



Organisation remodeling: Leveraging on Technology



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Opportunity Space

Opportunity space relates to the gap between what exists in the real world and the desirable

The extent of the opportunity space is determined by the unmet needs of customers and trends. It is also influenced by the nature of an organisation, including its technical know-how, capabilities and goals.

Vlerick Leuven Gent Management School



3 primary steps toward exploring the opportunity space

Select a key customer journey

There are likely many customer journeys that you support. However, start with one journey. Consider which journey is key to your overall offerings and has large potential for improvement.

Conduct longitudinal qualitative research

Gather data to understand the current customer experience and identify opportunities for improvement.

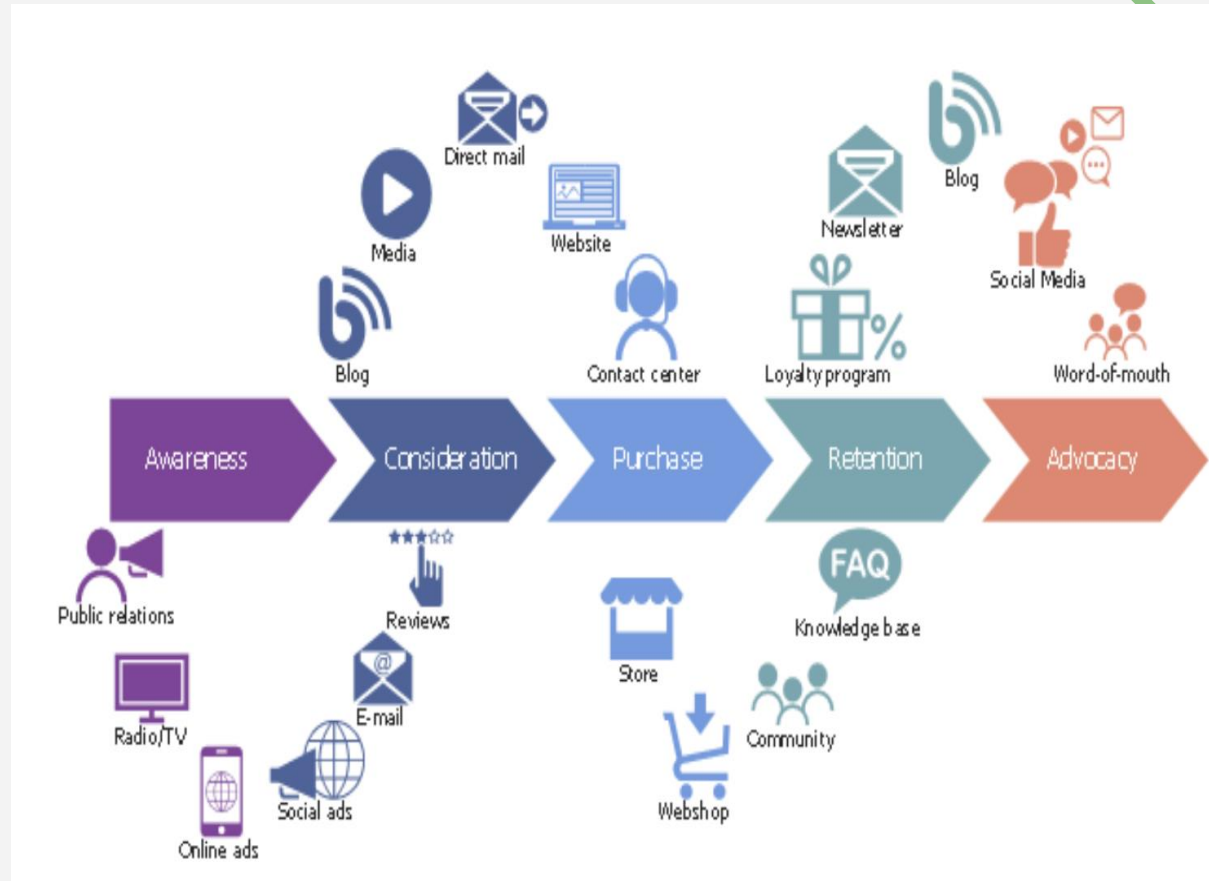
Create a customer-journey map

Capture your findings with a journey map. This deliverable helps you communicate the experience and identified opportunities to stakeholders.

