



INTERVIEW WITH...

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CEO of Sanitas

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with our clients
is 100 % digitalised”

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What Big Data
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WiZink

The easygoing bank
of credit and savings,
that bets on the digital

Mobilise your intranet

Guide to using your intranet on
your smartphone in five steps

New website of HM Hospitales

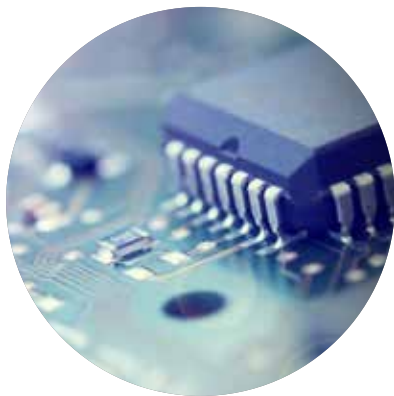
The CIO of the Group
introduces us to their new image

- DIGITAL VISION
- DIGITAL TRANSFORMATION
- DIGITAL RELATIONSHIP

04

OPINION

Why do they call it Digital Transformation when they really mean Continuous Digital Evolution?



06

EXPERIENCES

INTERVIEW WITH...

Iñaki Ereño

Chief Executive Officer of Sanitas

“Currently our entire relationship with our clients is 100 % digitalised”



10

DATA SET
TRENDS

What Big Data is really used for in the insurance sector

12

NEW WEBSITE OF HM HOSPITALES
EXPERIENCES

The CIO of the Group introduces us to their new image

14

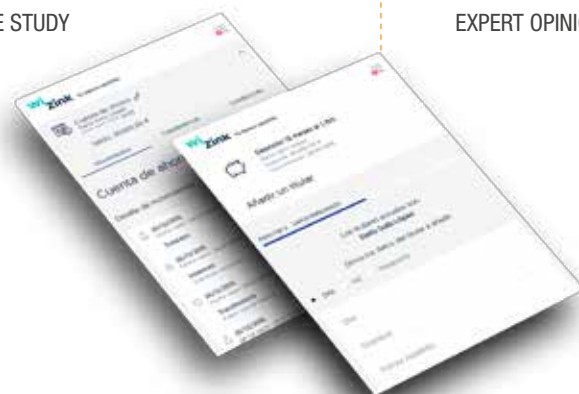
TRANSFORMING YOUR INTRANET
BEST PRACTICES

Guide to using our intranet on your smartphone in 5 steps

16

WIZINK, THE EASYGOING BANK OF CREDIT AND SAVINGS, THAT BETS ON THE DIGITAL

CASE STUDY



18

DIGITAL TRANSFORMATION: SHOW MUST GO ON
EXPERT OPINION

20

aPaaS
NEW MODELS



22

SAP
NEW MODELS

23

DIGITAL TRANSFORMATION OBSERVATORY
DIGITAL ADN



Digital Transformation or Continuous Change

By **Rafael López Clapés**,
General Manager
of BABEL

Technology is democratising itself as technological advances are becoming more accessible to more people and are now an integral part of their daily lives. It was only 20 years ago that the Internet and mobile phones appeared on the scene and now we are inseparable.

Things are constantly changing forcing us to adapt. We can adopt the passive approach when incorporating it into our lives, or the active approach by using it to help us move forward in what we have to do everyday. It is up to us to use it to our advantage, as consumers or as providers, individually or as part of a group, as private citizens or as a company.

As citizens and consumers, it has been easy for us to accept these changes into our personal environment because they improve our lifestyle. So what happens when you are a provider? Why is it more difficult to incorporate change in established and organised environments? Maybe it is because we feel threatened, we are afraid to face the unknown, of being useless, or that it threatens our way of life and our job. Not accepting it does not keep the change from coming.

We must be prepared to adapt to an ever-changing environment because we have no way of knowing what tomorrow's technology is going to be. Our children are being showed how to use technology that will be obsolete when they are older, preparing them for careers that will no longer exist. All they do is studying to be able to adapt.

Some of this technology is already here; mobility, data analytics, digital ubiquity, or biometric identification. It is no easy task to know what can be done with all this technology but we are capable to imagine their different uses and business models. Furthermore, technology that does not even exist yet will be with us in just a few years time.

Companies need Digital Transformation so that they are not condemned to the indiffer-

ence of their clients. Yet transformation is not an easy task and, despite the urgency for this process, mistakes are made because the process is not thought through. Objectives need to be set based on the fact that every company is unique and has its own specific priorities. There is no 'one size fits all'. What makes up the company needs to be assessed; its resources, competences, and processes. Transformation is an investment, the success of which is essential to the very survival of the company. Some organisations have made the mistake of thinking that going digital means nothing more than having a website or an app. It is crucial to have an open mind, be creative and bold, work as a team, have an action plan and consult specialists.

Changes occur at a fast pace. New players are presenting different business models, and traditional companies must either change or perish. Even native digital companies cannot rest on their laurels since everything is interconnected and evolving.

It is this continual change that is modifying the stereotype models currently in place. How do we define a long-term strategy if we do not know how the environment is going to change? There is no real destination, only the way the road is being built for the changes as and when they occur. The ability to adapt is the key to survival: accepting that nothing is definite, and that what is a good idea today will not even be an option tomorrow.

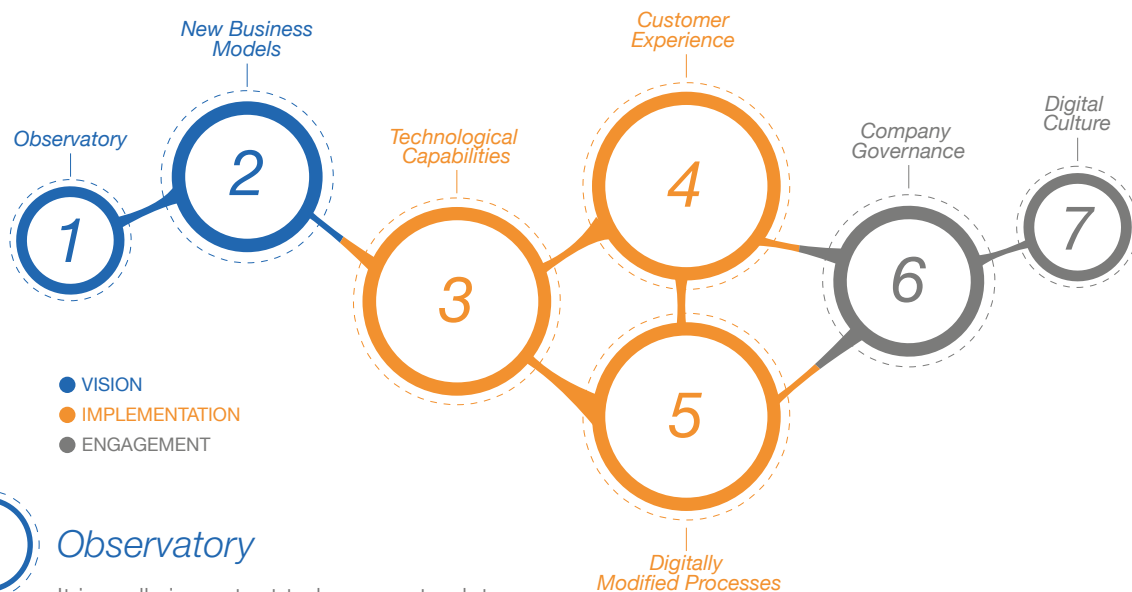
Digital Transformation can only be achieved with the appropriate combination of people and technology to offer better service based on digitalising, connecting, analysing, and sharing.

