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Nguyen Ngoc Toan, Founder & Chairman
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AI: The Next-Frontier in Business

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There is a plethora of web-authoring software in the market that is used to develop and maintain websites. But gradually, it became difficult to maintain and update the websites because of their very dynamic nature and a variety of file formats. Content Management Systems (CMS) evolved as an alternative to such web-authoring tools. A content management system offers a way to manage large amounts of web-based information that escapes the burden of coding all of the information into each page in HTML by hand. Although the rapid proliferation of commercially available content management systems makes it easier to find a vendor that might have the right solution, the cost to purchase a commercial CMS application is very high. As an alternative to commercial CMS, open-source solutions are a tempting option. Though there are many open-source CMS available in the public domain, it isn't easy to decide what solution will work best for a particular organization (or library).

In this edition of APAC CIO Outlook, we bring you the story of some of the most prominent Content Management Systems Technology Companies that deliver the best outcomes for their clients. This edition also offers a combination of thought leadership from subject matter experts with real-life stories on fostering robust partnerships and exclusive insights from CIOs and CXOs. We hope this edition will provide you with the right assistance in choosing the company that best fits your business requirements.

Let us know your thoughts!

Annie Johnson
Managing Editor
editor@apacciooutlook.com
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ELIMINATING WASTED TIME AND RESOURCES IN CONSTRUCTION

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Artificial Intelligence (AI) is one of the hottest topics today. This is a good thing as AI has the ability to drive tremendous value if applied appropriately. It is not just companies that are taking advantage of AI. Many countries have published National AI Strategy. In May 2019, forty-two OECD and partner countries formally adopted the first set of intergovernmental policy guidelines on AI.

However, this attention has also generated so much hype that makes it difficult to separate what is real from what is wishful thinking. In February 2019, O’Reilly published the results from their survey on AI adoption in the enterprise. “Lack of data” and “lack of skilled people” remain key factors that slow down AI adoption within many organisations. Two other common obstacles pertain to organisational challenges: 23% cited “company culture” and 17% cited “difficulties identifying use cases.”

There are many fundamentals that need to be in place to maximise the value of AI. The fundamentals can be organised into four strategic thrusts: (1) data access, (2) data product, (3) data education and (4) data collaboration.

Lack of access to data is a key barrier to the adoption of AI in most organisations. The needs of different groups of data consumers differ. For example, basic users may not even want to see the data points, but instead prefer to see charts and infographics. Intermediate users may want to analyse derived data e.g. length of stay in hospital, whereas advanced users may prefer to analyse raw data e.g. date of hospital admission and discharge. It is thus important to structure the data based on how the data consumers are using it.

Structuring the data correctly is necessary but not sufficient. The data has to be discoverable. The common complaint from data consumers is that they are not aware of what data is available. There is often little information about the datasets. It is therefore important to develop data catalogue and make it available, similar to how Amazon provides information on the products they sell.

Data consumers need the right tools to make sense of the data that they have access to. Most organisations do not give employees the privilege needed to install software and such a practice creates friction to data consumers who usually require specialised tools. Furthermore, open source analytics tools e.g. R, Python, require the download of up-to-date packages on an ongoing basis. Some data consumers work around the challenge by downloading the data onto their personal devices and this in turn introduces data security risks. The data analysis process can be codified end-to-end, thereby allowing it to be shared and reused. There are tools that enable data consumers to work collaboratively and share codes so that institutional knowledge can be democratised.
According to O’Reilly, lack of skilled people is another factor that slows down AI adoption within many organisations. Data scientists are hard to recruit and even harder to retain. Most organisations can only afford to hire a small team of data scientists. Even for those that has the budget to hire a big team of data scientists, demand often outstrips supply. They need to galvanise all employees, including non-practitioners to perform simple data analysis, so that the limited number of data scientists can focus on complex AI algorithms. This means that organisations need to develop analytics competency framework as well as to identify and roll out analytics training roadmap to improve the analytics maturity level of all employees.

One has to recognise that it is not pragmatic to perform all analytics activities in-house. Organisations need to work with partners to augment their in-house team. Apart from commercial companies, there are many organisations in Singapore e.g. AI Singapore, A*Star, Singapore Data Science Consortium (SDSC), that one can partner with to deliver analytics programmes. To be effective, organizations need to focus on key capabilities to be built in-house and outsource the rest to partners.

As organisations expand their capabilities in data exploitation and collaboration, they need to design data governance frameworks and processes to grant data access and apply user-friendly safeguards. Organisational-wide policies and frameworks will need to be drawn up so as to share data for a wide range of analytics purposes, which will entail secure data processing, data anonymisation, validation of consent, so as to prevent or deter data breaches and misuse.

Beyond the four strategic thrusts, the ability to sharpen problem statements and accurately translate them into data and analytics requirements are important. Here is where a relatively new role called analytics translator comes in. Analytics translators scope, prioritise and manage analytics projects. They act as a bridge between analytics and business.

As organisations expand the portfolio of analytics programmes, they will need to develop and implement prioritisation framework and processes so they can optimize their resource allocation. More important than starting new programmes, organisations need to inculcate the culture of actively evaluating the performance of their analytics programme portfolio. Akin to investment portfolio, analytics programme portfolio will require continuous monitoring so that organisations can course-correct and cut loss on underperforming programmes if required. This will allow them to save the resources that would otherwise have gone to programmes that should rightfully be cut.
salesforce launched a new tool called Salesforce Content Management System (CMS), designed from the ground up to deliver a quality customer experience across multiple channels. The device which can be used to meld data, content, and personalization in a central location and then provide it to multiple screens is a hybrid content management system which enables content creators to draft content and then syndicate to external systems as well as across Salesforce to hit commerce sites, mobile apps, desktops, and other screens.

