Meeting of Managers IT, along with some representatives of BABEL.*

'No player is as good as all together.' This quotation, stated by Alfredo di Stéfano, waited engraved on one of the walls for the arrival of the assistants to the III Meeting of IT Managers, hosted by BABEL, which in this occasion took place in the Realcafé Bernabéu in Madrid.

A sports metaphor that falls short when looking at the line-up of Chief Information Officers (CIOs) assisting to this work breakfast. The debate got much better with the contributions of Cristina Álvarez, Director of Service Development and CIO at Telefónica; José María Tavera, CIO at Acciona; Manuel España, CIO at FCC; Fernando Lucero, CIO at Iberdrola; Alicia Henares, Group IT Business Partner at International Airlines Group; Fernando Andradás, Head of Applications & Digital Transformation at Bergé y Cía Group; and Carlos Sánchez, Director of Business Development at TIREA.

### Rethinking business

The deployment of technologies and the increase of connectivity

are deeply and rapidly changing society, forcing companies to rethink many aspects of their businesses. The debate started with the topics of new business models and new competitors. A new environment in which certainly a concept stood out: speed. The stakeholders underlined the pace imposed by the emergence of increasingly innovative technologies, although still immature, and its impact on the creation of customer's needs and demands.

In spite of this celerity, it was emphasized the importance, but also the difficulty, of keeping a balance between the core business by creating new business lines and the different customer contact channels. This is a setting that also poses new opportunities. You have to ask yourself where is the current business and how it will adjust to these new circumstances, something that will entail difficult decisions. The maturity of the new technologies was an important point of the debate. Then, it was

suggested that the Digital Transformation has to do with the ability to apply them to the business process, so it's essential to be creative and to spot the right timing.

It was recalled that companies have to change because the world is a competitive place; and they have always relied 100% on technology to make it, whether focusing it on the pure process or on the customer, which today means everything.

It was also pointed out how difficult is to define Digital Transformation because it doesn't affect B2B and B2C companies equally, being more necessary and urgent in the B2C environments. We agreed on the importance of the gap between the speed of changes in the digital economy and the pace of production and management of the IT services in the core of the companies to address such changes.

In this sense, there stood out some experiences in the imple-

mentation of dual models, with a sequential and traditional management model, emphasizing on security and accuracy, and another with an exploratory and non-linear nature, emphasizing on agility and speed.

### Some examples

Processes that used to be long now are demanded in real time. Among the present companies, several examples of this paradigm shift were collected. An app for mobile devices that in the case of a collision between two vehicles allows exchanging information and sending it in shortly to the insurance company, or smart meters, which open the door to many opportunities through the information regarding consumption.

But it was also insisted on the fact that we need many efforts to join forces and achieve the pooling of the information of worlds that had never interacted before – the Internet, physical stores, telephone assistance... It was mentioned the reluctance of the industry to work with open operating systems and it was even stated the fact that sometimes there are things that technology couldn't reach.

### Looking towards people

One of the questions that came up during the debate was how to organize. The Digital Transformation is having a very strong impact on the organizations, shifting the paradigm of the traditional management, as well as the role of

customers, who can be authentic fans and so technology savvy as anyone else, and the role of employees, who become internal customers that also value the service provided.

Regarding this topic, it was explained an initiative in which the employees themselves provide their perception when using the company services or products, in real time, helping to enhance the customer experience. Some companies have chosen to launch projects that address the people's innovation and motivation in order to obtain an effective management of this shift. These initiatives also get to reduce costs, which are another source of pressure. Ultimately, it was a lively debate that shows clearly the usefulness of sharing the concerns currently experienced by the managers of the technology departments of large corporations. ●



Rafael López, CEO at BABEL.



In the picture, from left to right, Alicia Henares, International Airlines Group; Carlos Sánchez, TIREA; and Cristina Álvarez, Telefónica.

“

The role of the CIO will very much depend on each company and sector, but we're focused on measure ourselves by business goals”

“

The Digital Transformation is bringing about a revolution in the scope of people”

“

The support of the management is essential for the digital culture to take on”

“

To hit on the technological nature at the right moment is part of the success”

“

Before, the role of the CIOs was that of technology leaders. We arrived providing solutions. Now we're advisors. And in the future, either we'll be involved in the business or we won't be”

“

Not everybody will be capable of adjusting to the shift”

“





There will always be a need people with a global vision, who knows how to orchestrate developments and understand the technological maturity”

“





CIOs are facilitators”

# Digital Transformation

## USER





-  Omnichannel
-  Social Media
-  UX User Experience
-  Gamification

## DATA

-  Business Intelligence
-  Data Quality
-  Analytics
-  Big Data



## SPEZIALIZED DEVELOPMENT CENTERS

-  Design, Creativity & Communications
-  SW Maintenance
-  Mobility
-  Web Solutions





We help our customers in their Digital Transformation process supported by **technological innovation** and **change management**, providing a **comprehensive** and **personalized response**.



## ARCHITECTURES





-  EAI / Interoperability
-  M2M / IoT
-  Continuous Delivery
-  PaaS / Cloud

## PROCESS

-  Agile
-  Automation / Optimization
-  BPM / BPA
-  PMO



## INFRASTRUCTURE MANAGEMENT CENTERS

-  E2E Service Assurance
-  IT Monitoring Centre
-  Virtualization & Containerization
-  Cloud



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