

everis

an **NTT DATA** Company

TOWARDS THE DIGITAL ORGANIZATION



2016

Dear colleague,

We are witnessing a digital revolution that is disrupting the traditional schemes of every interaction. The digital one. As clients, as suppliers or as employees; in our professional or personal relationships, our way of connecting with the rest of the world is evolving drastically towards agile, flexible and social formulas.

Basic functions of our daily life like booking holidays, tax management or personnel recruiting for our company have been evolving in simplicity, agility, access to information, horizon of possibilities, etc. This evolution has reached a point that is forcing consolidated businesses like travel agencies, head-hunting companies or tax consultancies to radically transform if they want to survive. What is the point then, of having a relationship with our insurance company still based on rigid conditions, compulsory coverage, technical language that hinders comprehension or endless bureaucracy?

The sector faces the challenge of transforming the relationship model between the insurance company and the new customer profile. Insurance companies willing to successfully compete in the new environment need to look inward and transform their internal capabilities. It is the only way they will succeed in creating the necessary conditions to encourage a true change in the

interactions with their customers. This consists of aligning the structure, management processes and mechanisms, talent and workplace tools with a new reality which requires organizations to be more innovative, to work in a more open and connected way, to be more flexible and agile, and at the same time to maintain the stability of the current business.

At **everis**, we are looking to build on the themes we explored in 2015 with our two prior publications: "Trends and Opportunities of the Insurance Sector" and "The importance of Customer Experience".

On this occasion we wanted to focus on one of the principal issues on the agenda of any CEO or Organizational or Human Resources manager in the Spanish insurance market: **How can we make our organization transform in the direction and at the velocity that the digital revolution requires?**

We now present to you our best answer to this complex question: "Towards the Digital Organization".

Yours sincerely,

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The insurance sector's silent revolution

1.

The insurance sector's silent revolution

The insurance world has always been characterized by a countercyclical behavior relative to the global economy. Unlike other sectors, the insurance sector has not suffered so much in the last years of crisis, nor has it experienced big sectorial revolutions derived from liberalization processes or massive collective dismissals.

The sector has always been characterized by a conservative personality, which has caused change to occur gradually, with the banking sector as a distant reference for its own evolution.

However, digital capabilities imply adapting fast, and this forces the insurance sector to change its traditional pace. Four reasons lead us to think that this change of pace is indispensable for insurance companies.

First of all, the sector faces – like all others – a new type of client, one whose behavior has changed. The democratization derived from the internet has empowered the client, who now knows the product far better, has access to information about other competitors and clients, compares, and shares his/her product valuations. This is provoking a **change in the way an insurance policy is conceived: from a mere “instrument of risk coverage”** resorted to in case of accident, **towards an “offering of specialized services”** that the client looks to get the most of.

In parallel, **competition in the sector is being intensified.** The latest review of the sector indi-

cates that the number of insurance companies is declining and the industry has experienced a slowdown in growth rates. To this we must add aspects like globalization and the threat of entrance of new players (insurance companies born into the direct business model, big technological corporations, insurtech startups...) which in many occasions own more information about the client than traditional insurance companies. All of this is making the risk of loss of competitiveness for traditional companies especially important.

Thirdly, the sector is characterized by the participation of multiple businesses outside the insurance organization, from distribution to service provision. **The participation of third party entities in the value chain** (brokers, agents, assistance companies, service suppliers...) **adds an additional challenge to the transformation process.** In fact, the sector is already immersed in a gradual process of organizational transformation; oriented to the client, multi-branch and multichannel, in which they are facing the integration of all these pieces.

Finally, **the employee profile and labor relationship model in the insurance sector is not especially favorable to change.** According to the chapter “The insurance and its workers” of the last Social Notes of Unespa (2015), 97% of employees in the insurance sector have an indefinite contract, the turnover rate is below 3% (almost ten times lower than the average of the Spanish economy) and average seniority of employees is the highest after that of the Public Administration, Education and Health (civil servants).

For all these reasons, we are convinced that if there is a sector where the problem of internal transformation of the organization in the digital context is relevant and urgent, it is the insurance sector.

Towards a digital organization: Our vision

2.