"Salesforce built its CMS based on customer feedback and complaints about managing legacy content systems. The aim of Salesforce is to connect content, data, and customers. This is less about a CMS and more about what our customers are trying to do. Companies are trying to create a consistent customer journey and keep content moving. Everyone is on a content team," said Anna Rosenmann, vice president of product marketing for Community Cloud, Commerce Cloud, and Salesforce CMS. The challenging part here is that businesses have multiple content management systems designed for individual use cases that reside in silos. In most cases, CMSs are custom built. Publishers often choose a CMS that is homegrown. Other companies stitch together multiple systems off the shelf. CMS software vendors include Contentful, Butter CMS, Agility, and Contentstack as critical players. The Salesforce CMS comes feature-laden with the likes of drag and drop interfaces, headless APIs that can put content everywhere, connections to external and internal sites and apps, and, more importantly, personalization based on data. It also includes What you see are What you Get tools built-in.

“It’s easy to build a simple CMS. It’s much harder to build an extensible, enterprise platform,” said Tony Byrne, founder, and principal analyst at Real Story Group "There's a lot of work they still need to do to feed other platforms around things like connectors, simulation, tracking, very advanced asset management (e.g., compound assets), object-oriented storage, etc.,” he added. Surprisingly, for a company that pursues an aggressive acquisition strategy, Salesforce opted to build this tool by itself rather than buying a company and integrating it into the Salesforce.
Adobe unveils a new content management solution, to simplify and help companies build, maintain and manage enterprise applications easily, as like with other consumer applications. The latest announcement, Adobe Experience Manager Mobile, provides solutions to organizations in the retail, manufacturing, media and entertainment, financial services, travel and hospitality, and healthcare industries.

Adobe Experience Manager Mobile connects applications with critical business data and systems such as customer relationship management (CRM) and enterprise resource planning (ERP) to help developers extend the functionality of the apps.

The Adobe Experience Manager Mobile enables the ability to use new or existing content from any content management system or digital asset management system. It includes use of content from Adobe Experience Manager Sites and assets to create a new mobile application channel. The content can also be leveraged with the same workflows and teams to cross-publish to websites and apps.

Creative assets can be accessed to produce apps by integrating with Adobe Creative Cloud. Adobe Experience Manager Mobile allows designers to create apps easily for iOS, Android and Windows platforms. Once the app is built developers can use the Cordova device APIs (application program interfaces) and custom plug-ins to connect critical business systems including CRM and ERP for personalization and data capture, and product information management (PIM) tools for scalable product catalogue.

Adobe Experience Manager Mobile’s unified dashboard view allows easy management of a large number of apps within an enterprise from a single location. It also supports over-the-air content updates eliminating the need to overhead-app store resubmission.

Adobe Experience Manager Mobile also enables management of content by using Adobe’s analytics and app services, free of cost. Adobe Target enables personalization to continuously improve the user experience. Features such as push notifications, in-app messaging and deep linking help drive engagement by delivering the most pertinent and up-to-date information to enterprises using the app.

“Mobile apps are integral to the enterprise, yet brands struggle with how to build, manage and deliver mobile experiences that consumers have grown accustomed to,” says Nick Bogaty, senior director, Adobe Experience Manager Mobile. “Adobe Experience Manager Mobile brings the simplicity, functionality and design that people expect to enterprise apps.”
COVER STORY

Nguyen Ngoc Toan,
Founder & Chairman
Since the beginning of human history, stories have served as the prominent means of connecting people. And this why the aphorism “content is king” seems more accurate now than ever.

Though humanity rationalizes content across multiple platforms/internet channels, they only connect with it through their emotions. “When you wear a Nike product, you automatically feel motivated and inspired to do something out-of-the-box with its ‘JUST DO IT’ slogan. Similarly, when you buy an iPhone, you think you’re a class apart,” exclaims Industry expert Nguyen Ngoc Toan.

**WHY IS IT SO?**

“The answer lies in the manner stories were created, conveyed, and sold such that they blend into the media, social, and communication networks that drive human emotions,” says Toan.

Toan mentions that today’s enterprises rely on stories as their prime content element and, hence, are keener towards ‘humanizing’ their brands to make them more relatable among target customers. Instead of spending hefty prices on advertising their products
through e-commerce, KOL, or SEO mediums, progressive business leaders choose to weave and internalize an inspiring story. But what might sound simple, is a Gordian knot in reality.

This is why, to fuel the entire process of building brands through compelling storytelling, Viet Hai Communication spun out a new start-up of storytellers called Fundoo. An innovative platform, Fundoo networks storytellers and connects them with their respective consumers, where both sides are conscious about their choice in creating, transferring, and absorbing stories.

Toan mentions that in the wake of Covid-19, people worldwide were confounded in figuring out what works best for them. In this attempt, several status quo behaviours were disrupted, and content is no exception. It was against this backdrop that Viet Hai Communication founded Fundoo to redefine content management. “Our zeal to rethink, redesign, and realign our services according to future content needs, propelled us towards establishing Fundoo during Covid-19,” remarks Toan.

What distinguishes Viet Hai Communication from its counterparts is its agile approach. As a consultancy company, it bridges the gap between technology vendors and end clients and enables them to deploy solutions into their content management platform swiftly. Besides Fundoo, Viet Hai Communication is also serving clients with its Rich Content Services, Digital Identity, private 5G network solution, and Cloud-based Network-as-a-service since its inception in 2006. Through its robust content management solution, Viet Hai is opening doors for out-of-the-box storytelling capabilities.

With data and content driving enterprises to better connect with their end-consumers, Toan anticipates that the narrative will change very soon. He highlights that although the present-day businesses are engaging with their customers through omni-channel setups like WhatsApp, Viber, OTT, and others, the driving force of communication in the future will be person-to-person content where each individual will express their own story and sell it in different ways. “Instead of having a one way communication where an enterprise sells and the customer buys, there will be room for multi way communication where several end-users can share their ideas on a community level. That’s precisely what we are working right,” expresses Toan.