Our destination is unknown, but the road has to be built. The story of tomorrow has not yet been written: we can sit around and wait for it to come to us or we can be a part of those who create that future. Let's be enterprising. If not, it will be others who impose it on us.

How digital is your company?

Digital Transformation is a company redefinition process that has a significant impact on the vision, culture, operation, and organisation of a company.

BABEL proposes **7 base lines** for evaluating the Digital Transformation of your business.



1 Observatory

It is really important to keep up-to-date with state-of-the-art and disruptive technologies and their use, new players and business models. What is your vision for this digital era?

3 Technological competence

How to select the right technology for radically improving the development and scope of your company? What are your advanced digital skills?

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 compliance to environmental requirements. Which is your road map for improvements?

7 Digital Culture

With the correct vision and the appropriate leadership, the digital era needs a new ADN that redefines corporate culture. How are you getting your company involved in Digital Transformation?

New business models

The opportunities of new business models in the digital environment are very extensive. How do you design and assess these opportunities? What transformational and innovative factors do you want to introduce?

Client experience

How do you use to your advantage the tools and digital channels to create a connection and build up a perfect relationship with your clients? What is your digital experience with the client?

Company governance

What to do when faced with the challenges of digital governance for transforming your vision into operable initiatives? What are the most appropriate management and coordination models for your company?

Why do they call it Digital Transformation when they really are talking about Constant Digital Evolution?

By José María España, Senior Manager at BABEL

No fixed goals. Digital Transformation implies continuous transition that must not be treated like a standard process.

“Transformation is the result of a process changing its state. It occurs when a thing, a fact, or an idea converts into another.” This definition makes us think of a start state and an end state to achieve an objective. However, within the scope of digital economy, what we have learnt is that this concept is not a fixed objective rather than something that is in a constant state of change.

In an organizational context, the term “transformation” is used widely to refer to a process of profound and radical change that orientates a company in a new direction. Often, these Transformation Programmes have been approached using methods that result in a Project Plan that summarizes the list of the project initiatives that drive the changes to be made to achieve an objective-orientated model. Furthermore, the execution of these initiatives normally lasts many years.

There is a big risk that the use of language and the standard practice of companies may lead us to believe that Digital Transformation

must be treated in the same way as any other process: a Digital Transformation objective-orientated model that remains fixed while these initiatives are executed. There are already plenty of examples that show that this is not the best approach mainly because when the objective-orientated model is achieved it is already outdated due to changes in the digital context.

If we take a look back on recent years, the idea of going digital has meant many different things for companies over the years. Companies have gone from just having a presence on the Web gradually towards more clearly defined models; e-commerce, social networks, mobility, providing a digital user experience, exploiting the information with Big Data, and using Cloud Services. The list of concepts associated with this digital economy never stops growing; social marketing/analytics, beacons, virtual/augmented reality, 3D printing, wearables, Internet of Things, Machine to Machine, and the list goes on. In fact, the speed at which we are redefining our digital world has an exponential trend, that is continuously changing.

Changes in this digital world are occurring at such a speed that instead of thinking about a transformation model, we should be orienting our companies towards a model of constant evolution, in which we periodically observe the trend from a digital perspective and adjust our objectives.

This vision of continuous digital evolution needs to be embraced and shared. Get rid of the idea that a final state needs to be reached and introduce the need to constantly adapt. This way of operating is not new to native, digital companies but is quite a challenge for those who are not and who need to take advantage of the opportunities the digital economy has to offer.

Darwin’s “The Origin of Species” explains evolution and the survival of all living things depending on constantly adapting to their environment and circumstances. A similar theory now needs to be developed for the business world, one that helps companies to introduce the changes required to adapt to the Constant Digital Evolution. ●

“The entire relationship with our clients is 100 % digitalised”

Iñaki Ereño

Chief Executive Officer of Sanitas
and member of the Board of Directors of BUPA

The world of healthcare is becoming more BUPA-blue with Blua; a digital product forming part of our commitment to our digital policy. Since its launch just a few months ago, results have shown how eager our clients are to embrace the Digital Transformation that companies are undergoing. Sanitas, and the BUPA Group to which it belongs, not only takes this approach very seriously, that also really enjoys it —judging by the passion shown by its CEO—.

Let's take a look: Are your healthcare insurance holders placing more and more value on technology?

In our industry, and in particular in health insurance, technology has always been very important, and Sanitas is used to setting very high technological standards on itself. We were the first company to introduce the magnetic-stripe card; we have our own system that manages the hospitals and doctors in our Medical Directory; the operating system of the company has been completely digitalised for five years now... as well as many other developments.

Can you narrow down to 3 key points how technology has changed health care?

First, the relationship between the health care holder and the company providing this health care insurance has been completely digitalised. Currently, 90 % of our authorisations are digital, 45 % of the medical appointments are made in digital environments and 85 % of the reimbursements are also carried out through digital channels. The second key would

be Participatory Medicine. A company like ours needs to take health care to another dimension where patients take a more active role in their care. Lastly, the third key would be recognizing the need to be on smartphones. 85-90 % of our digital exchanges take place on smartphones.

How are the companies in your sector tackling a Digital Transformation currently affecting all sectors?

Our business is rather unusual involving hospitals, clinics and residential homes. This means that we can not compare ourselves with other health-care insurance companies, we have to be more outward-looking. What we find are very different scenarios. There are three big trends that we do not want to miss out on: alternative ways of contracting health-care insurance, with very interesting examples such as health marketplaces, for which we have created Sanihub; the development of digital environments in which medical information is available to the clients, such as our “My Sanitas” environment; and care solutions

for people in remote locations, the reason behind launching Blua. We have a pole position in the race towards transformation.

Could you tell us something more about health insurance marketplaces?

