

12th February 2015
Istanbul, Turkey

The Individual Enterprise

How mobility, social and insights is redefining banking



Key takeaways

- ❖ Mobile and Social has vastly changed how individuals communicate, share and even live
- ❖ Mobile and Social is now ready to change how we run the enterprise and even how we work
- ❖ The double revolution of Mobile and Insights sparks the Individual Enterprise
- ❖ The Individual Enterprise begins when you activate your first App

Agenda

Where we are now

What is changing

The Individual Enterprise

How to start your Individual Enterprise

How is IBM helping organizations become an Individual Enterprise

We are in an era of exponential data growth driven by mobile and social, creating new opportunities

Each day, the world creates 2.5 quintillion bytes of data



4 billion pieces of content shared daily



30 million smart meters in Italy



200mb of data per cow per year



13 billion ad impressions per day



2.5 billion monthly page views



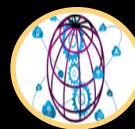
9 Million payments daily

...and the curve keeps going up

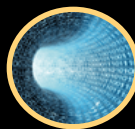
By 2020



There will be over 200 billion connected devices



There will be over 12 billion machine-to-machine devices



Machine generated data will be 42% of all data



4x more digital data than all the grains of sand on earth

Mobile devices have fundamentally changed daily life

Mobile Devices

Smartphones



Tablets



Wearables



Mobile Characteristics

Portable



Easily carried anywhere

Connected



Connected to a network

Personal



Attached to a real person

Intelligent



Real time information processed

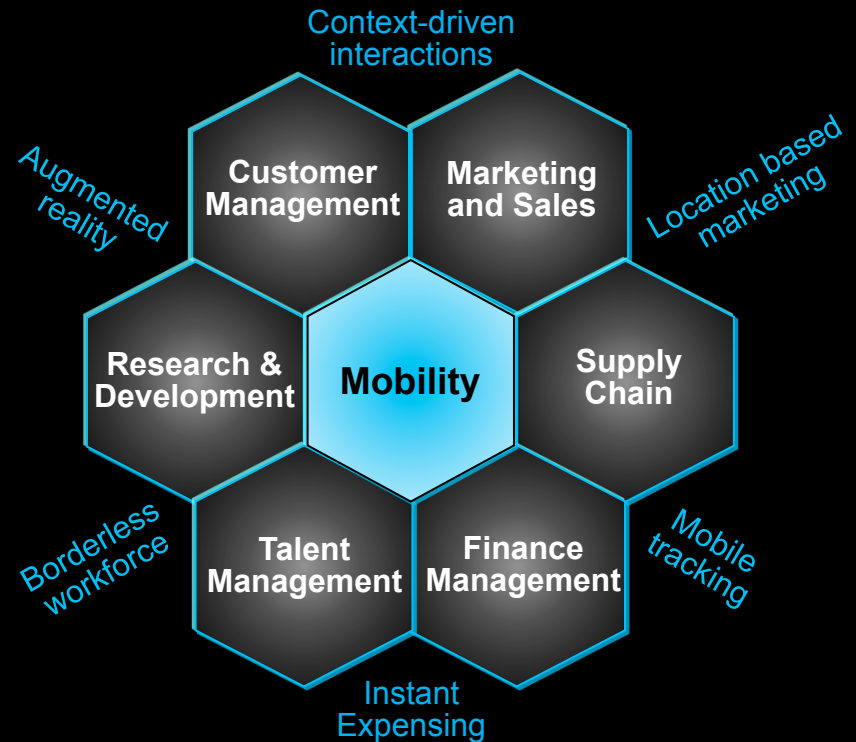
Mobility is becoming a major business priority, with numerous applications across the enterprise...

Executives plan to invest more in mobility

84% rate mobility solutions as a critical area for investment to get closer to customers
of CIOs

94% rank mobility apps as a critical part of their digital marketing plans
of CMOs

Mobility impacts how organizations conduct business



...and so is social, with five distinct social ambitions

Social adopters are reaping a wide range of benefits

72% say they have enhanced their communication and collaboration

67% have accelerated the speed at which they innovate

64% have entered new customer segments or markets

Social ambitions of leading organizations

- 1. Drive internal and external collaboration**
- 2. Build, educate and protect the workforce**
- 3. Understand and engage customers**
- 4. Mine community expertise**
- 5. Improve business processes**

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Many organizations view mobile as just another channel



Additional transaction channel

e.g. mobile payments and deposits



Extra way to connect

e.g. alerts and notifications



Different mode to provide information

e.g. providing product details

And social as social media



Leading organizations amongst social adopters define

“Social business as one that uses social technology to foster collaboration among customers, employees and partners.”