As a futuristic company, Viet Hai Communication is currently working with prominent tech companies towards bolstering its Fundoo platform. The company believes that content will shortly be embedded with sophisticated technologies such as virtual reality, augmented reality, and others that will allow users to listen or see and enhance their overall experience. Besides, currently operating in more than 20 countries, the company also looks forward to expanding its clientele in major markets like Bangladesh, Sri Lanka, and India.
DESIGNING FOR THE FUTURE
EVOLVING EXISTING BUSINESSES

Innovate
Reimagine your businesses through a multi-industry and cross-disciplinary lens.

- Brand innovation strategy
- Consumer research and insights
- Service / Experience design
- Product / Service concept ideation

Create
Bring your unique innovation and brand identity to the market.

- Brand design and application
- Retail space & digital interaction design
- Product & packaging design

Communicate
Engage customers with a human voice, amplifying your brand values.

- Integrated marketing communications
- Influencer marketing
- Social CRM solution
- Multi-channel E-commerce operation

Digitalize
Accelerate from thinking digital to being digital.

- Digital strategy and infrastructure design
- Operations digitalization
- Interactive system design
- Data science

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I t is interesting to note BI is a term we have recently decided to retire at Synergy. We stood up Business Intelligence (BI) as a standalone project a few years ago and while the project delivered much value in terms of reporting, we wanted a fresh start in 2019 with our increased analytics capability which is now a dedicated team with a senior manager reporting directly to myself as CIO.

The original BI project’s aim was to lay the foundations for a corporate reporting platform and build dashboards for our business users. But the BI approach was limited, and it was seen mostly as an ‘IT project’. This means it fell into a centralised approach where our ICT people controlled what data was given and how it was presented. I’ve always championed a more federated model for things like this where we give our business users the datasets they need and let them do what they want. They are better positioned to understand and use the data than ICT.

I also find the term BI sometimes attracts a label (albeit unfairly) as merely reporting ‘after the fact’ and business today needs much more. So, we’ve gone with ‘Analytics’ as our preferred descriptor and this includes reporting but also predictive analytics and data trending too.

We’ve come a long way at Synergy in a couple of years and a glance at how the ICT teams are structured highlights how important analytics is to us.

Synergy has nearly 1,000 employees with about 100 in my ICT team plus around 150 others working for us through service partners or as short-term contractors. Synergy has four parts - a Generation Business Unit which generates electricity; a Retail Business Unit serving around one million customers in the populated south west of Western Australia; a Wholesale Business Unit that trades energy with others, and Corporate Shared Services with business units such as Finance and ICT.

Two years ago we realigned our operating model to better suit the needs of the other business units. I now have five teams (we call them families) grouped into the fundamental things we do (known as capabilities) in Synergy. We have Architecture (future direction), Customer (customer facing systems as such our CRM and Web, Core Systems (internal ERP systems such as finance, logistics and plant maintenance), and our Operations area who manage day-to-day infrastructure, applications and production support.

Rounding out the teams is our newly-created Analytics family focused almost exclusively on information management, reporting, and advanced predictive analytics. A dedicated team highlights just how important the analytics capability is to our business.
But it doesn’t stop there, and our Analytics family is unusual in its structure and reporting lines and as a result has become a poster child for new ways of working.

We saw a need for an analytics capability in our HR team and since the ICT analytics team was up and running we increased their scope and set the team to work across both business units. They are led by one manager who receives support and direction from myself and another senior executive. It really is a true ‘shared service’ and means our ICT people get exposure to the coal face of day-to-day operational requirements.

We’ve also adopted agile methodologies in recent years and tried to shake up the traditional ‘hierarchy structure’ of our organisation. This includes the blurring of reporting lines and not getting tied up in ‘who reports to who’. This has meant our teams can get to the heart of the business much quicker. I think this model has a lot of potential to be used elsewhere in the business.

Predictive analytics, or trend analysis based on past events is nothing new. The Bureau of Meteorology does it every day, but for an organisation like Synergy, predictive analytics has the potential to realise significant cost savings on multimillion-dollar tasks like generation asset maintenance. Moreover, we can also use predictive analytics to enhance safety – which is something our executive places as the number one priority above anything else.

Safety analytics is one of the areas where I can see substantial value and while we’ve made progress recently we’ve only scratched the surface. In the past we’d rely almost solely on anecdotal evidence, often from highly experienced employees, but there was never anything to back it up, never any hard evidence. This year we have commissioned work on safety analytics and it is giving us valuable information such as revealing the factors that may contribute to an increased chance of an incident. What was once ‘watercooler talk’ and mostly anecdotal is now backed by evidence. Imagine if this data saves us just one lost time accident or an injury to an employee. That’s massive.

One question I’m asked a lot is can we have too much data? Will it get to the point of simply having too much data for a human to use? Probably yes. We are only human and there are only five days in the working week. So, we will need to get smarter as the data volumes increase. How the data is presented and summarised will be important, but what’s more critical is maintaining its quality.

In fact, data quality is really where the buck stops. One of the biggest challenges I face is getting people to believe the data presented to them, because for years they didn’t trust it. Many users would fall back on a spreadsheet they had created themselves with various filters or other data sources merged in, simply because they didn’t believe the data our reporting tools presented to them. This has taken a considerable mindset change to overcome and I don’t think we are all the way there yet.

So, data is the new oil and with the right type of data and analysis at your fingertips it allows all our leaders to make the best and most well-informed decisions.

In a tough marketplace that’s not just oil - that’s gold.
In an exclusive interview with APAC CIO OUTLOOK, Bora Arslan, Chief Analytics Officer at IAG talks about the plethora of shifts happening in the AI Industry and how it will impact other tech industries.

1. In your opinion, how has the artificial intelligence (AI) landscape evolved over the years? What are some of the advantages of the current technological evolution?

