



Digitalizacija 24/7 kao odgovor na turbulentna vremena

Vladimir Vasić, Udruženje banaka Srbije
email: ubs@ubs-asb.com

Ovih dana svedoci smo da se promena načina života od analognog ka digitalnom uselila u sve pore našeg života – poslovnog i privatnog. Promena je, doduše, izazvana ne baš dobrim podsticajem – nalazimo se u jeku značajne krize ekonomije i života širom sveta usled delovanja virusa COVID-19.

Na društvenim mrežama osvanulo je jednostavno pitanje koje bi do izbijanja krize imalo drugačiji tačan odgovor; sigurno ste ga i sami videli. Naime, na pitanje šta je vodilo vašu transformaciju ka digitalnom, ponuđeni odgovori su: 1. CEO, 2. CTO ili 3. COVID 19. Svima je sada jasno da se u ovoj situaciji koja je munjevitom brzinom zadesila svet suočavamo sa činjenicom da je upravo ovaj neočekivani faktor izmestio naše živote u digitalni svet. Svi smo preko noći postali iskusni korisnici raznih platformi u korporativnom svetu. Tako se dešava da se i odluke strateškog nivoa donose putem konferencijskih poziva, operativne odluke i dokumenta dostavljaju isključivo elektronskim putem. Ovaj proces je uključio i najmlađe, kao važan deo našeg društva: zahvaljujući brznoj reakciji Vlade, nacionalne televizije i škola, nastava na daljinu za naše mlade odvija se na digitalan način, onako kako tim generacijama prirodno odgovara. Naši građani su svoju digitalnu pismenost unapredili vrlo brzo ovih dana, čak i ako im primena tehnologija prethodno nije bila bliska.

Ovaj proces je u vrlo kratkom roku transformisao naše celo društvo i naše načine života. Mnogi autori širom sveta analitički su se bavili uticajem virusa COVID-19 na rapidnu digitalizaciju našeg društva, tako da se predviđa da su sektori koji su najbrže odreagovali i dostigli vrtooglave visine profitabilnosti: 1. daljinsko komuniciranje, 2. onlajn kupovina i dostava, 3. virtuelni događaji i 4. oblak (Cloud).

1. Daljinsko komuniciranje - telekomunikacije

Mnogi ljudi iz industrije i korporativnog života ranije nisu blagonaklono gledali na rad od kuće, neki su to čak i zabranjivali svojim zaposlenima. Sada – upravo zahvaljujući radu od kuće, planeta nije stala. Od bankara, inženjera vazduhoplovstva, advokata, notara, do gotovo svakog nastavnika u zemlji i širom sveta - radni život se kod većine nas promenio. Pored toga, razgovaramo sa

prijateljima i provodimo vreme sa porodicom putem videopoziva, kako se ne bismo potpuno izolovali jedni od drugih.

2. Onlajn kupovina i dostava

Onlajn kupovina je sada pravilo za mnoge koji su u prošlosti izbegavali taj način nabavke. Moji saradnici i ja smo, nedavno, u istraživanjima naišli na ilustrativni primer: gospodin koji živi u Njujorku naručivao je namirnice putem Amazona i dobijao ih između 5 i 7 sati ujutru, ali je bio frustriran kada su mu prošlog petka rekli da nema više slobodnih termina za isporuke. Tražnja je prevazišla i kapacitete jednog Amazona! Osiguravajuće kompanije vezane za zdravstveni sektor već su se prilagodile onlajn poslovanju, a i drugi ih ubrzano slede. Ako kompanija danas ne može da izmeni način na koji se isporučuju njeni proizvodi ili usluge, i ne pređe na digitalno, izgleda da za nju zaista neće biti mesta na budućem tržištu nakon COVID krize.

3. Virtuelni događaji

Sektor poslovnog i konferencijskog turizma je stao širom sveta. Industrija događaja je ovog proleća snažno pogođena: mnoge kompanije su jednostavno preusmerile svoje budžete na digitalne događaje ili digitalni sadržaj. Samo će vreme pokazati da li će jesen biti veoma prometna sezona ili će kompanije odlučiti da i dalje preferiraju internet događaje nego događaje sa ličnim kontaktom. Iz internog korporativnog ugla, svakodnevno vidim ljude kako sa svojim kolegama objavljuju fotografije svojih velikih mrežnih sastanaka. Takođe, sâm sam vrlo često u prilici da koristim platforme za ovakve sastanke i uviđam ogromnu prednost i efikasnost ovog načina rada.