Similar myopia occurred during the internet revolution; many companies failed to recognize the internet's potential

Electronic books
usurped traditional
book sellers



Digital photography
replaced film and
photo paper



Online travel sites
disrupted the airline
ticketing industry



Streaming video
displaced physical
movie libraries



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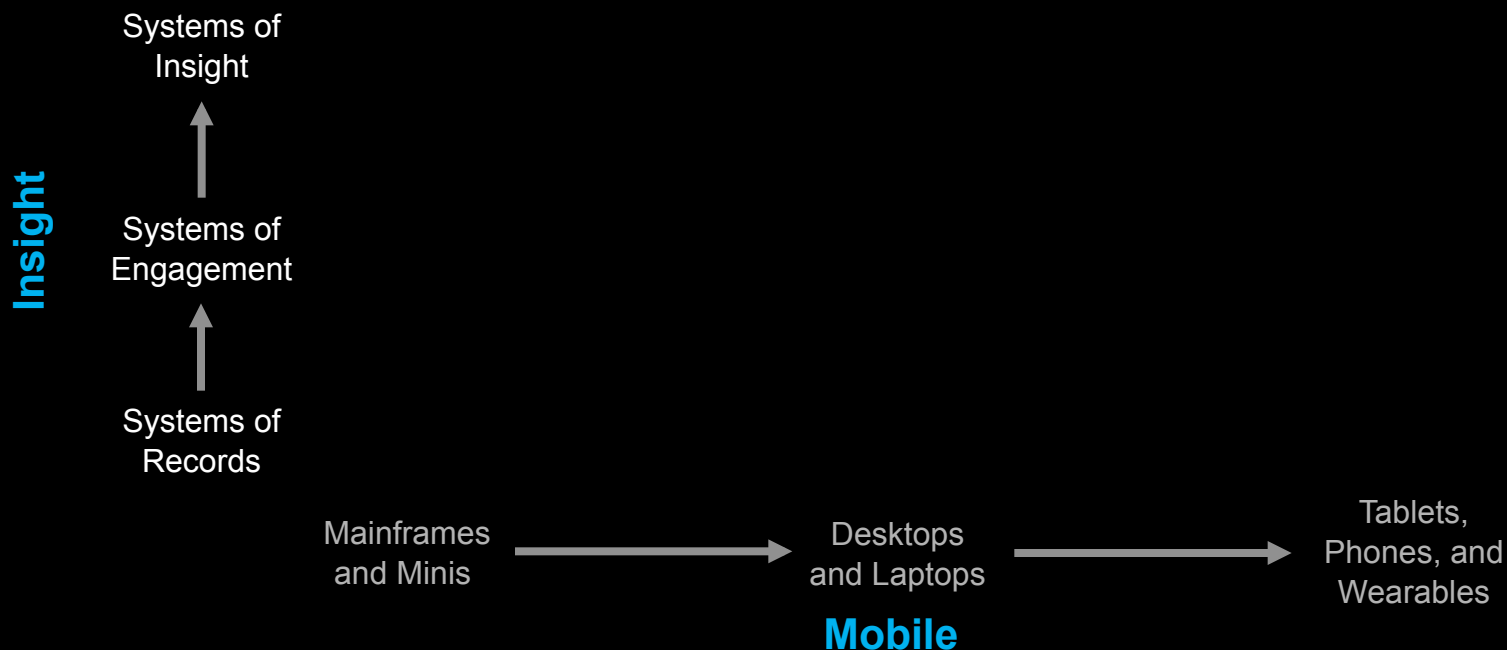
How is IBM helping organizations become an Individual Enterprise

The double revolution of 'Insight' and 'Mobile' will transform enterprises as we know them (I)



Mobile – Enables organizations to engage independent of location by deploying intelligent, connected devices

