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Interview with...

Felipe Nascimento

Corporate CIO at MAPFRE

Boost for **telecare**

Technology to prevent
natural disasters

Correos and its commitment
to the **Internet of Things**



Technology for an evolving world

We are BABEL, an international team of 1,500 professionals highly specialised in cutting-edge technologies. Our mission is to assist major clients in their digital business challenges and processes.

+ 85.000.000 €
turnovers

+ 1.500
specialized professionals

+ 20% growth
per year

5 countries
Spain, Portugal, Morocco,
Mexico and United States.

Note: data refer to the situation in 2020



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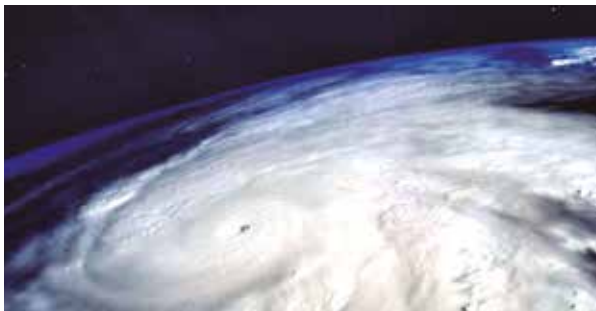
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By **Rafael López**, BABEL CEO

New times, more technology

We are going through a peculiar year, the year of covid-19. But it is also the year that BABEL significantly shored up its capabilities. The health crisis has impacted the entire planet and will speed up transformation across existing social and business models.

BABEL is also changing and stepping up its growth through a major inorganic operation providing it with new insights and a better positioning in the market.

The shift from onsite work to working from home requires the mass use of collaborative technologies and learning the best way to leverage existing tools. **Teleworking is about more than just replicating the onsite model remotely.** It encompasses the ability to network collaboratively and efficiently, manage teams remotely and harness digital work tools to be more productive, flexible and agile in applying new approaches to clients.

We are shifting to **tech environments with a digital culture and mindset**, posited on trust, transparency, responsibility and teams capable of working remotely. That is why transformation requires being more digital, data-oriented and fully accessible. It calls for cloud infrastructures, variable cost structures and process automation, streamlining and opening up changes in established models to boost e-commerce and strengthen security.

And then there is the matter of people. They must receive proper training if they are to fully leverage the new tools. Training is required to tap the new environment, not by replicating what was done in person but by **applying new models.**

Tools also need to pivot to a more digital and interactive environment that offers **personalised, two-way communication.** New digital spaces should foster collaboration and proximity, a virtual reaching-out despite physical distances.

This is the way **new opportunities can emerge for the ICT sector** which must be the driving force behind the profound changes society needs. BABEL is keen to facilitate change in this fast-moving and heady context. To this end, it is **committed to talent** within an ecosystem that boosts collaborative work as a pillar to get the best from each person, bringing **innovative and transformative solutions** to its clients to lead them into the new world.

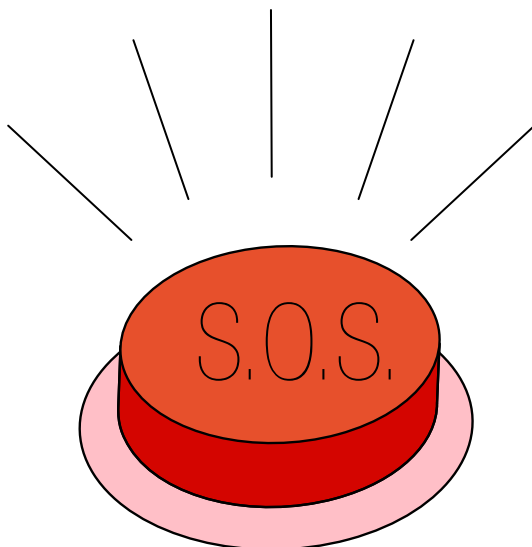
This valuable work has enabled exceptional organic growth based on people and is now combined with inorganic operations through the acquisition of high-skill organisations. The BABEL Group is thus emerging as an ICT leader on the Spanish market and is keen to replicate this success in the other countries where it operates. It is what we call **'the sum that multiplies'**, the union that expands on capabilities to deliver a more comprehensive offering. It is what drives progress and improves our clients and, through them, society.

By **Paco Gallardo**, BABEL manager

Boost for telecare

Telemedicine is one of the sectors that will evolve most in the new healthcare setting. And telecare will be the speciality that sees the most progress and promotion.

Telecare services like the red 'SOS' button or calls from health workers or social services have been around for over 20 years. Even still, there are several long-standing motivations encouraging the rollout of these services. **The health crisis will accelerate these processes:**



- Spain has more than two million over-65-year-olds living alone.
- The elderly are less skilled in and familiar with digital devices and services.
- Lower healthcare costs due to preventive actions reducing the number of emergencies, admissions and primary care consultations.
- A bolstered rollout of telecoms networks nationwide and the use of 5G.
- Consolidation of technical platforms for interconnection and real-time mass data processing.

The differential value of the new services will come from providing an integrated offer covering the following aspects: remote care, personalised care, continuous support and making the user feeling actively engaged with services and platforms. **These core services will be:**

- **Medical care.** Based on a 24-hour video consultation service, access to a broad and specialised network of medical services, online medical appointments and personalised medical monitoring, and integration with public social services.
- **Emergency.** Patient-triggered SOS activation (either via mobile phone or wearables) enabling online monitoring and the callout of care or health personnel if necessary.
- **Remote monitoring.** Available to both specialised staff and private caregivers who want or need to know each person's status in real time.

- **Positioning.** Services that make it possible to know a person's location and to define warnings and alerts (avoid risky situations) that trigger actions when they move a certain distance away from their location (geofencing) or when activity or a fall is detected.

- **Wellbeing.** Posited on preventive health plans (exercise/diet), specialist psychological support, warnings and advice with health tips or the inclusion of cognitive stimulation plans.

Platforms must also be designed with enough flexibility and scalability to include complementary services, such as integration with environmental devices, security and alarms or engagement.



SUCCESS STORY

BABEL engages in the rollout and go-live of telecare platforms with different public and private stakeholders.



The cornerstones on which a platform must be supported are:

- **Real time and integration.** Systems enabling mass data processing and synchronisation for alarm generation and decision-making (24x7), as well as IoT health platforms to integrate physical devices and monitoring.
- **Analysis engine.** Data processing that complements real-time systems and taps the inclusion of prediction, pattern-detection and machine-learning / AI features, as well as ensuring compliance with the GDPR.
- **Usability/Accessibility.** These points will be essential in tablet or smartphone services to ensure interaction designed especially for the elderly. The aim is to generate experiences to boost personal independence and autonomy and prevent frustration and rejection of the use of these facilities.
- **Voice assistants.** Google Home and Amazon Alexa, among others, are becoming innovative elements in support services.

