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DIGITALNA TRANSFORMACIJA

Uspješna digitalna transformacija zahteva razumevanje kako stvoriti vrednost u digitalnoj ekonomiji u okviru bankarske industrije, prepoznavanje okruženja i snaga koje iniciraju promene i pronalaženje postojećih sredstava koja se mogu koristiti kao osnova za inovacije u poslovnom modelu u banci.

Kako kaže Gartner, digitalizacija će učiniti da većina tradicionalnih finansijskih kompanija ne bude relevantna. Do 2030. godine, 80% tradicionalnih finansijskih firmi će prestati da posluje ili će postojati samo formalno. CEO-ovi kompanija koje pružaju finansijske usluge treba da podstaknu svoje organizacije na koherentniji odgovor na digitalni biznis.

Istovremeno, analize pokazuju da 70-80% digitalnih transformacija ne pomaže kompanijama u postizanju planiranih ciljeva. Veoma je važno razumeti promene u digitalnoj ekonomiji u bankarskoj industriji, ali i u opštem poslovno-privredno-ekonomskom okruženju, te na osnovu toga prilagoditi svoj poslovni model kako biste ostali relevantni vašim klijentima. To podrazumeva da:

- razumete uticaj digitalne ekonomije na banke;
- razumete način stvaranja vrednosti u digitalnoj ekonomiji;
- postanete digitalni lider – spremni za uvođenje inovacija i digitalne transformacije u bankarskoj industriji.

Da li je moguće sprovesti digitalnu transformaciju u bankarstvu bez sagledavanja celokupnog sistema u kome poslujemo? Koliko je bitna digitalna ekonomija za uspešnu digitalnu transformaciju bankarstva? Kakve i kolike su nam sposobnosti za digitalnu transformaciju?

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Successful digital transformation demands the understanding of how to create value in the digital economy within the banking industry, recognise the environments and strengths which initialise changes, as well as how to identify the existing means which could be used as a basis for innovations in a bank's business model.

As Gartner pointed out, digitalisation will make most traditional financial companies irrelevant. By 2030, 80% of traditional financial companies will have stopped operating, or will only formally exist. CEOs of companies providing financial services should encourage their organisations towards a more coherent response to digital business.

Meanwhile, analyses show that 70-80% of digital transformations do not aid companies in reaching their set goals. It is highly important to understand the changes in digital economy within the banking industry and the general business-economic environment, and to, hence, adapt your business model in order to remain relevant to your clients. This requires the following:

- Understanding the influence of digital economy on banks;
- Understanding the creation of value in the digital economy;
- Becoming a digital leader – prepared to implement innovations and digital transformations in the banking industry.

Is it possible to carry out a digital transformation in banking without considering the overall system in which we operate? How important is the digital economy for a successful digital transformation of banking? What are our digital transformation capabilities?

Budući da će digitalna transformacija izgledati drugačije za svaku kompaniju, teško je odrediti definiciju koja se odnosi na sve. Međutim, generalno gledano, digitalnu transformaciju definišemo kao integraciju digitalne tehnologije u sve oblasti poslovanja, što rezultira temeljnim promenama u poslovanju preduzeća i njihovom pružanju vrednosti kupcima. Pored toga, neizbežan je i aspekt kulturološke promene koja zahteva od organizacija da neprestano izazivaju status quo, često eksperimentišu, pa čak i osete neuspeh. To ponekad podrazumeva udaljavanje od dugogodišnjih poslovnih procesa na kojima su kompanije izgrađene u korist relativno novih praksi koje se još definišu.