AI evolved quite impressively. We were already pretty advance when it comes to use of structured data for intelligent decisioning. But in the recent years, voice, computer visioning, and NLP came to a level of precision, which is almost on par with, if not better than human-level precision now. And, these new capabilities introduce innovative and very promising new customer experiences. To take advantage of these new capabilities, companies are now trying to become more serious with how they manage their unstructured data assets and make them AI and machine learning friendly. There already are several technology solutions with offerings like virtual assistants and real-time image processing that have the promise of expediting this readiness process and eliminating costly development efforts.
2. WHAT ACCORDING TO YOU ARE SOME OF THE CHALLENGES PLAGUING THE ARTIFICIAL INTELLIGENCE (AI) LANDSCAPE AND HOW CAN THEY BE EFFECTIVELY MITIGATED?

Two things. The conventional repositories where unstructured data is housed usually were not built originally for machine learning and AI purposes. And, most of these need to be upgraded to better managed infrastructures. Second, and probably, most important, is the culture. As we become mature with AI, meaning as AI becomes more central to our ecosystems, we are forced to create new habits, think and ideate in new forms. Simply put, we need to adapt a new culture that is more suitable to our AI ambitions. This also means what we need to unlearn some old habits. AI might be viewed as a task for analytics and data functions. However, without creating a synergic collaboration with several other functions such as operations, marketing, IT, finance, and HR that collectively embraces the AI roadmaps, it becomes very challenging to realize its promises.

3. WHICH ARE A FEW TECHNOLOGICAL TRENDS INFLUENCING ARTIFICIAL INTELLIGENCE (AI) TODAY? WHAT ARE SOME OF THE BEST PRACTICES BUSINESSES SHOULD ADOPT TODAY TO STEER AHEAD OF COMPETITORS?

Several new technologies emerged that have the promise of helping understand customers’ emotional and behavioral traits which are all trying to expand into leveraging unstructured data assets created by operational customer interactions. To take best advantage of such technologies, companies will need to better connect, better link, and better manage all these, usually disparate, customer data created by service operations which itself calls for improved data management technologies. Also, as the collection of these separate customer data assets expands into various touch points which are usually managed and operated by distinct business functions, the necessity for companies to become more cross functionally synergistic is amplified. This requires companies to be very focused on their cultural adjustments to AI.

4. DO YOU HAVE ANY ADVICE FOR INDUSTRY VETERANS OR BUDDING ENTREPRENEURS FROM THE ARTIFICIAL INTELLIGENCE (AI) SPACE?

Keep the human element along with all people skills such as communication, clarity, and collaboration as central focus as possible to what you do in the domain of anything data and analytics. Without focus on these it is very hard, if not impossible, for data and analytics efforts to come to shine.
Getting less relevant information in your mailbox or perhaps going through web contents that are just all over the place will no longer become a problem. Content Management System (CMS) has helped in delivering the right amount of content to the targeted customers, and this has now been fully launched in Home Credit Indonesia.

Because of this technology, customers will no longer have to go through the hassle of finding what they need on the company’s digital ecosystem, as things will be presented in a manner that perfectly fits their needs.

The CMS that is currently running in Home Credit Indonesia is the best suitable option for a business of Home Credit Indonesia’s nature and is a product of brainstorming by all the relevant divisions. It is different now, it is much easier to manage, and the user interface is user friendly that will allow users to easily flow into the system.

The CMS system allows workplace collaboration to create and manage digital content through a single and integrated gate. The current CMS runs an improved and refined application than that used before. It allows the business to produce contents through a user-friendly interface, and easily match the contents with any customer and any platform (web, mobile app, email).

A similar kind of application runs in Home Credit’s US, Russia and China offices.

Since this is a third-party application, there is little worries about storage as everything is cloud-based and is provided by the third party, allowing teams to just focus on creating as many contents as they need.

Coupled with customers’ data analyses, the systems will understand the trends of customers, such as their searching patterns or viewed sections on the website, and send and display them contents that are perfectly relevant.

With all its potentials to improve the business, however, there are some caveats. The CMS will not achieve its optimum use unless filled with the best contents. The IT team has prepared what is currently the most sophisticated, state-of-the-art “kitchen”, but they are the related functions and team members that must be able to “cook the food”.

“IF DONE RIGHTLY AND PROPERLY, CMS WILL INITIATE AND ENABLE GREAT CHANGES IN A CUSTOMER’S JOURNEY

IT provides the architecture, infrastructure, and new technology to create what is needed for critical usage functions that need to be “cooked” in order to commence a domino effect that supports the business. The team is highly encouraged to utilize the features that the CMS system has to offer, and in return, IT will support and work together to monitor and utilize any new technologies that will help improve the business.

The CMS is a new generation of the system, and has not yet reached its full potential. However, if done rightly and properly, this super tool will initiate and enable great changes in a customer’s journey.

The new system has tons of features, however so much that the IT team itself admits that its team as whole will need time to fully understand how they will utilize them. Obviously, the system – what Home Credit Indonesia sees as a super tool – is new, and it will take time to implement everything. But what is also obvious is that positive changes will come in the near future.

Since the new CMS implementation, various relevant teams, especially the marketing managers, are responsible for training their teams on how to use this application. Customers are expected to have improved customers experience in the upcoming months and in return, improve the quality of business and services.
AERIAL INTELLIGENCE
FOR FORESTRY MANAGEMENT AND PRECISION PLANTATIONS

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like it or not, Insurance traditionally had never been an attractive forum to talk about customer engagement and value journeys. The traditional metrics of customer satisfaction had always been retention rate and if the retention rate of an enterprise exceeds the competitive benchmark, it generally used to lay the yard stick.

Question is – Is it good enough?

Is it good enough to map the customer engagement only through retention rate in this digital marketing world? Consumers are seeing the thinning engagement horizon of financial services and they want similar experience whether transacting a retail banking account or buying an insurance product or shopping on e-commerce platforms. Consumers are getting more and more demanding, e-transaction focused, want everything through “few clicks” and let the engagement engine service them.