Customer Journey Example

Bank

- Customer journey mapping (also called user journey mapping) is the process of creating a customer journey map, a visual story of your customers' interactions with your brand
- What behaviors do customers exhibit
- What customers are engaging with on your website or app
- What actions customers take or don't take
- Where there's friction or areas of struggle



3 STRATEGIES FOR EXPERIENCE IMPROVEMENT

1

REFINE

Low Investment, Low Impact

2

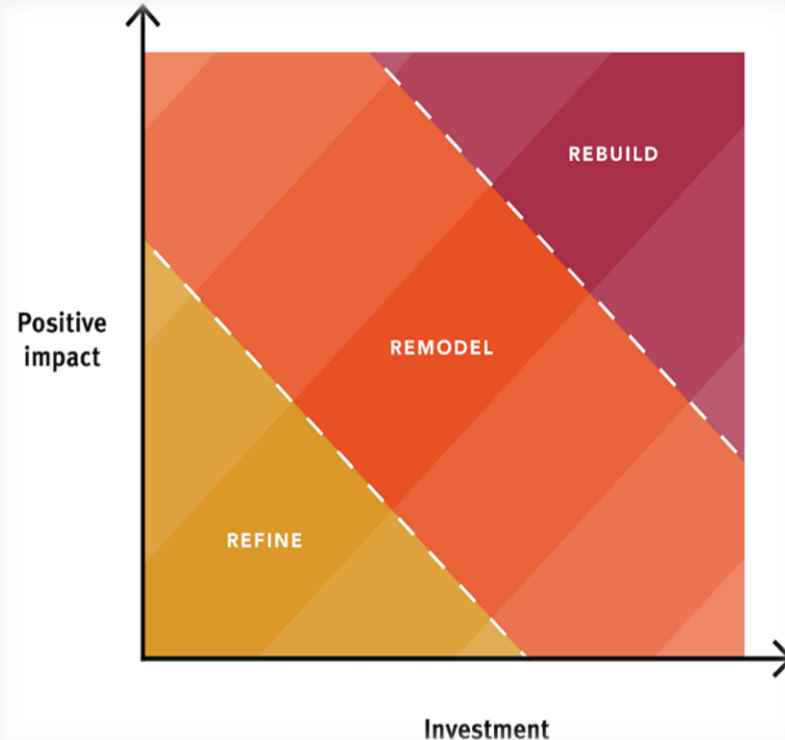
REMODEL

Medium Investment, Medium Impactment

3

REBUILD

High Investment, High Impact



Investment

Positive
impact

Refine: Low Investment, Low Impact

Meaning

Refining the customer experience means smoothing out the rough edges of the existing journey by chipping away at pain points in an iterative way, without any radical adjustments.

Focus

The focus should be on identifying opportunities with simple low-investment solutions to improve the quality of the existing experience.

Refinement opportunities

- Address visual and brand inconsistencies between channel touchpoints.
- Ensure that messaging is consistent and meets information needs at each point in the journey.
- Resolve interaction-level pain points.
- Identify and address issues that result in support calls.
- Address general inefficiencies throughout the customer journey.



Remodel: Medium Investment, Medium Impact

Meaning

Not unlike how you might remodel an existing space to your needs, remodeling the customer experience entails reimagining the existing journey and making moderate adjustments to suit the customers' needs.

Focus

The focus should be on leveraging the core concepts of the existing journey, while changing components to create efficiencies and conveniences or introducing new ways to carry out tasks.

Rebuild: High Investment, High Impact

Meaning

Its about building a state-of-the-art dream experience for your customers.

Focus

There are no constraints from the old home to hold you back, and you can reimagine the status quo to deliver something entirely new and amazing, giving customers something they didn't know they needed.

Identifying a Vision for the Future

- Align your strategic objective with what is feasible and obtainable at your organization.
 - Understand not only where opportunities your current customer experience, but also your organization's capabilities and level of commitment toward investing in high-impact experience changes.