This brief situation and trend analysis shows that telecare will make the lives of our elderly more comfortable and therefore ours, too.

By **Fran González**, BABEL manager

Digital strategy, essential for companies

“Culture eats strategy for breakfast.” So says legendary management consultant and writer, Peter F. Drucker.

But what if your company’s culture is unable to respond to business challenges, new customer needs and digital transformation challenges in the 21st century? How can we change it? How can we improve it? By thinking, defining, prioritising and acting. In other words, with a strategy... or at least a plan.

Which areas should a company’s Digital Strategy cover?

Business strategy is the primary driver from which our digital strategy is defined. Digital transformation is a **business transformation** achieved through change in the customer and employee areas, together with an agile organisation at data and process level.



EXPERIENCES

Business strategy

Visualise and design the (digital) business with innovative products and services, incorporating more open approaches and applying technologies already at our disposal (cloud, big data, artificial intelligence, IoT, etc.).

An appropriate strategy of **corporate innovation and data-driven orientation** are key to the evolution of the business. How do we forge a link with the startup ecosystem? How do we generate value through data? Instruments such as a trend observatory or digital innovation hub will go a long way to guiding and developing these areas in a continuous and consistent way.

Customer experience

With customers and consumers at the heart of your strategy. Working on communications and the brand through the customer journey and all the company's contact points with the customer. Always with an **integrated approach** (digital marketing e-commerce – CRM) giving us the desired 360-degree view of the customer. And always with the best user experience (UX–UI) across all digital assets.

Employee experience

The employee at the centre of change. A corporate digital strategy must include employee-oriented initiatives, actions and plans. **Because people are the key to the success of projects within an organisation.**

Areas such as digital-skills training and development, internal communications and the implementation of new digital collaborative and workplace environments should be defined and coordinated with business and customer strategies.





EXPERIENCES

Agile organisation

An agile organisation so the strategy can be put into action. The agile paradigm must be promoted within the company, but always in an orderly, planned manner. Process automation is increasingly common in companies and we need implementation plans with a clear analysis in terms of adoption and cost-benefit. Data management and governance is another key aspect to be worked on when it comes to organisational agility.

Methodologies

Doing new things will also require changes in how we do them. The use of new techniques and methodologies has become widespread in recent years, not just in the development and implementation of technology products (SCRUM, DevOps...) but in strategic and business areas, too. Business Model Canvas, Design Thinking and Customer Journey Map are just some examples.

A paradigm shift at management level

It seems obvious that defining and designing these strategies, at least in reasonable detail, is essential at a time of exponential technological disruption that demands agile decision-making.

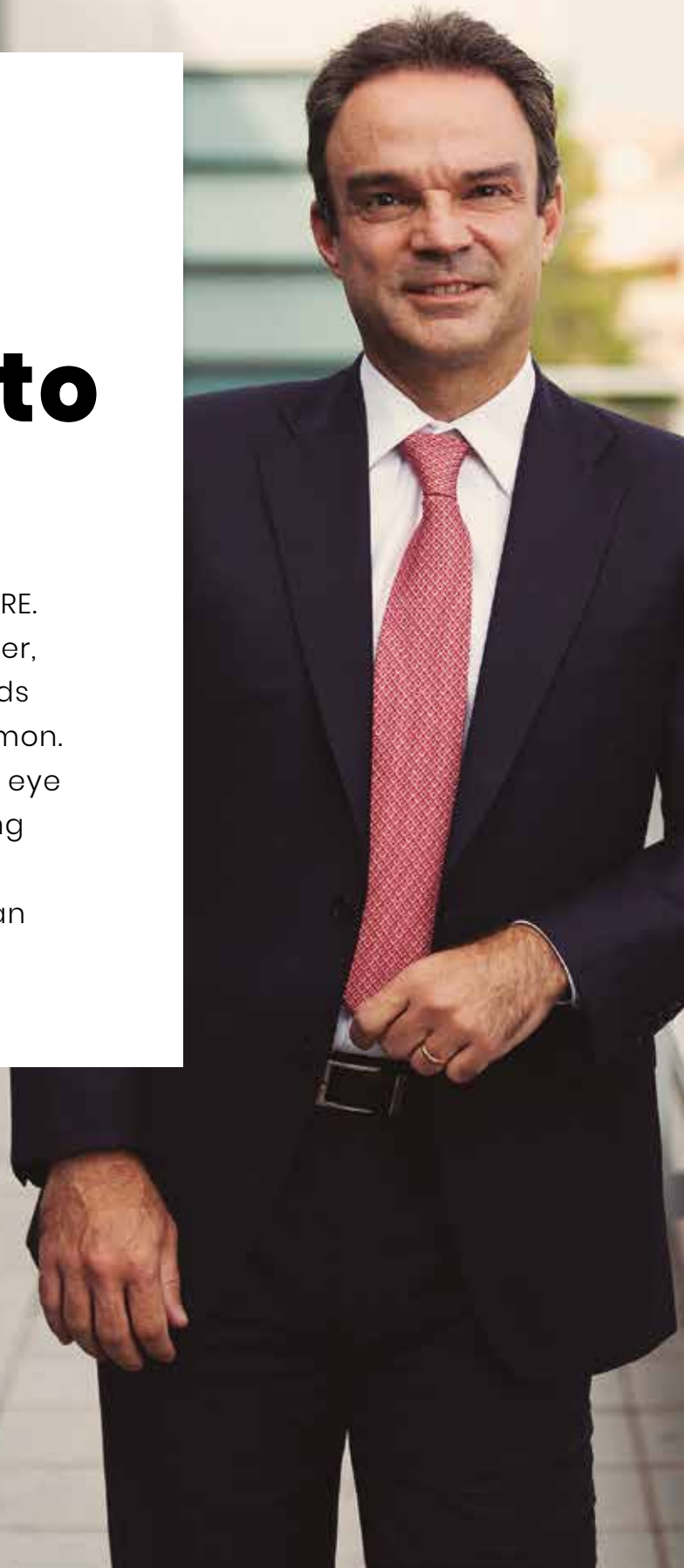
The role of the management committee and chief digital officer is vital to managing the speed of digital transformation, always with the goal of maintaining the business and its results.

The crosscutting nature of projects requires the engagement and partnership of all areas of the company. New plans and initiatives where the ingredients to ensure success, or at least mitigate risks, are different from traditional ones.

Corporate CIO at MAPFRE

Felipe Nascimento

Vision and innovation effort. Two mainstays in the career of Felipe Nascimento, Corporate CIO at MAPFRE. With more than 15 years at the insurer, he has successfully united two worlds that appeared to have little in common. Today, with steady progress and an eye on the future, the company is making headway in digitising operations to respond to customers and remain an industry benchmark.



