

AMERICAN UNIVERSITY OF BEIRUT

TOWARDS A CUSTOMER-CENTRIC ORGANIZATION
CASE STUDY OF BMB

by
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AMERICAN UNIVERSITY OF BEIRUT

TOWARDS A CUSTOMER-CENTRIC ORGANIZATION
CASE STUDY: BMB

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AN ABSTRACT OF THE PROJECT OF

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In the coming few years, every business will be on the journey to the digital realm. Only organizations that are able to ride this wave of digital transformation will create new sources of value for their customers. Organizations incapable of evolving their business models will eventually be displaced by digital disruption. Therefore, IT solution providers will have to find new sources of value to deliver. Traditional ‘one size fits all’ offerings will no longer be effective. It is mandatory that providers rethink how to align their solutions with their customers’ digitization journey.

The aim of this project is to transform an Information and Communication Technology provider in MENA region, BMB. The main objective is to alter BMB offerings to have customer-centric business solutions rather than merely selling IT solutions. This transformation will enable BMB to grow new customer base and differentiate its approach with current customers.

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CONTENTS

	Page
ABSTRACT.....	v
ACKNOWLEDGEMENT.....	vi
LIST OF ILLUSTRATIONS.....	x
Chapter	
I. CUSTOMER-CENTRIC THEORY.....	1
A. Definition.....	1
1. Customer Orientation.....	1
2. Solutions Mindset.....	2
3. Advice Orientation.....	3
4. Customer Interface.....	4
5. Business Processes.....	5
6. Organization Structure.....	6
B. Measureable Impact of Customer Centricity.....	7
II. BMB TRANSFORMATION PROCESS.....	10
A. BMB Background.....	10
B. Project Objectives.....	11
C. Know your customers.....	12
1. BMB Customers Classification.....	12
2. BMB Heterogeneity Study.....	12
3. Two Verticals as Case Study.....	13

D. BMB Drivers.....	14
III. PROJECT DELIVERABLES	15
A. Industry Market Conditions and Changing Needs.....	15
1. Challenges of the Healthcare Industry.....	15
2. Challenges of the Financial Industry	16
B. Formulate and shape innovative ideas	18
1. Current BMB Solutions	18
2. Develop BMB customer centric solutions to help customers grow their business	20
3. Branding of Solution Packages.....	41
IV. HIGH LEVEL EXECUTION PLAN.....	42
A. BMB Transformation Challenges	42
B. Clear Positioning and Messaging.....	44
1. Positioning Statement	44
2. Customer Education.....	45
C. Organization Structure and Delivery Model.....	46
1. Organization Structure.....	46
2. Delivery Model.....	48
D. Internal Marketing	49
1. Internal Communications.....	49
2. Develop Marketing Material.....	49
E. Setting Clear Launch Goals	50
1. Optimal Timing of Entry	50
2. Develop KSFs to measure success of those solution packages.....	51

V. CONCLUSION	52
A. Project Drivers	52
B. Executive Summary	52
C. Project Limitations.....	53
D. Future Directions	54
Appendix	
VI. APPENDICES	55
A. Appendix A: Study of BMB Customers Heterogeneity	55
VII. REFERENCES	61

ILLUSTRATIONS

Figure	Page
Figure 1: Five Principles of Smart Customization	6
Figure 2: Measurable Impact of Customer Centricity	7
Figure 3: Project Objectives	12
Figure 4: Current BMB Solutions Portfolio	19
Figure 5: Healthcare - Care-at-a-distance	20
Figure 6: Healthcare - Patient-Centric Tools and Services	22
Figure 7: Healthcare - Analyze Internal & External Data	24
Figure 8: Healthcare - Protect Healthcare Organizations	26
Figure 9: Healthcare - Cater for Patient Engagement	28
Figure 10: Healthcare - Manage Medical Assets	30
Figure 11: Healthcare - Differentiated Health Expert Services	31
Figure 12: Healthcare - Medical Education	32
Figure 13: Financial - Digitizing the Banking Experience	33
Figure 14: Financial - Discover the Power of Data	35
Figure 15: Financial - Build a Secure, Open and Regulatory Compliant Architecture	38
Figure 16: Financial - Gain Increased Business Agility	40

To my Loving Family,

CHAPTER I

CUSTOMER-CENTRIC THEORY

A. Definition

1. Customer Orientation

In many of today's corporations, research will show executives that what they know about their customers is much less than what they think they do. Being narrowly focused on selling products, vendors will have little or no knowledge on what motivates the customer to purchase their products or services. Companies spend their time and resources educating their teams on the products and solutions they sell. Thus, they tend to forget to educate them on the customer itself. They simply focus on addressing a certain type of problem for its customers rather than understanding customers' needs and aspirations. (Ranjay Gulati, 2005). Those vendors define themselves by their products rather than building an identity related to serving the needs of customers and answering customer challenges.

Building a customer-centric organization requires having a holistic and continuous view of the customer lifecycle. A corporation has to learn its customer's previous, current, and future needs in order to tailor its solutions and offerings as well as its strategy and organizational structure perhaps. Those organizations deliver products and solutions that are able to meet the customers' needs. They are always searching for new needs to answer rather than new products to develop (Booz Allen Hamilton, 2004). While traditional

organizations focus on the customer that buys the product, customer-centric organizations target the strategic customer who is looking for a provider to partner with on the long term.

A customer centric organization will not only give customers what they need; it is giving customers what they will need as well. Solution should answer current challenges in addition to future growth aspirations (Dalton, 2006). “Because we’re very clear on how guest-centric we want to be as an organization, we spend a lot of time really understanding who our guests are, who our best guests are and where the next best guest opportunities lie.”, says Kristi Argyilan, senior vice president of media and guest engagement at Target. (Forbes Insights)

2. Solutions Mindset

Another characteristic that differentiates customer-centric organizations is adopting a solution-based rather than product-based selling strategy. In solution-based selling, instead of highlighting the features of a product, a salesperson understands the challenges the customer is facing and attempts to solve these problems. In the digital era we are living in, buyers have become more informed than ever. In most cases, buyers no longer depend on salespeople as a source of information on product features. The buyer can do this exercise himself. Therefore, salespeople need to acquire an evolved set of skills in order to play a consultative role at customer premises. A salesperson is expected to arm himself with the necessary information about customer concerns and relate them to goals as well as a potential timeline for meeting these goals. Understanding the challenges a customer is facing is an opportunity to build trust in the corporation and front-line employees who represent it. Finally, salespeople in a customer-centric organization will

work on bundling customized solutions that answer customer needs, in the customer's own language. The solution should explain how it addresses specific pain points and demonstrates a proven ROI that communicates the value of the solution at hand.