**“We didn’t do anything wrong,
but somehow, we lost.”**



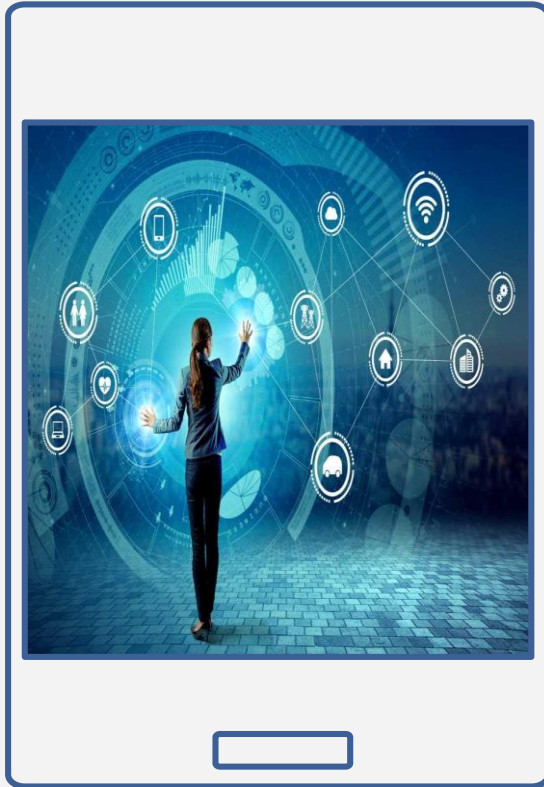
What went Wrong?

- They didn’t do anything wrong in their business, however, the world changed too fast. Their opponents become too powerful
- They missed out on learning, they missed out on changing, and thus they lost the opportunity at hand to make it big
- The message of this story is, if you don’t change, you shall be removed from the competition.
- It’s not wrong if you don’t want to learn new things. However, if your thoughts and mindset cannot catch up with time, you will be eliminated

Take aways

- The advantage you have yesterday, will be replaced by the trends of tomorrow. You don’t have to do anything wrong, as long as your competitors catch the wave and do it RIGHT, you can lose out and fail.
- Those who refuse to learn & improve, will definitely one day become redundant & not relevant to the industry. They will learn the lesson in a hard & expensive way.

DIGITAL TRANSFORMATION



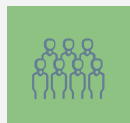
According to Deloitte, “digital transformation is all about becoming a digital enterprise. A digital enterprise is an organization that uses technology to continuously evolve all aspects of its business models (what it offers, how it interacts with customers and how it operates”

Digital transformation is about evolving your business by experimenting with new tech and rethinking your current approach to common issues. Because it's an evolution, a transformation doesn't necessarily have a clear end point.

Pillars of digital transformation



Experiences



People



Change



Innovation



Leadership



Culture

Pillars of digital transformation

Experience

Experiences could refer to the customer and/or employee experience. Successful digital transformations lead to a positive experience for the people who are affected by it. Ask yourself — will this initiative improve how I connect with my customers? Will the transformation help employees become more efficient?

People

Culture is a top driver of digital transformation as well as its greatest barrier. Don't neglect the people affected by tech-enabled changes and expect positive results. You can strengthen the people pillar by designating change leaders who actively support and accelerate your transformation. The key is to design an initiative that leverages technology to improve the human experience.

Change

Transformations can't happen without change. Luckily, you can address the change pillar by borrowing from proven change management models and best practices in change management communication. The change pillar encourages you to communicate your expectations for a transformation and establish clear goals. This pillar also ties back to the people pillar, as no change can be successful without the support of the people affected by it.

Pillars of digital transformation

Innovation

The innovation pillar focuses on creating space for collaboration and new ideas. Innovation supports digital transformation by encouraging businesses to find creative solutions to problems.

Leadership

If you aren't leading, no one is following. It's crucial for leaders to proactively monitor not just the implementation plan but also the outcome of any digital transformation initiative. It's leadership's responsibility to establish key performance indicators (KPIs) and guide teams towards a successful transformation.

Culture

Business culture is a crucial aspect of digital transformation. Newman recommends a people-first approach — worry about employee and customer experience first and then move onto technology.