In Spain, 83 % of the population have no health-care insurance but would like a private health-care solution for particular circumstances. Marketplaces such as Sanihub allow us to offer specific services at a controlled price without having to contract private health insurance. For example, 20 physiotherapy sessions.

Can you tell us more about Blua?

Blua is a health-care product in a digital environment. This product embraces three major innovations; a paper-free relationship with our customers, an easier and more convenient way of performing health care tasks, and a new approach to health-care management with regards to prevention. Our world has gone beyond the traditional tell-me-where-it-hurts to a more global vision of health.

Could you give us an example of a health care action being performed in a more convenient way?

It is the little things that change the traditional health care model. A typical example is to consult your specialist doctor via video conferencing; in fact, 60 % of the medical consultations performed in our hospitals do not even require the Doctor to touch the patient to be able to give their diagnosis. Other interesting examples include Telepharmacy and even the option to have a blood sample taken from your home. But there are many more.

What phase of development is it at?

Blua has two development areas; the new client who has been waiting for a solution like this and existing Sanitas health-care holders who can also benefit from Blua by adding it to their policy. We are delighted with both.

Were your expectations met?

We did not set any objectives. Blua is helping us to prepare for the future and we are enjoying every minute of it.

What is Sanitas' opinion about telemedicine as it is today?

Providing remote health-care to your patients is an essential process. The question is figuring out how and when. Blua is an example of remote-health care. Using this as a base, the future is full of possibilities.

How can Big Data contribute to the evolution of telemedicine?

We have been working on client data for a long time now. Big Data gives us new tools to improve this process. For example, we can create predictive models, as well as the descriptive analytics that we already have.

“We have digital solutions for the entire value chain: signing-up for health-care insurance, making an appointment and viewing your results on-line, among others”



How have you focussed your digital policy on the high penetration of smartphones in Spain?

We have been developing apps for mobile devices for some time now; in fact, all of them are designed using responsive web criteria. The best thing that has happened to us in this respect is that we have become very flexible. We have digital solutions for the entire value chain: signing-up for health-care insurance, making an appointment, viewing your results on-line, amongst others.

What phase of the user experience of Sanitas' client is changing the most given the technological innovation?

Life is based on micro-moments. We have identified micro-moments throughout the value chain of our business to which we have mapped an experience Net Promoter Score (NPS): a system that captures feedback to help us understand how our clients' experience of these moments influences their overall loyalty and

how likely they would recommend the company to friends or colleagues, and why. We have made many decisions based on the results of the NPS collected from micro-moment experiences. It provides an important level of information to the company and we are really listening to what our respondents think about the entire value proposition and then take action.

Which technological projects based on this model would you like to share with us?

We were the first company in Spain to have an on-line quoting system. It was something we bragged about. We decided to ask our clients what they thought about it and they told us it was a disaster. It was a terrible blow to our pride and we were brought back to reality with a jolt. Now our quoting system is nothing like our previous one. This project correctly identifies the type of change that is occurring in the digital economy: prior to digitisation executive opinion prevailed, now the

client not only gives their opinion, but the executives take it into account.

Let's zoom-in on the client: How digitalised is a Sanitas' client?

Today, 50 % of our health-care insurance clients are digitalised: that is, they connect and exchange information with us using our digital solutions. For example, more than 300,000 clients access their personal medical record and view all their medical history. Furthermore, since the launch of our digital card in August 2015 we have registered more than 230,000 transactions. It is important to realize that not all our clients want to be digitalised and we have to respect that.

What consequences do you foresee as smart devices for measuring your health are becoming more frequently used — phenomenon known as iHealth—?

Wearables that track and monitor physical fitness are extremely useful, but we are not in this business.

“Blua is a health-care product in a digital environment. It is helping us prepare for the future and we are enjoying every minute of it”



In Spain we carry out close to 20 million medical procedures per year and these procedures are what we have to manage correctly to build preventative programmes for our clients. We want to put this information to good use but it is not up to us to organise it.

Apart from being the CEO of Sanitas in Spain, you are also the CEO for Latin America and a Member of the Board of BUPA, where also you are Co-Champion of the Digital Project...

BUPA is taking Digital Transformation very seriously. There are five focal points: map all value chain micro-moments to NPS rating system, the smartphone, data-based decision making, get used to working much faster (that which can not be developed in less than three months should be discarded), the search for complimentary business opportunities.

Are there any Digital Transformation projects in the health care sector that are being developed outside of Spain that you find interesting?

There are many really exciting things happening in the world. There are many examples of companies that have come from nowhere that are revolutionising the business such as Oscar Health (a health-care start-up backed by Google) or Healthtab that empowers patients to directly measure and monitor key health indicators in a digital environment requiring an agreement between Doctors, Users and Health Care Providers (3 years ago they were unknown and now they are in 170 countries). The projects for our business model with millions of health-care insurance holders are not so revolutionary but that does not mean to say that there is no change, in fact, transformation is paramount. And let it be known, that we also want to make an impact.

Researching into your previous professional experience, we note that you were the founder of netels.com. Are you an entrepreneur at heart?

Those were three exciting years, from 1999 to 2002. Looking back



PROFILE

A real sports fanatic, Iñaki Ereño (Melilla, 1964) calls himself a *finisher*: when competing, his objective is not to be a high-scorer rather than meet the challenge. It is all about dreaming, training, having fun and going for the next one. There is no doubt that this drive is a contributor to where he is to today and will take him further in the future.

With a degree in Law and Business Administration from ICADE and drawn by the world of sales and marketing, Iñaki Ereño began working in Sanitas as General Manager for Clients and Marketing, he is now CEO of Sanitas Europe and Latin & America and also on the Board of Directors of BUPA.

Iñaki formerly held senior positions as Marketing Services Manager of TPI (Telefónica Group), he was the President and founder of Netels.com and Client Marketing Manager at Continente (known as Carrefour).

now you realise how brave we were at a time when there were no smartphones or YouTube. My ambition to innovate is still part of me and Sanitas is an ideal environment for me to fulfil it.

How does Iñaki Ereño take care of himself?

There are two things to take into account: physical fitness (I do lots of sport), and nutritional care (I have to admit I could make more of an effort). This year I took part in a Triathlon and a Marathon. I love football and still play games of “senior” rugby. I am not a “high scorer” but I am a “finisher”: I prepare for each event, enjoy it and come away satisfied for having overcome the challenge.

“Working for longer, healthier, happier lives” is the company’s slogan, as it is shown on your Twitter account. How do you feel about social networks?

We understand that social networks are a way of promoting your brand, and it is part of the Senior Management’s responsibility to build on it. I like to be active on Twitter because I believe that it is a tool that is an integral part of day-to-day activities. We are where our clients and potential clients are.