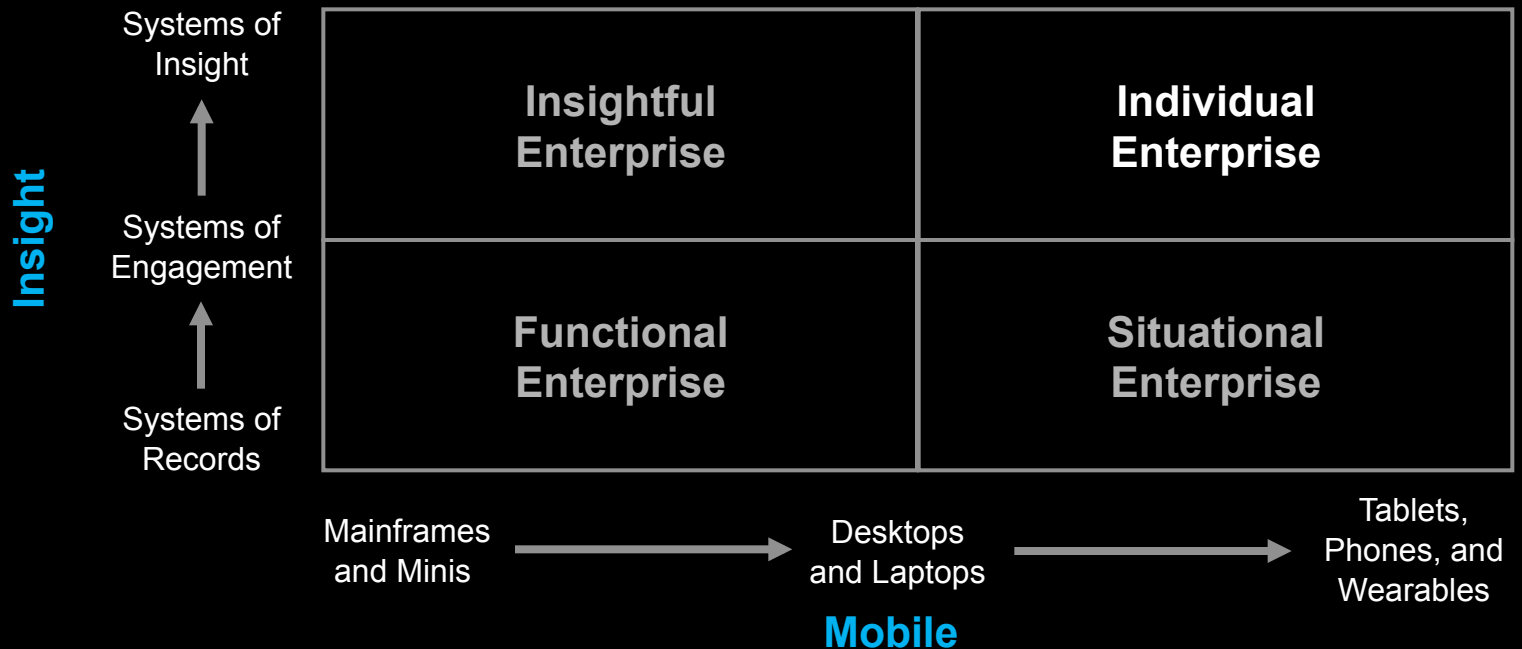
The double revolution of 'Insight' and 'Mobile' will transform enterprises as we know them (II)



Insight – Enables organizations to support real-time decisions by combining data with analytics and systems of engagement to generate insight

Mobile – Enables organizations to engage independent of location by deploying intelligent, connected devices

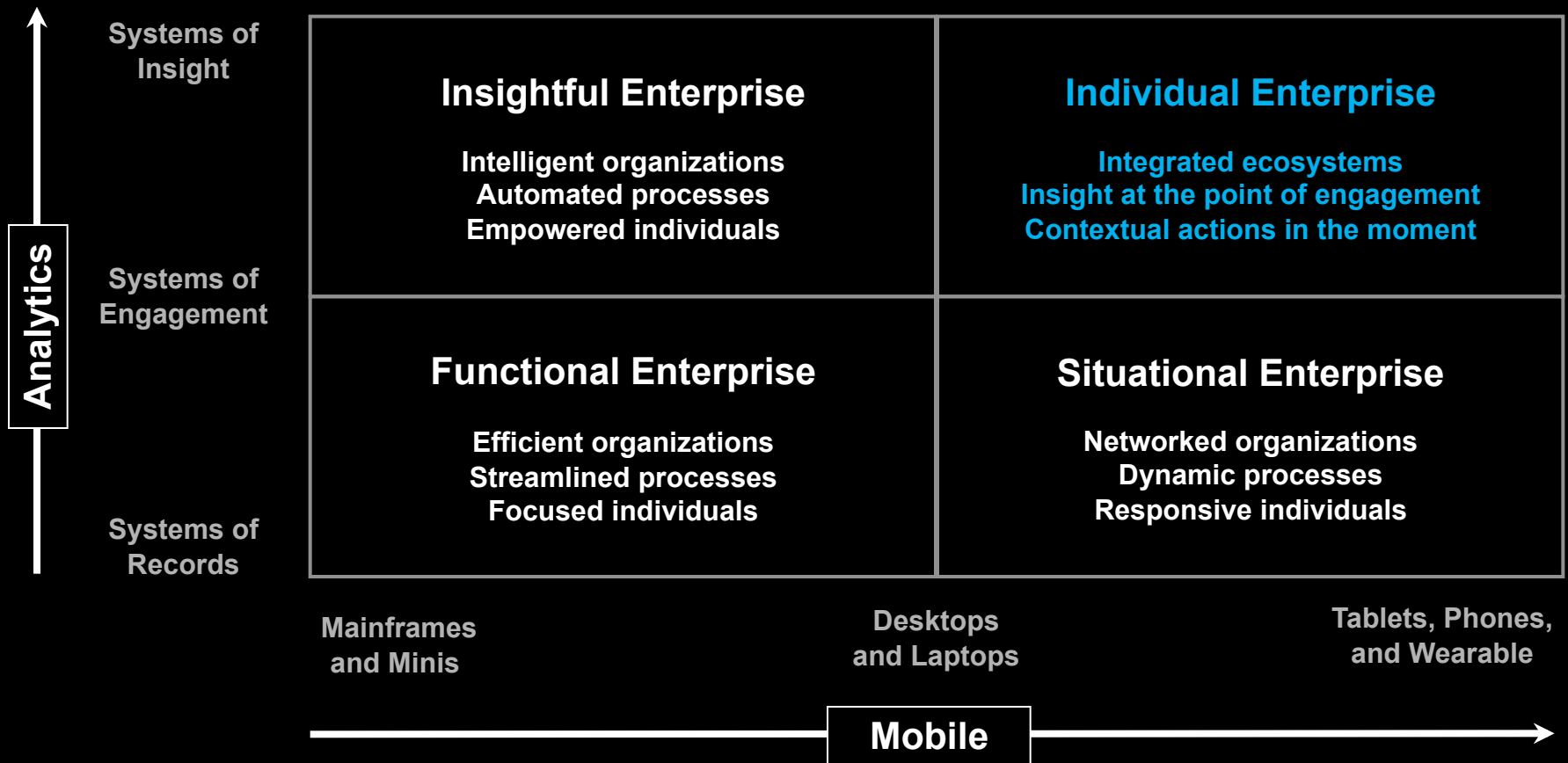
The double revolution of 'Insight' and 'Mobile' will transform enterprises as we know them (III)