3 key areas of enterprise digital transformation

1

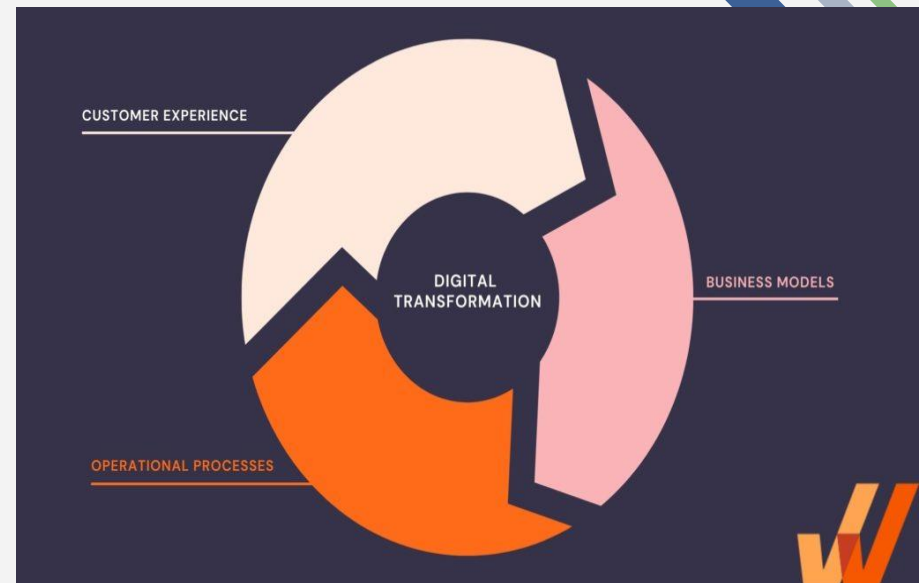
Customer Experience

2

Operational Processes

3

Business Models




A horizontal row of ten small, light blue dots is located in the top left corner of the slide.

3 key areas of enterprise digital transformation


Customer Experience

Working to understand customers in more detail, using technology to fuel customer growth, and creating more customer touchpoints

Three diagonal lines in light blue, green, and dark blue are located in the bottom left corner of the slide.

Operational Processes

improving internal processes by leveraging digitization and automation, enabling employees with digital tools, and collecting data to monitor performance and make more strategic business decisions

A horizontal row of ten small, light blue dots is located in the bottom center of the slide.

Business Models

transforming the business by augmenting physical offerings with digital tools and services, introducing digital products, and using technology to provide global shared services

Three diagonal lines in light blue, green, and dark blue are located in the bottom right corner of the slide.

The benefits of digital transformation

1. **Increases productivity while reducing labour costs** — Using technology to work more efficiently is one of the most impactful ways to transform your business. For example, for enterprises, the time and money they spend training new employees and updating digital resources can quickly get out of hand. With the proper tools, you can keep costs down and productivity up.
2. **Improves the customer experience** — Tech-savvy customers want a great experience through multiple touchpoints — mobile apps, social media, email, live chat, etc. Digital transformations are the driving force behind improved customer experiences.
3. **Drives innovation, keeping you ahead of your competition** — Your competitors are looking into digital transformation regardless of whether or not you are. Choosing not to embrace digital transformation is essentially deciding that you don't mind being left behind. Investing in your organization's future allows for



Digital Transformation by Job Function

Job Function

Digital Transformation

Real-World Example

HR

In-person training to online eLearning.

SPARC improves its onboarding quality, cost of training, and more by moving its onboarding online.

Sales

Spreadsheets to a Cloud CRM (Customer Relationship Management)

UCS Sacco and Rwanda Convention Bureau improves win rates, streamlines customer relationships, and improves customer data by implementing Sparc CRM

Customer support

Call support center to online knowledge bases and self-support portals.

Cardinal Health improves its customer satisfaction score, reduces time to resolved tickets, and reduces overall support tickets with self-help.

Digital Transformation by Industry

Industry

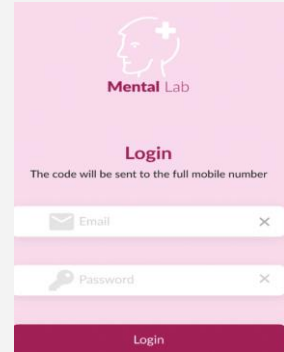
Digital Transformation

Real-World Example

Healthcare

Virtual visits, telemedicine, and patient portals

Brigham Health uses virtual visits allowing patients to schedule appointments online and conduct a screening via web video.