“Omnichannelling and self-service are key to our strategy”

The 2019–2021 strategic plan already showed that MAPFRE considers transformation not just a basic pillar of its strategy, but its very core.

Under the slogan “**Transforming to Grow and Improve Returns**” we implemented a crosscutting transformation that reaches far beyond digitisation to consider changing environments. From the outset we established a strategy built on three pillars: customer focus, excellence in technical and operational management, and culture and human talent. These linchpins in our growth plan enabled us to tackle complex situations like the pandemic in an agile and robust way. We could ensure the safety of our employees through **collaborative work** and customer service by means of **selfservice functionalities**.

In what direction is MAPFRE’s digital transformation evolving?

We have been committed to transforming the company for several years, so investing in technology is essential. The shift

towards digitisation has a clear objective: **to respond swiftly to our customers needs**. To this end, we have made new processes available on self-service platforms, increasing their use by more than 32.8%. With regards distributors, we have provided mobility solutions that facilitate and improve relations and comprehensive customer management.

This year we have continued to develop capabilities enabling us to push forward with transformation. They include the use of virtual verification and assessment tools that implement processes to repair and/or replace car windows at home. In the field of intelligent automation, we logged over 17 million automated transactions in 2019. We are also working on onboarding new functionalities into our self-service model, enabling customers to communicate with MAPFRE in the simplest way, enhancing payment channels, the display of the repair process and appointment management with sales reps (digital and office) and professionals, among others.

INTERVIEW

What role do people play in this process?

People are a cornerstone of our transformation. In addition to recasting customer relations, we have put in place a dedicated initiative called the 'Digital Challenge' that helps us boost collaborative, flexible and agile work and knowledge management. This new model has already been leveraged across major operations and is giving good returns in efficiency and productivity. The process entails not just assimilating new technologies and work methods but understanding **that the key to success lies in people and their transformation.**

Operations management and customer relations are two core areas of MAPFRE's digital transformation. In this regard, what are the main challenges the industry faces?

The pandemic has proved a watershed in these challenges. Some areas have come out stronger, while others appear to be falling behind. At present, **e-health platforms, hyper-personalised products and pay-per-use** are trending. Customers want to choose how to interact with the company of their own free will. That is why omnichannelling and self-service are particularly important and key to our strategy. Value-added services and products in ecosystems such as home, auto or health are also in demand through integration with new partners.

How important was the tech strategy in allowing MAPFRE to serve its customers across all operations during the pandemic?

The technological effort was essential. More than 40,000 employees and brokers are able to work from home in conditions equivalent to the ones they had in the office. We also provided operators from over 50 contact centres with tools to work from home in record time. All this was possible because we had streamlined infrastructures and bolstered communications in recent years. Together with the robust and global operating model that MAPFRE uses to manage technologies, it meant we could quickly implement contingency measures across all the businesses worldwide, ensuring customer service.

We are seeing trends such as the use of big data for customer service and the automation of features with blockchain technology, among others. Is this a true paradigm shift in the insurance industry?

It is hard to say right now. What we do know is that these technologies used to be trends but are now being used across the insurance field. We currently have different work lines open on processes such as product development and design, pricing and underwriting, distribution, marketing, and policy and benefits management. And we apply a combination of solutions to each of them, depending on their characteristics, such as big data, analytics, machine-learning and IoT.

**AT MAPFRE, WE FOCUS ON
LEVERAGING ALL THESE
TECHNOLOGIES TO OFFER
A BETTER SERVICE TO OUR
CUSTOMERS**

INTERVIEW

In policy and benefits management, for example, the use of big data and analytics improves processes and reduces fraud. Secure, instant payment methods are also needed and are possible thanks to blockchain and the use of APIs, facilitating new distribution agreements and connections with third-party ecosystems.

At MAPFRE, we focus on leveraging all these technologies to offer a better service to our customers.

What gaps do you think the pandemic has left us in technology and what role will MAPFRE play?

Right now we must keep looking to the future and prepare. We will continue to develop **increasingly efficient operating models** that bring greater value to both customers and business.

The use of technologies like cloud, an area we have long been committed to at MAPFRE, enables systems to be made available to our customers, employees and other stakeholders in an agile manner and as they need them. We will also strengthen cybersecurity by ensuring that all login routes to our systems for employees, customers and other stakeholders are fully secure.

The use of advanced analytics for structured and unstructured data will provide insights into customer behaviour and preferences so we can offer the products that best meet their needs when they need them and over the most suitable channel.



MAPFRE IN FIGURES

SPAIN DATA 2019

65 Mn digital transactions, 44.4% up on 2018.

960,000 app downloads, 16% more than previous year.

Over 15.8 Mn visits to the commercial website compared to 12 Mn in 2018.

Over 1.3 Mn policyholders registered in the Customer Area and the company's self-service transaction rate now stands at 37.7%, up 8.9 points over 2018.

Over 1 Mn price enquiries via online pricing platforms.

80 digitisation projects targeted at boosting operational efficiency and customer service. With the digital natives Verti and Savia, MAPFRE aims to become the benchmark company in Health 4.0.

GLOBAL DATA 2019

81.4 Mn digital transactions, 26.5% up on 2018.

The commercial websites received more than **38.8 Mn visits** compared to 25.8 Mn in 2018.

The number of **self-service transactions came in at 36.8 Mn**, 30.8% more than in 2018.

Over **3.8 Mn price enquires** via online pricing platforms.

163 digitisation projects targeted at boosting operational efficiency and customer service.

MAPFRE has a solvency of **187%** above the legal minimum and liquid assets worth nearly **€2.54 Bn**, with **178,000 shareholders** and many small savers.