(Phillipson, 2015)

3. Advice Orientation

The third aspect of customer-centric corporations is gaining customers' trust to enable the salesperson to work as an insider rather than an outsider selling in. This requires building an advisory relationship with the customer to be able to add value to any proposed solution. In order to be considered as a trusted partner, a salesperson should focus on developing a personal bond with the client by working on understanding his challenges and aspirations. A successful salesperson is one who is able to put himself in the shoes of the client and act accordingly (Booz Allen Hamilton, 2004). One way to add value is educating the customers on new ideas and market trends in the customer's industry. Providing insights into the customer's business and the industry it operates in assists customers in meeting performance targets and generating revenue. Value selling involves highlighting factors that have a direct impact on the customer's bottom line. Creating a significant value in the offered solution increases the customer's willingness to pay for it, if presented in the right way. Customer-centric organizations differentiate themselves through compelling customer experiences. When the company is able to align its products and services with the needs of its customers and develop a relevant connection with their desire, not only it will become easier to retain profitable customers, however, customers will start recommending

the solutions it is purchasing to other potential clients and suggesting ways to serve them better (Dalton, 2006). Creating this emotional connection with customers is an asset for competitive advantage.

4. Customer Interface

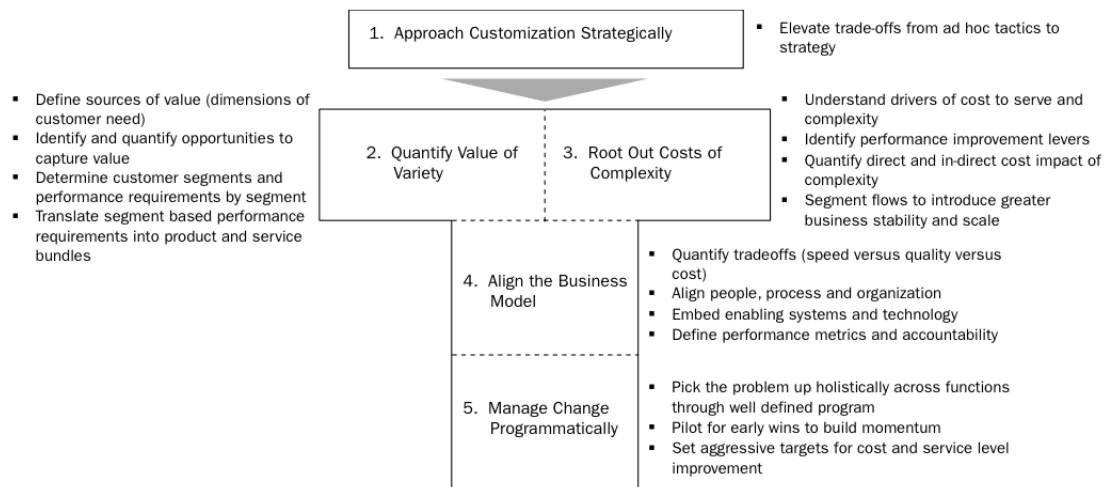
Customer centric organizations offer front-line employees the required skills and authority to decide what's necessary immediately. Only general guidelines are dictated from the management and a great margin of local decisions is preserved for employees at customer interface. Therefore, this power enables those employees to address specific customer needs and requirements and to deal with complex sales. Organizations that empower their front-line employees transform their sales approach into a consultative one rather than merely selling (Booz Allen Hamilton, 2004). They are able to come up with compelling offers based on customer needs, to 'deliver the right offer at the right time'. Quoting Bruce Tempkin, Managing Partner of the Temkin Group, *"Your customers don't live in spreadsheets; you need to go out and talk to them to understand who they are as people. That is, of course, unless each of your customers is really a 55% female with 2.3 kids who is 48% from a suburb and is 11% Hispanic."* (Williams, 2013)

And it is the way frontline employees behave that shapes relationships and builds trust. If employees have the authority and tools to decide how to treat customers, they get a feel of how their work affects customers. Engaged employees will start to understand how their individual contribution relates to the company's productivity and profitability. Companies are able to drive growth by training their employees on building this emotional connection with customers and thus engage them in optimizing business outcomes.

5. *Business Processes*

In today's highly competitive businesses, customer satisfaction has become of utmost importance. While it is easy to preach "we put the customer first", it is more difficult to put this principle into action. It requires knowing the customer well and being able to answer his needs. With customers' ever-growing demands of customization, additional organizational complexity is associated with shifting from product-focused to customer-centric. Existing systems and business processes are designed for standardized requests. Layering workarounds on top of those legacy processes can drive up costs, add complexity, and lead to poor customer service. When firms face high churn rates, they recognize the need to transform their operations around the customer-centric model. The way a company transforms its operations and processes can make the difference in service quality. The degree to which organizations balance complexity-associated costs with customization value gained affects sales growth and relative profit margins. A study by Booz & Company differentiates between Smart, Average, and Simple Customizers. The revealed a two-to-one performance gap between "smart customizers" and "simple customizers". (Keith Oliver, 2004).

Smart Customizers not only identify complexity costs associated with tailored solution offerings, but also are able to prioritize customization decisions based on volume growth or premium pricing. Smart Customizers then alter their business models to ensure that customization creates value for customers at justified costs. Booz Allen Hamilton identifies five principles of smart customization outlined in Figure 1 below. (Evan Hirsh, 2005).



Source: Booz Allen Hamilton

Figure 1: Five Principles of Smart Customization

6. Organization Structure

Moving from a product or solution focused company towards a customer-centric one necessitates creating a rich culture of collaboration across the different units inside the organization. Creating an experience that integrates people, processes, and technology will assist people in achieving extraordinary things. What actually improves business is the extent to which people interact inside, outside, and across the organization. This is what represents real business collaboration: empowering people to work, engaging people, and helping them innovate. A collaborative workspace spreads awareness at each level of each unit of the organization on what customer needs are and how to answer them. Along the transformation to customer centricity, it is key to create satisfactory customer-care experiences. Changing the traditional workplace entails a makeover of management programs in order to motivate participants to invest in the customer-centric future (Booz Allen Hamilton, 2004). It is customers who will dictate the company on how to organize it.