Insight – Enables organizations to support real-time decisions by combining data with analytics and systems of engagement to generate insight

Mobile – Enables organizations to engage independent of location by deploying intelligent, connected devices

The double revolution of Mobile and Analytics sparks the Individual Enterprise



How does the Individual Enterprise look like in Banking?

The future of Banking - Retail bankers generate real-time mortgage and insurance changes via integrated mobile devices

While traveling, Murat receives an alert that the Roy family, one of the bank's clients, is 4 days late on their mortgage payment. His device prompts him to arrange a meeting with the family and gives contact details.

While meeting with the Roys in their home, Murat learns that their youngest daughter is undergoing medical treatment. Using his app dashboard features, Ahmed updates the Roy's financial profile in real time, with forecasted additional costs over the next 9 months.

Looking to help further, Murat conferences in an expert from the bank's insurance partner who advises the family on more economic home, auto, and life insurance options to improve their monthly budget.

8:05

8:12

9:00

9:30

9:40

9:55

After arranging an early meeting, en route Murat activates the 'Account analysis' app which alerts him to a spike in healthcare spending over the prior 6 months, while there are no other exceptional expenses or income changes.

The bank's intelligent analysis system recommends a new scenario for the Roy's in which they transition to a revised mortgage with lower monthly payments and longer duration. The bank's systems confirm the Roy's credit rating and approves the change.

In the course of their discussions, Murat also benchmarks how families in similar circumstances, optimize their savings and retirement planning, and generates input for the 'Families benchmarking' app. Using the app, Ahmed sends the Roy family their updated documentation.

The future of Banking – Mobile branch tellers complete functions anytime and anywhere

Nora, a bank branch teller, is working during the busy weekday lunch hour. She is in the back of the bank when her tablet alerts her that there is a high net worth individual waiting in line for service. She steps out and greets, Umar, her client.

12:10

Umar and Nora sit down at a table and Nora pulls up Umar's account information. Umar notes that he needs to cash a check and would like to setup a new checking account. Nora takes a photo of his check for deposit.

12:12

She then reviews his account details, history, and profile and using the App's next best action insights. She then recommends the premier checking account which will give him travel points. He reviews the information and agrees to sign-up for the new account type.

12:18

Nora transfers his existing information into the checking account application and gathers the additional information needed. While completing the application, Umar also asks Nora to update his home mailing address as he has recently moved.