Definicija *The Agile Elephant* naglašava sve načine kojima će preduzeća možda morati da prilagode svoje postojeće prakse: „Digitalna transformacija uključuje promenu u vođstvu, drugačijem razmišljanju, podsticanju inovacija i novih poslovnih modela, koji uključuju digitalizaciju imovine i povećanu upotrebu tehnologije za poboljšanje iskustva zaposlenih, kupaca, dobavljača, partnera i zainteresovanih strana vaše organizacije.“

Džim Svanson, izvršni potpredsednik grupe Johnson & Johnson, zadužen za digitalnu transformaciju, navodi: „U središtu svega su liderstvo i kultura. Mogli biste imati sve sastojke - kupce, proizvode i usluge, podatke i zaista kul tehnologije - ali ako vam vođstvo i digitalna kultura nisu u srcu, to neće uspeti. Razumevanje šta digitalno znači vašoj kompaniji - bez obzira da li ste finansijska, poljoprivredna, farmaceutska ili maloprodajna ustanova - od ključnog je značaja.“

Zašto je digitalna transformacija bitna? Preduzeće može da preduzme digitalnu transformaciju iz više razloga. Ali daleko najverovatniji jeste taj što digitalna transformacija predstavlja pitanje opstanka za mnoge.

Pogledajmo samo S&P 500. Američke korporacije su 1958. godine na tom indeksu ostajale prosečno 61 godinu, prema podacima američke Enterprise fondacije. Do 2011. godine taj pokazatelj se spustio na 18 godina. Danas kompanije zamenjuju jedna drugu na S&P listi otprilike svake dve nedelje. Tehnologija je pokrenula ovaj pomak, a kompanije koje žele da uspeju moraju da razumeju kako spojiti

tehnologiju sa strategijom.

Organizacije se nalaze na različitim stupnjevima na putu digitalne transformacije. Ali brzina je postala poslovni imperativ za sve. Poboljšanje korisničkog iskustva postalo je presudni cilj - a time i presudni deo digitalne transformacije. Kako izgleda okvir za digitalnu transformaciju? Iako digitalna transformacija varira u zavisnosti od specifičnih izazova i zahteva organizacije, postoji nekoliko konstanti i uobičajenih tema među postojećim studijama slučaja i objavljenim okvirima koje bi svi rukovodioci preduzeća trebalo da razmotre kada se upuste u digitalnu transformaciju. Primera radi, često se navode ovi elementi digitalne transformacije:

- Iskustvo korisnika
- Operativna agilnost
- Kultura i liderstvo
- Radna snaga
- Integracija digitalne tehnologije.

Digitalna transformacija je ogroman poduhvat, naročito za veće kompanije. Ako se izvrši ispravno, proizvešće posao koji je u većoj meri usklađen sa zahtevima kupaca i otporan u brznoj digitalnoj budućnosti.

Među top tehnologijama koje bi mogle da podstaknu uvođenje inovacija u poslovanje, prema jednom istraživanju učesnici navode: naprednu analitiku (53,7 posto), informacione sisteme u oblaku - cloud (51,2 posto), a velika pažnja posvećena je i digitalnoj sigurnosti (46,3 posto).

Tehnologija otvara brojne mogućnosti, ali i izazove, stvarajući neizvesnost za tradicionalne sektore i veštine. Zbog toga je kvalitetno obrazovanje krucijalno a sticanje novih znanja i veština neophodno za praćenje razvoja tehnologije.

Kako digitalna transformacija postaje sastavni deo današnjeg savremenog poslovanja, koliko je transformacija u preduzeću uspešna vidljivo je po rezultatima koje ostvaruje u svakom trenutku. U ovakvom poslovnom okruženju, koje je neizostavno globalizovano, virtuelno, dinamično i visoko konkurentno, strategijski pristup digitalnoj transformaciji poslovanja predstavlja gotovo jedini način da ovaj proces bude uspešno sproveden u svim organizacijama. Uspešnost donosi pozitivne pomake u poslovanju koji su izraženi kroz

Since digital transformation will appear different for each company, it is difficult to reach a definition that applies to everyone. However, generally speaking, we define digital transformation as the integration of digital technology into all areas of business, resulting in fundamental changes in the company's business and their delivery of value to customers. In addition, an aspect of cultural change is inevitable, requiring organisations to continually challenge the status quo, to experiment frequently, and even to experience failure. This sometimes involves moving away from the long-standing business processes on which companies were built in favour of relatively new practices that are still being defined.