How do you see the future?

Digital environments are going to help us a lot because the specialisation of Sanitas is going to be even highly valued. Working to improve the health of people is very motivating, and I see myself working in health, in Sanitas, but with more clients, more projects, and enjoying even more every minute of it. ●



Data set: what Big Data is really used for in the insurance sector

By Carlos Muiño, Manager of BABEL

We are becoming more and more aware that Big Data is just another way of doing “what has been done already” with Business Intelligence systems (BI). So, how does one discern in a practical way if we are really going to benefit from evolving a BI process towards Big Data?

Taking as a reference point the classic rule of the three “Vs” (volume, velocity and variety), underpinning the motivation behind Big Data technology, we are beginning to realise that, in the majority of use cases, neither volume nor velocity changes regarding the processes we have in place.

The detection of fraud and segmentation for marketing are two typical cases for using Big Data in insurance. Indeed, they are core areas in today’s insurance business. It can be argued therefore that if we are going to update our processes, using the same data that we already have, then Big Data will not give us any new, relevant results in either of the two cases. Nor is it critical for either case to be performed in real time

as opposed to running our routine BI processes overnight.

It will only be worth progressing towards Big Data if we are prepared to take a step further. This extra step involves the integration of new data sources.”

Example 1: drivers’ behaviour

If, when assessing the risk of a driver based on their accident rate and their statistical profile (age, experience, engine capacity), we also analyse their individual behaviour (using a device installed in the vehicle registering the real amount of kilometres driven and driving habits, like in ‘Pay As You Drive’ insurance), this would be adding a new, completely different source of data to the process. We go from assessing the risk with dozens of parameters collected in the

quotation form to assessing it using thousands of additional parameters collected in (almost) real time during the period in which the contract is valid. We need Big Data.

Example 2: pricing and retention

A great deal of importance is placed on the analysis of the probability that the client renews using corporate pricing and retention systems. This assessment is limited to dozens of parameters (accident rate of the client, current premium, etc.). Up to now, there has been no way of incorporating what the rest of the market has to offer to the client at the moment in which the client is thinking about renewing their health-care insurance cover. It is something as easy as using a comparison application or quite simply picking up the phone.



It will only be worth progressing towards Big Data if we are prepared to take a step further. This extra step involves the integration of new data sources.

With Big Data, we can analyse the competition on a client-to-client level and respond to their search for a better price in real time. To do this, we would need to incorporate into our processes these new data sources, of great volume, and whose format we do not control because it comes from third-party systems. It is in this environment that our current Business Intelligence system can not help us because there are large volumes of data, in real time, from third-party systems, and in many different formats; an ideal ecosystem in which our Big Data can grow and turn it into a success story. Big data use cases are when massive new data sources are integrated. ●

The butterfly effect in 'Pay As You Drive' insurance

We have no idea what will be the detonator that will set off the explosive growth of 'Pay As You Drive' insurance in Spain since there are so many parameters involved that it looks unlikely to happen in the near future.

In Italy it was a small regulatory incentive that activated the market and in just a few years there are already more than 3 million vehicles with 'Pay As You Drive' systems.

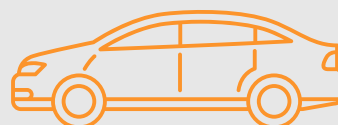
Virtual SIM cards (leSIMs) are imminent in Spain and will be key to helping the Internet of Things (IoT) and, above all, Connected Cars enter the market.

Not forgetting that In the United States, in the first quarter of 2016, for the first time ever, the number of new mobile lines for vehicles surpassed new smartphones lines. In the not too distant future a regulatory initiative in Europe will soon require that all vehicles are equipped with an emergency-call system that will, without any doubt, significantly speed up the penetration of the Connected Car into the market.

The result of these initiatives can be compared to the flapping wings of a butterfly; small causes that can have large effects. For example, the exact path taken by a hurricane being influenced by minor perturbations, such as the flapping of the wings of a distant butterfly several weeks later. In this context, the hurricane of 'Pay As You Drive' insurance will arrive when the Sales Departments of the Insurance Companies find out what their Actuary Departments already know: if they could collect data on how their insurance holders actually drive this could result in up to a 20 % improvement in the the pooled-odds ratio (profit margin) of the insurance company. Another commercial war on the horizon when the battle for the direct channel has not ended yet.

Over 15 years ago, we witnessed a revolution in the insurance sector: the market wanted to distinguish "good" drivers from "bad" drivers depending on their accident rate history. This paradigm still exists today. A new revolution is imminent: not only can we use accident rates to classify a driver but also we can analyse the way they drive in real time.

This will probably be the last change to car insurance as we know it today due to the arrival of self-driving cars.



Knowing exactly how their insurance holders actually drive could result in up to a 20 % increase in the profit margin of an insurance company.

New website of HM Hospitales

Sergio García is the Information Systems and ICT Manager of HM Hospitales, as well as being granted the European CIO of the Year (2016) award for medium-sized companies. Let's take a glimpse into the HM world that has become a huge success story in the sector.



Starting point

The objective of launching a new website for HM Hospitales was, in the words of their Information Systems and ICT Manager, Sergio García, "to offer a better service to all of our patients". Their old website was too traditional. It was a shop window displaying information about the health-care services on offer by the company in such a format that our patients found it difficult to find the services that they were interested in.

Destination

The main requirements for the design of the new website were to increase traffic, make the client the centre of attention in such a way that they feel they are being cared for, and make our services more accessible", Sergio García explains.

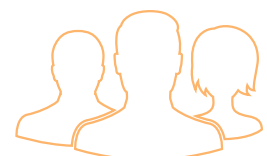


The secret to success

- Improve the access to content and all patient functions on the website.
- A dashboard where the patient can access services such as requesting appointments on-line, view their medical history, query pending appointments, consult the Medical Directory, etc.
- More powerful search engine.
- Enhance content. Not forgetting the excellent investigation work HM Hospitales are doing and the information they can offer about certain medical conditions.

Making life easier for patients

There are two types of patients who use the website: new patients and existing patients who already know HM Hospitales. The registration process of new patients is important. Both patient types benefit from the new features. All of the processes are much quicker. For example, registered patients can perform processes that are easy to access on the website such as requesting a copy of an invoice, downloading test results to show them to another specialist or sharing records with their General Practitioner. In this way, they do not need to physically go to the hospital.