12:21

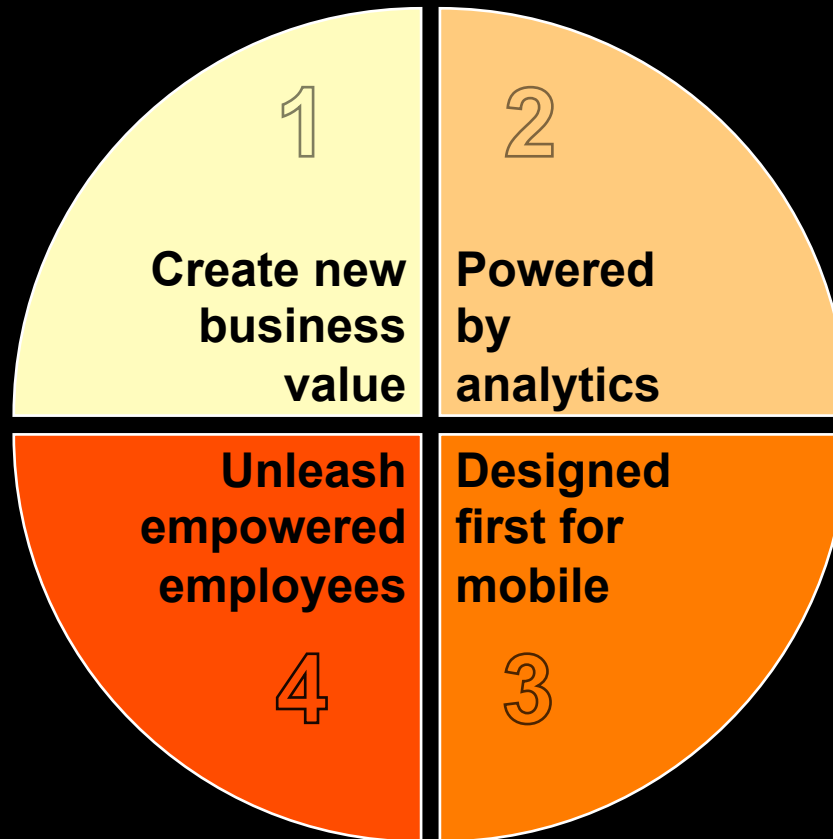
Nora completes Umar's transactions, and he digitally signs Nora's tablet. Umar is immediately notified via email that the account has been opened. Umar leaves the bank pleased that he was able to complete his banking errands so quickly.

12:24

After Umar has left, Nora uses her device to check on the branch's performance including sales targets and progress against key metrics. She is also able to monitor her team's productivity and notes that two more new accounts have been opened during the lunch hour.

12:55

The four characteristics of the Individual Enterprise



Create new business value (I)



**Mobility compresses time
between identifying
situations and taking action**

- Lets individuals and enterprises do more with less
- Improves quality of outcomes using time-optimized decision making
- Multiplies the speed and quality of collaboration

European leading TELCO provider

Employees can now use mobile devices to enter expense reports in real-time expediting payment

⇒ Improved delivery enabled serving almost 400M customers

Create new business value (II)



**Mobility drives a step
change
in productivity growth**

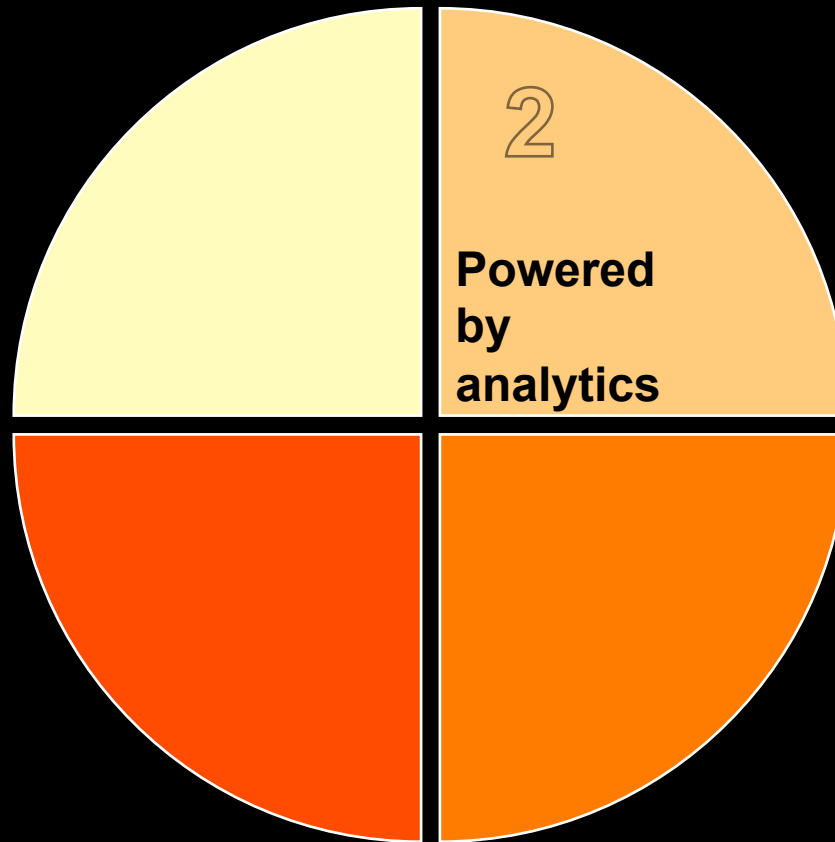
- Activates expert support in the moment of need
- Maximizes use of critical capabilities across the enterprise
- Dynamically identifies capability gaps to be resolved