Customer-centric companies listen to their customers, make changes accordingly, and constantly re-evaluate internal processes (Dalton, 2006).

B. Measurable Impact of Customer Centricity

Strativity consider customer loyalty as the most critical factor in brand profitability. “By transforming a business from being product-centric toward customer-centric, sustainable long-term success becomes obtainable. Both our research and experience has proven that a commitment to customer-centrism goes far beyond ensuring the happiness of customers—it has direct and measurable impact on the health and prosperity of an entire organization. The proof is in the numbers; some examples on Honeywell Industrial Manufacturing, European Logistics Company, and Healthcare Technology Provider are shown in figure 2. (Strativity Group, 2015)



Figure 2: Measurable Impact of Customer Centricity

In order to be able to measure and monitor whether the company is investing its resources wisely, the incremental volume resulting from the transformation project should be evaluated. The project ROI equals the total gross profit minus the total cost of the transformation project divided by the total cost. Obviously, the goal is usually to end up with a positive ROI. But, a negative ROI may be acceptable if your objective was increasing awareness or if you're running a loss leader campaign for one product to maintain purchasing of others. (Kobie Marketing)

For customer-centric campaigns, there are different view on how best to measure success. Other than the monetary value behind the project, many marketers are looking beyond dollars and cents to determine whether or not a campaign is effective. When asked which best describes how the impact of data-driven marketing initiatives are measured, the top three responses involved customer experience: customer loyalty, customer satisfaction, and customer retention (Forbes Insights).

To measure the success of the project, the below sources of value derived from the transformation project will be evaluated (Forbes Insights):

- Customer Loyalty
- Customer Satisfaction
- Customer Retention
- Sales Revenue Increase
- Profitability
- New customer acquisition
- Revenue per customer
- Enhances Brand Awareness
- Serves as a competitive differentiator
- Lifetime value of customer
- Creates more targeted campaigns and personalized messaging

- Raises the profile of company
- Improves employee satisfaction
- Customer Churn

CHAPTER II

BMB TRANSFORMATION PROCESS

A. BMB Background

BMB is an IT solution provider with offices in the MENAL region. Established in 1996, BMB soon became a trusted global business technology advisor to more than 2,500 industry-leading customers. The company is specialized in delivering high availability solutions and services that span the spectrum of Information & Communication Technology. BMB plays an integral role in reducing down time, maximizing investments and optimizing businesses through technology. With a three dimensional characteristic, BMB through its divisions – DIRECT, MOVE, REACH – operates in the industry in the Middle East, North Africa and Levant region (MENAL), with services ranging from project design, consultancy, management, implementation, to after sales support.

BMB considers its expert workforce as the core of the company's value chain which enables it to offer worldwide professional services through a mobile and dynamic team. With over 300 employees, BMB community focuses on professionalism, drive and perseverance, thus acquiring an exclusive identity.

Equipped with a strong entrepreneurial spirit, BMB aspires to continuously expand its geographical coverage and presence as a major asset to meet clients' needs. BMB's headquarters lies in Lebanon and it currently has offices in Egypt, KSA, Jordan and Iraq.

B. Project Objectives

The goal of this project can be defined by five main objectives that BMB can achieve. Two objectives are related to BMB existing customers and another two for potential customers. The fifth objective is mutual for both current and potential customers.

For existing customers, BMB can achieve two main objectives, listed below.

- Grow share-of-wallet with existing customers
- Engage with a new set of constituencies on the customer side, most importantly the ultimate benefice and main business sponsors. Transforming BMB into being customer-centric will allow any BMB resource to understand targeted industry language, business challenges, and growth opportunities which makes its easier to address key decision makers of companies.

For potential customers, BMB objectives are:

- Target new market or opportunity
- Be a first mover in nonconsumers

The below objective is communal for new and potential customers.

- Gain competitive advantage by differentiating BMB approach across competitors

In order to quantify and measure those objectives, based on further studies, BMB has to identify for each objective the needed pre-requisites and business plan (team training, hiring, planned growth rate X%) and the time frame given to achieve each objective (Y months). The below tables shows some examples of the criteria to measure the listed objectives.

	Objective	Pre-requisites & Plan	Months to Achieve
1	Grow Existing	Ex: 5% sales revenue growth in financial industry	12
2	Connect with key customer personnel	Ex: Develop the needed competencies in Sales Team	6
3	New Market	Ex: 10% sales revenue growth in financial industry	12
4	First Mover	Ex: Identify 8 new nonconsumer opportunities to target	3
5	Differentiation	Ex: Increase targeted customers' willingness to pay	6

Figure 3: Project Objectives

C. Know your customers

1. BMB Customers Classification

BMB currently operates across the following sectors in the MENA region: Education, Healthcare, Financial, Telco, Retail, Public Sector, Insurance, Oil & Gas, Media, and other industries such as Contracting, Consultancy, NGOs. The study will cover BMB operations in Lebanon, Jordan, and Iraq for 2 consecutive years: 2014 and 2015.

2. BMB Heterogeneity Study

This section of the project studies BMB customers' heterogeneity across industries. The study covers BMB performance across number of customers, sales revenue, and relative profitability in each industry for 2 years, 2014 and 2015. Countries of operations under study are Lebanon, Jordan, and Iraq.

In summary, in Lebanon the industry with the highest number of customers is the Telecommunications sector and Media is the industry with the lowest number of customers. This observation is the same for the years under study: 2014 and 2015.

In terms of Sales Revenue, in 2014 the financial sector leads the industries at 31.5% of total revenues and Media comes last with 0.5%. In 2015, Telcos lead with 22.5% and healthcare sector comes last at 0.3%.

It is important to point out the top performing sectors in BMB are four main industries: Education, Financial, Telcos, Public Sector. Those industries generate almost 80% of total sales revenues: 78.1% in 2014 and 80.4% in 2015. All other industries -- including media, insurance, healthcare, retail, and other -- generate only 20% of total sales revenues.

In Jordan, the financial sector is by far the top performing aspects across all aspects: Number of customers, Sales Revenue, and Profitability.

In Iraq, on the other hand, Telcos lead all performance metrics during both years under study.

The Actual Data and Supporting graphs are included in Appendix A.

3. Two Verticals as Case Study

Given the above figures, two industries were chosen as material of study: a high-performing industry and a low-performing one. The financial sector was chosen as a high-performing industry and the healthcare sector as a low-performing one. Both sectors are being completely transformed by the digitization revolution and are very promising prospects for IT solutions providers. In the following sections, the project will study the challenges and growth opportunities for those two industries in order to formulate BMB solutions accordingly.

