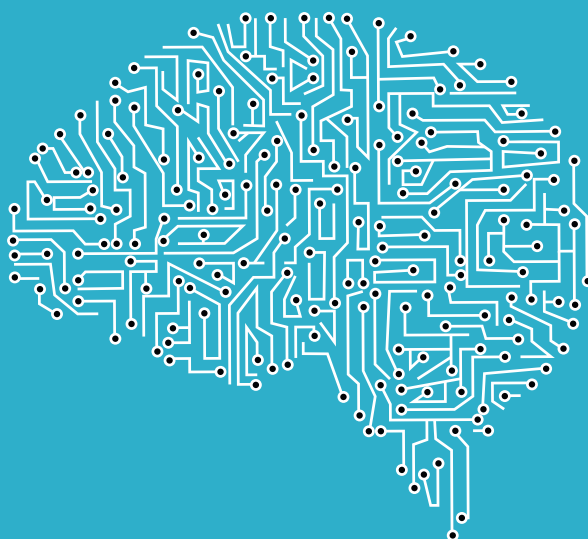




digital transformation

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**Esther Málaga**  
Ferrovial CIO



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**Undoing the big data knot**

**AMAINÉ. The best solution  
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## Talent Before Vision or Strategy

By **Rafael López Clapés**,  
BABEL Managing  
Director

If you have a capable team, give them a free hand and don't try to curb their initiative. This is the true strategy of many people-based organisations such as happens in the case of consulting firms.

**Talent is the key factor in any organisation.** It is a combination of knowledge, creativity and innovation that are the cornerstones for developing a company's true competitive edge lie. It is what makes the difference in a globalised world.

**A company must become the ecosystem where a person's abilities are promoted and can flourish**, allowing ideas to flow and discouraging circumspection. Continuous, sustainable innovation is achieved in a changing environment by combining the sum of skills and abilities.

“The secret of my success was to surround myself with people better than me.”  
Andrew Carnegie

And if you have skilled people, how can you make the most of them? How do you motivate them to make the sum of the parts help build the whole? How do you get them to create, innovate and work in a coordinated fashion to deliver on business goals and their own, individual ones business goals instead of their own? Of course, the first thing is to accept that each person is able to speak, create and contribute, not stifling their concerns but powering them instead.

It's true that every company has a different model and culture, but tapping into the diversity of team capabilities is how you gain a competitive advantage.

In a world where technology is in constant flux, people are essential. Organisations will only achieve success if they:

- Harness talent and diversity, combining external searches with internal generation.
- Define generic common goals that are accepted and known by the entire organisation so that, from that point on, each individual can, with no need of supervision, push in the right direction to reach the goal.
- Accept that overall results matter more than personal ones, but knowing that this is possible if there is an alignment of personal and business interests.
- Establish core values like communication and transparency, collaboration and solidarity, risk and courage, effort and accountability.

These values and the culture that powers them have not changed since BABEL was created over 16 years ago, when you could count the number of employees on the fingers of one hand, and it's still what counts today, now that we have almost 1,000 highly qualified and motivated members of staff. Our organisation is committed to offering employees an attractive career, one that is constantly evolving and where they are appreciated for their achievements and value-contribution.

What do you want skilled people for if it's not to let them think and act freely? **If you want to succeed, you need to surround yourself with people better than you and give them the freedom to do their best. That is the true competitive edge.** ●

# Undoing the big data knot: challenges and opportunities for businesses

By Luis Barreiro, BABEL Manager

*There are many conversations, whether in the office or at home, where certain ideas crop up on a regular basis. One is artificial intelligence. The fundamental problem is that AI often seems to get mixed in with other concepts like machine learning, when they are not the same thing. So let's start this article by clarifying the terms so we can see the differences between them and better focus our reflections.*



Machine learning could be defined as **the process that allows us to build and train models to process data**. These models are able to learn from their own data and thus make predictions. Artificial intelligence is centred on the ability to leverage these models to get a machine or app to work as similarly as possible to the “human way” of acting, applying learning and knowledge in an automated fashion.

While these concepts strike us as cutting-edge, **their origins date back to the 1950s**, when Alan Turing wrote an early article on **the possibility of machines being able to think**, and his reflection was converted into the term ‘machine learning’ in 1959, when it was coined by Arthur Lee Samuel.

**But what is it that has changed? What has made it possible to become a reality and force companies to sit up and take notice? Basically two large variables.**

On the one hand, impressive computing power at a reasonable price and, on the other, access to a vast, varied and versatile data volume that allows us to reduce our dependency on small, highly controlled datasets, and this is where the challenge and opportunity begin, i.e., in data, a topic we will return to later, because it is the key to this entire conversation.

There is no doubt that **the capacity to analyse available data is the basis for business decision-making**. We have known this for many years and companies have historically been committed to this approach, but the business environment, the technological ecosystem, the new opportunities and new players taking different and aggressive approaches is putting us in a tricky situation where **it is no longer about improvement but pure survival**.

And we all need to survive, but let's not forget one thing - we've done it before and we're doing it

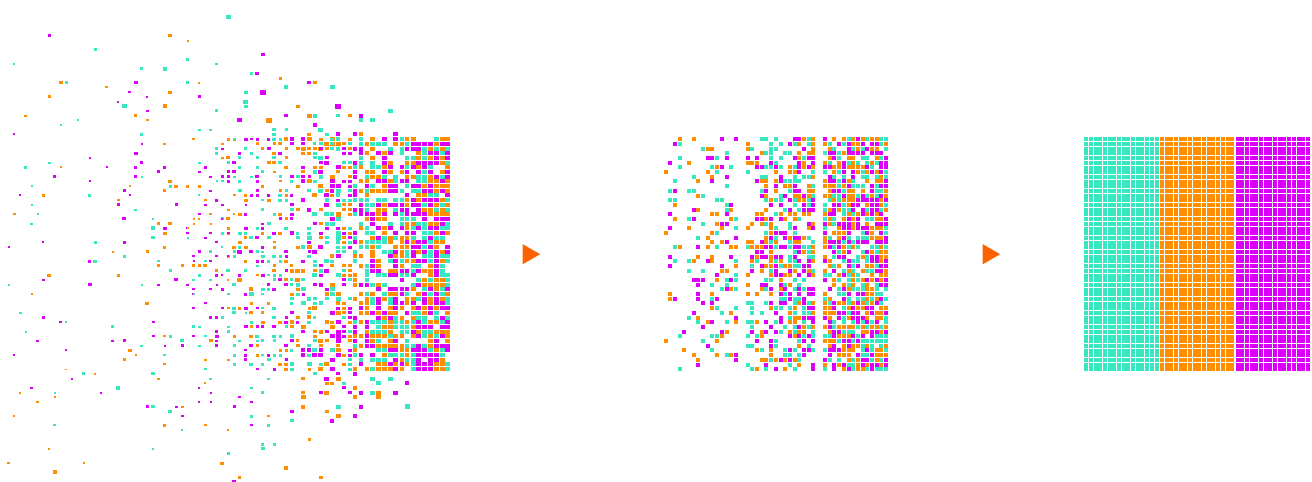
now. It can be done, but **we have to prepare ourselves, define a strategy and get to work.** How? I like to use a sporting analogy for this type of approach. We are being asked to go from working out and jogging a few days a week to entering a marathon, or possibly even an Ironman competition. In principle, unless there are serious limitations, we know we could step up to the challenge with effort, work and planning. But we also know you don't start a marathon at the 10th, 17th or 22nd kilometre.

sic questions: 'what?', 'why?' and 'what for?' These questions are crucial because only if we are able to define a simple but efficient analytical strategy we will succeed and be rewarded for our efforts. It also allows us to understand how **we can face the second challenge, perhaps one of the most complex and least valued, i.e., the data.**

What we often don't understand is **that it's not enough to have a lot of data.** That alone won't enable better analysis and can, in fact, cause the opposite.

tion (location, context, risk, climate, sociodemographic, etc.) **can vastly multiply the value of information** in customer clustering or demand forecasting, among other areas.