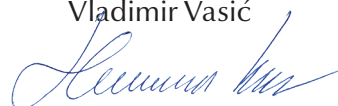
4. Oblak (Cloud)

Kada ne bi postojali „oblaci“ tokom pandemije koronavirusa, kompanije bi se borile da bezbedno dele i kopiraju dokumente, pristupaju analitičkim bazama i još mnogo toga. Čak i kratke fizičke udaljenosti predstavljale bi izazov za saradnju između kolega bez oblaka. U stvarnom vremenu ne bi bilo lako, striming bi bio problem, pametni telefoni ne bi bili pametni, a brzi podaci izazov.

Za mnoge od naših građana koji nisu navikli na digitalni način rada, COVID-19 je možda ubrzao vremensku liniju za digitalnu transformaciju. Jedan od jednostavnih saveta koje svakodnevno dajem kao bankar jeste – koristite digitalne kanale za plaćanja, koristite platne kartice, izbegavajte gotovinu. Čini se da je digitalna transformacija trenutno u žiži poslovnog sveta. Neka tako i ostane!

Glavni i odgovorni urednik

Vladimir Vasić





24/7 Digitalisation as a Response to Turbulent Events

Vladimir Vasić, Association of Serbian Banks
email: ubs@ubs-asb.com

We have recently been bearing witness to the shift from analogue to digital permeating all aspects of our lives – business and private. This shift was instigated by less than favourable factors, however – we are in the midst of a significant global economic and health crisis, caused by the COVID-19 virus.

Social networks were used to share a simple question which would have had a completely different answer prior to the crisis outbreak; you must have seen it yourself. Namely, the question of what spearheaded your digital transformation offered the following possible answers: 1. CEO, 2. CTO or 3. COVID-19. By now, it has become clear to everyone that, in this situation which has taken the world by storm, we are facing the fact that this unexpected factor was actually the one to thrust us into the digital world. We have all become experienced users of various platforms in the corporate world, basically overnight. Thus, we also have instances of strategic level decisions being made over conference calls, while operative decisions and documents are made and submitted exclusively electronically. This process did not even exclude the youngest, and highly important, members of our society: thanks to the quick response of the Government, the national broadcasting service and the schools, our children are now learning from home, via digital means, as is naturally suitable for these generations. Our citizens have rapidly improved their digital literacy, even if their technological skills had previously not been up to par.

This process has quickly transformed our entire society, as well as our lifestyles. Many authors worldwide have analytically examined the effects of COVID-19 on the rapid digitalisation of our society, and the estimates are that the sectors which have responded the quickest and reached skyrocketing profitability levels are: 1. remote communication, 2. online shopping and delivery, 3. virtual events and 4. the cloud.

1. Remote Communication – Telecommunications

Many members of the industry and the corporate sector have previously not regarded working from home as a favourable option, while some went as far as to prohibit that option for their employees. Now – thanks to working from home, the planet has not stopped. From bankers, aircraft engineers, lawyers and public notaries, to almost every teacher in the country and abroad – the

working day has changed for most of us. Aside from that, we talk to friends and spend time with our families over video calls, in order to prevent complete isolation.

2. Online Shopping and Delivery

Online shopping is now a staple for many who had previously avoided that option. My associates and I have recently come across a study with an illustrative example: a man from New York used to order groceries via Amazon and received the shipments between 5 and 7 a.m. but was frustrated last Friday when they informed him that there were no available slots for delivery. The demand has surpassed even Amazon's capacity! Insurance companies dealing with the health sector have already adapted to online business, and others are rapidly following suit. If a company cannot change the way it provides its products or services overnight, and does not become digital as soon as possible, then the chances are that there will not be a place for it in the future market, after the COVID crisis.

3. Virtual Events

The sector of business and conference tourism has stopped all over the world. The event industry has suffered a severe blow this spring: many companies have simply redirected their budgets towards digital events or digital content. Only time will tell whether autumn will be a very busy season, or if companies will keep preferring online events over those necessitating personal contact. From my own corporate perspective, I see people posting pictures of their colleagues and themselves participating in large online meeting, i.e. conference calls, on a daily basis. Moreover, I very often have the opportunity to use such platforms and I understand the advantages and the efficiency of this way of conducting business.

4. The Cloud

Had it not been for clouds during this coronavirus pandemic, companies would have been hard pressed to safely share and copy documents, access analytical databases, etc. Even short physical distances would have been a challenge for colleagues working together without the use of cloud technology. Real-time cooperation would have been difficult, streaming would have been an issue, smart phones would not have been truly smart, and quick data exchange would have been a challenge.

For many of our citizens who are not used to the digital way of doing business, COVID-19 might have sped up their digital transformation. One of the simpler pieces of advice that I constantly give out as a banker is – use digital payment options, use payment cards, and avoid cash. It seems as though the topic of digital transformation is at the forefront of the business world. Let us keep it that way!

Editor-in-Chief
Vladimir Vasić