***Multinational food and
beverage corporation***

Uses its Power4Merch app to make merchandising and distribution seamless and efficient

⇒ *Has been able to remove critical bottlenecks, driving improved efficiency*

The four characteristics of the Individual Enterprise



Powered by analytics (I)



Mobility amplifies analytics value through real time situational understanding

- Improves responsiveness by providing context to situations
- Grows insight confidence by enriching inputs with meta-data
- Creates value by orchestrating systems of records with systems of engagements

United Kingdom's leader in student housing

Provides maintenance teams a mobility application with updates, resource allocations and real-time updates

⇒ Improved maintenance efficiency by 30%

Powered by analytics (II)



Mobile analytics brings intelligence to every action in the moment

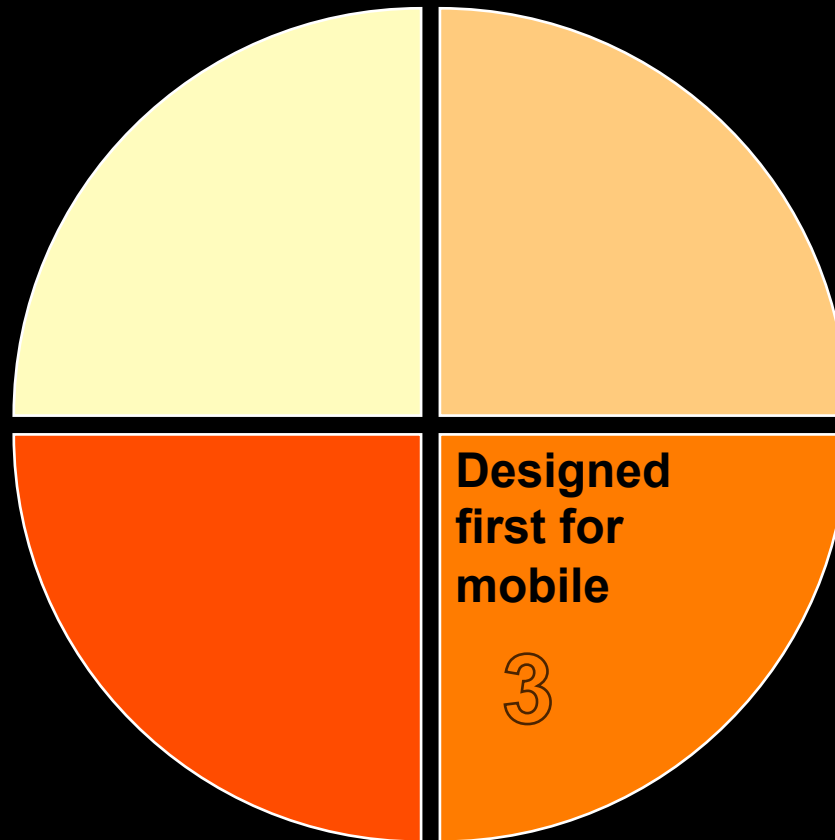
- Enables 'in-the-moment' decisions
- Moves from big step decisions to nimble decision choreography
- Creates optimized intelligent response to business volatility

Global leader in building materials

Operates a mobility platform integrated with systems of record to facilitate automatic addition of time-delay charges

⇒ Improved driver productivity by 68%

The four characteristics of the Individual Enterprise



Designed first for mobile (I)



Mobility redefines operating models

- Effects a workforce with minimal boundaries
- Unchains workforce from the desk
- Transforms work from scientific management to analytical orchestration

A leading edge high-performance motorcycle company

Uses a single mobile application to help dealers and employees place orders and ship products for customers

⇒ ***Unified its distribution centers across 1,000 dealers in 88 countries***

Designed first for mobile (III)