Towards a digital organization: Our vision

Digital transformation is a phenomenon which affects all sectors in the economy in a comprehensive manner. The number of companies that are joining the digital transformation process is increasing, either in a proactive way, merely in order to survive, or some of them even as followers of the latest management trends. No matter the reason, it seems there is a consensus with regards to this phenomenon: everybody wants to be digital. However, an agreement has not been reached as to what it means to be digital.

For some companies and managers, to talk about digital transformation is fundamentally to talk about technology. This approximation would fit in a classification of transformation in the operative field, which employs technology to solve traditional business problems or to continue doing the same kind of business, but differently. In these cases, companies are not tackling a complete transformation since their nature and essence remain unchanged and they are only digitalizing processes or developing digital assets.

For the bravest, the digital transformation is an opportunity to change their business model. This type of transformation has a strategic nature and changes the equation of value delivered to the market, supported in deep internal changes.

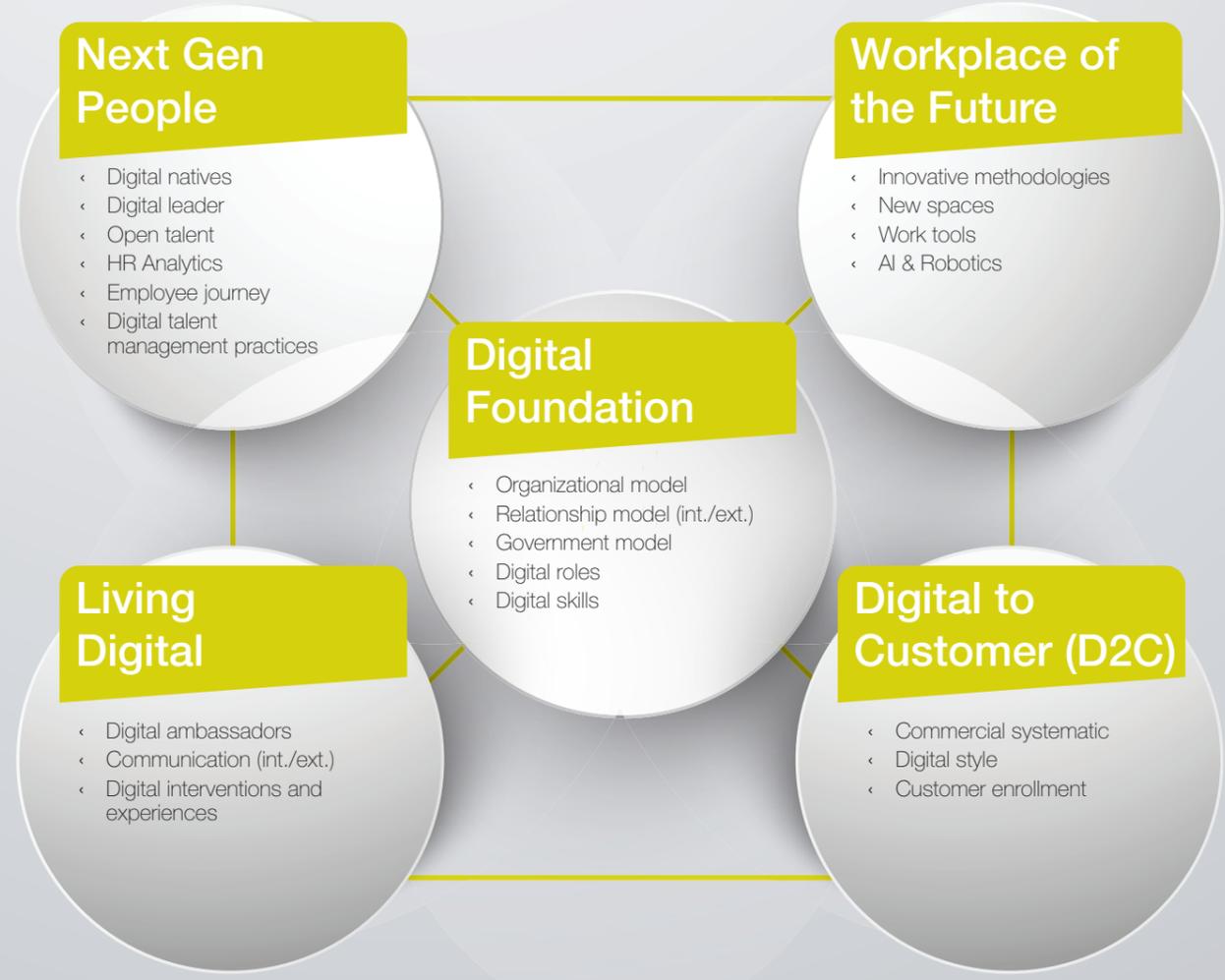
In this sense—and despite not always occupying the managers' top of mind at the time of projecting their digital vision— the only certainty of the digital transformation phenomenon is the great magnitude of the changes that are being generated in the organizations that face it, and the great impact that it is having on people and the corporate culture.