This is what we call putting data into context (thick data) and it also allows us bring data to light which we formerly didn't use or leverage (dark data). This can give us a spectacular competitive advantage, one of the key objectives in analysing dropout rates, **which seeks not only predictability**



That's just not possible. You have to start at the beginning and work your way up to it through stages, preparing and training beforehand, doing the warm up, ensuring you have the support equipment you need, finding a coach, taking care of your diet. And that's what we need to do in this analytical challenge as well. Each and every one of us has to do it for we have no choice. The distance we don't run now, no matter how short, will become insurmountable, since our competitors at home and abroad are already off and running.

**So where to start?** We need to kick the process off by identifying our needs and what we want to solve. Let's start with a number of ba-

What matters is being able to organise and structure multiple and disparate data sources in a way that they can be exploited efficiently. It is important to know that the way we process data is not the same as we did in previous phases when, for example, we built our BI system. Needs and requirements may differ. Governance, traceability and legacy data become a necessary and fundamental approach when it comes to providing our systems with scalability.

Perhaps the most important thing is to understand that the data, the record itself, tells us nothing. The ability to enrich data internally or by incorporating external informa-

**but also (and more importantly) explicability.**

And this is where the real race begins -the race of applying this value **to solving business problems** and answering key questions in order to be competitive, where we seem to be starting to see results and where, even though we still have a long way to go (data use and consumption, infrastructure, industrialisation) it is now a part and parcel of the results, ones that, with supplements and planning, will be definitive. And, in what must be a record, I haven't even mentioned big data!

So when do we start? ●

“In a world where technology is everywhere, the bottom line is going to be people.”

## Esther Málaga

Ferrovial CIO

*Born in Catalonia and raised in Salamanca, Esther came to Madrid to take up her first job after studying physical science. With a love of life, her family and her job, she recently embarked on a major change in the working model of the Information Systems department at Ferrovial. The leap was qualitative and turned the entire operation on its head. She explains more in this interview.*

### **After 20-plus years at the company, you became Ferrovial CIO nearly two years ago. How did the new department evolve?**

In January last year, three different departments – demand management, technology and development – came together, resulting in the position of CIO. The change affected 110 people on my team, some in Madrid and others in Austin, Texas, where we have our headquarters for America. It has been a great responsibility and we have engaged in a profound transformation while also keeping the operation risk-free and upholding the 100-plus IT initiatives we had in place.

### **How would you summarise your time at the helm of the Information and Technology area and how did the project you carried out in 2018 begin?**

It's been a beautiful year. I think I'll remember 2018 for the rest of my life, because it was a period

of challenges and total transformation. We had the chance to completely change our working model and create an environment that encourages creativity, where people can innovate and achieve different outcomes. We spent months learning about IT, human behaviour, advantages for the company, ways of working... The three departments were turned into one in three stages:

- Listen, understand and learn: it is essential to pinpoint what is really going on.
- Reorganise, i.e., explain very clearly why we're making the change and the true goals behind it.
- Engage the team, i.e., help them adjust to the change. In a radical transformation like this, everyone must understand the change, want it to happen and be prepared for it.

The first stage began in January last year, when I met with all the first and second levels (there are three) and invited everyone who felt they had something to contribute to talk to me.

When we started talking and listening, we put together a composition of place that led us to seriously consider the need to change in order to radically improve the service we provide our users. We also talked, of course, with the business areas, key users and local IT teams to gauge their opinions. We then reached out to partners and suppliers to help us, as well as other companies that had already taken similar actions. We studied new organisational models in-depth and decided to change the lot.

### **What would you say was the driving force for the change?**

This is a unique time for CIOs as the world is transforming very quickly. Technology has been 'commo-



## Ferrovial in Figures

Ferrovial is one of the world's leading infrastructure groups, operating in airports, motorways, services and construction and generating synergies between the different divisions.

### SALES

€5.7 B

### CAPITALISATION

€13 B

### 2018 STAFF

92,113

### OPERATIONS FLOW \*

€572 M

\* Before taxes

ditised'. We have gone from being essential to no longer being so, since our users now have natural access to technology. We therefore need to be a department that really brings value to the table, now more than ever. The new generations are also seeking different career opportunities and we must provide them as companies have to struggle to attract the best talent. In a world where technology is everywhere, the bottom line is

“We studied new organisational models in-depth and decided to implement a huge transformation.”

going to be people who understand that technology can change things and generate competitive advantages.

After those first steps came months of hard slog and meetings to determine the way forward. Fortunately, I am surrounded by excellent teams and have the full support of our CIO (Chief Information and Innovation Officer), Federico Flórez. This was not a Systems project so much as a people one. It was implemented in conjunction with the HR department, without whose help it would not have been possible.

#### What did it entail exactly?

We avoided silos and a vertical organisation and generated fully business-oriented multidisciplinary teams. That is what matters most: we must add value to our businesses by becoming more flexible, agile and innovative. This period reinforced my belief

that what really matters are our teams and people, because we come from a dynamic in which the boss rules and the others do what he says. And this has to change.

When we began this transformation, we knew that in order for it to work we had to build an ecosystem in which people were happy, were able to create and could also make mistakes if we wanted to really innovate and make substantial improvements.

#### Is that related to the 'employee experience' trend?

We have been implementing initiatives based on common sense and intrinsic values. The business improves when there is a very good employee experience. If people are happy, calm and feel they are making a difference, everything runs more smoothly, commitment soars, there is an uptick in creativity and you get excellent outcomes.



“Ferrovial is not an innovation company but it is very innovative”

**What were the main issues and challenges you faced along the way?**

The most important one was changing people’s mindsets. This was closely related to Spanish culture: we find it hard to take on-board the fact that mistakes must be accepted. Perfection was the order of the day until recently and we wanted to get the message across that people can make a mistake and it’s no big deal. What matters is catching it early on and making sure it doesn’t happen again. Another significant challenge involved managing feelings in such a radical change, because some feelings, like fear, frustration or uncertainty, are frowned on. Teams must be able to overcome obstacles and prevent negativity. Recognition and celebration are crucial to making this work. People also have to understand that it involves putting ‘us’ before ‘me’, putting our users at the heart of what we do.

**What has changed about the way you work?**

We have introduced and adapted agile methodologies across our operations. There are very sim-

ple, low-cost elements that have a high impact, such as kanban boards. All the teams go over their board each day in a brief, half-hour meeting to find out how far along the initiatives are, what their colleagues are up to and anything they may need. I meet with the different team leaders briefly each day to move things forward, and the initiatives are really starting to take off. Now, when Business requests come in, we can decide quickly who to put in charge of managing them.

Initiatives are handled by the right person on the basis of criteria that make sense. We’re not fans of ‘You do it, it’s your turn’. We don’t employ the agile method per se, but apply common sense to integrate the parts that best suit our work and create our own model. We have also implemented motivational actions such as kudos for people who make improvements. We have a team called ‘Enfócate’ (‘Focus’), comprising people from different teams and levels whose mission, in addition to their daily work, is to continue to look after change by taking care of the people in our department.

**These changes must have positively impacted outcomes. What advantages has the new structure brought about?**

The results have been almost magical. We went from investing weeks in the first user interaction to a maximum of two days. The excellent fit of the teams and the new routines have made our work much easier. We have cut response times by 40% by reducing intermediaries. Critical incident resolution time is down 70% on average.