Hospitality

Online check-in, amenity booking tools

Harrah's uses online check-in for guests to skip the in-person process.

Insurance

Virtual quotes and online claims process

Lemonade uses an online portal for prospective customers to get instant quotes, as well as a portal for customers to file claims online – both using AI-powered technology.



What roles drive digital transformation projects?

Role

Chief Information Officer (CIO)

Description

- Traditionally, CIOs are in charge of a company's information technology (IT) systems and processes. However, the role is becoming more focused on heading up business strategies and digital transformation initiatives.
- CIOs often manage other key players in digital transformation, including digital transformation specialists, digital adoption managers, and digital product managers

Responsibilities

- Establish objectives for digital transformation initiatives and IT-related processes.
- Analyze the costs and potential value of technology.
- Run risk analyses for IT investments and initiatives.
- Design digital transformation strategies.
- Oversee technology implementation.

What roles drive digital transformation projects?

Role

Digital
Transformation
Specialist

Description

- Digital transformation specialists find ways to leverage technology to enhance a company's technical performance and help them remain competitive. This could mean digitizing outdated processes, augmenting operations with the help of machine learning or automation, etc. Specialists work across departments to identify both gaps in service and opportunities for improvement.

Responsibilities

- Stay up to date on tech trends.
- Recommend digital transformation initiatives that would benefit the business.
- Provide strategic advice for implementing and managing digital transformations.
- Guide companies throughout the transformation process.

What roles drive digital transformation projects?

Role

Digital Adoption
Manager

Description

- Digital adoption managers oversee a company's digital strategy and identify ways to help people learn new technologies. It's their job to make sure teams know how to use digital tools to their full potential.

Responsibilities

- Onboard new hires.
- Train employees on software and other technology.
- Recommend new digital tools and business processes to leadership.
- Gain leadership buy-in for digital initiatives.
- Monitor the success and ROI of digital transformations and investments.

What roles drive digital transformation projects?

Role

Digital Product
Manager

Description

- Digital product managers take ownership of the entire digital product life cycle, from the idea phase to launch. Their work involves collaborating with multiple teams, including IT, marketing, sales, and legal. They oversee the development of digital products and do market research in order to make more informed design and product decisions.

Responsibilities

- Perform market research to identify opportunities for new products or improvements on existing products.
- Create strategies for developing digital products.
- Serve as a liaison between the various teams involved in digital product development.
- Track performance metrics for digital products and projects.

DIGITAL TRANSFORMATION CASE STUDIES



Amazon has been able to tap into the B2B wholesale market valued between \$7.2 and \$8.2 trillion in the US alone. They began generating revenue by changing third-party sellers sales commissions ranging from 6-15%, depending on the product category and order size. They could also provide more customized products to enhance customer experience.



Under Armour has created a digital brand with a strong customer focus, agility, and change culture. They are the leading sportswear brand in delivering a seamless customer experience. Under Armour is now a multinational brand with a valuation of \$5.683 billion in 2021.



TESLA

Tesla's over-the-air updates reduce carbon emissions by saving user's dealer visits. Additionally, these updates save customers time and money. They delivered a record 936,172 vehicles in 2021, an 87% increase over the 499,550 vehicle deliveries made in 2020.

NETFLIX

Since the introduction of video-on-demand streaming services, Netflix experienced a skyrocket in revenue. In 2010, Netflix gained a 20% market share in North American viewing traffic, which eventually wiped out Blockbuster entirely. After the start of the COVID-19 pandemic, they added a record-breaking 36 million subscribers.

Home Case Study



[VIDEO-2024-01-11-17-23-33.mp4](#)

KEY NOTES ON 2024-2025 NATIONAL BUDGET



Total revenue and grants for 2024/2025FY estimated at K4.55 trillion (24.3% of GDP).

➤ Domestic revenues are estimated at K3.38 trillion (18.1 of GDP), of which, tax revenues are estimated at K3.26 trillion and other revenues have been projected at K126.54 billion.