It consists of an ambitious challenge, hard to tackle in all industries and, as it has been commented, even more difficult for the insurance industry. However, companies that have not yet initiated this process may have an advantage, since they can benefit from the experiences of leading industries, helping them act intelligently and with greater focus.

“ We have developed a framework of digital transformation ”

At **everis**, we have developed a framework of digital transformation as a result of our deep analysis of the reality of these processes, understanding their origins and implications at a business level in order to be able to identify the implications at an organizational level as well as the management levers which are being used at a corporate level. The framework serves as a reference so that managers responsible for transforming the culture, talent and core capabilities of an organization can tackle the challenge with greater guarantees of success.

Our framework is structured in five blocks that will be developed in detail in the following pages and which represent the main angles from which the process must be addressed: digital foundation, next gen people, living digital, workplace of the future and digital to customer.



2.1. Digital Foundation

The primary need of companies that initiate in this process consists of procuring the structures and management mechanisms necessary to boost the development of digital activity and accelerate transformation. Of course, each company is unique and new structures created are conditioned by the traditional scheme, the existing management style, the profile of the current managers and their capacity to lead in this new environment. Independently of internal factors, there exists organizational practices consolidated in the market which depend, fundamentally, on the maturity of the company to tackle the

transformation, the sense of urgency introduced and the vision that headquarters have about the role they wish to play in the digital economy.

In recent years, insurance companies have implemented different initiatives usually linked to the digitalization of the customer experience or internal processes. For instance, increasing the positioning in remote channels (sales, attention and image of the brand online), digitalizing key processes (new platforms and apps for subscription and claims management) or developing products and services that leverage new technologies (social platforms that induce behavioral changes and reduce risk, personalization of policy premiums through technologies that fine-tune the customer's risk profile). These actions have been developed in a selective manner and are attached to the core business, which has required the endowment of structures that help to evolve the traditional business towards the digital world in a progressive way, addressing an incremental digitalization focused on processes, products/services and interactions with the client. In organizational terms, digital activity is concentrated in one or two units, normally in sales or operations. The figure of Chief Digital Officer (CDO) is created, sponsored by headquarters, and core business functions are promoted (digital marketing, analytics, customer experience).