We had forgotten to innovate... and now we have proactively launched more than 30 innovative process-improvement initiatives. One of the most interesting developments involves the use and harnessing of blockchain, generating proposals for the Business area.

**Will technology and people be the key?**

There is technology in so many places that for me the key is to understand what you want to use it for and how it helps drive the Business area’s competitive edge (because I understand the role of



the Systems area is to support Business). That's why the most important thing will be people who understand and use technological developments properly. At the end of the day, it involves uniting the strength of a corporation with the agility of a start-up to get an organisation and a network that staff are happy to work in and which can fully leverage technology.

### How has the adaptation gone?

It wasn't easy, but now I have people who are more motivated than ever. We managed everything with training and communication, especially through a social network in our department that was a huge hit: it achieved 92% engagement because the content really interested them. Sometimes we still react in line with old patterns, you wouldn't believe how entrenched behavioural models are. Patience, perseverance and support are the most important. That's why we worked three different angles - get the staff to understand the change, want it and be able to join in on it. With my current team I am confident we can deliver on every aspect.

### What would you say of the change process in other Ferrovial areas?

Sometimes we do something because we've caught the bug from someone else. We have generated high expectations among the different areas and the rest of the local IT teams are signing up to our management model. The new organisation was presented in June under the name 'Inspira' ('Inspire') and we spelt it out to staff using a very carefully designed communication action to boost pride in belonging.

We need to expand the model to the other areas because it is very positive: it improves project affiliation, gets employees more involved, drives a better environment and we can see that it has positively impacted objectives. Change is not simple; it is a long and continuous process, but gradually we are starting to see that we are

on the right path. It is important to get results and be more competitive than ever. And technology plays a fundamental role in all this, in addition to the model.

### What other major transformations have you implemented at a technological level?

We have started a number pilot projects with robotics that are making us more process-efficient, streamlining everyday tasks and allowing people to dedicate themselves to other jobs where they can bring more value. We are also testing blockchain for other initiatives and have implemented it in our department with gamification to achieve the best possible understanding. Additionally, we are rolling out a number of AI initiatives, especially in relation to sentiment analysis, to assess customer perceptions. We have stepped up our flexibility and collaboration by moving from regular email to the cloud and the entire O365 product suite with fantastic results.

The Innovation Department is doing some very interesting projects with 3D printers for tenders which are replacing plans. We are also leveraging big data, especially for predictive and interpretative information analysis. Another technological breakthrough has come from drones, particularly to support the work of surveyors in hard-to-reach places. We are now

launching initiatives to understand the new models of sustainable mobility that are really going to change the paradigm of transport in the world. Other areas we are focusing on are linked to AI, not only for internal process optimisation but to improve the way we interact with our infrastructure users, combined also with the voice assistants that will facilitate this relationship. And we are partnering with universities and other institutions to improve the efficiency and automation of procedures that permit it. Ferrovial is not an innovation company but it is very innovative.

### Finally, what short- and medium-term objectives have you set in your area?

The goal for this year is to be a lot more efficient and to become the department that everyone wants to work with. We want to be the IT benchmark at Ferrovial and continue to proactively promote and create initiatives that generate real value for the Business area.

### What would you like to see happen in the next year?

I would hope to see our model be expanded to other departments in Ferrovial and for us to continue to work with it. I would like people to continue to work happily, to improve with exponential results and to have our work philosophy begin to take hold in other Ferrovial departments. ●



# The best solution for a new scenario

By Ferrán Yáñez, BABEL Director



*The economic landscape is changing. Sectors such as insurance will have to adapt to the new situation and for this will require the most appropriate technologies to streamline processes, specifically those connected with digital transformation.*

Macroeconomic data for 2018 and part of 2019 indicate **the start of an economic downturn**. As a result, the growth in insurance activity seen in recent years, based principally on the momentum of branches associated with economic dynamism such as life insurance and some non-life branches, is **set to face a new scenario**.

In this situation, the digital transformation process that firms have begun **will be one of the operational cornerstones** given the new challenges ahead.

### Challenge for the insurance sector: to step up transformation

BABEL believes that the slowdown in activity sectors such as automo-

tive, real estate and high-end consumer products will force **the insurance sector to speed up digital transformation** in order to turn the opportunities that technology and the market afford in other areas into business.

In our seasoned view, acceleration in this and other sectors must be

**amaine**  
amazing insurance engine



**MULTIDEVICE ACCESS**  
with a use concept designed for each user role.

### INTEGRATED MANAGEMENT

of the mediator channel, incorporating it into core processes by means of multi-device access.





achieved not only by onboarding new technologies but also by an organisation's ability to transform and operate as an agile, digital company to face of challenges such as:

- Releasing and operating new products in best time-to-market
- Digitally associating with customers and third parties in a 24/7 service-oriented scenario
- Including new players in the value chain
- Creating an experience in every customer interaction
- Governing and extracting value from data
- Being able to predict and be proactive with regards the market
- ...and all in an efficient and safe fashion

It is precisely in this area of turning insurers into agile and digital com-

panies where **BABEL aims to be a key partner**, turning core insurers around with our new solution, AMAINE.

**AMAINE: digital core insurance platform**

Direct Writer, our comprehensive management solution for insurance activity, will be 10 years old in 2020. From the start of its design and creation it was developed with the philosophy of making it **the best solution for multiline core insurance companies, capable of following the evolution of the sector and of our customers.**

During this period, especially in the past two years, we have also seen the way digital transformation is impacting the sector, so in 2018 we decided to embark on a complete redesign and update of Direct Writer to create a new digital solution capable of continuously evolving and adapting to digital needs and challenges. Today, that new solution is a reality in the form of **AMAINE digital core insurance.**

From our perspective, digital core insurance with a multiline concept must stand out in its market for providing an integrated and complete portfolio of tech products and services required for insurance operations in compliance with regulatory standards, but above all for demonstrating agility, security and capacity to incorporate new products and services in the portfolio, with easy adoption for consumer-users in organisations, whether customers, operational area technicians, managers, line managers, business generation partners, third-party service providers, etc.

To achieve this, BABEL has an in-house team of people dedicated to insurance activity able to develop AMAINE and implement and operate it in either SaaS or on-premise mode, supported by other teams specialising in change management to deliver agile organisations and technologies such as IoT, big data, machine learning, mobile and chatbot. ●

**NEW AGENT MANAGEMENT**

in the value chain, integrating new players into core processes by means of APIs, multi-cost-rate calculators, wearables, brokerage ERPs, etc.



**BUDGET MANAGEMENT**

with the customer, offering digital access where necessary.



**PRODUCT WORKSHOP**

management by non-technological personnel

# Blockchain

## When Is it Part of the Solution?

*As we all know, blockchain is one of the most popular technologies and one that has also got people talking of late.*