Below are few effective strategies to navigate through the digital insurance customer engagement cycle.

1. Understanding before engaging

It’s pertinent that customer engagement can’t start without understanding the needs of your customer. Hope you would agree that understanding is the key to the customer loyalty. In typical insurance world, traditional segmentation is inadequate to understand the customer in detail, which would include demographics dimensions like age, income profile, employment and location.

To better understand the customer in today’s digital world, enterprise should:

- Map the customer journey through their lifecycle
- Establish the connection or event when customer abandons the services
- Create customer-centric services organization to map and deliver the contextual services based on “specific demand” of the consumers
- Create value-tree of his/her family, referrals, friends or any associated members so that the enterprise can understand the experience in more totality, to assess the “overall demand.”

To complete the customer understanding, be prepared the measure the effectiveness before and after the sale.

2. Create true consumer personas

As stated above, generic customer segmentation will yield to generic results and outcomes, wherein the result-set can be generalized to wider group of customers, rather than specific customer needs. Henceforth, creating value journey or customer personas will be generalized. Example, customer persona for male adult with age between 25-40 years will be same irrespective if social profile, personalisation or preference is different between these adult male members.

Good personas are representation of good customers. A good persona accurately reflects your target customer’s age, location, goals, social behaviour, emotions, which will result in shaping the better or contextualised products.

To create true and effective buyer personas:

- Don’t assume that you know your target audience. The target audience needs to be mined, understood, patterned and then shaped according to the target segmentation which the enterprise would prefer
- Update personas frequently and see the results
- Review the results based on the updated contents, as sometimes the content may vary the persona definitions
- Create the full journey map i.e. from the interest to the sale closure. Sometimes half-baked personas like buying a product may not show accurate results

3. Apply intelligence in customer engagement

Optimized or contextualised customer engagement is no more a thought but a reality in the digital engagement world. With use of various tools, which can engage with the customer on real-time basis and able to communicate with the customer more effectively.
To better understand your customers' motivations and buying habits, you can leverage a customer intelligence platform to quantify and analyse your customers' spending habits based on demographics, analytics, and data mining.

Relying on an organized and actionable collection of customer data (customer intelligence) is important to understanding the motivation of a particular group of customers and driving higher ROI from your marketing campaigns.

Internally, this customer data can be generated through customer interactions, whether online through browsing histories or in person at different touchpoints. Externally, data can be gathered through several different sources, falling into one of these three categories:

- Personal demographics: Age, income level, debt level, educational profile, marital status, etc.
- Geographic demographics: Rural areas, big cities, small towns, etc.
- Attitudinal data: Survey results, contact centres, reviews, etc.
- Situational customer data: Location, time of engagement, and device type.

4. MARKETING IN THE DIGITAL WORLD

Traditional methods of digital distribution may help but will not gain a lot of traction in the consumer society. Enterprises should look at different elements of digital marketing to connect with the digital mobile social consumers.

- Video on-demand in-demand
- Social media influencers
- Social media stories, themes
- Content marketing

The crux is to integrate marketing activities into customer lifecycle. Given the way the complexity of marketing and digital marketing has increased, techniques like customer journey mapping for different personas are increasing in importance to help define the most relevant communications and experiences for different touch-points in the customer journey.

Reach > Display, Search, PPC, SEO, Content Marketing
Engage > Campaign, Offers, Lead Nurturing, Marketing automation
Convert > Remarketing, Personalization, CRO

5. MEASURE SUCCESS

Nothing better than understanding if the hard work has paid off, which would mean measuring the customer satisfaction levels. There are 3 different KPIs which needs to be measured:

- Net Promoter Score (NPS) – it is a measure of how many customers would recommend (promote) your brand to others. More customers promoting product or service would mean positive score. Customer referral scheme would be a handy way to push the NPS score into the positive zone.
- Overall satisfaction Index – it can be percentile, points or index based rating, wherein you would be able to measure the overall satisfaction (either for offered products or services) has done compared to last the periods. Example, if the satisfaction index has dropped 10% on the claims efficiency, which would mean claims administration process is not efficient and it needs radical customer focus or transformation.
- Brand Equity – it is also a handy measurement to understand how the overall brand has done compared to the competition or historically. Example, if the brand equity research (generally done by the third-party) has shown result that the score has increased from 78% to 85%, which would mean that more people are aware of the product or services being offered.

6. FINISH OFF WITH A SURVEY

Customer is generally pissed when going through a “canned survey” – it’s boring, mundane and create no value-add for his time. Key fundamentals of a great survey are:

- Be crisp and ask about specific question, rather than throwing platter of questions
- Don’t project or force organization’s point of view
- Use ready-made choices
- Complete the survey in less than a minute
- Send the overall survey results in due course – don’t just collect and forget to send the results

There are great tools available in the market to conduct fly-based surveys, wherein the survey can be initiated in matter of minutes and results can be auto-distributed to the participants. It is not a bad idea to throw some brownies (loyalty points) for customer to invest the time during the survey.

THE NEXT STEP

The era of consumer engagement in insurance is well underway, and now is the time to seize this exciting growth opportunity. Winners will be those who best connect products and services with the needs of consumers and make the insurance buying experience as natural and smooth as possible. How do you get there?
I. IN YOUR EXPERIENCE, HOW HAVE TECHNOLOGY IMPLEMENTATIONS CHANGED THE APPROACH TOWARD CUSTOMER RELATIONSHIP MANAGEMENT IN VARIOUS ENTERPRISES?

Having been in the technology field for over 29 years, needless to say a lot has changed. Mobile devices are ubiquitous; cloud services are changing user expectations for availability and responsiveness; and the amount of information we collect and share has skyrocketed. Something else that has also changed is the amount of regulations and scrutiny around how data is stored and secured (Examples: GDPR in Europe, CCPA in California, HIPAA in the healthcare industry, and PCI in the payments industry).