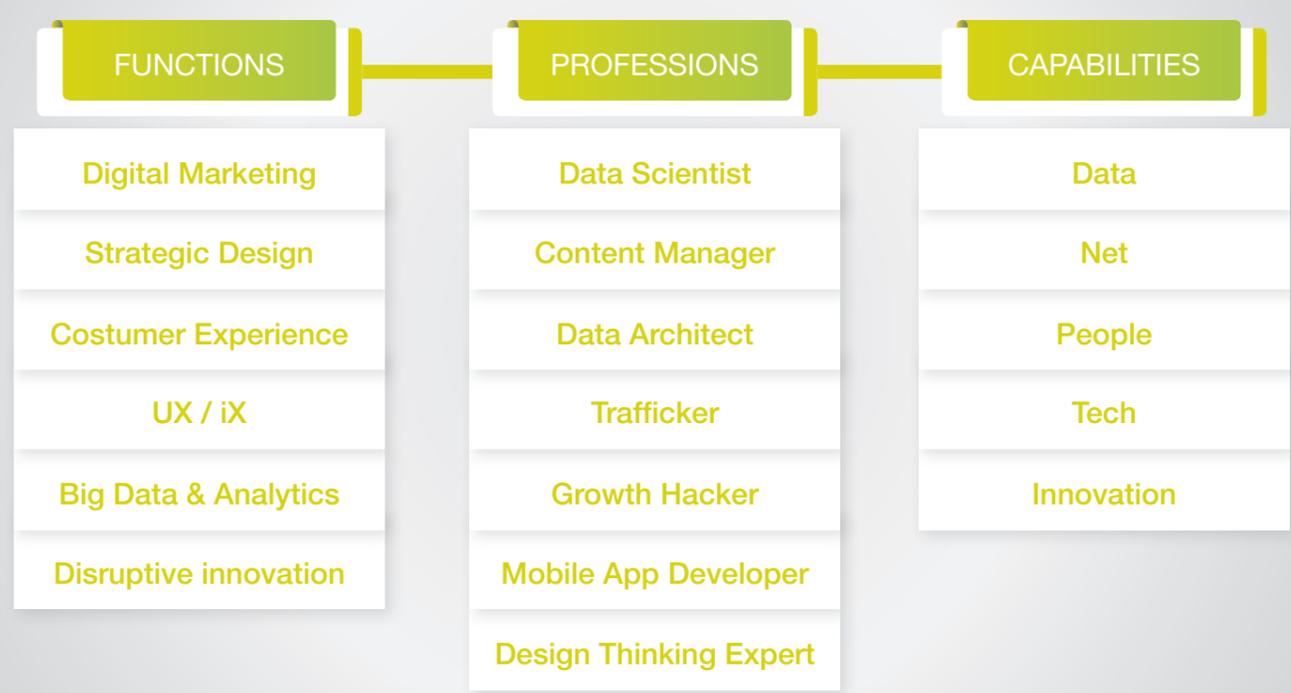
Those companies that wish to accelerate the process and to position themselves as leaders are adopting digital structures of major importance and are less attached to the traditional business. Similarly to the approach used in other sectors, digital hubs are created, integrated under a management that gathers the necessary digital capabilities (for example, under the Resources Management or depending directly on the Strategic Management or General Ma-

agement). In this type of structures digital business functions are integrated and they look for specialization and alignment of enabling functions (technology, people, processes) with the most consultative functions (compliance, legal).

In those sectors where the competitiveness of traditional companies is threatened by the entrance of new players associated to the internet, digital business units are created entirely parallel to the traditional business and that, in some cases, can become the objective model for the company. In the insurance sector, although digital transformation has arrived later than in other sectors like telecommunications or banking, some organizations are building structures to develop new businesses. Although these organizations collaborate and take advantage of the capabilities of the traditional company, they have their own business objectives and their own management teams.

“The most innovative companies are working on creating dual organizational and operational models

The most innovative companies are working on creating dual organizational and operational models, where the traditional structure coexists with a network structure organized around opportunities. Both structures are connected, many professionals belonging to the traditional hierarchical structure devote part of their time to one or several transformational initiatives, which are articulated under the network organizational model, characterized by the agility and speed with which it is able to produce changes.



“ New functions appear and other pre-existing functions are gaining importance

In addition to the global organizational model, which is changing and evolving continuously, it is important to understand the new functions that appear and how other pre-existing functions are gaining importance. In this sense, companies identify their Data as one of the main digital assets, that is the reason why they have created Centers of Excellence (CoE) and Competence Centers (CC) in **Analytics & Big Data**. Through them the governance of the internal and external data is promoted. They provide the necessary resources for capturing, transforming and exploiting the data offered by the digital world and the enhancement of value is system-

mized, integrating analytical models in the main processes of the company. These units will lead the evolution of the organizations to turn into “data driven companies”, creating new services around data management, involving the organization in the identification, development and continuous improvement of use cases, and incorporating new roles which make this process possible, ensuring the execution of the new arising activities (data governance, data architect, data scientist, design authority).

The function of **Innovation** evolves and acquires a greater relevance in this new environment. Traditionally, its role has been very oriented towards generating a cultural change in the company and/or to develop incremental improvements on the “Business as Usual”. Now, when the new innovation management models are implemen-

ted, they are more oriented towards generating performance, mainly in the creation of products/ services adjacent to the core business and even new business models. This allows insurance companies to position themselves in the new ecosystems created around the customer and the insurance policy.