D. BMB Drivers

The below are the main drivers for BMB to pursue this project.

- Gain competitive advantage
- Offer differentiated solutions to customers
- Emphasize BMB role as a partner to the customer rather being a seller
- Strengthen BMB position with its partners (multinational vendors: Cisco, EMC, Microsoft...)
- Secure long-term relationship with customers instead of one-time sell
- Improve the ability to grow into new markets
- Easier for BMB to expand its solutions portfolio successfully
- Enhanced customer satisfaction
- Better customer acquisition and retention

CHAPTER III

PROJECT DELIVERABLES

A. Industry Market Conditions and Changing Needs

1. Challenges of the Healthcare Industry

1- Demand for Value

The healthcare industry has been moving from a volume-based business to a value-based business. Healthcare organizations are challenged to offer more with less. Physicians and care providers have to be more efficient. It is necessary that healthcare organizations alter their services to enable the improved outcomes and better value required by market dynamics. Working on enhancing patient safety, reducing medical errors, and improving wellness and disease management are key to patient satisfaction, acquisition, and retention.

2- Pressure on Margins

Industry dynamics and growing competition impose further pressure on healthcare institutions to maintain satisfactory margins. Healthcare providers are expected to contain core operating costs while maintaining service quality and delivering value. It is necessary that healthcare institutions improve financial and administrative performance and operational effectiveness. Controlling costs alone is not enough though. Providers are expected to develop alternative revenue streams and value added services that can increase customers' willingness to pay.

3- Growing Competition

The healthcare industry is subject to great competition especially in countries like Lebanon, where the industry is largely private. There are wide differences in costs and quality among providers. New market entrants and new approaches to healthcare delivery are increasing complexity and competition. This competition not only imposes burdens of controlling operating costs, but also turns the institution to be less tolerant to risks and errors. As healthcare providers become more vulnerable to breaches, they are expected to take preemptive action to maintain trust and preserve brand image.

4- Technology Transforming the Industry

The maturity of the digital world, ubiquity of smartphones, and pervasive connectivity have transformed how all organizations do business including healthcare institutions. Having tens of billions of devices connected to the Internet is requiring healthcare providers to adapt to the new trends. In order to get along this digital flow, healthcare providers have to rethink how to create value for customers. Providers who are still resistant to technology are threatened to be left behind.

2. Challenges of the Financial Industry

1-The Payments Challenge

One of the main challenges facing banks is the competition from non-banks in retail payment services. Fintech companies are disrupting the landscape of the retail payments

market and threatening the banks' dominant market position. What strengthens this competition is the fact that most of those Fintechs already have the necessary technical capabilities to serve customer trends in payments. Therefore, keeping pace with the evolving technology will require major investments from banks in order to balance the edge their new competitors have in digital technology. (Lodge, 2015)

2-The Regulatory Challenge

The banking industry is restricted by tight compliance regulations enforced by governments and other bodies. Since the 2008 crisis, the extra regulatory reforms enforced have added complexity and costs on banks. The more banks are investing their resources in complying with regulations, the less room they have for innovation and technological innovation. On the other hand, customer demands for innovation and technology have risen remarkably. Therefore, banks are forced to find the right balance between bringing proactive security and at the same time empowering the institution to innovate and grow.

3-The Agility Challenge

In the journey to digital business, every bank must invest in building digital assets that create value for customers and increase the operational agility in service of customers. The continually changing technology and infrastructure forces organizations to structure an architecture able to respond to technology changes rapidly and flexibly. Adapting to technology shifts includes applying digital thinking to internal operations of the business in order to offer the necessary improvement in processes and methods and ultimately drive down costs.

4-Customer Retention Challenge

Advances in digital and mobile technologies have turned customers into being highly informed, very demanding, and spoiled for choice. Customer behavior and expectations have fundamentally changed. This means that banks have to completely re-think their idea of a traditional customer and how to engage with customers. Customers expect a 24*7 consistent omni-channel experience. Some are even willing to exchange privacy for easier access to information. So banking isn't actually about banking anymore. The bank is expected to offer an exceptional customer experience in each and every interaction, no matter what the channel is.

B. Formulate and shape innovative ideas

1. Current BMB Solutions

Currently, BMB presents its solutions along the technologies it offers. BMB divides its offerings into six main trending technologies. The below table summarizes BMB Reach Solution Portfolio. BMB operates across six main technologies: Enterprise Networking, Data Center & Virtualization, Network Security, Collaboration, Services Provider solutions, and Professional Services. When presenting solutions to customers, usually this table is the starting point of the conversation. After this overview, salespeople link the below with industry or client requirements. However, this link is informal. It is based on experience with similar customers and some research. A summary of how current BMB solutions are divided across technologies is provided in figure 4.

Enterprise Networking	Data Center & Virtualization	Network Security	Collaboration	Service Provider	Professional Services
Local Area Networks	Data Center Consolidation	Vulnerability Assessment	IP Telephony	IP NGN	Solutions Design
Wide Area Networks	Virtualization	Penetration Testing	Unified Messaging	MPLS	Project Management
Wireless & Network Management	Private Cloud	Event Management	Call Center	Optical Networks	Network & Security Consultancy
Bandwidth Optimization	Call Center	Data Loss Prevention	Telepresence, Mobility...	Broadband	Support Services
	Storage Networking	Security Information & Event Management	Video Conferencing	Mobile Packet Core	Implementation Services
	Storage, Backup, Replication...	Web Application Firewall	Video Surveillance	WIFI Offloading	Training
	Disaster Recovery	Content Filtering	Digital Media Signage	Bandwidth Optimization	
		Network & Physical Security	IPTV		

Figure 4: Current BMB Solutions Portfolio

This project is proposing that in order to better understand customer industry requirements, BMB team has to start with some research on challenges of targeted industry as well as growth opportunities in that industry. This will help understand what the customer is facing and what problems the customer is trying to solve. After building this foundation, BMB can show the customer how its solutions can assist in achieving future goals. Getting to know the specifics of the industry gives BMB team a non-IT perspective of the business challenges and opportunities it can assist the customer to tackle. So rather than telling the customer what BMB has to offer, salespeople will be able to inform the customer what is in it for his company. That is, BMB will show how its solution will

change the way the customer company is doing business and what additional services it will be able to offer to its consumers.