*By Alberto Salamanca,  
BABEL Manager*

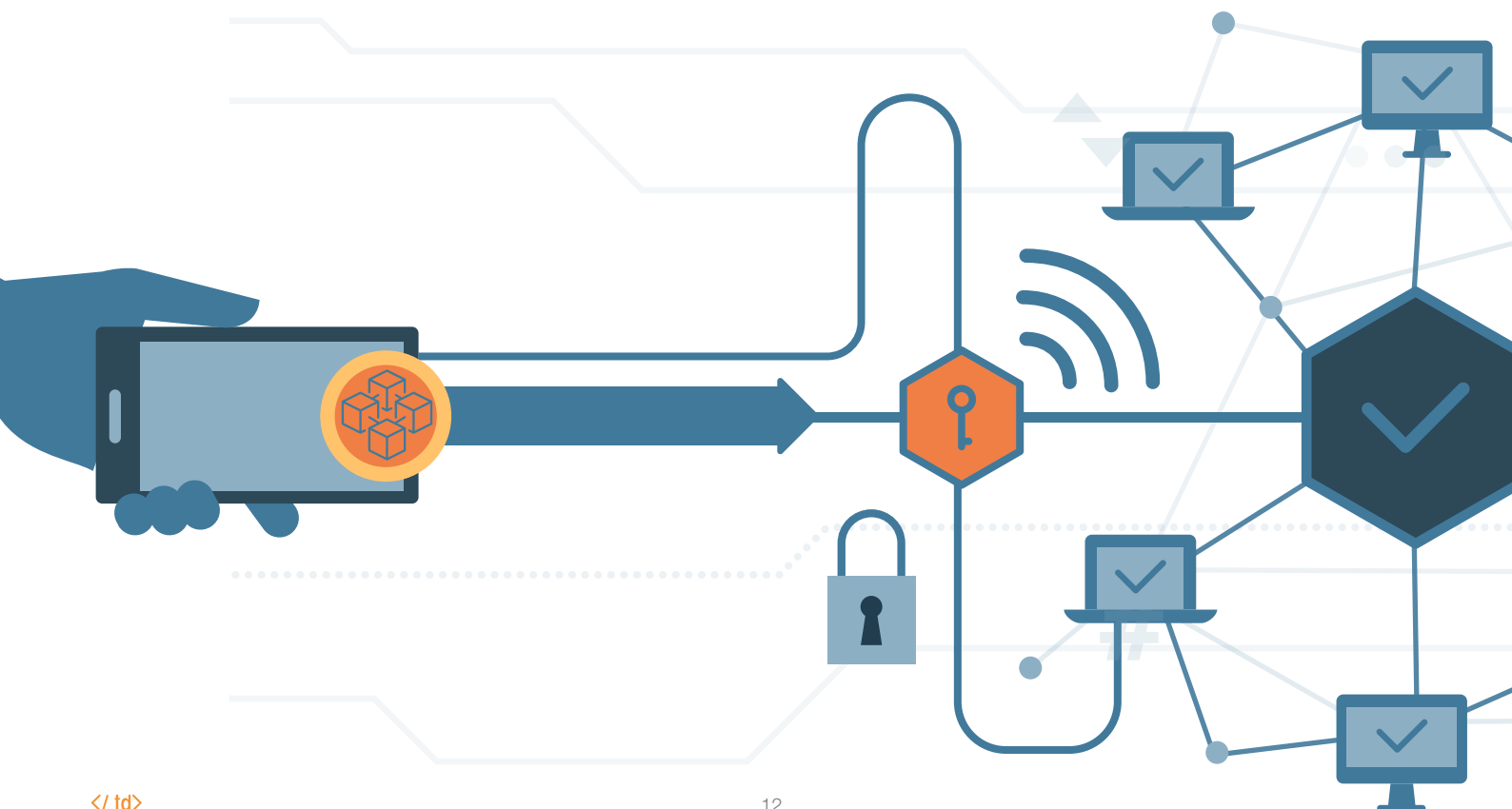
On the one hand, it raises hopes for the transformation possibilities it will bring with it and on the other **generates expectations that in some cases can be over the top** and lead companies and organisations to get ahead of themselves.

Projects, or proofs of concepts, **are considered from a technological perspective** rather than thinking about the business or process improvement. We have seen this before with other technologies (e.g., big data) and it can end up having the opposite effect to the intended one: implementation slows down and these early projects often pro-

ve unsatisfactory, leading to a loss of confidence that is not restored for some time. The intention of writing this article is not to speak to the merits of the technology (as a lot has already been written on this topic) but to prevent projects without a defined return on investment as far as possible.

To that end it is **important to be clear about certain aspects that can help us make the right decision** about whether to apply blockchain or not:

**Multiple actors.** There are scenarios where it is desirable to have



different entities that can interact and store data independently (but in sync with each other). If the system you wish to develop has this need, then it could make sense to use blockchain.

**Confidentiality.** This section is not straightforward, since we can find different types of blockchain: purely public, private, permissible, etc. For this reason, we must bear in mind the nodes a blockchain stores the information from the different transactions performed since it was created on and, in addition, the multiple replicas of it used to verify the validity of a transaction. In other words, nodes with a replica have access to the information stored there. So if there are confidentiality restrictions stopping information from being replicated in several nodes, blockchain is probably not the best option.

**Throughput.** When we talk about throughput, we are referring to two

concepts: storage and computing power. Presently there are clear limitations in both regards (and they are more important or less depending on the type of network) so we must first consider the volume of information we are going to handle and the level of throughput (transactions) that will be required.

**Mistrust.** Related to the first aspect (multiple actors) is the type of relationship between them, since if there is full trust among them all (if they belong to the same corporate group, among other cases), you may not need to use a blockchain (although you can), and there could be other, more appropriate transfer and replication mechanisms.

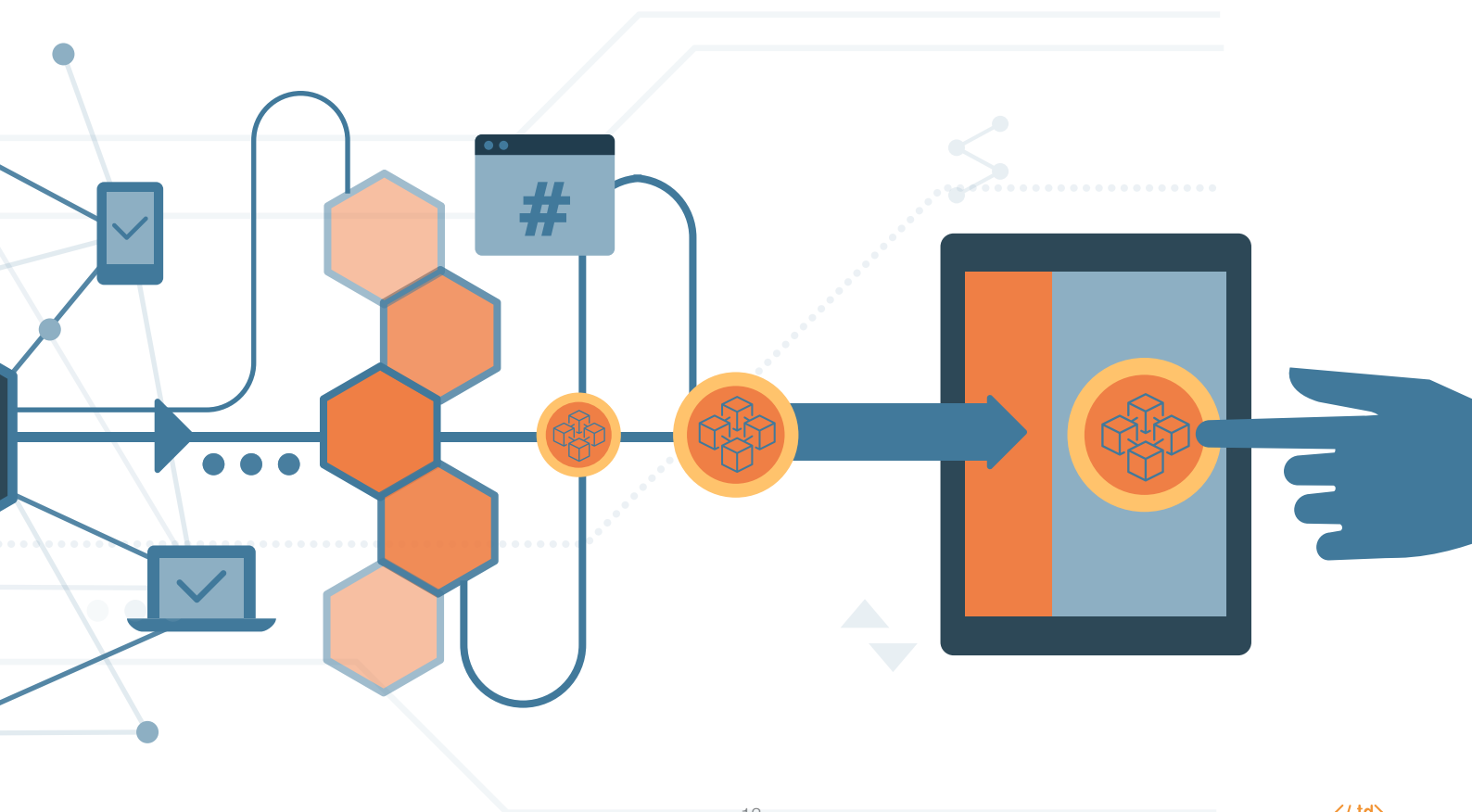
**Immutability.** This is one of the major values of the network, since the mistrust discussed in the previous point is resolved on this basis by transferring this characteristic to the network itself. Immutability means we can easily have a fully

traceable historical record of the information.