Likewise, the **Digital Marketing** function is significantly promoted, achieving representativeness in the corporate structure through units with their own entity, increasingly integrated in the digital business and less dependent on traditional marketing areas. These teams have very action-oriented work, and their main activities are focused on the comprehension of data through analytics (web analytics, data modeling...), the management of engagement (social average, on-line marketing...), and the design, development and production of digital content (digital content, web design, usability...). Moreover, the activity of “growth hacking” appears, one of the trendiest words in digital marketing currently and more precisely in the world of start-ups. It consists of a discipline that seeks, with the minimum cost and effort possible, to increase the volume of users and/or income for the company through creative formulas that go beyond investing money in marketing and advertising.

Companies which are immersed in this transformation

process are enhancing the management of **Customer Experience**, a key function in the development of new customer-company relationship models. Some of the main challenges confronting professionals in this discipline are: developing a 360° vision of the customer, guaranteeing consistency between the different channels and evolving the value proposition focusing more on relational and emotional aspects which help promote engagement.

Of course, the digital business will not reach success if the main **enabling and consultative functions do not evolve** towards services which are more specialized and aligned with the new work methods that rule this context. Operating schemes like Bimodal IT or the dual organization, are already a reality in some companies and now we have to extend and expand these approaches to give the organization greater speed.



All these new structures and functions that arise induce changes in the professions demanded and in the skills that need to be developed. The first consideration that companies should have before starting to attract and select digital talent or form their current employees consists in determining the values, behaviors, knowledge and skills that will characterize the company's digital talent. From our point of view, the digital skills models must integrate, at least, the four new indisputable capabilities (people, technology, information and network) in order to survive in the digital economy.

2.2. Next Gen People

In regard to people and talent, the digital transformation acts like a guiding force of different social, economic and demographic realities that are occurring or are still to come. This includes changes in consumer habits, massive adoption of technology (as enabler of new business models), new values based on participation, transparency, horizontality, the incorporation of new generations to the labor market (millennials and digital natives) with new professional and personal aspirations, etc.

All these realities that are occurring in companies through the digital phenomenon require an innovative and disruptive response from areas like HR or People. It not only consists of articulating a process of re-training of employees so that they develop digital capacities, but also of incorporating new talent, developing different management models based on unknown attributes for many companies and achieving the coexistence of different generations with diametrically opposite aspirations, which require new management dynamics.

“The digital phenomenon requires an innovative and disruptive response from areas like HR or People



This deep change in the way of managing talent involves a true revolution of HR areas. Its big challenge will be to develop the base on which to enable the digital transformation of employees and this is going to require HR professionals to transform themselves. The traditional practices will not disappear overnight, but will gradually be substituted by new ones that integrate the values of the digital world.

Three big drivers will guide this revolution: employee-collaborator, technology and data. The combination of the three is changing the rules of the game in talent management.

“Technology is promoting a new company-employee relationship model

First of all, technology is promoting a new company-employee relationship model. In a few years the pool of fixed employees will be inferior to that of collaborators that participate in projects through open talent platforms. And we are not talking about typical outsourcing models, but about real openness that allows the company to integrate third parties through new models of hiring (*freelancers, startups...*). It does not con-

sist of a trend based on technology, but rather of a different way of integrating talent which finds its challenge in diversity, change and continuous learning. Companies will encompass generations of employees that will only have worked in one single company all their lives, with others that work in several companies at the same time.

“This new reality is going to require HR departments to be able to develop more agile and flexible work organization structures

Secondly, this new reality is going to require HR departments to be able to develop more agile and flexible work organization structures, in order to facilitate the integration of this open talent, as well as management practices adapted to this new way of working. Processes like recruiting, selection, evaluation, reward or the management of commitment will be evolving towards models supported by social technologies which incorporate attributes like the elimination of physical barriers to access talent, the instantaneousness of feedback in real time or the predictive capacity to take decisions proac-



tively. All this translates to the implementation of HR Analytics models that will be increasingly standardized as a basic management tool for HR departments.

Thirdly, this new version of talent offered by the digital world shifts the focus of talent management to the employee, who increasingly has more autonomy, control, empowerment and responsibility over his/her professional development. This paradigm change requires companies to visualize and manage their employees and collaborators under experiential models. That is to say, in the same way that they visualize and manage their customers. Work in or for a company will be an experience itself and applying similar rules followed in the client field can facilitate the challenge of disposing of the best talent, a key aspect in a transforming environment where unknown professions and roles start to arise.