2. Develop BMB customer centric solutions to help customers grow their business

a. Solutions for the Healthcare Sector

i. Care-at-a-distance

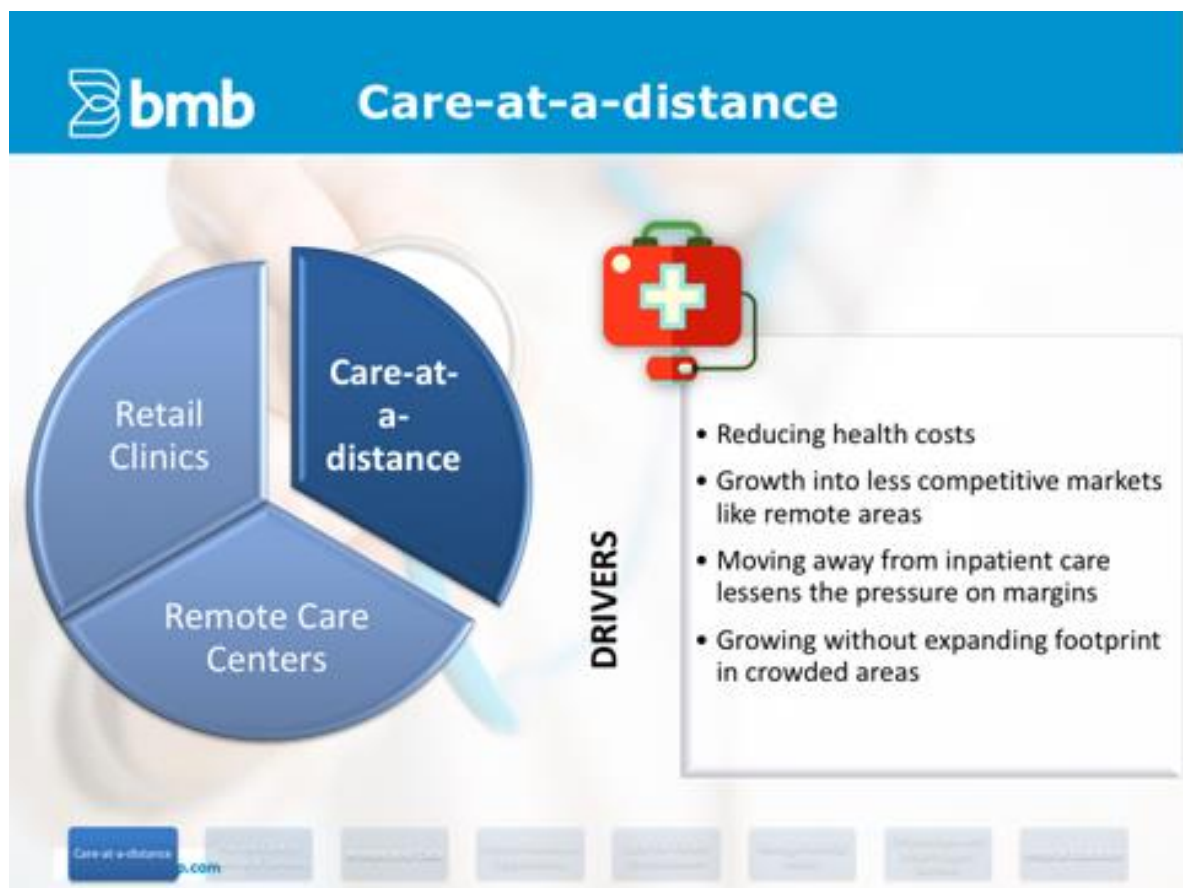


Figure 5: Healthcare - Care-at-a-distance

- Drivers:
 - Reducing health costs has become a major concern for healthcare institutions
 - Growth into less competitive markets like remote areas
 - Moving away from inpatient care lessens the pressure on margins

- Growing without expanding footprint in crowded areas
- Solution Components:
 - Remote Care Centers
 1. Bed-less hospitals in remote areas: Provide remote areas with patient access to physicians to enable location-independent care. The hospital will be outfitted with an emergency room, observation unit, operating rooms and outpatient facilities for specialties such as cardiology, neurology and oncology — but no inpatient beds.
 2. Allow collaboration between local and remote healthcare teams in order to enhance patient examination and consultations, and make critical decisions more quickly
 3. Deliver long-distance consults between generalist and specialist physicians
 4. Behavioral healthcare: conduct e-visits with behavioral health patients, connect primary care clinicians with behavioral health specialists. The collaboration empowers primary care teams to better manage routine behavioral health problems and refer to psychiatrists when needed.
 5. Virtual care centers: building hospitals without patients. Going virtual allows health systems to reduce their costs while expanding their business globally.
 - Retail clinic: Walk-in medical facilities located in retail stores and pharmacies. Those centers treat uncomplicated minor illnesses and other nursing activities
- Mapping to BMB Solutions Portfolio: Video Conference, Mobility