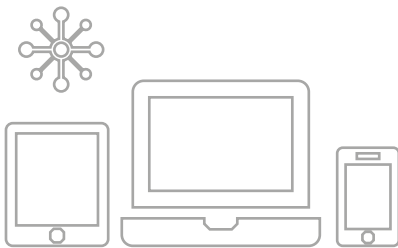


Pioneers in the health care sector

These new features are the answers to a latent demand in the world of health care: “Every time we perform Pilot Testing giving access to particular information or digitalizing a complete process, the clients accept it and then ask for it. It is difficult to get patients to understand that if they can perform a bank transfer or book a holiday on-line they can also perform the administrative procedures to be admitted into hospital in the same way. Clients seek immediacy and comfort, and the website helps us a lot with that”, comments Sergio García.

Next steps

After the launch of the website, HM Hospitales is already working on other projects: a more comprehensive app for patients and another one for internal use by employees, “to close the life-cycle of our patients.” In addition, they are immersed in innovative projects involving tele-consultation using new technologies for medical procedures that do not require the patient physically coming to the hospital and that can be done remotely. “We appreciate how technology can provide solutions and improve processes,” the Information Systems and ICT Manager of the company concludes.



Multi-platform and multi-device

Right now the traffic from mobile devices is more than PCs. Above all in Spain where the penetration rate of smartphones is very high. “It is essential that patients are able to access our services from their smartphone, computer or a tablet,” stresses the CEO of HM Hospitales. “We fail to understand the value of a website that does not adapt to all types of devices”. The direct result of our hard work is a highly adaptable, multi-device, multi-platform website that can be easily accessed to perform all tasks.”

Elected technology

HM Hospitales have chosen SharePoint by Microsoft to provide this solution since it is already being used on their intranet. It also has the added-value of being able to manage documents and web content which was another factor for deciding to use it in the web channel. “From one repository we can share news on the website, with our intranet, with apps without having to ask for it to be done three different times”, explains Sergio García.

Travelling companions



“We have been working with BABEL for many years now,” states Sergio García- First, we collaborated in the development of an integrated platform and then in the change of the look and feel of the intranet. These activities led to the idea of creating a new website. The Information Systems and ICT Director of HM Hospitales qualifies that “our collaboration with BABEL has been very good, and that they have been providing excellent maintenance and support services.” ●



Ground breaking result

“The new website is different and ground breaking,” states Sergio García. “It is pioneer in the health care sector in Spain.” For example, ideas were taken on what was done on the other side of the pond, in the United States, in order to place the patient at the centre of all the processes. “We want to make all information accessible to clients,” insists García. To do this, we had to completely redesign the website and its structure to make it clearer and more accessible.

“The structure of the website has been completely redesigned making it clearer and more accessible”



Transforming your intranet

By Juan Fernández Castillo, Senior Manager of BABEL

You have a video-conference call today at the Head Office, so you reserve a parking space online on the intranet; the same intranet where you can notice that the spirit of your colleagues at the office “could be better”, it must be because the local football team lost. At the same time you receive on it a notification informing you of a possible increase in calls to the Contact Centre in response to the new campaign and you request for more resources. All these actions were done through your smartphone, even before taking your children to school.

Resolving multiple, routine management tasks on smartphones is already a reality in many organisations. All the services that we are talking about are available and the only thing you need to do is to provide users the access to these functions. Even though customers are the most important asset to a business, the real driving force of any company is their

own employees. So, we need an approach that facilitates tools for daily tasks and which helps them to be more productive.

Intranets, with all the functions employees need to carry out their work, have been an integral part of companies for some years now. Organisations have reached a high level of maturity regarding cor-

porate tools that, in many cases, have been complimented efficiently with internal social networks. Likewise, mobile devices form an integral part of our lives. Having access to the internet from smartphones has become a commodity that will soon be compared to having electricity in your home; something standard and available to all. ●



Who benefits from Transformation?

Transforming your intranet means to adapt what you already have to the characteristics of the devices on which it shall be used; anything from instant messaging, GPS, the camera, to voice-over-IP to make and receive calls. Three groups who could benefit from intranet transformation are:

- **First, the primary beneficiaries of this approach are the employees who will be able to work quicker and in a more flexible way;** routine tasks such as holidays approval, changing shifts with colleagues or consulting their salary, can be done without having to be physically in the office. The most obvious advantage to this approach is that you can increase the number of users having access, since there is no reason why each employee has to have a physical place or PC within the working environment, from which they perform these tasks.
- **Second, those responsible for communication also benefit** from a channel for sending information to a wide audience. It facilitates the task of aligning employees with the values and objectives of the company. Communication is two-way; you can get to know what your employees think, their concerns, and what motivates them. The more information they have, the more productive they are, since they are able to work on their own and make decisions.
- **Third, the Management or the IT Department** can update the technological platform of the intranet in sequential order with the subsequent control over expenses and ease of implementation. The use of microservices provides easy-to-use API's that are deployable to smartphone applications as a leverage to intranet content.

Transforming and adapting your intranet to smartphones not only makes the work easier for your employees but brings you closer to them through technology, which is already an integral part of their lives.

Guide to accessing an intranet from smartphones in 5 steps

Using our corporate software on smartphones is no an easy task. Modifying our existing website to make it compatible with smartphones would involve a lot of work, money and time. Creating a new intranet from scratch is not an option.

The most viable solution is to develop a mobile application, incorporating the most frequently used functions on the intranet. This option is sustainable and can be gradually implemented. A direct transfer of said functions is not a good approach since the objective is to improve employee's experience and to facilitate their work.

To make our intranet mobile we need to identify those operations that would add value if they were performed from a smartphone. For this purpose we developed a five-step plan:

- 01** *Selecting* which functions are most used by the employees.
- 02** *Improving* the user experience rethinking the way in which the employee interacts with the application.
- 03** *Creating a roadmap* of functions to be gradually incorporated into our application (subject to economic and time factors).
- 04** *Starting development* of applications in priority order.
- 05** *Informing* employees of the launching and advantages of the new application and we will assure that the work carried out fulfils the objectives.

It is important to identify the most frequent tasks performed by the user in this process so that the mobile features add value to their experience.



Rethinking the application for mobile devices to improve the user experience is very important



WiZink, the easygoing bank of credit and savings, that bets on the digital

Simplicity as a distinguishing value. This way of thinking personifies WiZink, a new brand developed by bancopopular-e to transform and strengthen the bank digital channel.

In June 2014, Banco Popular Group bought the Consumer Banking business in Spain owned by Citibank. In December of the same year, Banco Popular announced the signing of an agreement with the American company Värde Partners for the sale of 51 % of their stake in bancopopular-e, which included the Banco Popular bank card business acquired by Citibank España.

The purpose of this transformation was to convert the entity into a bank, specialised in credit cards

and easy saving solutions to clients, through a digital channel.