“It is necessary to support the development of a new, more customer focused, leadership style”

Finally, we cannot forget one of the main focuses of talent management in traditional areas: leadership. It is evident that the change in the socioeconomic and competitive context resulting from the irruption of the digital involves the creation of new concepts that all managers and directors will have to understand and handle. This new digital era brings new ways to relate and compete which are more open and collaborative, thinking about players that arise across the border of the traditional business and the own

sector, in an environment of ultra-fast change that turns into the “new normal” for organizations. To direct and lead successfully in these circumstances, the current rules of the game are not effective. Developing a new customer centric style of leadership is required, one that is more open to interacting with the environment, able to take decisions with agility and supported by the power of data, with a hybrid profile in which technology and business converge; and with the capacity of being a leader oriented to people, asking, showing curiosity, listening and integrating feedback not only for customers but also for collaborators.

2.3. Living Digital

“Consciousness as “The state of being aware of and responsive to one’s surroundings”

The Oxford dictionary defines the term “consciousness” as “The state of being aware of and responsive to one’s surroundings”. This concept, basic to all processes of change and transformation, ends up being more relevant in the digital world. The reason is simple. It is a systemic change that, as we have explained previously, leverages not only technological factors, but also socioeconomic and demographic aspects; and that, in general, has moved from society to the corporate world through changes in consumers’ habits that have accelerated the irruption of new business models which compete and challenge the companies’ status quo.

It is curious how consumers, or at least a big part of them, who have a clear and reflexive knowledge of the digital reality lose or find this consciousness when

they wake up in the morning and go to the office to act as employees or directors of a company. And this is precisely the big challenge of companies and one of the main responsibilities of HR departments in the process of cultural transformation.

Companies are addressing this mindset change through different initiatives supported by communication/sensitization, experiential actions and the implication/participation of employees. It consists of a way of reproducing the model of digital values to be coherent with them: participation, horizontality, transparency, experimentation, openness, etc. In the end, it requires not only an understanding by the employees, but also that they embrace the meaning of the digital phenomenon.



2.4. Workplace of the Future

Globalization, socio-demographic changes or emergent technologies are reconfiguring the workforce, the environment and the way in which professional activity is performed. On the one hand, the uncertainty and the speed of change that characterizes the digital era are causing the irruption and the consolidation of new working methodologies which are much more action-oriented. On the other hand, more horizontal structures are created, formed by multi-disciplinary teams, with access to an ecosystem of internal and external talent that are organized around opportunities. The driving force behind decision-making has changed from knowledge or the business case to experimentation and learning. The work methods that are used (design thinking, "lean startup, scrum...") differ depending on the stage of the process in which we are and on the objective that is pursued. However, there exist a number of homogeneous characteristics aligned with digital values, such as; promotion of collaboration, agility, experimentation or a human centric approach.

“Workspaces are converted into facilitators of new processes and methodologies

Workspaces are converted into facilitators of new processes and methodologies. The new requirements of the digital economy force companies to focus on efficiency and agility, through

spaces that encourage collaboration, mobility, creativity, cross-functionality... Likewise, the workspaces and work methods are key elements of the value proposition used to attract digital talent. The reason is that digital talent is more used to working in different environments than traditional talent. Recruitment and selection areas are leveraging their transformed spaces to project a more attractive image. In addition to brand image as employer, the development of new digital businesses requires a space that is consistent with this objective.

The spaces used for the execution of digital activities allow for co-working, design thinking, tables of experts, focus groups and meetings with customers or other ecosystem's agents. Those spaces are composed of rooms that easily adapt to different work dynamics, as well as open spaces, which improve communication and interaction, with mobility of places and different connection zones (plug & play). For the stages of prototyping and testing, laboratories are used where proofs of concept (POCs) can be developed, that will later be tested by the different agents involved (employees, customers, vendors, start-ups, etc) through demos and simulations.