Of course there are more elements to weigh up when determining the best technology solution but going over these small considerations before jumping in with a blockchain project will at least give a clearer picture of what we can expect from it and the differential value we will achieve with regards other, more traditional (and, on the other hand, more mature and stable) technologies.

Blockchain provides capabilities for process optimisation and new business-model generation but to a large extent we are all still learning it and adapting to its rapid evolution, so the more successful projects that use its features, the faster and greater will be adoption and implementation overall.

Blockchain has arrived and is definitely here to stay. ●



# INVEX, *the success of being Agile*

*Being agile and adapting to a changing environment are the key to providing a better service.*

By Luis Miguel Romero,  
BABEL Manager

Companies face greater uncertainty and complexity when launching new products and services due to the constant evolution of market trends. **Generating an effective value proposition and achieving brand positioning** is a growing challenge for competitiveness in the medium.

In the financial sector every day new offers appear oriented to different market niches. Success doesn't lie in who has arrived first, **but in those who have understood the needs of their customers**, has created a unique user experience and has been able to respond to changes in the environment.

## The challenge

INVEX is a Mexican financial institution that generates specialized solutions in divisions of Corporate Banking, Private Banking, Investment Banking, Investment Funds, Fiduciary, International Banking, Infrastructure, Leasing and Credit Cards, through which it has as its main purpose:

- Generate alternatives aimed at obtaining great results for its clients, through financial solutions designed for each particular case.
- Offer the full range of services in any of its Financial Centers.
- Work so that the resources of its clients generate a solid growth.

INVEX's strategy is to establish and maintain long-term business relationships with its customers,

satisfying their financial needs through personalized products and services.

Our challenge begins with the **"Private Banking Client Portal"** project, whose purpose is to **create a new efficient and user-friendly platform for INVEX clients**. The execution has been proposed using agile methodologies supported by the SCRUM framework.

INVEX, has begun efforts to gradually incorporate this way of working, understanding that agility can improve not only the execution of projects, but the operation of the organization in general.

## How have we done it?

**We started the trip with an openness to dialogue and transparency**, making a diagnosis to the degree of maturity in the adoption of agile methodologies in the area of technology, as well as the involvement of managers, because senior management must be convinced **that agility it must be part of the organizational culture**.

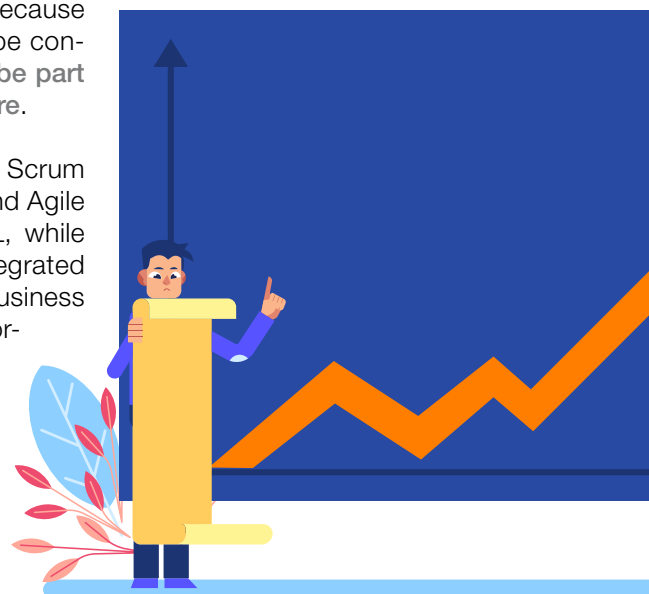
The team made up of the Scrum Team, the Scrum Master and Agile Coach, are part of BABEL, while the Product Owner is integrated by INVEX contributing its business knowledge. In this way, forming a single team.

For the homologation of knowledge we provide training to our Product Owner, who immediately managed to feel comfortable with the experience.

From this moment a **new ally is present**, we started with the **User Experience** stage, supported by the implementation of the **Design thinking** and Lean methodologies to understand the target market niche **"Our Private Banking Users"**.

Later, with the support of the Agile Coach, the Product Owner began the work to define, refine and prioritize the user stories and thus establish the Product Backlog that would result in the creation of the Minimum Viable Product (MVP).

Everything begins to make sense when starting the Sprints with a duration of 2 weeks that pursue a fundamental goal: **to generate value more efficiently**. For this reason, in each ceremony that was participated (Sprint Planning, Daily Scrum, Sprint Review and Retrospective) the team became more



interpenetrating, learning from the past, maturing at a personal and collective level, in order to be more efficient in each iteration.

With each Sprint that finished the Product Owner, it made strategic decisions of the project, based on data and the current situation, prioritizing again the stories that had greater relevance derived from the internal and external conditions of the project. At this point of maturation our mission is being fulfilled, **we are adapting to the circumstances of the environment**, without looking away from the MVP.

#### What have we achieved?

- The execution of an agile project where, in each iteration, we

have generated value for the client.

- Become technological partners.
- Generate relationships of trust, empathy and transparency.
- Foster Agility as a style of organizational management.

#### What are the keys to success?

- Create a team where INVEX and BABEL are one.
- Collaboration, commitment and participation of the Product Owner.
- Make collaborative efforts, avoiding isolated jobs.

• Approve knowledge in agile methodologies.

• Execution based on Scrum, Kanban, Design thinking and Lean.

• Collaboration, optimism and adaptability of each team member.

• Generation of metrics that allow evaluating the performance of the project, the team individually and collectively.

• Learn from the past

Undoubtedly a great challenge overcome, with a highly satisfied customer. The adventure in the agile world is just beginning. ●



# Why You'll Never Prefer to Clean a Toilet Again

By José María España, BABEL Director

*Or how messaging and conversational commerce are changing the way we interact with companies and brands.*

According to a recent Forbes study, **39% of respondents would rather clean a toilet than call a customer service line and depend on an IVR (Interactive Voice Response) system to answer their questions or resolve their complaints.** In layman's terms, IVR is the robot that answers your call with a metallic voice and interacts with you through voice or tone recognition and which companies use to bring down their customer-service operating costs.

You might think this is over the top, but it's not. The vast majority of large companies come from a long tra-

dition of engaging with customers through call centres.

Basically, if a customer needs to contact a company, they do so by phone (usually at a special rate), going through a maze of automated options and being put on indefinite hold to muzac before finally having their call answered.

From here, they face a dialogue with an operator who is pressured to "square the circle", i.e., **solve the reason for the call with maximum customer satisfaction in the shortest possible time.**

The fact is that the high service cost of these interactions has ultimately been the factor in making **the customer's experience of calling a service centre fraught with friction** and a recurrent point of improvement for companies with regards customer relations.