What may sound like an obvious observation, though, is that we are living in a digital world, and our customers’ demands and expectations are increasingly requiring more interactive digital experiences. From a home building perspective, customers are eager to look at their future home, not necessarily in person or through online photography, but virtually through 3D renderings and virtual walkthroughs that are representative of the look, feel, and environment of the home. People are also changing to an on-demand or custom schedule shopping timeline, which means we need to provide several channels of communications including in-person, online chat, email, and chatbots so we can be responsive to their questions any time. We are increasingly becoming beholden to the always-on economy.

All of these interactions require platforms or systems considerations that are flexible and dynamic enough to meet the needs across the spectrum. These tools need to provide the personal interactions consumers expect but also provide the ability to schedule appointments online, or offer everything online and never require a customer to speak with another person. From a technology perspective, this requires a keen focus on how software solutions integrate, what the integration points are, if they actually need to talk to other systems or if they can stand alone, how many systems you need, and if the costs are worth the potential benefits.

The mobility of our workforce has also added an additional dimension to technology considerations. With the popularity of mobile devices, mobile applications, and the always-on economy, technology divisions need to consider multiple use cases for how their users will access data. Along with a variety of screen sizes for phones, tablets, laptops, and desktop devices, technology teams also have to consider low or no-bandwidth scenarios (Can your applications store-and-forward or must they be connected in real-time to operate properly?) and how much data needs to be shared. Sending large files needs to be considered and planned out as well, when you consider architecture CAD drawings and renderings.

As more and more elements of our environment become digitized, the complexity of the technology footprint continues to grow. Most businesses are growing at breakneck
speeds and don’t have the luxury of planning and preparing for how to implement new technologies. Now more than ever, it requires planning and preparation. The saying goes “measure twice, cut once.” The same is very true in the PropTech space with technology implementations.

**2. COULD YOU ELABORATE ON SOME OF THE CHALLENGES ORGANIZATIONS FACE IN THE PROPTECH SPACE?**

I would break this down into three main challenges. The first would be the sheer volume of technology products and services that are available in this space and how you select them. With so many products available today, the sheer number of tools and solutions make it challenging to determine what products are the right fit for your organization. Picking the right solution is a matter of personal preference. Do you prefer Software-as-a-Service (SaaS) solutions or do you like to host the solution yourself? Do you like simple, single-user solutions or do you want enterprise-grade solutions? It depends on your company, your users, and your ability to support the solution to answer that.

Second, complexity of your technology environment is the next challenge. As the number of systems you have under management grows, the more systems you need to support and the more potential breaking points you have. If you have slowness in your systems, your customers (and users) will be frustrated, so expectations will be for quick, responsive solutions. You have to plan for maintenance and downtime, but in the always-on economy there are few windows that are convenient to have your systems offline. So, do you invest in redundant systems or do you risk not being available when your customers are looking for you? And if this doesn’t sound like it is important or relevant to you, then wait until you have put all of your eggs in one basket of a great software company, only to have them be unavailable during your busiest time of the day. It happens.

The third challenge is about managing costs and return on investment. As your business environment adds more technology components, you have three key areas of costs to manage: people (either hiring your own team or leveraging a services company), hardware, and software. Some of these are fixed annual costs while others are variable transactional costs, and each require planning and oversight to ensure they don’t grow out of control. Technology is an enabler, but it can very quickly become expensive and inefficient if not managed properly.

**3. WHAT ARE SOME OF THE BEST PRACTICES THAT FIRMS CAN UTILIZE AND ENGAGE IN ORDER TO ENHANCE THEIR CUSTOMER RELATIONSHIP CAPABILITIES?**

One of the most important practices for Customer Relationship implementations is to set realistic expectations up front. If your company is not using a Customer Relationship Management tool already, invest a good amount of time and effort in Organizational Change Management. Discuss the reasons for Customer Relationship tools at your company, how they will be used, how it will affect individual roles, and have feedback sessions allowing team members to ask questions and understand the drivers behind the plan. Make sure the goals and success criteria are clearly defined before you move forward.

If you are purchasing a Customer Relationship Management (CRM) solution to improve customer contact rates, then put the metrics and plans in place up front and build your implementation plan around those goals. If it is to manage sales processes, be transparent about how it will be tracked, monitored, and used so that it doesn’t create negative behaviors. Regardless of why you are implementing a Customer Relationship tool, engage the users before the tool is implemented so they have an opportunity to see the benefits and understand the plan.

One tactic that has been well received is to create journey maps as part of the implementation plan. The journey map helps tell the story of how the Customer Relationship Management tool will create a better environment to solve some of the current organizational challenges by walking through current state challenges and showing the perceived target state. By implementing a new CRM with meaningful processes that are relevant to the company, it makes the journey personal and real.

**4. FROM A PERSONAL POINT OF VIEW, WHAT ADVICE WOULD YOU LIKE TO SHARE WITH ASPIRING EXECUTIVES SEEKING TO BUILD CAREERS IN THE PROPTECH SPACE?**

Stay informed in the technology space, since it is such a rapidly changing environment. Participate in industry events, walking the Technology booths to understand what projects other companies are investing time and effort into developing and creating. Try to experiment with small, meaningful projects first. Don’t swing for the fences but start with a few small items and build on the successes.
PINPOINTING WEAK LINKS IN AN ENTERPRISE SECURITY CHAIN: HELPING COMPANIES BATTLE DATA AND CONTENT SECURITY CHALLENGES

BY HIRO IMAMURA, SVP AND GM, BUSINESS IMAGING SOLUTIONS GROUP, CANON U.S.A. [NYSE:CAJ]

There is a pressing need for enterprises to continue to reconsider how they think about cybersecurity in the wake of a mounting magnitude of data and content security breaches impacting companies on a global scale. But in order for organizations to preemptively combat and proactively address potential pitfalls, they must first pinpoint the potential weak links in their security chains. And while most enterprises understand the importance of data and network security, they may not be able to readily identify the problem areas and the necessary steps to take to implement security features and practices in the workplace.