The new brand, WiZink, has many strengths; the online banking solid experience of bancopopular-e, the experience of Citibank in the credit card sector, the solvency of their shareholders (Banco Popular and Värde Partners), together with their commitment to improving the relationship with their clients through online channels.

The objective of this transformation process is to answer two questions

that are as simple as strategic: what are the demands of the clients to the new banking? what do they expect from a bank based on providing specific solutions to credit and savings? The background and experience of the teams integrating the project of WiZink is backed by their desire to understand the requirements of the client. Their commitment to active listening and keeping up with market trends has shown that the clients are demanding flexibility, availability, accessibility, trust, security, guarantees, transparency, not forgetting the profitability they get from their bank.

It is for this reason that WiZink has decided to become a simple practical bank. Specialised in credit and savings (cards and deposits) for the daily needs of their clients. A bank for managing routine tasks, complementing the other banks used by their clients which manage for them other types of services. All this based on a solid digital platform.

“The work over the last few months has been intense in all areas”, explains Olga Carmona, Client Management and Digital Strategy Manager of WiZink. “Our overall objective is to make things simple and this has been achieved by developing tools that cover the expectations in all areas; products, strategy, organizational structure, brand, client care services, and so on. In addition, the bank has made a large investment in technology to offer the best digital services through one of the most advanced platforms in the sector”.

The Advantage of specialising

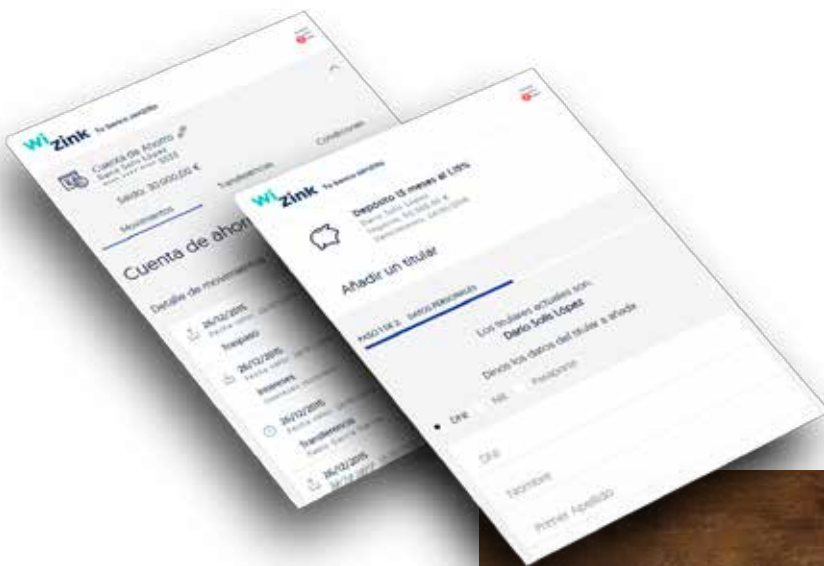
“Unlike a bank with consolidated platforms, we have been able to develop digital solutions based on a simple, specialised and flexible model, that means to facilitate a modular design that can be adapted to the changing needs of the clients”, adds Olga. “In our case, specialisation has been an advantage and a strength for the added-value proposal that the bank has defined for their clients.”

Clients want the banks to offer do-it-yourself management and assessment solutions. “Understanding what they want and how they want it is what makes the difference among the leaders of the retail banking sector. It is for this reason that we have been working on a quick experience, which can be done from any location, easy and practical, in only a few clicks,” explains Olga Carmona.

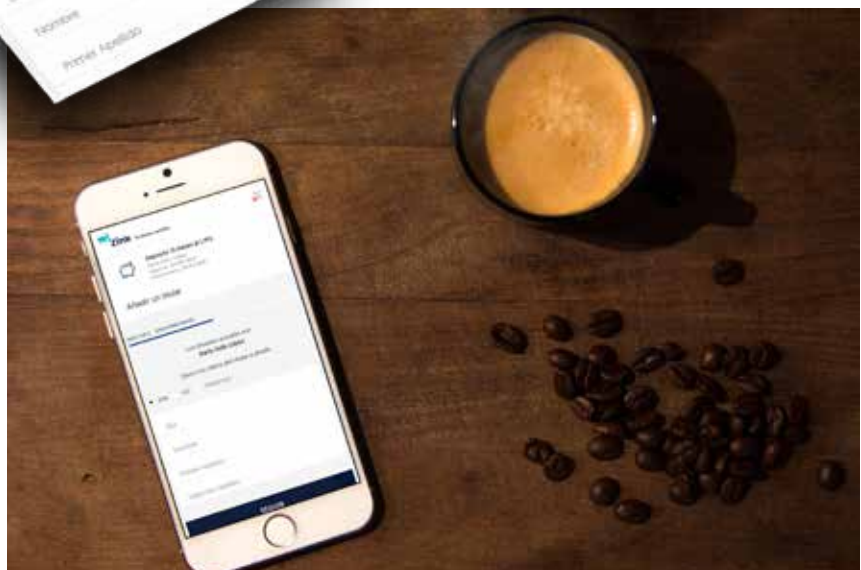
“Our solutions are part of a versatile ecosystem that can be accessed from the website, mobile applications, secure customer care digital environments, social networks and blogs as well as other channels such as telebanking. These multiple access points provides a cross-channel business model to increase customer experience and, by default, they improve our relationship with the client”, points out Olga Carmona.

Clients want to be able to choose, at every point along the service channel, how they wish to access and manage their requirements. The objective of WiZink is that when they do it, they realise how easy it is to work with the bank, from activating a card the very first time to consulting statements or managing saving deposits.

“We have focused our digitalisation strategy on rationalising and processing the requirements and wishes of our clients, specially when they pay with their cards and manage their personal finances. Furthermore, to facilitate this management, the bank has opted for the integrated solution approach as opposed to the vertical applications currently on the market. We are convinced that our commitment to simplicity will make us stand out from the rest”, concludes Olga Carmona, Client Management and Digital Strategy Manager for WiZink. ●



WiZink decided to become a practical bank. Specialised in credit and savings, with simple products for the daily needs of their clients



Digital Transformation: show must go on

Another year has gone by, making it the 4th year that BABEL holds its ICT Managers Congress. A meeting between some of the most prominent leaders in the ICT arena which has turned into a forum to share knowledge and talk about their concerns. The Digital Transformation of a company remains its central topic in this edition, but focusing on how to apply new models and organisational strategies to ICT areas.



In the image, all participants at the IV ICT Managers Congress together with some representatives from BABEL.