Given that **the vast majority of companies are committed to being customer-centric**, isn't it contradictory that customers shun contacting them because of past negative experiences? Is it possible to propose another, more fluid, agile and enjoyable form of customer relations that is also operationally more efficient?

Let's do a quick test before going any further. I'm sure if we look at your mobile device right now, **the app** like WhatsApp or Facebook Messenger and more specific ones like Hangouts, Telegram or Slack.

I am also reasonably confident that the conversations you have in these apps not only span your personal sphere but also **include a professional context** and that you use them frequently in the work environment with colleagues or other stakeholders.

But how many ongoing conversations do you have with the companies you are a user or customer of? Here I would confidently bet none. Am I right?

That is certainly paradoxical. Conversational messaging, understood as the ability to hold online dialogues through messages, is widely present across all of our





digital interactions except those involving companies or brands. Data such as that collected by Business Insider in its report on messaging apps shows **they are already more popular than social media platforms.**

Furthermore, from the customer or consumer side, the data also shows that we want to establish dialogues through this channel. According to Facebook IQ, a global survey found that:

- 56% of respondents prefer to message a company instead of calling it.
- 61% are in favour of receiving personal messages from companies.

More recently, in a survey in Spain, Planeta Chatbot found that:

- 78% of respondents say they would be in favour of resolving their concerns with companies via a messaging app.
- 56% say they would be willing to buy products over WhatsApp.

There is hence a clear inclination by customers to use this channel compared to more traditional ones like voice. But on the companies' side, beyond being present in the channels where their customers are – important in itself – what advantages or improvements do messaging and conversational commerce offer them?

The improvements are mainly based on two factors: the first is that the messaging channel itself inherently presents features such as **the agility with which consumers can interact with company representatives** for assistance or support, to ask questions, get personalised recommendations, read comments or click to buy, all from messaging apps.

The second is that it **enables the application of technologies known as chatbots**, which pro-

## New Agreement with LivePerson

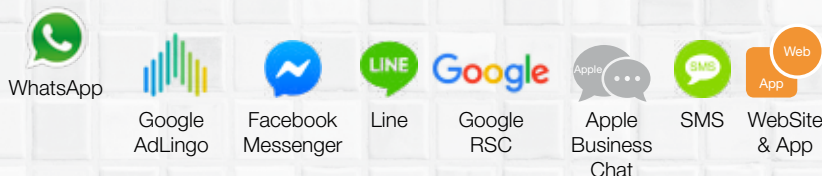
BABEL recently signed a partnership agreement with LivePerson, the world's leading solution for omnichannel messaging management.

This will enhance the penetration of LivePerson technology in Spain and Portugal thanks to BABEL's infrastructure, with almost 1,000 plus highly qualified professionals and experience engaging in digital transformation from an innovative perspective under a philosophy of scalability, sustainability and a customer-focused approach.

LivePerson is the conversational channel solution that dramatically reduces customer service costs and increases conversion rates.

The company's mission is to "make life easier by transforming how people communicate with brands."

It relies on the trust of over 18,000 companies and offers a robust solution that integrates the world's most popular messaging apps, aided by AI chatbots that enable up to 70% of messages to be automated, while improving the customer experience and efficiency in service processes.



**48 %**  
Decrease  
in service costs

**95 %**  
Maximum  
customer  
satisfaction



**20 %**  
Increase  
in average  
order value

**3x**  
Increase in  
conversions

vide high automation in message exchange.

These are artificial intelligence computer programs with which you can have a conversation and their state of the art allows the customer experience to be optimised by solving the basic questions that often represent a significant percentage of the total.

The combination of these two factors in their interactions by means of conversational messaging enables companies to achieve the aforementioned "squared circle", i.e., **significantly reduce service costs by maximising operator productivity** and, through the use of AI, give their customers quick

access to the business to retain high brand satisfaction and loyalty. But the reality suggests that **these opportunities are largely untapped by companies.** Now is the time to start: as users and customers we are in the habit of using conversational messaging and are clearly disposed to use it with companies and brands, while from the companies side it is a channel with very clear operational and business advantages.

I am convinced that we are just a step away from companies embracing this channel of relations across the board and that, when we want to contact a firm, we won't prefer to clean a toilet instead... ●



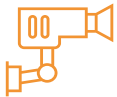
# Prosegur

## Digital Transformation with Low-Code

By Claudio Fernández, BABEL Manager

*Prosegur Seguridad has made a major effort to implement a digital transformation which will change even its market image.*

It will continue to be the number-one security firm but **in addition now becomes a company that manages critical data for its customers**, from real-time capture through to processing to leverage maximum value and make and deliver on decisions in the time and form that benefits them most.



**Data collection entails electronic sensors** like cameras and presence detectors and human personnel glean valuable information on-the-ground from static surveillance as well as patrols and beats. Prosegur security guards also act as human sensors, reporting anything new in their service from their mobile devices by means of an app designed and created to facilitate their work. Operations centres also use the app to send information to the guards so they can act, anticipating dangerous situations.



**The information obtained is processed in real time** according to the rules included in the operating platform, so that immediate action is triggered when required, such as requesting an intervention, informing the police or reporting an event to the customer's security area. On other occasions, the information collected does not re-

quire immediate action but is very useful for analysis and strategic decision-making based on reports and scorecards.

To carry out this important transformation, the company followed an exemplary path, starting by **listening to the key players in its business: customers, field employees** (guards and technical officers) and office staff (managers). It set up task forces with each group to learn firsthand how it could add more value to its customer services and simplify and make the other groups' work more productive.

**As a result of the meetings, it was designed POPS**, the new Prosegur Seguridad Operating Platform, which includes all these improvements while simplifying its current app map, replacing multiple apps with little integration by a single one that affords a complete picture of the entire operation.

And to complete a truly ambitious project, a single solution was created for the group which will facilitate the standardisation of operational processes in different countries. When it came to the operating platform to support and govern all these processes, Prosegur chose a custom development

that would allow it to leverage all of its experience and know-how, built on its 40-plus years of existence. But bespoke developments of complex systems translate into complex projects with enormous lead times. So **Prosegur went for something completely unheard of in Spain**: it built its operating system based on a low-code platform.

And to do so it chose OutSystems as the low-code market leader and BABEL as a leading integration partner with multiple references.

A solution of this size must be built gradually, with the focus on delive-

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### With a low-code platform like OutSystems, Prosegur gets:

- Faster development times. With senior developers on this platform, productivity is two to three times higher than more traditional environments.
  - A simplified app life cycle, as it has intelligent promotional benefits between environments that implement the DevOps concept and simplify these tasks, making it possible to deploy web and mobile apps in minutes.
  - Ease of integration with other systems, both with the automatic display of services for developments made on the platform and with modules available on it for connection to the market's most frequent standards.
  - Security, as the platform itself is tasked with maintaining and renewing software-industry security standards in an ongoing evolution.
  - Scalability, facilitating both vertical and horizontal growth, in in-house environments and in the cloud.
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ring functionality while building a good architectural base to support the operating platform over time.

The POPS construction project was designed in 10-week releases, allowing the 1,000-plus security guards to use the app from their mobile phones with some of Prosegur's biggest customers and in record time.

Similarly, **the solution's highly flexible and parametrizable design made it capable of adapting to the needs** of each market or customer with minimal effort, giving Prosegur a competitive advantage.