Common shortcomings in an enterprise’s security protocols typically include hardware and software vulnerabilities due to a lack of advanced features, such as access control and usage tracking, as well as plain human error. A recent study conducted by Keypoint Intelligence, the market intelligence firm for the digital imaging industry, cites that even organizations that understand the importance of data security may not be including their MFP devices in their security policies.

Copiers and printers are such inherent office fixtures that employees commonly assume that they cannot possibly be a security risk. If businesses do think about controlling printer usage, it may only be as a way to manage the cost of printing. Yet, today’s MFPs play an integral role in the larger, connected landscape and, as such, MFPs should incorporate an array of advanced security features that can help users limit access to sensitive business information. Such features might restrict or allow device functionality based on employees’ roles and responsibilities or even create audit trails for compliance purposes.

A company’s security policies are, in essence, only as strong as their office technology’s security features. Without proper security measures built in to a business’ office technology
and practices, there lies potential for even the most diligent employees to engage in the wrongful copying, scanning, creation, and distribution of confidential intellectual property—whether that be accidental or intentional. It is therefore imperative that security measures be incorporated at the product design level of today’s connected office equipment technology that companies rely on daily.

While securing a network is considered an essential link in the enterprise security chain to most IT professionals, it is equally important for a business to think about how its employees will use the connected office equipment, and what types of information will be travelling through the devices on a daily basis.

Implementing an access control strategy for shared office technology helps enterprises keep in line with today’s workplace automation trends, such as Bring Your Own Device (BYOD). As companies increasingly allow today’s workers flexibility, more personal, mobile devices are entering the workforce. This means that confidential company information is not always limited to a company desktop computer, and workers need the flexibility to send sensitive documents to and from copiers, scanners, and printers from their mobile devices while using security features. For example, enterprises could benefit from relying on printers that allow users to send sensitive documents to network printers from desktops and compatible mobile devices, and then only can print the documents when the user is physically standing at the device and authenticates.

Canon, for instance, recently won a BLI PaceSetter Award from Keypoint Intelligence – Buyers Lab (BLI) analysts in the Document Imaging Security category. The analyst house recognized the company for its user authentication schemas in its latest imageRUNNER ADVANCE MFPs and its uniFLOW platform, which provides usage tracking and document-centric data loss prevention.

Today’s connected office technology should come equipped with, or have the ability to be equipped with, an abundance of security features in order to be considered an integral component of the office of the future. Such features include user authentication, usage tracking, device fleet management tools, and centralized network security management settings. But how does a manufacturer ensure that incorporating security features become a fundamental part of the research and development process?

To design and manufacture office products with advanced security features, the process starts early and is continuous. The companies that demonstrate leadership in developing and promoting industry security initiatives are those that can continue that mindset through to product conception. Proper utilization of in-house security resources—as well as help from independent security consultants in the development and testing of today’s connected office equipment—can also help bolster a manufacturer’s mindfulness to security.

To conclude, the first step to helping to enhance an enterprise’s security chain is to identify and combat the potential pitfalls, and to ensure that businesses choose to work with multilayered enterprise security solutions that incorporate a combination of advanced features like user authentication, usage tracking, and document-centric data loss prevention. Such solutions can help safeguard sensitive data stored on and transmitted through devices.
There is no doubt that “Content is King Today” and keeping the content on a website updated. A Content Management System is inevitable as search engines always prefer the content enriched sites. Therefore, by having fresh and updated content on your website you can attract and retain prospective customers. Search engine optimized content increases the chances of getting free traffic and transforming your traffic into your customers. Descriptive and well thoughtful, informative content about your products and services is the key that can make your business grow to new heights. To attract and retain your potential customers, you have to provide fresh and up to date content to your visitors. In short, a content management system can be an excellent tool for either personal or business use.

There is a wide variety of consulting/service companies entering the industry with a set of content management services. To help companies navigate through the best-of-breed networking vendors, APAC CIO Outlook has compiled a list of ‘Top 10 Content Management Systems Technology Consulting/Service Companies 2020.’ The enlisted organizations provide content creators with structure and guidelines as well as help them determine priorities and assign ownership for content. Besides, the magazine also comprises insights from thought leaders in the sector on the industry trends, best practices, recent innovations, and their advice for aspiring CIOs.

We present to you APAC CIO Outlook’s “Top 10 Content Management Systems Technology Consulting/Service Companies – 2020.”
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<th>COMPANY</th>
<th>DESCRIPTION</th>
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<tr>
<td><strong>A&amp;A LIMITED</strong></td>
<td>A&amp;A Limited, parent company of the A&amp;A Group, utilizes IT and IoT applications to enhance your online presence and reinforce your brand image</td>
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<td><strong>CONTENT ARK</strong></td>
<td>Content Ark has been at the forefront of content strategy since 2011, bringing expertise and the latest techniques to commercial organisations, government agencies and not-for-profits across Australia</td>
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<td><strong>DEKODE</strong></td>
<td>A communication content expert, DEKODE brings together experienced and innovative writers with the vision to set a new standard in copy and content writing</td>
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<td><strong>FIRSTCOM SOLUTIONS</strong></td>
<td>Enables SMEs with a complete suite of tailor-made digital solutions. Focusing on developing strong e-commerce sales channels and generating results through effective digital marketing</td>
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<td><strong>IDEAONE</strong></td>
<td>They are a group of professionals and talented IT savvy people that are very passionate and believed IT that can bring changes in conventional local business, especially on SME</td>
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<td><strong>INFORMATION</strong></td>
<td>Information designs information management strategies and solutions that save you money, increase efficiency and give your company a competitive edge</td>
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<td><strong>SITE PUBLIS</strong></td>
<td>SITE PUBLIS is thoroughly user-oriented and is easy to understand and use. With the function of SITE PUBLIS, it is possible to standardize one work from the beginning to the end</td>
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<td><strong>theOrigo</strong></td>
<td>They create digital portals that combine functionality and aesthetics for the perfect user journey. Their refined process digs deep into customer pain points and resolves them with insightful solutions</td>
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<td><strong>VIET HAI COMMUNICATION</strong></td>
<td>Serving clients with its Rich Content Services, Digital Identity, private 5G network solution, and Cloud-based Network-as-a-service and is presently diving into content management realm through Fundoo platform</td>
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<td><strong>WHOOSHPRO</strong></td>
<td>Digital solution, consultancy, branding, web design, website, content management system, mobile app, e-commerce solutions, productivity software - with quality and reliable maintenance services</td>
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A data-driven business is one of the biggest boons for today's economy. It cultivates a culture that produces surefire outcomes, effective in its approach, and risk-averse. For companies to succeed seamlessly in cutting edge competition, reliance on data insights into their market, customers, and overall production cycle helps them make a cut above the rest. Kamelia Aryafar, the Chief Algorithms Officer of Overstock, offers insight into how the company brings a world of difference to the domain of predictive analysis.