ii. Patient-Centric Tools and Services

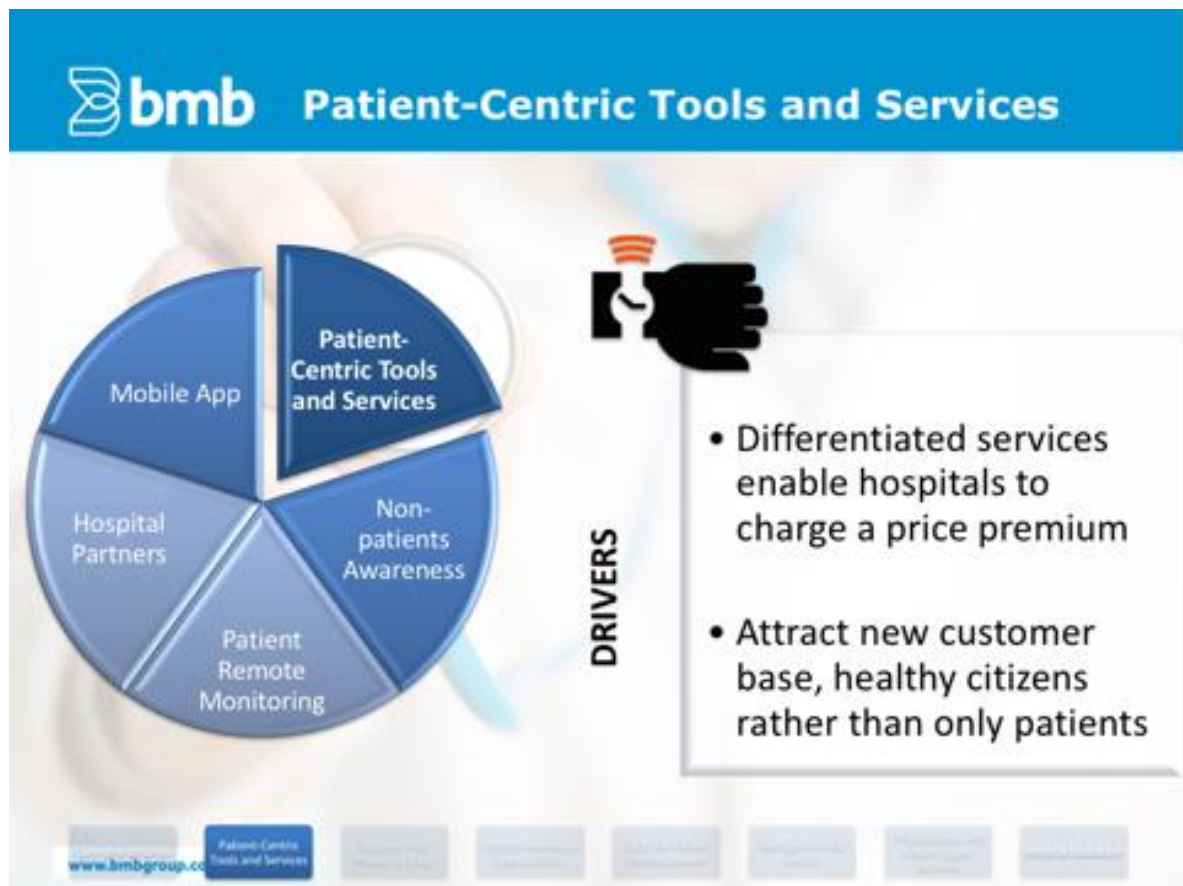


Figure 6: Healthcare - Patient-Centric Tools and Services

- Drivers:
 - Differentiated services enables hospitals to charge a price premium
 - Attract new customer base, healthy citizens rather than only patients
- Solution Components:
 - Health Awareness for non-patients: Personal monitoring tools to increase people's awareness and attention to ongoing quantifiable personal data, such as fitness activities, sleep patterns, blood pressure, diet habits and caloric intake. Data is sent to a personal health coach who makes recommendations based on objective information rather than enrollees' impressions of progress.
 - Patient Remote Monitoring: increase access and fulfill the public's desire for "anywhere, anytime" monitoring, diagnosis and treatment

1. React proactively to alerts from remote patient monitoring devices sent home with newly discharged patients in order to initiating appropriate, immediate, remedial and automatic action
 2. Connect to healthcare remote experts in real-time
 3. Chronic Diseases & Elderly Monitoring: monitor health parameters, schedule daily/weekly checkup video calls, video calls for simple physical education exercises (Physiotherapy), pregnancy monitoring
 4. Empower patients and consumers to take greater control of their own health by creating a measurable feedback-loop with which they can experiment through more healthful activities.
 5. Analyze the data and decide which health care institutional involvement—whether hospital, clinic, or doctor’s office—occurs at later stages when most needed. This will lead to both financial and time savings for consumers and providers, as well as a better health care experience.
- Hospital Partnerships with 3rd party
 1. Corporate World: Offer employers the needed connected tools and services to engage employees in wellness programs and chronic disease management
 2. Insurance Companies: provide data to insurance companies that are moving towards charging customers based on behavior (ex: reward points for engaging in healthy behavior, assistance in locating lower-cost doctors)
 - Hospital Mobile Application
 1. Book appointments
 2. Send reminders
 3. Path instructions to clinic
 4. Online ‘check-in’ remotely prior to arriving to ER
- Mapping to BMB Solutions Portfolio:
 - IOT
 - Wearables and biosensors
 - Data Analytics
 - Mobile Application
 - Infrastructure
 - Security