Platea Madrid was the IV ICT Managers Congress venue for the organised by BABEL. A unique setting where ten technological leaders from top companies took part in an animated discussion forum about organizational and operational trends in the ICT arena. José María Tavera from Acciona, Rafael Abreu from Bergé, Nicolás Elías Vinuesa from Enagás, Manuel España from FCC, Pablo de la Puente from Gestamp, Fernando Lucero from Iberdrola,

Jesús Eguíluz from the Spanish Social Security, Juan Carlos Moro from Seur, Emilio Tovar from Telepizza and Carlos Moreno from Vodafone, accompanied by the main managers of BABEL have put agile methodology under the spotlight: bringing out its lights and shadows.

Among other topics covered during the Congress, the concerns these companies have with this meth-

“ Speed is valued over perfection”

“ The internal processes of the company are not agile yet”

“ Agile does not work for all”

“ Agile has a quality cost and it is not always acceptable”

“ We are looking for a balance between agility and efficiency of the operation”

“ Agile methodologies are not the answer to a technological problem rather than a problem when it comes to managing people”



To the right, Rafael López Clapés, Managing Director of BABEL, with other participants at the Congress.

odology, the projects in progress and even failures that have enabled the managers to learn and improve their strategies were discussed. It was agreed that the collaborative effort characteristic to agile methodology was the most frequently used particularly in retail and customer relationship areas, together with the more traditional models. This is also the case in the international arena; some of the participant companies are present in different countries and industries in which there are “different activities and requirements at different rhythms”, where collaborative models are key to success. Or in the concrete case of the public sector, they don’t refuse to be this path because they need to be agile despite the obstacles.

Other topics, that were touched upon, included corporate culture as a component that a company should



Juan Carlos Moro, from Seur, and Fernando Lucero, from Iberdrola.

weigh (IT area cannot be the only one to change), regulation, refactoring million-euro budgets, and the new paradigm where the immediacy of the consumer for quick solutions takes precedence over quality, forcing the largest companies to find a balance between the required efficiency and the stability of the system.

“It has been a very interesting day, because many ideas have been shared. It is essential to use *agile* methodology as opposed to more structured work models, however, do we run the risk that components fail in certain parts of the system?” concludes Rafael López Clapés, Managing Director of BABEL. Immediacy has become the most important value, and it results in a cultural change, where agile solutions prevail over their more inflexible counterparts. The curtain closes, but the debate continues. ●



José María Tavera from Acciona.

“There is no clear objective or methodology. But it is the path”

“It is a very deep cultural topic. There are many important changes to be made”

“There is a generational factor of immediacy”

“It is possible to make the best of an *agile* methodology without having to fall into disorder”

“An *agile* methodology if not controlled, is useless”

“It is essential that the different models collaborate with a cross-functional centre of gravity”



The latest in application platforms

By Leopoldo Colorado, Senior Manager of BABEL

Digital Transformation requires reinventing on a continuous basis and companies have many solutions that can help them set their objectives and achieve them. Application platforms to support these shifts are considered as one of the best.

RAD Solutions (Rapid Application Development), Low-Code platforms or Application Platforms as a Service (aPaaS). Known by different names, the objective of these solutions is to provide an environment to develop and execute business applications.

A new perspective

Current development has redefined its value proposition and now offers a service that makes possible the modelling of an application platform. This makes the infrastructure and the architecture needed to execute it irrelevant and changes the way we understand business.

Development is no longer orientated towards a productivity tool rather than towards the business and the value they provide. That is why they have become Service Platforms.

These platforms are perfect for agile format projects since they support the prototype phase, increasing productivity and facilitating continuous improvement thanks to the integral management of the application life cycle.

Basic requirements

Platforms for business applications are not solutions to occasional

problems rather than strategic components. A good tool of this type must provide:

- Multi-device support: development suitable for any device, with special emphasis on mobile devices, and a solution to the needs of the mobile environment (performance, off-line mode, etc.).
- Visual development: to facilitate the creation of applications using visual tools, increasing team productivity and improving maintenance.
- Integration capacity: all business applications need to commu-

nicate with other corporate systems which is why integration is an absolute must.

- **Process-oriented:** all business applications, in particular management applications, need to manage work teams and processes allowing them to coordinate these tasks.
- **Support the entire life cycle:** providing a seamless development experience, allowing applications to be deployed from the same environment and with as few actions as possible.
- **Extensible:** it must facilitate alternative means of circumventing the limitations of the platform so that its services can be extended using well-designed mechanisms.

Specialist analysis

“It is a good time to analyse this type of solution and incorporate it into a company’s strategic plan as a technological accelerator of change. This is the key to allowing companies to implement their business ideas more effectively.”

The best low-code platforms

The level of maturity and complexity that is being reached makes it difficult for new players to be included, so we really need to pay attention to the existing ones.

Salesforce

Its objective is to provide a comprehensive solution for the relationship with clients; from the marketing solution through to sales and post-sales. It started off as a cloud solution and is now offered as a service.

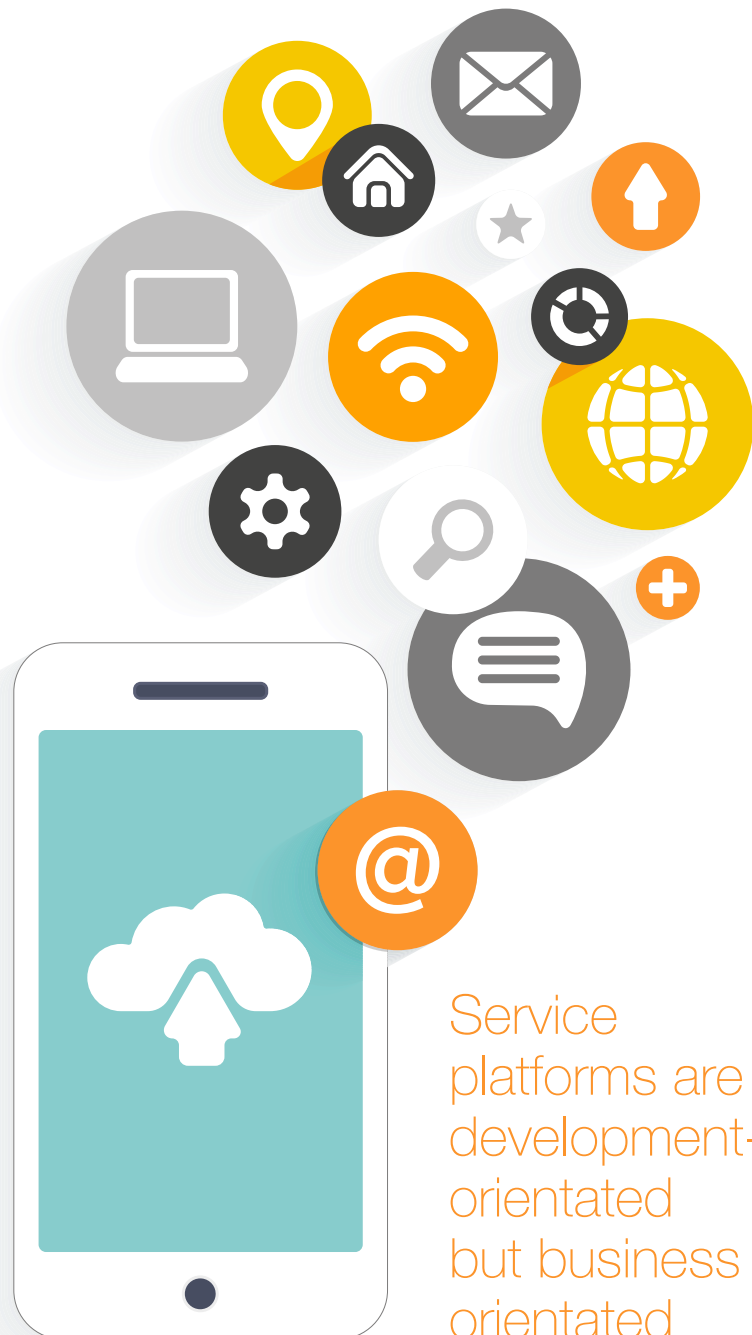
- **Evolution:** for a while, its slogan was “No company software” and even its logo (a no entry sign over the word software) reflects this spirit. This gave rise to a highly customizable solution that became a multi-purpose platform. Force.com was the direct result; an application platform currently supporting solutions such as Sales (a selling solution) or Service (a customer care solution) as well as other business applications.
- **Innovation:** Salesforce introduced the concept of Market-