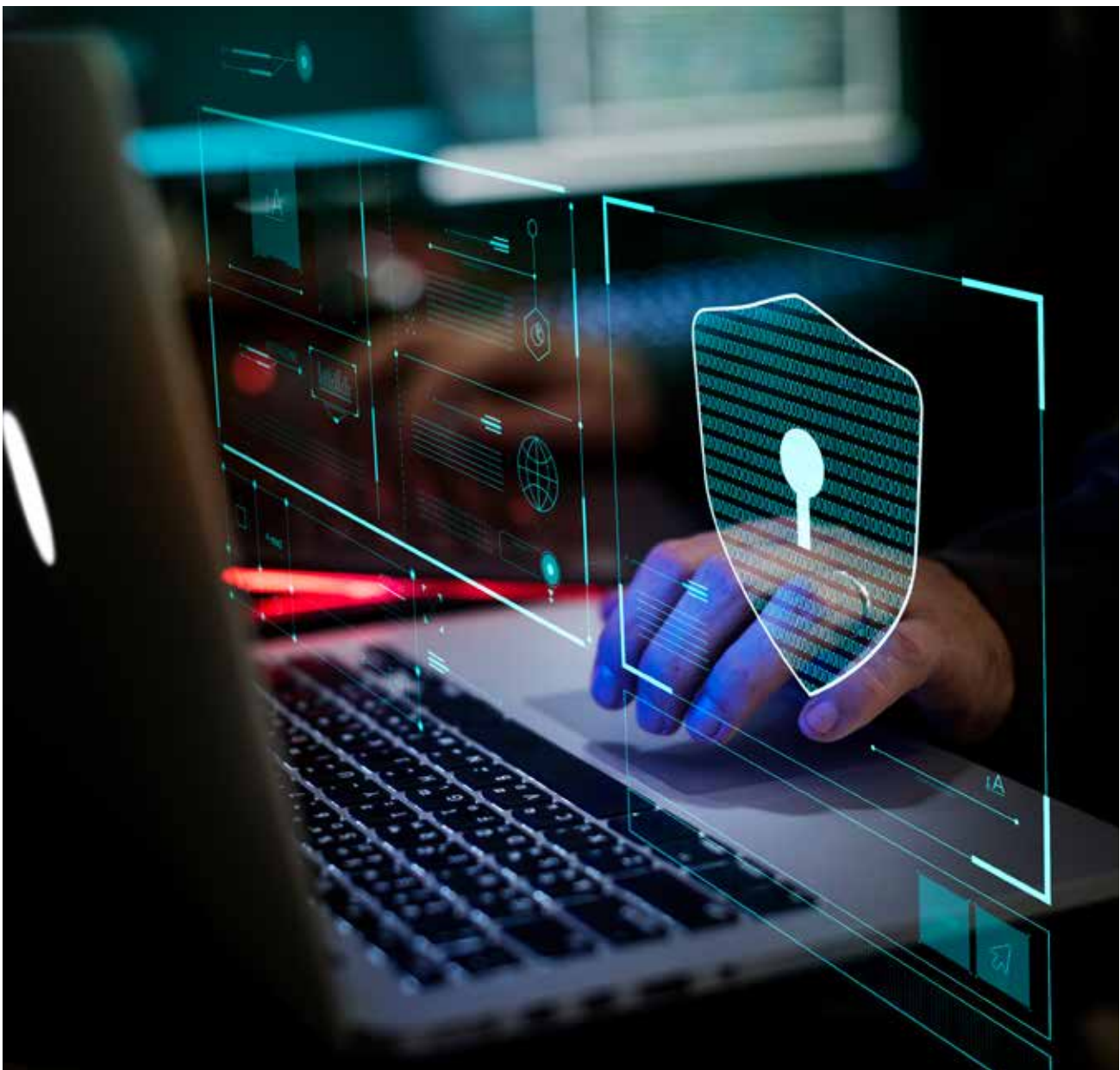
The outcomes are proving very positive, as shown by the fact that deployment in other countries -originally planned for after full completion of the platform in Spain- was brought forward and it is now being used in Brazil, France and Portugal.

However, the path to this point was not easy. In addition to using a new platform in a complex project, the way in which the IT and Business departments work has changed, moving towards an agile concept.

And there is still a long way to go to fully implement the pla-

tform and deploy it in eight countries more, **not to mention other vertical apps that are being developed** at the same time with a dedicated sector focus, leveraging the POPS architecture with agile concepts and using low-code too.

The key to success has without doubt been due to the tight cohesion and united daily work of all the stakeholders involved: the Business and IT departments at Prosegur, BABEL as implementer and the support of OutSystems when required. It is the start of a long and fruitful journey. ●





SPMS<sub>EPE</sub>

Optimizes Procurement of over 50 million euros per year

Using Low Code

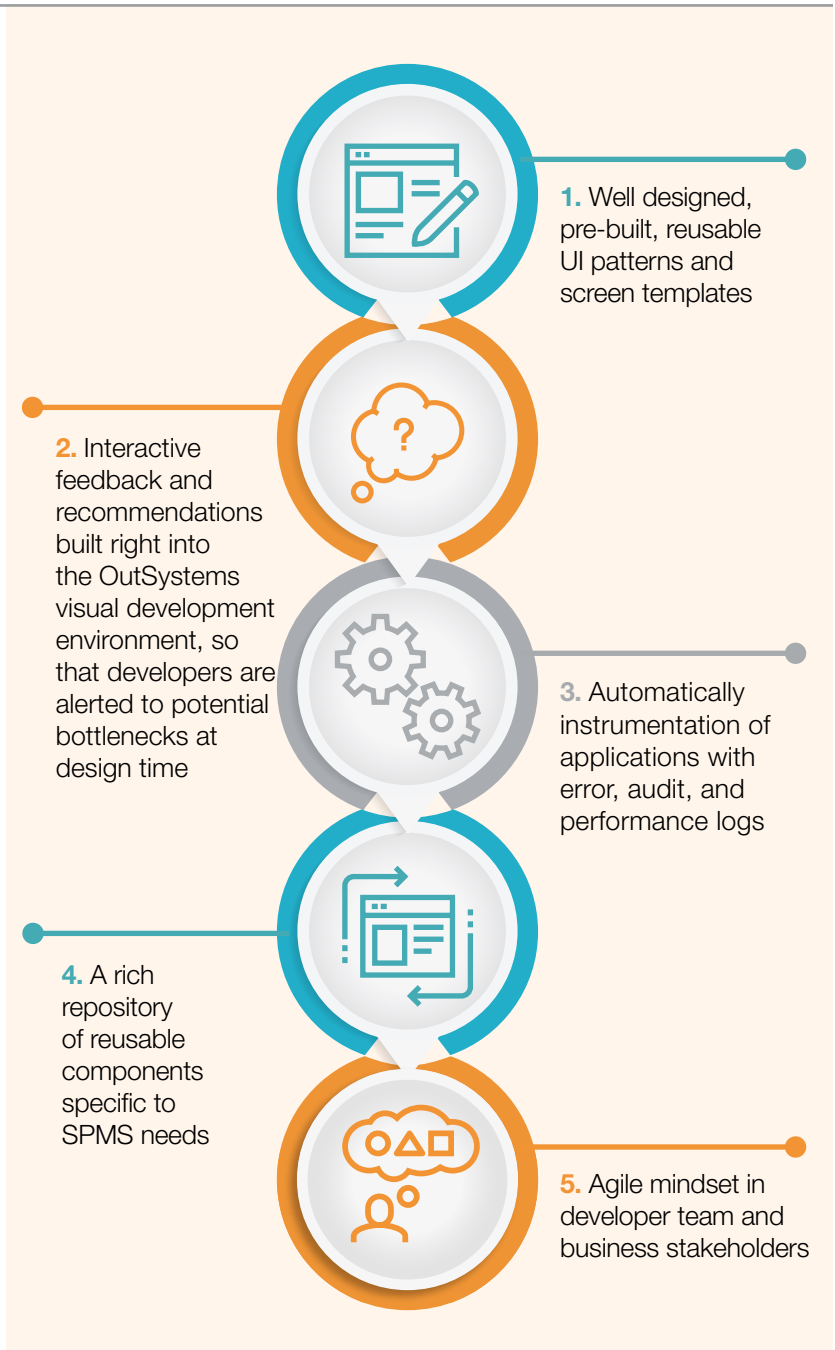
By Humberto José Gouveia Cardoso Liz, BABEL Manager

## Challenge

SPMS is a public enterprise, functioning under the guardianship of the Portuguese Ministries of Health and Finance. Its aim is to provide **shared services** – in the areas of purchasing and logistics, financial services, HR and ICT – to organisations of the National Health Service in Portugal, in order to “centralise, optimise and rationalise” the procurement of goods and services.