By **Leopoldo Colorado**, BABEL manager

Servicizing and digital twinning

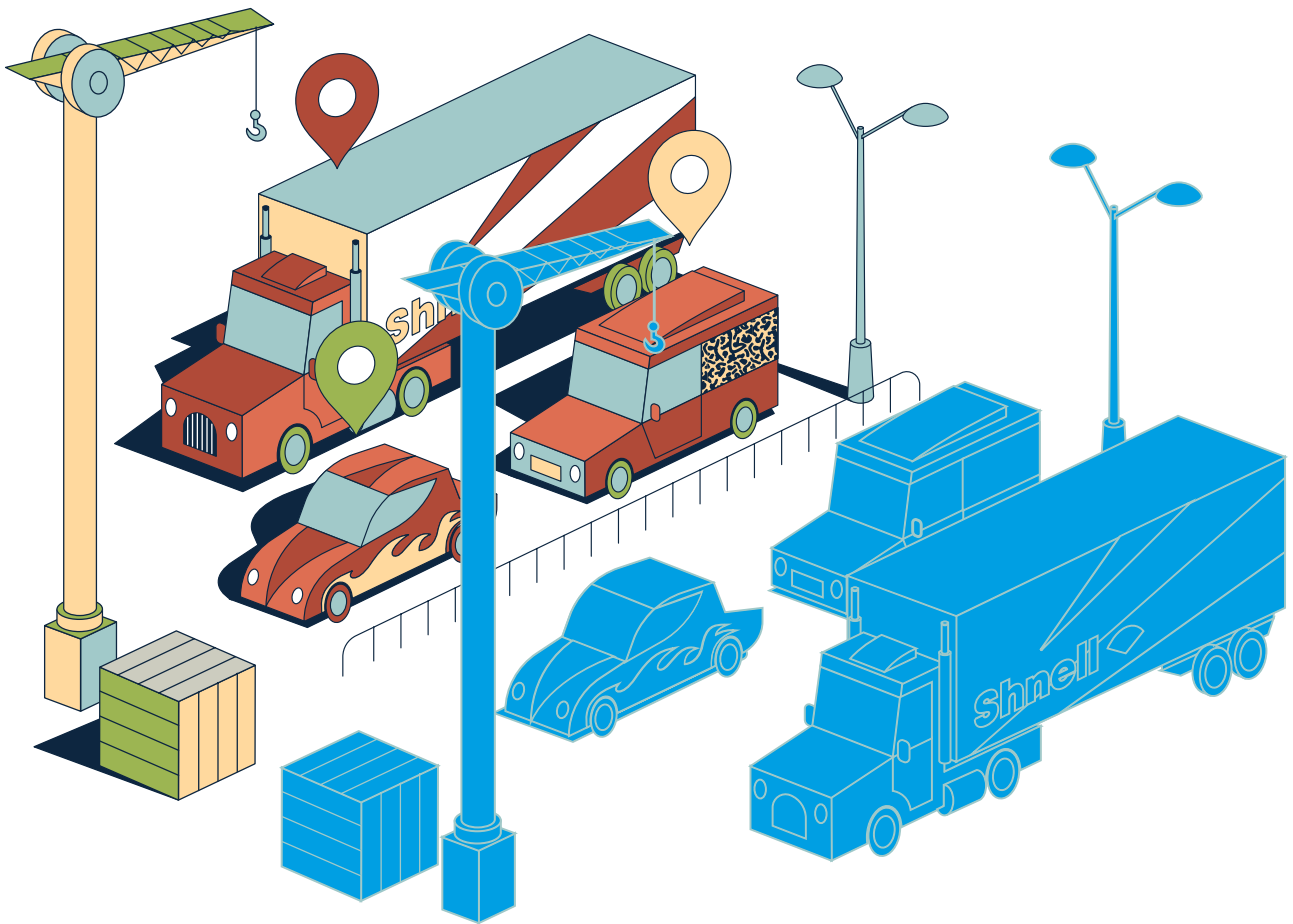
Servicizing involves transforming the business model based on product sales into one posited on valueadded services integrated in the product.

These services give customers access to the functionality or net utility provided by the product without having to buy it. **For customers, using and accessing matter more than owning.** This transformation is global and is accompanied by a change of mindset: society is moving from tangible to intangible goods.

The concept of servicizing is nothing new and involves many of the services we use every day. Electricity is a good example: companies value access to power supplies to operate without worrying about the complexity involved in generating and transporting electrical energy. They just pay the kilowatt hours consumed. It is not new in manufacturing, either. The cases of Rolls-Royce and Xerox are well-known and show they were ahead of their time. Even though some cases date back many years, **servicizing is still not the norm among manufacturers.**

Technical breakthroughs in communications, sensing, storage and computer performance are making it feasible to expand this concept to industrial products. This means we can measure the utility deliverable remotely (e.g., knowing the number of copies a copier makes per month) and also allows us to digitise the reality, creating a digital version that enables the model to be analysed later in order to **make discoveries and design new services**, such as applying energy efficiency improvements. Of course, for this approach to work it must benefit manufacturers and customers alike.

For manufacturers, **servicizing boosts insights** around the way their products perform and are used in the hands of customers. It enables them to leverage this data to improve their products. **It also converts revenue into a continuous and generally higher stream** in exchange



for taking greater responsibility for the service and therefore greater risk. At a time when servicizing is still not widespread among manufacturers, it can be an opportunity to win a bigger market share **if a manufacturer can adequately explain the differential value and benefits of the service** to its customers.

For customers, the benefits are plentiful: from acquiring an asset (capex) with a generally long depreciation period to investing in a service (opex), reducing maintenance effort, improving service availability and so on. Above all, the service must enable the customer to see that **they**

can harness this new format to get better returns for their business.

Converting a product into a service is no easy task. It is a point-to-point transformation that impacts the entire organisation, from engineering to marketing. A service does not start after the sale of a product but **from the time it is designed**. The service lifecycle is longer and continues throughout the relationship with the customer, beyond the item itself. All areas must therefore focus their objectives and metrics on ones that measure customer value and satisfaction.



By **Humberto Liz**, BABEL manager

Connected school

The communication application between parents and teachers has been one of the winning projects of the 'Young Participative Budget of Portugal' contest. It represents the education of the future.

The app offers a wide selection of functions for parents, guardians and pupils from primary school to the end of high school, including:

- Pupil timetables and classrooms
- Lesson summaries
- Homework
- Grades
- School events calendar
- Exam dates
- Dates of school trips
- Dates of school meetings

Parents and guardians can also log in to:

- Check student attendance and absences
- Get notifications on disciplinary incidents
- Authorise students to leave the school premises
- Easily message teachers

What advantages will the new structure bring?

- Fast interface
- Ease of access
- Immediate information available 24/7
- Involvement of parents and students
- Integrations keep the data updated in all systems
- Secure authentication and privacy of the data
- National coverage of over 1 million of students



Teachers also benefit from the app despite not being direct users since it can **synchronise messages and communications from students and parents** with the web system they already use.

Phone calls, emails and video conferencing between parents and teachers are some of the most common ways to connect with parents, **but not necessarily the most productive**. The app provides instant, practical and regular communication tools to encourage active engagement among students, teachers and parents. It also makes it easier for teachers to send assignments, reminders and progress reports and to reach out to parents and students. It is an essential tool for improving communication, organisation and engagement between the home and the school community.

The app is the **first digital platform** made available to public schools under the supervision of the Ministry of Education with a mobile-based approach. It is a pioneering digital solution providing data from the central school system, which was yet to have a public interface.

Authentication is via a digital mobile key with only a user-defined PIN code and a temporary security code sent by SMS, ensuring **security and confidentiality**. This e-identity service has been provided by the Portuguese government since 2015 and was an important step in

simplification, **making people's mobile phones an authentication partner**. It is similar to the security-related best practices in banking systems using one-time passwords. Providing an authentication mechanism for digital services was one of the important steps to encourage greater and better take-up of the Portuguese government's e-services.