place for applications, where software developers could offer their solutions to companies in a similar way to the applications stores for mobile phones we are familiar with today. It is an example of how a solution that originally had a specific function has moved towards solutions with a more general approach.

Outsystems

This is an example of a low-code solution that was originated straight as a multi-purpose platform.

- **Evolution:** founded in the year 2000, this solution has been adapting towards offering a comprehensive platform that embraces the entire life cycle of the application, so that it can be deployed in cloud and on-premise environments.
- **Value:** this type of platform focuses its value proposition on productivity and the reduction of time-to-market, being very suitable to agile-developed environments where the business user is fully involved. •



Service platforms are not development-orientated but business orientated

Why pick SAP Business ByDesign as the new ERP of our company?

By Carlos Muiño and Javier Palacio, Managers of BABEL

On hearing the word “SAP” immediately you think of the brand: prestigious solutions, heavy weight and expensive. Fortunately, the SAP strategy has changed. It now offers a solution to past limitations with new decisive advantages.

SAP Business ByDesign is the new SAP ERP in a cloud format, fully hosted and supported by SAP itself, which includes SAP HANA technology from an in-memory database.

Advantages of SAP Business ByDesign

For big companies...

This type of company continues to have a System Development Kit to personalise their systems and now they have no need to worry about version updates since SAP does this for them in a scheduled and transparent way.

For medium-sized companies...

There is no need to make a big in-

vestment in order to have first-level business management software: SAP Business ByDesign is only marketed for SaaS, with a monthly cost depending on the number of active users.

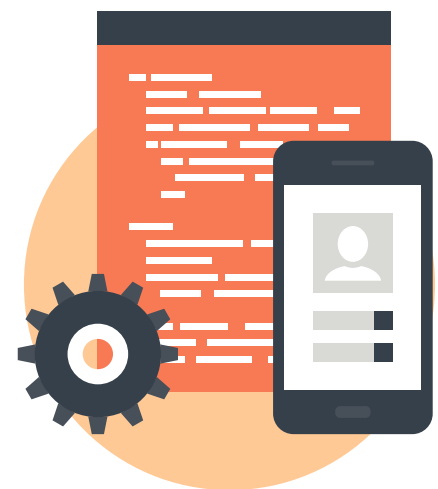
Other benefits

Service Infrastructure:

The fact that it is provided by SAP itself is a big guarantee for the client, and proof of the strategic importance that the manufacturer gives to this product.

Mature solution

- More than 4,000 installations in the world
- Supported platform in more than 90 countries



- Perfect vehicle to internationalise companies

Extremely efficient implementation process

SAP's experience of more than 40 years as a leader in business software is integrated into this application.

Specialist analysis

Many general solutions seem to be 'unfinished'. The gap between what the manufacturer offers and what the client actually needs is very big, forcing the host organisation into the conflict-ridden mammoth task of pursuing a project that needs to adapt. SAP Business ByDesign has a lot of advantages (outsourcing of infrastructures and support, version updating managed by the manufacturer themselves, the latest technology such as HANA, affordable and scaled cost according to use, etc.), but without any doubt, the greatest advantage of them all is that it drastically simplifies the implementation process. ●



Digital Transformation Observatory

Countdown

Six steps for Digital Transformation

1. **Status Quo**
2. **Experimental phase:** higher profile and activity
3. **First official results:** sense of urgency
4. **Strategic approach:** collaboration for creating a roadmap
5. **Convergence:** the DNA of the entire company transforms
6. **Innovation and flexibility:** the culture of innovation becomes a priority.

Promoters

What inspires Digital Transformation in a company?

55 %

Client experience (CX)

53 %

Being able to create new markets

49 %

Competition pressure

42 %

New regulation guidelines

Travelling partners

51 %

of the companies have agreements with the start-up ecosystem

Mapping the client's journey

54 % has completed the mapping of the client's journey (or are preparing it)

20 % is mapping the "mobile" consumer journey

Only **29 %** has a roadmap for several years guiding them through their Digital Transformation

Who is leading Transformation?

34 % CMO

27 % CEO

19 % CIO/CTO

Which are the tangible benefits of Transformation?

41 %

More market share

37 %

Positive impact on employees

37 %

Increased client engagement in digital channels

32 %

Increased web and mobile traffic

30 %

More revenue from clients

What are the main challenges?

- **71 %** understanding the impact/behaviour of a new consumer
- **69 %** lack of data/ROI justifying the Transformation
- **67 %** risk management, compliance and/or legal complications
- **63 %** changing the corporate culture to be able to adapt
- **62 %** lack of a budget

Digital Transformation

USER



Omnichannel



Social Media



User Experience



Gamification

DATA



Business Intelligence



Data Quality



Analytics



Big Data

OUTSOURCING - AM



Design, Creativity & Communications



Web Solutions



SW Maintenance



Mobility



Sharepoint & Office 365



ERP Solutions

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

PROCESS





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

ARCHITECTURES

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



OUTSOURCING - IM

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

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