The definition provided by The Agile Elephant highlights all the ways businesses may need to adapt their existing practices: "Digital transformation involves a change in leadership, a different mindset, fostering innovation and new business models, which include digitalising assets and increasing the use of technology to enhance the experience of employees, customers, suppliers, partners and stakeholders of your organisation."

Jim Swanson, EVP of Johnson & Johnson, in charge of digital transformation, states: "In the center of it all is leadership and culture. You could have all those things – the customer view, the products and services, data, and really cool technologies – but if leadership and culture aren't at the heart, it fails. Understanding what digital means to your company – whether you're a financial, agricultural, pharmaceutical, or retail institution – is essential."

Why is digital transformation important? A business can undertake digital transformation for a number of reasons. But by far the most likely answer is that digital transformation is, for many, a matter of survival.

Let us just look at the S&P 500. In 1958, US corporations remained on that index for an average of 61 years, according to the US Enterprise Foundation. By 2011, that indicator had dropped to 18 years. Today, companies replace one another on the S&P list about every two weeks. Technology has driven this shift, and companies that want to succeed must understand how to blend technology with strategy.

Organisations are at different stages on

their path of digital transformation. But speed has become a business imperative for everyone. Improving the user experience is now a crucial goal - and thus a crucial part of digital transformation. What does a digital transformation framework look like? Although digital transformation varies depending on the specific challenges and demands of the organisation, there are several constants and common topics among existing case studies and published frameworks that all business executives should consider when embarking on a path to digital transformation. For example, these elements of digital transformation are often cited:

- User experience
- Operational agility
- Culture and leadership
- Work force
- Integration of digital technology.

Digital transformation is a huge undertaking, especially for larger companies. If done correctly, it will generate work that is more aligned with customer requirements and more resilient in the fast-paced digital future.

Among the top technologies that could drive innovation into business, according to one study, participants cited: advanced analytics (53.7 percent), cloud-based information systems (51.2 percent), and much attention was paid to digital security, as well (46.3 percent).

Technology opens up many opportunities but also challenges, creating uncertainty for traditional sectors and skills. Therefore, quality education is crucial and the acquisition of new knowledge and skills is necessary to monitor the development of technology.

As digital transformation is becoming an integral part of today's modern business, the success of a business transformation is evident from the results it produces at any given time. In such a business environment, which is inevitably globalised, virtual, dynamic and highly competitive, a strategic approach to digital business transformation is nearly the only way for this process to be successfully implemented in all organisations. Performance brings about positive business shifts that are expressed through quantitative factors and indicators, which are occasionally difficult to measure. Generally speaking, digital

kvantitativne faktore i indikatore, ponekad teško merljive. Generalno gledano, digitalna transformacija preduzećima, ali i državi, donosi inovacije, sposobnost rasta i razvoja i lakše komunikacije sa partnerima i svetom.

Uspešnost digitalne transformacije bankarske industrije u direktnoj je korelaciji sa digitalnom transformacijom preduzeća, države ali i sposobnosti krajnjih korisnika proizvoda i

usluga da je razumeju i koriste.

Na samom kraju, sa napretkom tehnologije postavlja se i pitanje hoće li mašine i virtuelni identiteti zameniti ljude. To se neće dogoditi, jer će tražnja za visokoobrazovanom i kvalifikovanom radnom snagom uvek postojati, čak i porasti. Zbog toga broj zaposlenih ipak neće opadati u većoj meri, a najveći problem biće upravo nedostatak dovoljno stručnog kadra.

Glavni i odgovorni urednik
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transformation brings innovation to businesses and the whole country, as well as the ability to grow, develop and facilitate communication with partners and the world.

The success of the digital transformation of the banking industry is directly correlated with the digital transformation of companies and the state, but also with the ability of end users of products and services to understand and use it.

Finally, with the advancement of technology, the question is often raised whether machines and virtual identities will replace humans. This will not happen, as the demand for a highly educated and skilled workforce will always exist, and will even increase. Therefore, the number of employees will not decrease to a greater extent, and the biggest problem will be the lack of sufficiently professional staff.

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