The app was developed using Ionic Framework, a full open-source SDK for the development of high-quality hybrid mobile apps for native iOS and Android. The Ionic framework focuses on UX/UI interaction, i.e., UI controls, interactions, gestures and animations. It can be integrated with other libraries and technology structures such as Angular, React and Vue. But it can also be used independently, with no interface structure, using a simple script that comes included.

The main challenge the project faced was responding to unique business requirements with an excellent user experience and attractive interface. The customer had very specific needs and requirements arising from the public school system and procedures. The team had to develop an easy and convenient user journey for all use cases, and all user interfaces were designed to be intuitive and modern in appearance.



By **David Ramos**, BABEL manager

Buy now, pay later

With the impact of the financial crisis, banks have had to cut spending to the bone, mainly by closing offices and downsizing staff. The implementation of Basel III also entailed introducing new measures to reduce risks and upped costs, making these uncertain but interesting times for financial institutions.

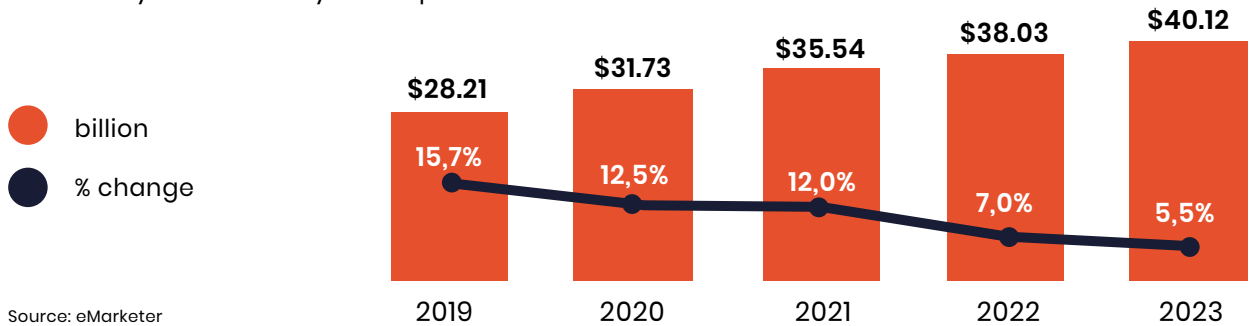
That is why banks are starting to diversify, **looking for ways to expand revenue and returns** and have turned their attention to the fastest-growing fintech firms. Some, like N26, Stripe, Revolut, Avant, Lufax and SoFi, share the fact that they were set up as 100% digital Banking-as-a-Service platforms which **can scale rapidly** thanks to today's digital revolution. Data shows that 60% of the world's population uses the internet and that much of its success is due to the **implementation of mobile technologies**.

These reasons explain why banks are keen to create digital businesses with platforms that can scale and regulations that can pivot to the new reality. One example is the EU passport, providing the opportunity to operate across all Member countries with the approval of the European Central Bank.

A clear example of a booming business is e-commerce. Amazon and Alibaba are expanding relentlessly in these times of pandemic. According to data from Spain's National Statistics Institute, **48% of the Spanish**

e-commerce

e-commerce will grow more in Spain than in any other country in Europe



population made at least one online purchase in 2020, with an annual turnover increase of more than 10%. A decade ago the business barely existed. Consequently, there has been a change in consumer habits due to the implementation of **omnichannel strategies**, social media influences, the emergence of marketplaces, the introduction of new forms of digital payment and improved distribution and delivery processes.

In Spain, turnover **already exceeds \$40.5 Bn** (according to a study by the country’s National Telecommunications and Information Society Observatory, ONTSI), with Amazon, El Corte Inglés, Carrefour and Apple leading the field. An industry boost is also expected with the arrival of AliExpress.

Some **very interesting partnerships can be established** between the retail and financial worlds. These days the former needs the latter to facilitate payment mechanisms for end customers. One example is the implementation of ‘buy now, pay later’ as a form of payment that improves conversion rates and provides

more security to all parties involved in the purchase process, enhancing the customer experience.

Companies like PayComet, Aplazame, AfterPay and the all-powerful Klarna have integrated their solutions into the customer journey in e-commerce. To do so, they have drilled down on **what the customer and store expect from the experience**, changing current consumer financing products and processes. The immediacy, transparency and low costs of the services are crucial since what they want is return customers rather than disposable solutions.

There are countless payment systems on offer and they will not stand out unless the end customer and retailer are given added value – so there is an opportunity to be innovative.

But what does the future hold? I firmly believe that the major market players will implement trailblazing solutions in the short term, leveraging strategic partners and new products that will revolutionise the sector.

By **Luis Barreiro**, BABEL manager



Technology to prevent natural disasters

Applicability is one of the big challenges in technology. In other words, how intellectual exercise -crucial in the innovation process- is converted into value for our society and/or customers.

Perhaps the second challenge is consilience, joining knowledge and information from different disciplines to create a unified and therefore more complete framework of understanding. Today we are going to propose this exercise in a current, important and challenging topic: **extreme weather events**.

A real challenge for insurers

Meteorology is an extremely complex science where hemispheric and local events produce major variations in effects. The ability to understand the interaction of these effects accentuates the need to create **complex mathematical models that handle large data volumes** of diverse and variable information and of high computing capacity. Our contribution in this very intricate scenario is to apply that task to the management of

extreme risks and the impact they can have on insurance companies.

Analytical models and data enrichment

How can I help an insurer understand the range of exposure to these phenomena? How can I improve my risk exposure, analyse the past and anticipate the future? How can I combine risk management with an aggressive business expansion policy?

The answer lies in the data, but data alone will not be enough. The real value is found in the **ability to contextualise** the data. In other words, how can I cross, enrich and enhance its value with new sources: weather information, water basins, digital terrain models, flood data, etc. These are just some examples, but there are more.

Applicability in risk analysis

The ability to clean and complete data, interpret it and, above all, source the meeting point, which is not always obvious, is what enables us to create a risk model and map that responds to the first stage: **descriptive analysis**. This ability to identify -with various degrees of detail- the intensity with which an extreme weather phenomenon or a combination of phenomena has occurred allows us to detect or validate cumulative exposure enriched with other data: soil types, vegetation cover, the age of properties, comparisons between properties, inconsistencies in claims, breakdowns of areas within the same municipality... All this makes a difference and **opens the way to predictability**.

Predictability, or risk management

What is the likelihood of these phenomena happening again over the next 5, 10, 15 or

20 years? We applied predictive models to this type of analysis and the results were impressive. Not just for the capacity to identify risk zones by their intensity and apply this information to risk management, acceptance and pricing, but because it meant we could define areas of business focus and growth, generate new differentiating products, competitive edges and so on.

Not just insurance

How can I apply this information to provide a highly detailed explanation around energy consumption? How will it help me assess the impact of risks on my business?

This is where the contribution of these types of complex analytical models makes a difference in how **we help our clients face their challenges and creatively apply technology to our daily lives**.