*“Before this solution it was difficult to control the process. We used to miss deadlines and budgets, because it was difficult to control the process” explained Laura Raposo, Internal Purchasing Director. “The whole process was managed with shared excel sheets within the team and the documentation stored in a collaboration platform. This resulted in a high probability of error and misplaced information. Additionally, the KPIs for the Board were produced manually from the excel files, because there was no centralized database. The effort to produce the information was huge and sometimes unaccurate.”*

By choosing a low-code platform, SPMS was able to deploy a first minimum viable product within a few weeks, taking advantage of OutSystems platform features and BABEL’s agile methodology:



# An Optimized Platform Helps SPMS Be More Efficient

## Solution

A team of 4 developers worked on the platform, which was completed within 8 months.

The new platform enables SPMS to optimize their procurement processes. By adopting this solution, we

were able to significantly reduce the effort dedicated to procurement processes while guaranteeing governance and compliance.

The solution supports the full procurement lifecycle:



## The new Solution Leads to Tangible Results

### Results

SPMS's solution resulted in major improvements for the whole organisation.

- Statistics and KPIs permanently available for the Board;
- Director receives a weekly summary of processes in her mailbox;
- Requesters are automatically notified of approval of purchasing requests.

*"After deploying the solution, our Purchases processes were streamlined by 75% percent, and we saw cost savings increase by 90 000 € per year. This new platform enables the company to discover more adaptive and agile models based on custo-*

*mer parameters, which were impossible to uncover and/or track in the past. Through intuitive use, it turned the process more transparent"* – Laura Raposo.

From now on, SPMS's low-code factory will allow them to quickly release new features and solutions.

**The second phase of this project will be the integration with other systems and a mobile app.**

Using OutSystems technology has enabled SIFGC implementation to run smoothly, even as customer requirements change constantly.

SIFGC - Integrated Training and Contract Management System is the platform that supports the entire procurement process for SPMS - Shared Services of the Ministry of Health. ●



# 2025: The Robot Revolution is Coming

*That was the title of our 7th ICT Executives Meeting, a new edition of the BABEL- organised forum that brings together CIOs and IT managers from leading companies in Spain.*

16 October saw us leverage the CÓMO Space (Madrid) as a place to meet and discuss technology. The auditorium in this highly original and innovative venue was the perfect backdrop for each of the event's participants to give their insights on trends in robo-

tics and the progress their companies have made in this area.

The latest information has a futuristic touch: according to a recent study by the World Economic Forum, **robots are expected to be able to fulfil 52% of current**

**professional duties by 2025.** This would see machines performing over half the work in the marketplace, compared to 29% today.

The prospect opens up a whole new panorama for the business world, as the consequences of these advances are hard to predict. The weight of decision-making and responsibility for achieving the effective application of technology in business rests with IT managers. So we were keen to meet with them -the true stars of all this- and tap their thoughts.

## III Meeting of ICT Managers in Seville

On October 24 we celebrated a new edition of this event at Mercado Lonja del Barranco in Seville, called "Trends and new challenges of IT Areas in support of decision-making." On this occasion, we have had the knowledge and opinions

of experts from the leading companies PRODIEL, ACOTRAL, GTO, ACESUR, GSC, ALESTIS, MIGASA and ELMYA and the public entities of the Servicio Andaluz de Salud, the Chamber of Commerce, the Board of Andalusia and the Junta de Extremadura.

### In the spotlight

No-one is unaffected by technological evolution and large enterprises (and many medium and small ones, too) have been involved in digital transformation processes for some time, addressing concepts such as RPA, Artificial Intelligence, chatbots and the Internet of Things, among others.

This event, where we hoped each guest would share not only their



knowledge but their experiences, showed that the **Robot Revolution is here to stay**. Automation projects and initiatives applied to different sectors are being implemented across all the companies that took part in the debate.

While not all successful yet, attendees agreed that you learn a lot more from trial and error than from success and that robotics is a trend with so many possibilities that its application to corporations is absolutely necessary.

In conclusion, two key themes: firstly, the tests carried out in all the companies with machine learning, RPA and IA in general are yielding pretty good results, although they do present the complexity of having to undergo continuous learning. Secondly, data quality is fundamental - it's not the technology that fails but the fact that the information we handle is not always useful. We can also detect errors much sooner thanks to technological developments, although our guests said we should take one major factor into account: the return for the company must be analysed before implementing any technology. In short, the Robot Revolution will make its way into all corporations, it's just a question of time. ●

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“Our industry is highly automated; the automation concept is attempting to move towards a factory where all the plant management is automatic. Technologies like machine learning for decision-making and RPA are helping us a lot”

**Pablo de la Puente**, Information Systems Director GESTAMP

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“Robotisation is tricky at present because we haven't managed to give machines instinct so far. The future is a smart factory. Management must evolve and we have to equip the factory with all the technology we can”

**Alfonso Álvarez**, CIO, General Dynamics European Land Systems

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“Automation in vehicles is complicated. It's the future, but it's some way off yet; we will have to keep working. We are developing initiatives at EMT and have automated certain processes at our control centres, for example”

**Enrique Diego**, Director of Technology, EMT Madrid

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“At AENOR we use machine-learning cognitive services for easy access to Standards content, using natural language to be able to find it quickly. Audit programs are complex too and are now automated”

**Sergio García**, CIO, AENOR

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“We can combine the work of machines with that of humans. It's hard to digitise construction, but we've launched pilots to calculate inflation, prices, etc., and be able to offer the best price. We also are applying innovative technologies in international highway and airport projects.” **Esther Málaga**, CIO, Ferrovial

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“Today there are surgical robots operated by doctors with a joystick which thanks to 5G can perform operations from Japan. On the other hand, AI will be successfully applied in health, although it is still getting established as automation is arriving later to this sector” **Adolfo Fernández-Valmayor**, Director-General for Organization, Processes, ICT & Digital at Quirón Salud

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“We have been successful with RPA and are launching a virtual assistant pilot for the contact centre. We're testing it to learn how to use it, because sometimes the hardest thing is the learning system, although it is working reasonably well.”

**Carlos Escudero**, IT Manager, GISS

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“RPA opportunities don't have to be limited to efficiency alone - there is also an opportunity in quality and in improved customer experience. We need to further the implementation processes. The technology is out there, but learning is a handicap”

**Luis García**, CIO, Deutsche Bank

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“We have brought multidisciplinary teams onboard and harnessed technological evolution to the hilt. Our multi-channel service chatbot is proving to be a pretty good experience, for example. We have reduced the number of inbound calls at the contact-center” **André García**, Innovation IT, WiZink

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“In a physical space like IFEMA, where we have to attract people, we must combine it with the digital world. We need to bring the best of presence-based and virtual together. In such an onsite-oriented segment, automation is both friend and foe.”

**Antonio Vázquez**, CIO, IFEMA

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“We are asking the automation side for greater control in what we are doing, in production processes and the ability to react to incidents. Being able to automate everything related to potential breaches of the new data protection law, attacks, vulnerabilities and so on is critical”

**Carlos Sánchez**, Business Development Director, TIREA