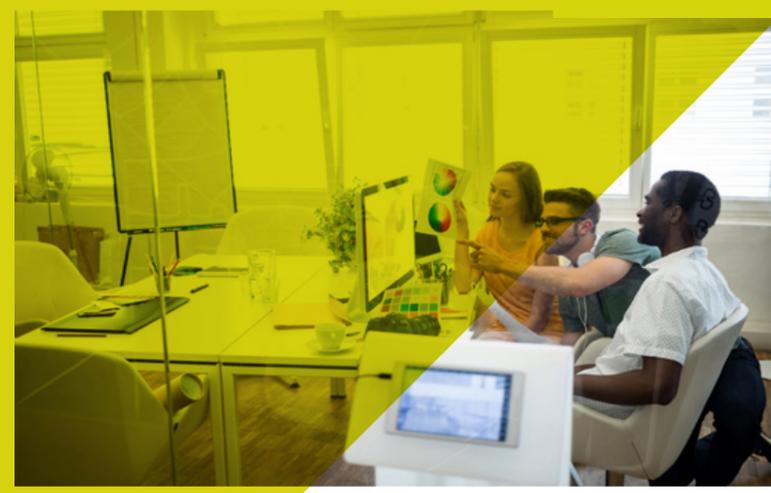
Working methodologies and workspaces are complemented by technology. The utilization of mobile devices, collaborative



Workspaces



Exposition rooms



Design labs

tools, RSS, telepresence technologies and other innovative applications of communication and content generation encourage the implementation of new ways of working. Moreover, Artificial Intelligence and Robotics will contribute to evolve the role of technology so that it not only acts like an enabler, but also performs an increasingly active role in the execution of the business activity. Through the design of algorithms that allow machines to learn from the successes and failures of each interaction, they will be able to perform multiple activities, and not just transactional ones. This reality requires that the organization be orchestrated differently, which has implications in processes, management models, structures, professional skills and corporate culture. The co-existence of humans and machines will be one of the main challenges faced in the coming years by managers at organizations that want to lead the digital economy.

“The co-existence of humans and machines will be one of the main challenges faced in the coming years by managers at organizations that want to lead the digital economy

2.5. Digital to Customer

The four areas of work described in the previous pages allow for the creation of the adequate working structures, to attract and to manage the necessary talent and to provide the necessary resources to work. From here, the company is qualified to operate differently, aligned with the requirements and needs of this new context and, therefore, is able to face the digital activity with all guarantees of success. At this point, once the company develops new digital products and services, interacts with the customer through new channels..., a new challenge arises: bringing about change in traditional customers so that they can appreciate the value of this new offer and become its consumer, maximizing the return and capturing the maximum value.

“It is necessary to evolve the traditional sales agent profile

Although there are different ways of working towards the purpose stated, we would like to highlight the possibilities that working with the front-line offers so that they are the ones who help to promote this change in customers. This element is especially important in the insurance world, and affects all areas, from the commercial network, to customer service, to claims handling platforms. It is such a deep change for people that, from our point of view, activating it in the face-to-face distribution network

(offices, agents and brokers) becomes one of the most effective methods. To achieve this, it is necessary to evolve the traditional sales agent profile”, as well as their systematic, speech and commercial style. The reason is that they are the ones who can inform, qualify, challenge, assist and reward their customers to ensure that the change is produced and consolidated.

“Spaces (on and offline) must be more oriented towards communication, generating experiences, learning, playing, sharing and giving feedback

In this sense, organizations are also evolving their spaces (on and offline) to encourage the enrolment of the customer in the new digital services. It consists of spaces that are more oriented towards communication, generating experiences, learning, playing, sharing and giving feedback. In this context it is necessary to transform the commercial role. The commercial role requires profiles interested in new technologies, with learning capacity and with change management skills.

Practical cases

3.

Practical cases

▣ MULTICHANNEL TRANSFORMATION

Situation and challenge

A financial entity of reference in Spain has prioritized the objective of transforming the relationship model with its customers through the development and management of new distribution models (remote channels). Those new distribution models help to improve customer experience and to enhance efficiency (greater profitability per customer), as well as to develop new digital products, services and businesses that guarantee profitability and sustainability of the company on a long-term basis.

Barrier

The existing organization difficulties has in achieving the efficient execution of the activity as a consequence of three aspects: inexistence of skilled functions considered key for this challenge, misalignment between enabling functions that are not able to provide a service according to the requirements of the digital context and the traditional culture and working methods that slow down and reduce competitiveness.