By **Felipe Pérez**, BABEL manager

The projects, their people

The importance of people and the relevance of psychology to achieve an optimal emotional state is becoming apparent in many areas of work. We can see many examples in high-competition sport, where psychology is part of the regular training of athletes. Does it also apply to tech project management?

We put a lot of focus on the famous project management triangle of scope, time and cost and forget the psychological aspect of our work, i.e., analysing the emotional part of the situation – **people relating with people to deliver on a common goal.**

We need to remember that people and their emotional state have a direct bearing on our work performance. Call it corporate culture, organisational philosophy or any of the many other terms out there.

People put the needs of other individuals, i.e., our clients, into place by leveraging technologies, businesses, services and so on. People are the most important asset in any organisation. No goal, no matter how easy, ambitious or simple, can be achieved without their ideas and creativity, their confidence and motivation.

How do we find our true north? By seeking to satisfy all the people involved in project implementation. To this end, we apply the following techniques (we may not always know their name, but they are part of our corporate culture).

Agile

We don't care whether we use Scrum, Kanban, XP or any of their variants. What matters is complying with their principles, and the most important for achieving the above objectives is communication. **There is no success without communication.**

Expectation management

Demos, presentations and prototypes help a lot in this regard as, of course, do collaborative methodologies. The quality of your project is measured on the basis of meeting the expectations of the people who take part in it.

Neuroleadership

According to Henry Mintzberg, "Neuroleadership focuses on how individuals make decisions, problem solve, regulate their emotions, collaborate with and influence others, and facilitate change in a social environment."

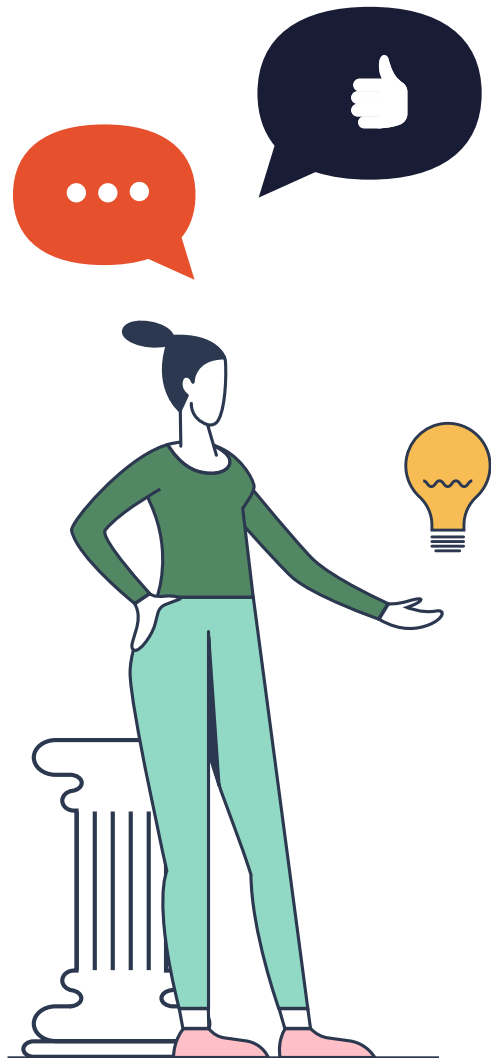
Positive psychology

By now we are all aware that projects have their own psychology to which each project member contributes. According to Martin Seligman, positive psychology emphasises the understanding and building of the most positive qualities of an individual: optimism, courage, work ethic, interpersonal skill and more.

Project enneagram

What is your project's enneatype? The group of people working on it are rational, emotional and simply instinctive. The search for perfection will never be enough and then we will move into constant changes.

EXPERIENCES



The core objective in applying all these techniques, leadership strategies and rules of thumb in certain situations is simply to get a good team.

What is a good team? One that delivers on its objectives, is inclusive of all stakeholders, does not consider positions but rather capabilities and is based on mutual trust and ownership to achieve its goals. **That is our team.**

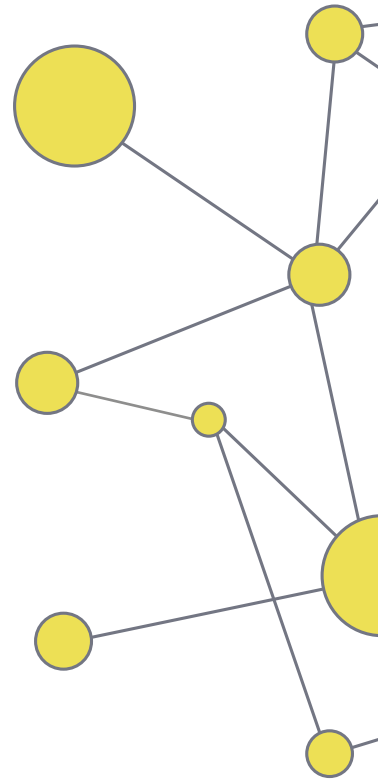
By **Jesús Martín**, BABEL manager

Correos and its commitment to the Internet of Things

The IoT solves the connection between the physical and digital worlds, tapping a wealth of possibilities. Having effective connectivity between the two spaces means changing the way of approaching many problems in society and organisations.

At BABEL we have a dedicated IoT service area where we add value to the device market by providing solutions that step up to the challenge of **managing, orchestrating and placing intelligence into huge numbers of devices** with their particular purposes and functions. This gives us an overview we can leverage to obtain solutions that add value, reduce costs or facilitate problem-solving alternatives.

Spanish postal operator Correos is an example of an IoT solution success story. The Security Operations Centre assumes responsibility from Madrid for the safety of the assets and people in Correos facilities and offices throughout the country. **Tens of thousands of daily communications are processed by our Avante solution**, requesting human interaction for the minority that require it, assisting operators in performing these human-centric processes, guiding them through the operation to be applied, providing videos, real-time





planimetry and executing the actions that the operator needs.

At the Security Operations Centre, different automatic devices perform unattended control tasks, device reprogramming, updating of user information, enabling and disabling of equipment and devices, etc. providing routines that adjust the operation of the whole to the needs at all times, depending on what the business or circumstances require.

Two lines of activity are also performed. One is tactical in nature, covering day-to-day work by applying policies and procedures that respond to a great diversity of situations. The other is strategic, analysing activity,

detecting exceptions and specific cases, and creating strategies around operations and the identification of new automation systems, in a constant process of continuous improvement.

We maintain **permanent integration and testing activity** on our Avante platform, allowing us to constantly improve both it and knowledge around technologies and trends, both in the hardware and software context. On that basis, our service models mean we can provide value to our clients and end-to-end support from need identification and project definition to implementation, including 24x7 support services and agile dynamics of iterative upgrades that adapt the investment to the needs of each moment.