iii. Analyze Internal & External Data

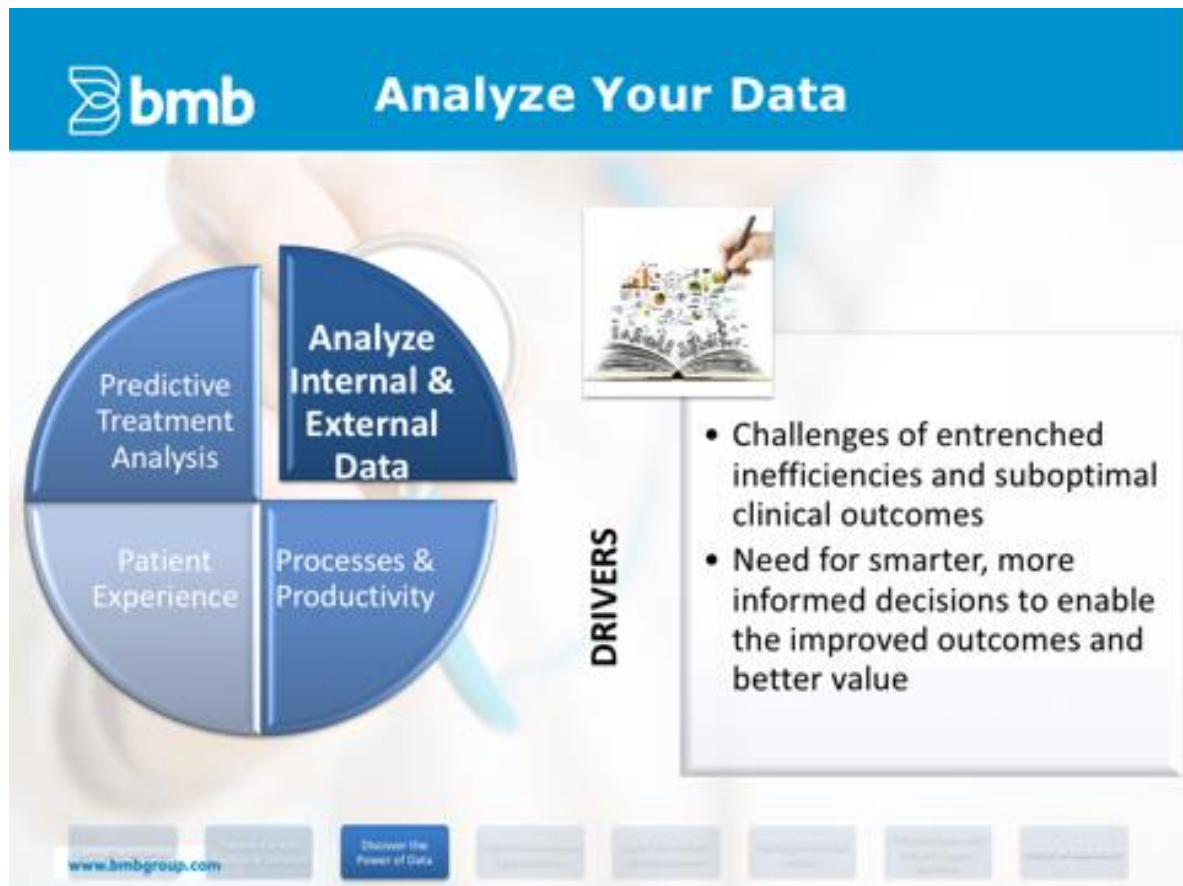


Figure 7: Healthcare - Analyze Internal & External Data

- Drivers
 - Industry is increasingly challenged by entrenched inefficiencies and suboptimal clinical outcomes
 1. ineffective gathering, sharing and use of information
 2. High levels of preventable errors
 - Need for smarter, more informed decisions to enable the improved outcomes and better value required by market dynamics, increasing governmental regulation, and today's more demanding consumers. [IBM Report]
 - Use analytics to influence outcomes, create differentiation and drive revenue growth
- Solution Components
 - Optimize processes and increase productivity of staff and departments
 1. Manage admissions expectations per department (ER, clinics, special treatment centers, beds availability...)

2. Data analysis to examine growth opportunities and costs per department and treatment centers
 3. Identify the cost of the services hospital provide: granular view of what is spent in order to be transparent with pricing. Providing accurate pricing — something consumers increasingly are demanding — can be a differentiator among health systems
 4. Understand physician profiles and clinical performance
 5. Optimize supply chain and human capital management
 6. Improve risk management and regulatory compliance
 7. Streamline billing and claims processing
 8. Centralize contract storage and automate review and approval processes
- Enhanced patient experience:
 1. Reduced unnecessary medical procedures and the average length of patient stays
 2. Create more personalized healthcare
 3. Improve clinical quality of care
 4. Improve patient safety and reduce medical errors
 5. Improve wellness, prevention and disease management
 - Predictive Analytics for Treatment Plans
 1. Uncover patterns, problems, and opportunities in medical diagnosis
 2. Incorporate insights collected from data analyses into the treatment plans
 3. Predictive analytics to predict patient behavior
 - Guide Hospital Future Strategy
 1. Perform product research and development
 2. Manage sales and marketing
 3. Increase revenue and return on investment (ROI)
- Mapping to BMB Solutions Portfolio
 - BI Tools
 - Data analytics & Big Data
 - Datacenter Technologies

iv. Protect Healthcare Organizations

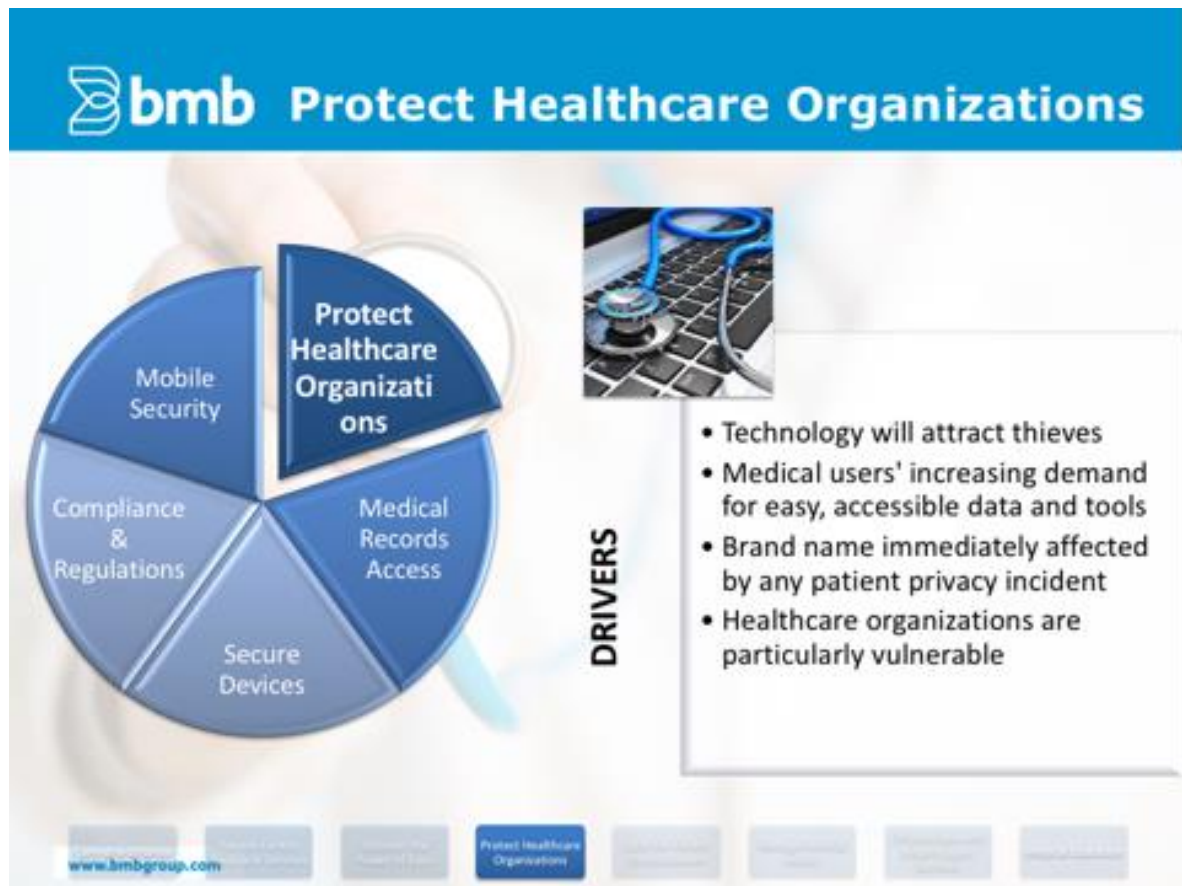


Figure 8: Healthcare - Protect Healthcare Organizations

- Drivers
 - Technology will attract thieves: Digital trends in healthcare industry has imposed additional vulnerabilities:
 - Medical users' increasing demand for easy, accessible data and tools
 - Brand name immediately affected by any patient privacy incident
 - Healthcare organizations are particularly vulnerable. They house both personal health and payment information, plus intellectual property -- all lucrative targets for hackers
 - The Internet of Things is shaping the future of medical technology
- Solution Components
 - Secure access to medical records from anywhere, anytime
 1. Information Security to protect from data loss or data theft: patients' identities, payment information, and even data from medical monitoring devices [privacy of medical records]
 2. Create faster medical data breach detection