Mobility entitles individuals to create their own work experiences

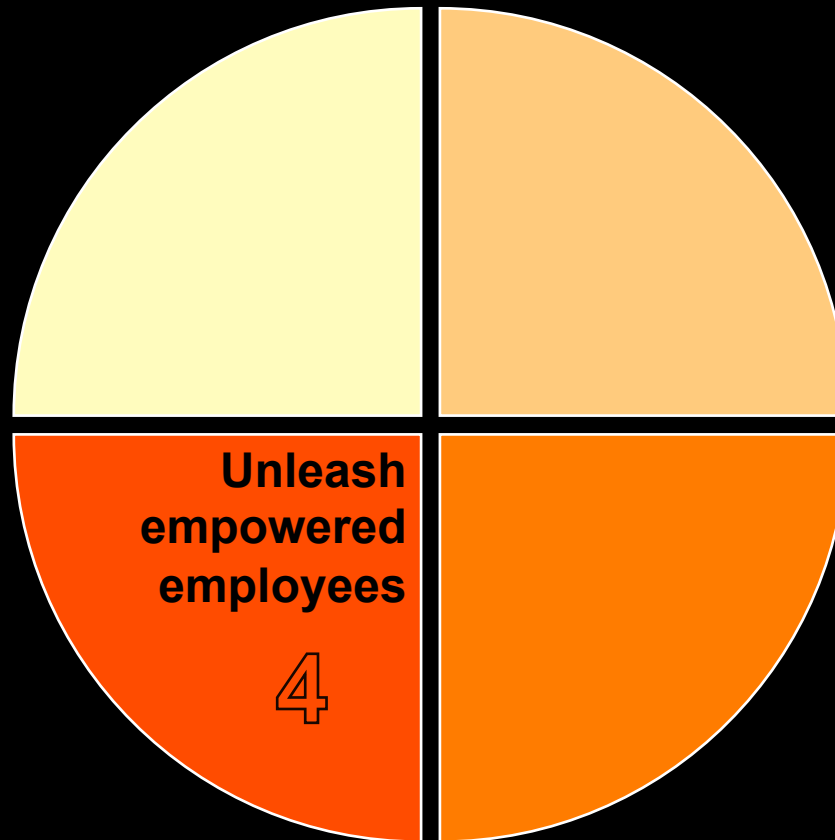
- Enables users to demand and get central focus in interactions
- Champions visualization to foster individual engagement
- Necessitates redesign of enterprise architecture and data

Global leader in medical devices

Partners with global health mobile platform provider to help screen ear, nose and throat patients

⇒ *Screened over 1,400 patients in two months, each taking less than 3 minutes, with nearly 100% accuracy*

The four characteristics of the Individual Enterprise



Unleash empowered employees (I)



Mobility dynamically reconfigures workflow around every individual

- Configures enterprises to create process-for-persons
- Injects intelligence to and brings the workflow “adjacent” to the person
- Enables employees to reap the value of niche time

Multinational banking and financial services company

Employees use the ‘My Zone’ app to share content, discuss common interests and voice opinions

⇒ Improved employee participation and collaboration, leading to a 902-10 employee to corporate generated video ratio

Unleash empowered employees (II)



Mobility stimulates skill acquisition and sharpens career focus

- Deepens action intelligence with situational awareness
- Diversifies and expands the skill horizons of every employee
- Grows employees eminence

Major Korean retail chain

Enables employees to check product info in real time, prompting deeper engagement with customers