By **Amaro González**, BABEL manager

API economy

Getting APIs to be the way that systems, apps and devices ‘talk’ to each other, sharing data and functionality regardless of where they are housed and the format and technology used in their implementation, is obviously of value.

Particularly in an increasingly changing and disparate technological context where the ability to pivot to new scenarios and business forms are key to an enterprise’s digital transformation process.

APIs are positioned in the shop window for the consumption of a software component whose technological implementation aspects are of no interest to the consumer/customer. It is at the digital ‘boundaries’ or ‘borders’ of companies that an API economy strategy reaps the most benefits.

An API economy is normally used to describe a business strategy in which the use of APIs positively impacts a company’s efficiency and bottom line. This strategy focuses on two points. Firstly, making profits on the back of API consumption by customers and third parties; and secondly, improving the competitive offer with the creation of new products and services that combine third-party and proprietary APIs.

From the perspective of the API provider, benefits can be obtained in different ways:

Creating products, identifying system capabilities or data that could be useful for others.

Generating new business, since there is an extension both in terms of potential clients and apps that third parties could develop by harnessing the APIs, thereby offering products more attractive to the end customer.

Improving proprietary products and services, and even creating new ones to piggyback the business value of third-party APIs to the capabilities of inhouse ones.

Another thing the API economy brings to the table is that rather than seeking synergies and business partners and then technically implementing the resulting integration, it could be better to channel efforts into creating standardised, well designed and documented APIs and publishing them to step up their consumption.

In other words, instead of trying to figure out the best way to expand the business, let the market itself do it. This opens the door to unexpected innovations and makes way for the emergence of business scenarios in areas that would probably have been considered impossible.

All of this is very appealing, but if you want APIs to be a showcase as well as opening doors for the business, you need to address issues like security, scalability, how customers will use the APIs and what policies you will need to be put in place.

At this point, a good API management strategy is essential to govern the API lifecycle from design to publication and the subsequent implementation of consumer/runtime policies that resolve the technical challenges of this new scenario.

API management initiatives involve two essential components: API portal and API gateway.

With the two components up and running (portal and gateway), it is much easier to enable an API ecosystem in which consumers can see them in the portal, test them, sign up to consume them and even select the most convenient use plan key to subsequent monetisation. In runtime, the gateway will be tasked with ensuring that the APIs can only be used by registered consumers, applying the necessary policies for each use plan.

This enables the API economy by making the internet a secure platform for new business scenarios, settling issues that pave the way for digital transformation and the cloud enablement of backend systems.



8th ICT Managers Meeting of BABEL

Technology in the time of covid-19

The pandemic has ushered in profound changes around the world, which has led to accelerated digital change. It is a process that opens up new horizons, not only in the strict technological sense, but also in terms of maintaining productivity, motivating employees and ensuring customer experience. Managers of banks, businesses and organisations discussed how they tackled this stage at the 8th Meeting of Managers of BABEL, held this year under the slogan 'Challenges of the New Era'.

2020 will be remembered as the year of Covid-19. The outbreak of the pandemic rocked the foundations of many companies and organisations, which were suddenly confronted with the urgency of embracing and accelerating digital change in order to keep businesses running and save jobs while remaining competitive on this new stage.

Studies on business continuity, like that of Gartner, show that only 12% of organisations are very well prepared for tackling this health crisis with all its economic consequences. The most worrying data concern small to medium-sized enterprises, which make up around 90% of Spain's business fabric: **digitisation is minimal in 54% of SMEs**, according to the Observatorio Vodafone Empresas.

Technology is no longer an option but a priority for companies and organizations in this urgent situation.

EXPERIENCES



Once a mere option, technology has become a priority in this emergency situation, which broke out on 14 March 2020 with the declaration of the state of alarm. From this point, companies and institutions have been forced to review their strategic and digitisation plans to keep their business and activity going and to implement remote working, which is here to stay.

The pandemic has given a boost to remote work, which has required swift adaptation in order to provide equipment and connectivity solutions such as VPNs, while also maintaining security. The implementation of this type of work has also brought with it initial difficulties –on both a professional and personal level– that have had to be overcome to diminish feelings of servitude.

Relations between organisations and their employees have shifted now that face-to-face communication is no longer a priority. Tools have also been implemented to improve and facilitate this active remote communication and interaction effectively, including among employees. And solutions have been needed to keep employees motivated, thereby overcoming the added difficulty associated with working remotely. But these have not been the only challenges laid down by the pandemic. **The fact that employees are no longer going into work has sparked a debate on how we should be measuring employee productivity** and the achievement of organisational goals.

These relationship changes have extended to customers too, whose needs have required urgent solutions both from companies and diverse public authorities. **Organisations have looked primarily to multichannel measures or the promotion of online and telephone channels.** However, with regard to customers, another challenge that we cannot ignore is the change taking place in consumers and their consumption, with a demand for new products and services and different habits that must be addressed.

Digitization helps both consumers and professionals. Teleworking means working digitally. It is a flexible way that many organizations and companies have also focused on customers to provide a better user experience through digital models, which bring products and services easily. Digitalization is an opportunity to relate with them, which in turn poses the challenge of measuring their satisfaction.

This change may offer a good opportunity to harness technology, but also to reinvent ourselves and get ready for the new challenges that lie ahead. The technologies are already here. **We now need to take steps to utilise them to make a better, fairer and healthier world.**



Salvador Fontán

Chairman of BABEL

“I wonder whether this new stage will be the catalyst for the social change that the technological revolution has not managed to achieve. We are turning into something completely different without even realising it.”

Rafael López

CEO of BABEL

“I consider it a given that remote work will continue. The next challenge is the change in consumers and their consumption. We have to come up with new products to meet demands. There is also the problem of team motivation, which is more complicated with remote work.”

Esther Málaga

CIO of Ferrovial

“The world is changing and we can see that the foundations of the strategy need a rethink. The challenge lies in how to measure employee productivity. Remote working works and we need to start talking about how to measure objectives and key results.”

José San Román

CIO of ING

“Organisational resilience is key. We need to prepare ourselves for the shift from an agile, customer-based model to one that is customer-centric but robust enough to withstand situations like this. For employees, new communication and collaboration mechanisms need to be put in place because we are all off site.”

Santiago Boceta

Director of the Technology and Operations Information Centre.

Santander Group Corporate Centre

“Technology has become the driving force behind everything that is happening. At our company, we couldn't work without technology. It represents an opportunity with customers. We have boosted digital channels and relations are increasingly played out on platforms that are not the classic ones.”

Carlos Escudero**IT Manager, Social Security**

“We see disruptive consequences: on the one hand, remote work is more complicated on a logistical level in organisations with a large employee base and, on the other, regulations are changing and offices are closing. The focus has turned to online and telephone channels, and processes have been enabled that were not previously prioritised as new features in complex times.”