□ Total expenditure for 2024/2025 is programmed at K5.98 trillion (31.9% of GDP).

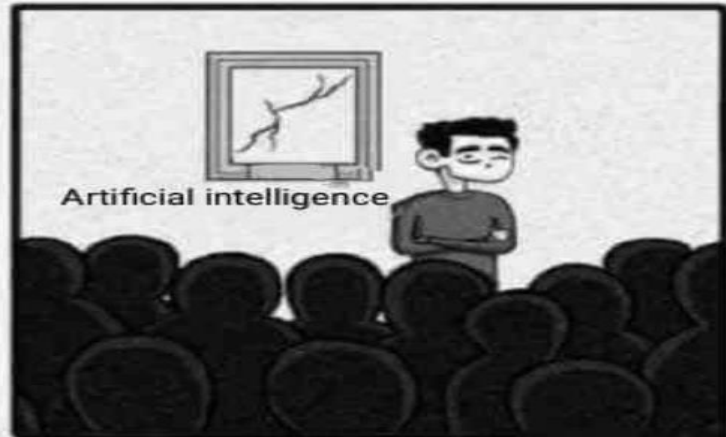
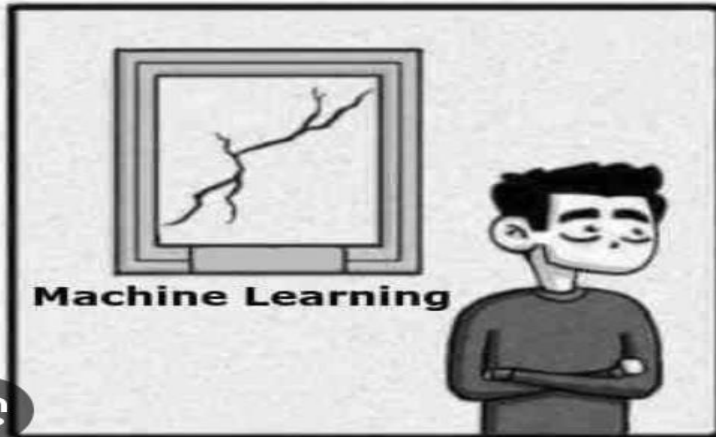
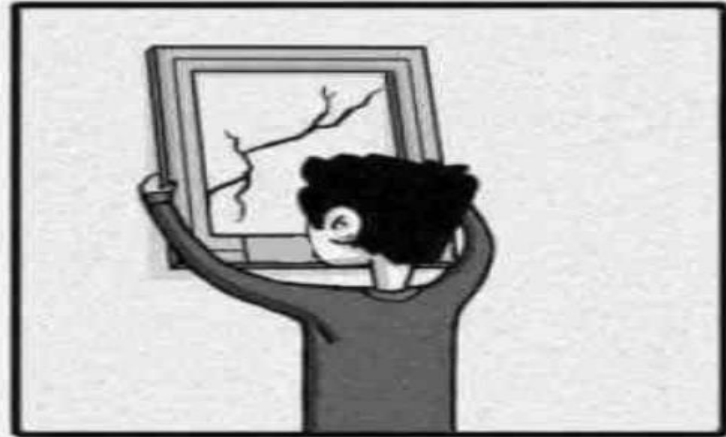
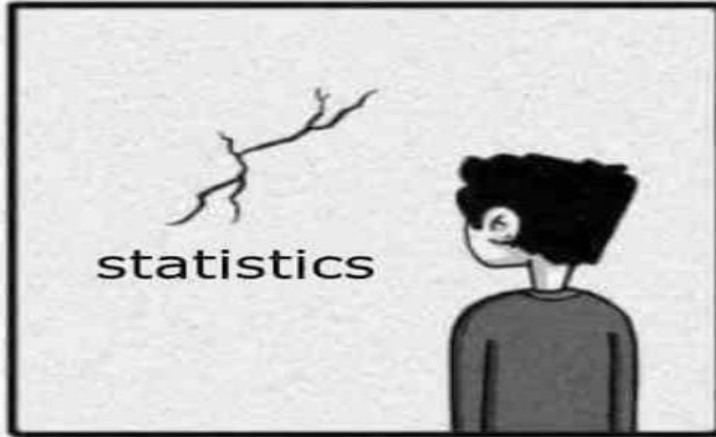
➤ Recurrent expenses are estimated at K4.21 trillion and 70% of total expenditure and (22.5% of GDP) .