Solution

- Creation of new functions (digital marketing, analytics, customer experience and innovation), integration of the digital and/or distribution area in the current organization with the aim of accelerating the transformation while maintaining organizational efficiency.
- Definition of a much more agile and specialized relationship model between the digital areas and those traditional areas with which there are interactions. This model is based on the implementation of work methods that are oriented towards project management, the utilization of agile methodologies and the simplification of corporate processes and government mechanisms.
- Incorporation of external talent and development of an evolution program for internal professionals. This program includes actions directed to, both, managers--with the purpose of developing their capacity to transform the organization--and to collaborators--to enable new forms of digital work and to increase their expertise in key functions.
- Launch of a digital partners program directed to the traditional commercial network, in order to promote the enrolment of customers in the new channels/services. The commercial role and style evolves, and new spaces in the commercial offices are created to make the new services public and to generate change in the customer.

Practical case

INNOVATION AND ENTREPRENEURSHIP CULTURE

Situation and challenge

The Customers Area of an insurance company has as objective the development of a different value proposition, that “surprises” its customers and helps to gain a competitive advantage.

Barrier

The organization’s current *mindset* and working methods do not incentivize professionals to participate in the development of innovative initiatives and make collaboration and use of the innovation developed by other agents external to the company difficult.



Solution

Launch an Innovation Program consisting of three big lines of work:

- Transformational experiences: access to conferences, forums and workshops about innovation, new business models and emergent technologies. These initiatives are oriented towards producing an invisible cultural transformation through experiences focused on the employee.
- Intra-entrepreneurship: program based on the search, analysis, selection and collaboration with startups whose value propositions can generate value to the company. After a period of training on the startup spirit, groups of work are created to analyze startups, to identify their value propositions and to propose a model of collaboration with them.
- Internal contest of ideas: implementation of a periodic program of idea generation, modeling and selection that give answers to the company’s problems/challenges.



Practical case

INNOVATION ENABLEMENT PLATFORM

Situation and challenge

A company in the utilities sector perceives the threat of new digital players, especially in its retail business. Consequently, it is willing to accelerate innovation, changing the way it works (more openness, greater agility, lower fear of failure, more disruption).

Barrier

Lack of enabling resources required to change work methods that allow for the easier development of projects.



Solution

Construction of new capacities that give an answer to the existing needs, in terms of:

- Mechanisms of digital staffing management to facilitate participation of internal talent in projects.
- Workspaces opened to the ecosystem.
- Technological tools that allow to prototype and test solutions.
- Mechanisms to enhance relations with freelancers and startups (searching, filtering, selecting, contracting, collaborating).
- New forms of work organization directed through ad-hoc structures and OKRs system of management performance.
- Digital academy for the development of internal professionals.
- New practices regarding promotions and rewards based on contribution.
- Methodological *Advisory* in agile and lean start-up.



Conclusions

4.

Conclusions

Digital organizations are characterized by openness to the ecosystem, managing talent “on demand”, being oriented to action, disposing of simple and agile structures and processes, encouraging the autonomy of professionals, integrating analytical models in core processes, using technologies and social tools. This type of company is transforming all industries, including the insurance sector, where start-ups and technological giants are taking advantage of their digital capacities to create new businesses that impact traditional “insurance” as we know it.

The challenge facing insurance companies is clear. The new digital context requires a change in the way they work and the development of new management capabilities and practices aligned with those used by the new players entering the

sector. To this end, insurance companies have to combine the capabilities and working methodologies required to compete in the digital world they are entering, with the ones required by the traditional business they are leading today. The difficulty is double, since it is necessary to tackle the digital transformation without endangering the stability of the traditional organization. To successfully achieve this objective, it is necessary to understand the implications of each new practice and those that are already established, in order to determine the way in which to articulate the coexistence of both.

Managers at insurance companies have to determine a clear strategic position, align stakeholders with that objective and get to work. There is no doubt, the future implies transforming...



attitude makes the difference

Argentina
Belgium
Brazil
Chile
Colombia
United States
Spain
Italy
Mexico
Morocco
Peru
Portugal
UK
USA

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Consulting, Digital Transformation and Solutions, Technology and Outsourcing