Gema Marín**Director of Operations and Technology, BeeDIGITAL**

“The change brought about by the urgency of the situation has raised two topics: the organisation and employees –as the ones behind the change– and technology. We have also reconsidered the way our system responds to customer needs, helping them by removing barriers and being flexible.”

Ricardo Gómez**CIO and CTO of Wizink**

“The 500 employees at head office were already used to working remotely, but we also have external services, call centres and collection agencies. In three weeks, everyone managed to get working remotely. The logistics were complicated because we had to redesign a working solution with the partners.”

Alfonso Castro**IT Manager, Madrid City Council**

“I joined the council in mid-September and we have a huge challenge in the IT department to try and turn the situation around. We need technology companies to provide the service that the public expects.”

José Borja Tomé**Director of IT, Tax Agency**

“We have a strong IT division and technical services. The organisation had adopted a multi-channel approach (service at branches, online or over the telephone), but the challenge has been to integrate this for a complete customer experience”.

Óscar Robledo**Deputy Director-General for Information and Communication Technologies, Ministry of Finance**

“The Administration has sought imaginative paths. The regulatory interpretation was complex and there were certain areas resistant to digitisation that are now wanting to become digital. The situation has suddenly been turned on its head.”

José María Sagües**Director of Information Systems, Quirónprevención**

“We have added new services, such as covid-19 testing for workers of our clients, and we have implemented the smart hospital. We have also overhauled our training by redesigning content and tools, and incorporated new technologies such as augmented reality.”

Pedro Basagoiti**Director of Technology, Innovation and New Development, OMIE**

“Our main concern was how employees could physically get to their posts because we maintained our presence in the operations room. The challenge lay in the internal area because systems and operations are used to working remotely, but they are a subset of the company.”



By **Camille Blanc**, BABEL manager

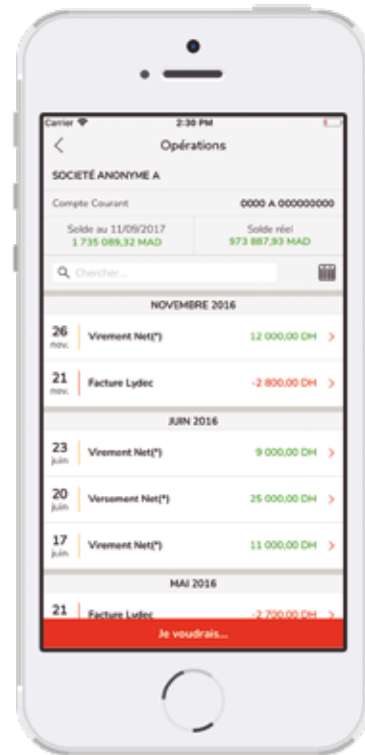
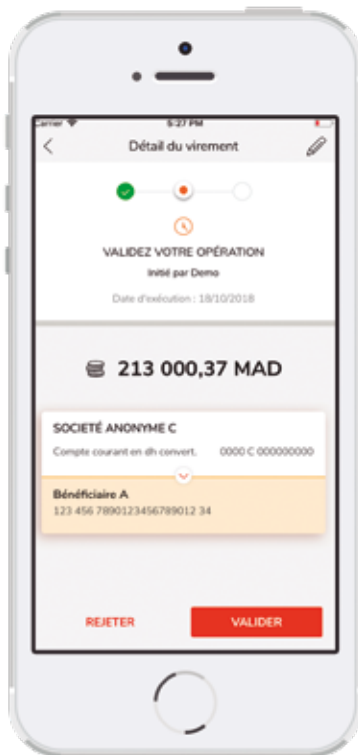
The changing experience of mobile banking



We have faced many different situations in our four-plus years of ongoing collaboration with Attijariwafa Bank. Thanks to a user-centred approach, we have been able to offer relevant solutions and make Attijariwafa the mobile banking reference in Morocco.

The first and most high-profile innovation involved **rethinking the user experience**. Following the local and international mobile banking app benchmark, we quizzed the product team for **insights into target user types and drilled down on ways to define people**.

To speed up innovation and leverage collective intelligence, **Attijariwafa switched to agile platforms**: a more horizontal organisation where digital teams and business representatives could collaborate in a new open workspace. We supported this evolution by certifying its



consultants and proposing the creation of mobile units comprising a scrum master, a UX/UI designer and between two and four mobile developers with the latest technologies (Swift 4 in iOS and Kotlin in Android).

Interestingly, this 10-day sprint work mode gave the team **more freedom and the right to make mistakes**. Product and service design was stepped up and **the team became more responsive to customer requirements. Agile is a means to an end.**

At a more technical level, **we improved our development workflow** by adopting practices and processes such as continuous integration with GitLab CI and test-based development. This helped improve code quality and results, and therefore customer satisfaction.

The ability to swap features meant Attijari could turn them on or off for each user. We generally used it to test new beta features with a sample of bank employees and gather their feedback before deciding to go live. Each collaborator could therefore do their bit to improve the user experience.

SUCCESS STORY

Our data-driven approach began by defining the goals to be met for each need. We then established the tagging plan to be implemented in the app using Firebase Analytics and Google Tag Manager. And finally, we configured the goals to be followed. Conversion funnels provided an accurate picture of the steps taken by the user to achieve the goals.

Tracking this metric helped identify pain points in the customer experience and review the user experience where appropriate. This ensured the **product was aligned with customer expectations**, something especially useful for generating more sales.

One of the app's core business features is direct service/product payments. **The user experience is much better and more secure.** There are around a million card payments per month on mobile among 700,000 active users, i.e., more than 1.4 payment actions per user, putting Attijari in the top spot for electronic payments in Morocco.

The bet has already paid off. Thanks to Attijari Mobile apps for individuals and Attijari Enterprise for businesses, it is no longer necessary to visit a branch for daily transactions. With the rise in AI and big data, we will continue to make headway in the dematerialisation and personalisation of banking services.



- **UX optimisation and uptick in customer satisfaction** (app score: 4,6/5 on Google Play, 4,7/5 on App Store).
- **Close to a million payments per month by mobile app. Number one in electronic payments in Morocco.**
- **Development and maintenance of four apps.**
- **Rise in mobile-in-use / digital transfers ratio to 90%.**

Services

Knowledge areas and solutions to respond quickly to the needs of our clients.

INTEGRATION AND APPLICATION

- API Management
- Blockchain
- Cybersecurity
- Multi-experience Development
- Integration
- IoT, the Internet of Things

DATA & ANALITICS

- Analytics
- Big Data
- Business intelligence
- Artificial Intelligence

BUSINESS TRANSFORMATION

- Business Architecture
- Digital Strategy
- Processes
- RPA: Robotic Process Automation
- Advanced UX



TI TRANSFORMATION

- Agile
- Native cloud applications
- DevOps / DevSecOps
- Digital Workplace
- LowCode
- Modernization

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