➤ Development expenditure is estimated at K1.77 trillion (30% of the total budget).

□ Overall fiscal balance (deficit) is estimated at **K1.43 trillion**, which is 7.6% of GDP.

□ Furthermore, public debt interest is projected at K1.46 trillion which is 7.8% of GDP and 43% of domestic revenues.

□ Interest on Foreign debt is estimated at K79.75 billion while interest on domestic debt is estimated at K1.38 trillion.



MACHINE LEARNING AND ARTIFICIAL INTELLIGENCE



Machine learning tools can learn from the data you feed them. The more data they analyze, the more accurate they become. However, the ability to self-improve is not the only reason data analysts implement ML. The volume of business information in different industries has become too big for humans to be reasonably expected to manage it. Therefore, data professionals rely on machine learning technology to process vast volume of data and quickly generate actionable insights.

According to a McKinsey survey, 50% of businesses in 2020 had implemented AI in at least one area of their operations. This figure jumped to 56% in 2021 and reached 60% in 2023.



MACHINE LEARNING APPLICATIONS

AI Predictive Analytics in Business Forecasting

Predictive analytics focuses on what might happen in the future. It involves analyzing data to identify patterns and use those insights to predict possible business outcomes, such as demand and sales.

Fraud Detection and Prevention in Finance

ML tools can identify fraud because they sift through large quantities of data, identify unusual patterns, and learn from the analysis. Financial institutions commonly use machine learning in these business operations: Detecting Abnormal Behaviour (Anomalies), Risk Scoring and adaptive learning.

Enhanced Customer Experience:

transforming the business by augmenting physical offerings with digital tools and services, introducing digital products, and using technology to provide global shared services





PRE-CRIME

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AI Predictive Analytics in Business Forecasting

- AI in predictive analytics is a game-changer. It's the key to more reliable forecasting. Using traditional predictive analytics methods, analysts may need hours to extract insights from small datasets. AI predictive analytics is common in the following industries:
 - The healthcare industry uses it to make clinical management decisions
 - Finance leverages AI to predict creditworthiness
 - Marketing and sales rely on machine learning algorithms to predict customer behaviour





Fraud Detection and Prevention in Finance

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 - **Detecting Abnormal Behaviour (Anomalies)**
 - Machine learning models can identify suspicious activities in transactional data. The systems are trained to recognize normal payment processes and flag uncommon ones that may indicate fraud.
 - **Risk Scoring**
 - Machine learning algorithms process data points to evaluate the risk level of user accounts or transactions. They assign risk scores based on transaction amount, an account user's location, and the person's transactional habits. The higher the score, the greater the possibility of fraud.
 - **Adaptive Learning**
 - Machine Learning solutions can learn and adapt. When fraudsters change tactics, the systems automatically retrain themselves to recognize emerging fraud patterns. That way, organizations stay on top of new malicious acts.



Enhanced Customer Experience:

- Businesses can use AI and machine learning applications to streamline the buying process. With the right ML solutions, organizations harvest, organize, and analyse a large volume of customer data.
 - This may include purchasing history, demographic information, and the individual customer's typical behaviour, such as online browsing habits
- In addition, businesses use AI self-service tools to enhance customer experience. For example, chatbots can answer basic questions and guide prospects to relevant content on a company's website. Since the bots can work around the clock, the company can offer 24/7 customer support without hiring more agents or increasing staff workload.



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THE FUTURE OF AI APPLICATIONS IN BUSINESS...

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Experts predict that AI will disrupt almost all industries. According to McKinsey, AI is expected to automate up to 70% of business activities in nearly every occupation by 2030.

Statistics say jobs that require AI and ML expertise will increase by 71% in the next five years. Continuous learning can be a powerful way to upskill or reskill, ensuring that the increasing use of AI in business is an opportunity rather than a threat.

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Thank You!!

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