IN LIGHT OF YOUR EXPERIENCE, WHAT ARE THE TRENDS AND CHALLENGES YOU'VE WITNESSED HAPPENING IN THE PREDICTIVE ANALYTICS SPACE?

An important trend and challenge in our field is building reliable real-time data streams. This technology enables our platform to interact with our customers as they traverse our site rather than passively reacting to stale data. For example, if a user interacts with a recommendation's carousel or an ad, real-time data streams empower our platform to immediately update their recommendations based on this action. Older batch approaches can only update the user's recommendations the following day, which may be too late to engage with the customer as she may have lost interest by that time. These systems require a lot of infrastructure support and maintenance to function properly. This trend has been an exciting challenge for our team as they build these systems to craft an interactive customer experience.

COULD YOU TALK ABOUT YOUR APPROACH TO IDENTIFYING THE RIGHT PARTNERSHIP PROVIDERS FROM THE LOT?

I believe that the best teams are built on diversity, and every partnership should add unique value. Consider where your gaps are in terms of the skill sets of your teams and the capabilities of your systems. There are numerous specializations in data science, and more are emerging. For example, if your company does not have effective recommender systems in place, you might want to consider partnering with a provider who can augment your efforts.

WHAT ARE SOME OF THE POINTS OF DISCUSSION THAT GO ON IN YOUR LEadership PANEL? WHAT ARE THE STRATEGIC POINTS THAT YOU GO BY TO STEER THE COMPANY FORWARD?

As a leader, I want to ensure that our strategy aligns with our efforts to drive an experiment-driven culture. I reinforce the importance of establishing and standardizing best practices for experimentation across the company, including proper A/B testing and validation metrics. One way to accomplish this is to integrate data science throughout the business. Specifically, you can integrate data scientists into each functional area of your organization. In effect, you can ensure that all your strategic initiatives have a data science resource dedicated to them. Another point I like to emphasize in my leadership discussions is that predictive analytics is experimental in nature, and part of healthy experimentation is allowing for failures. Often, we are working off of probabilities and correlations, which should not be treated as proxies for causal relationships.

HOW DO YOU SEE THE EVOLUTION OF THE PREDICTIVE ANALYTICS ARENA A FEW YEARS FROM NOW WITH REGARD TO SOME OF ITS POTENTIAL DISRUPTIONS AND TRANSFORMATIONS?

Predictive Analytics has the power to not only engage customers but also to help drive and inform internal processes within companies. At Overstock, we strive to leverage the same predictive models we use to engage customers to drive decisions within marketing, sourcing, and other teams. These technologies enable automation of data analytics over billions of data points to draw out salient conclusions. Data that would normally take months to distill can be far more efficiently processed to identify key initiatives. As the field develops, adoption of this technology across an organization will help create a data-driven culture. This doesn't just help with externally-facing products, but also with internal road-mapping, identification and alerting around failure points, analysis of results on A/B tests, and more.

WHAT WOULD BE THE SINGLE PIECE OF ADVICE THAT YOU COULD IMPART TO A FELLOW OR ASPIRING PROFESSIONAL IN YOUR FIELD, LOOKING TO EMBARK ON A SIMILAR VENTURE OR PROFESSIONAL JOURNEY ALONG THE LINES OF YOUR SERVICE AND AREA OF EXPERTISE?

Don't be afraid to take on new tasks and challenge yourself. There are opportunities everywhere to learn and grow. There are plenty of open-source tools and libraries available on public repositories that you can leverage. Lastly, be confident. If something has never been done before, it just means that you can be the first to do it.
iPoint creates solutions to solve sustainability issues. Our leading software and services for environmental and social product compliance, process compliance, and sustainability open the door to the Circular Economy.

Tens of thousands of companies around the globe rely on iPoint’s solutions for managing, tracking, analyzing, and reporting data across the whole value creation network and throughout the entire product life cycle. iPoint’s software and services support you in meeting and staying one step ahead of regulations and requirements such as REACH, RoHS, WEEE, ELV, EHS, Conflict Minerals- and Modern Slavery-related laws, as well as other trending developments and challenges governing product, supply chain, and enterprise stewardship.

iPoint’s holistic, circular perspective envisages a continuous, digital system life cycle management process that supports not only compliance with the law, but also the sustainability of products, value chains, and brands.

Since our founding in 2001, we have been expanding the iPoint Group and our portfolio to realize our vision of building an integrated digital platform for the Circular Economy.

The latest additions include: the ifu Institute for Environmental IT Hamburg, an industry leader in LCA and MFCA, and CircularTree, a startup leveraging emerging technologies like Blockchain to make the world a better, more sustainable place.

Contact us for more information: contact@ipoint-systems.com
Your focus is digital transformation. We make sure that you don’t forget the human side of it all — with digital experiences designed for real people.