⇒ *Promoted more meaningful customer interactions while saving employee time*

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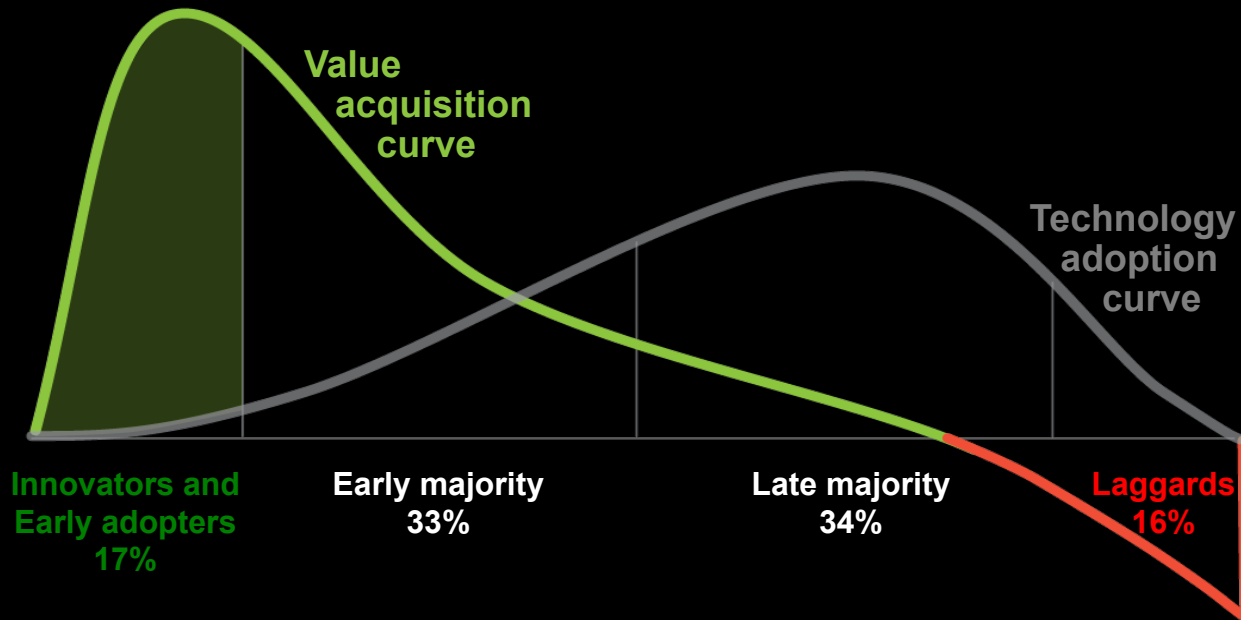
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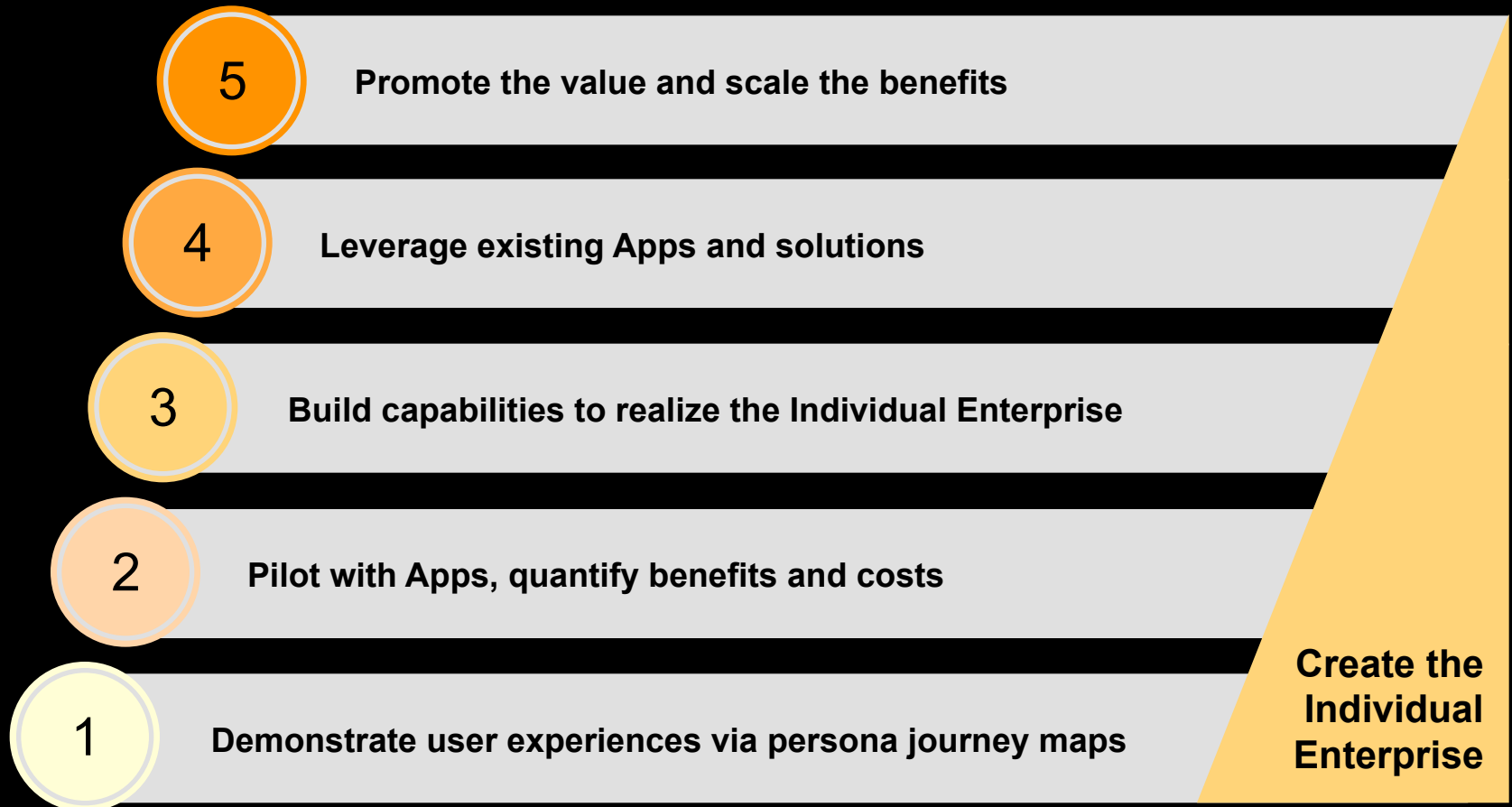
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How is IBM helping organizations become an Individual Enterprise

Leaders will extract most of the value while laggards face possible value destruction



The Individual Enterprise starts with *Thinking Big, Starting Small and Scaling Quickly*



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**A little birdie told me:
Business decision making will never be the same**

In closing... recap of the key takeaways

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Thank you



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