- Secure Medical Devices
 1. Safeguard medical devices against malware
 2. Stop unauthorized changes
 3. Ensure medical systems cannot be compromised
 4. Protect critical infrastructure
- Conform to compliance and regulations
 1. Automate and adhere to regulatory compliance
 2. Quality Assurance through certifications
 3. Identify, prioritize, and mitigate the risks associated with external and internal threats
 4. Ensure HIPAA compliance and patient confidentiality
- Mobile Security
 1. Protecting mobile devices and the data on them
 2. Control device access to mitigate risks to sensitive data
 3. manage mobile device use to ensure compliance and decrease security risk
- Mapping to BMB Solutions Portfolio
 - Data Loss Prevention
 - High Availability solutions
 - Backup
 - Data encryption
 - Secure connectivity with payers and other 3rd party partners
 - BYOD
 - Content security: web and email

v. Cater for Patient Engagement

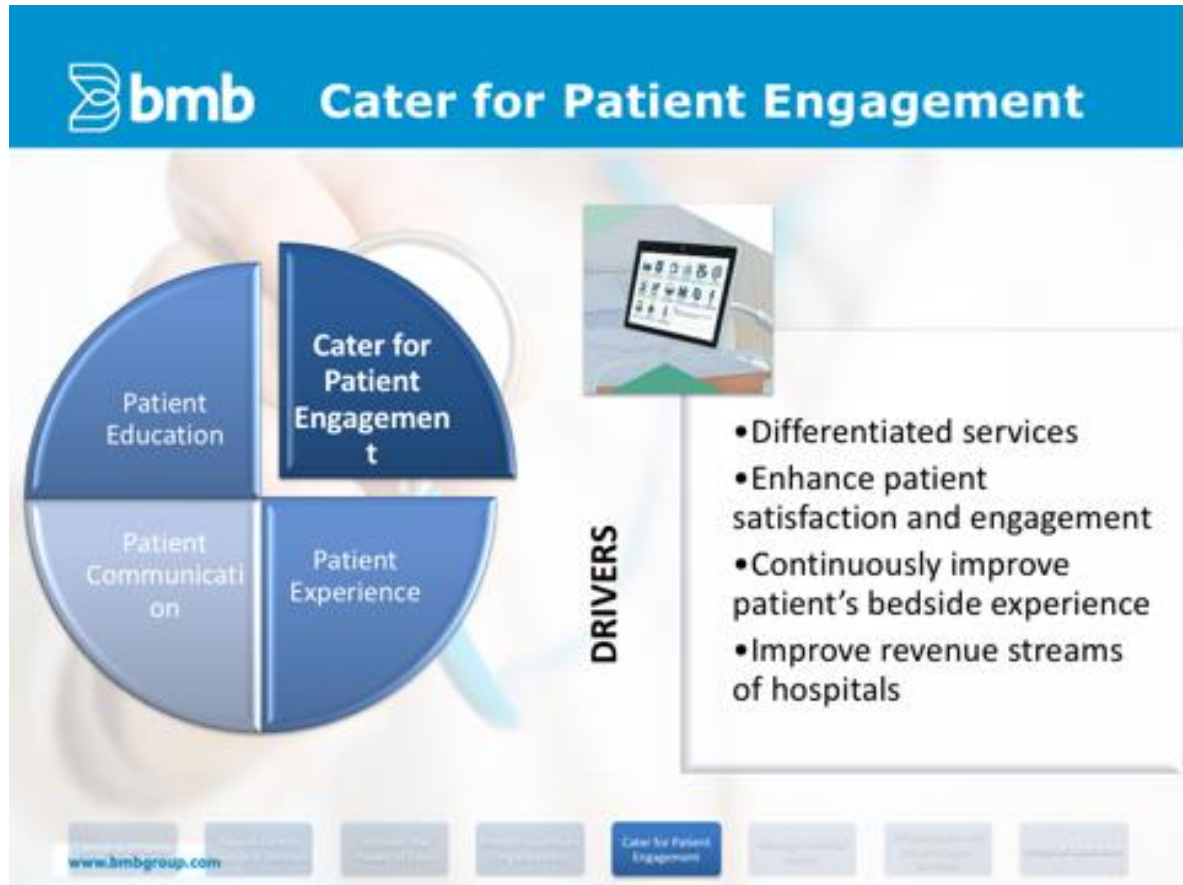


Figure 9: Healthcare - Cater for Patient Engagement

- Drivers
 - Differentiated services
 - Better customer experience
 - Enhance patient satisfaction and engagement
 - Continuously improve patient's bedside experience
 - Improve revenue streams of hospitals
- Solution Components
 - Revolutionize Patient Experience
 1. Media and entertainment services
 2. Reduce stress and satisfy patients with the at-home experience they expect through quality entertainment programming
 3. Wireless Internet Access
 - Help hospitals to improve the communication with patients
 1. Real-time communications between patients and clinical and non-clinical staff to address service requests (enabling hospitals to

decrease response times, expand clinical focus, and increase satisfaction scores)

2. Immediate communication between patient and on-duty nurse
 3. Keep patients and visitors engaged during their hospital visit:
 - a. Deliver important, timely announcements
 - b. Generate revenues with targeted advertising
 - c. Personalized experiences for visitors
 - d. Promote health awareness campaigns
 - e. Conduct surveys with patients to get feedback on their concerns before discharge
 4. Patient Education
 - a. Provide consistent, quality information to educate patients and family
 - b. Deliver a useful tool for clinical staff
 - c. Implement the right patient education content for the patient population that supports the hospital's education goals
 - d. Give patients and caregivers convenient, on-demand access to important hospital information
- Mapping to BMB Solutions Portfolio
 - IPTV + gaming
 - UC + UC Applications
 - Video Conferencing
 - WIFI
 - BYOD

vi. Manage Medical Assets

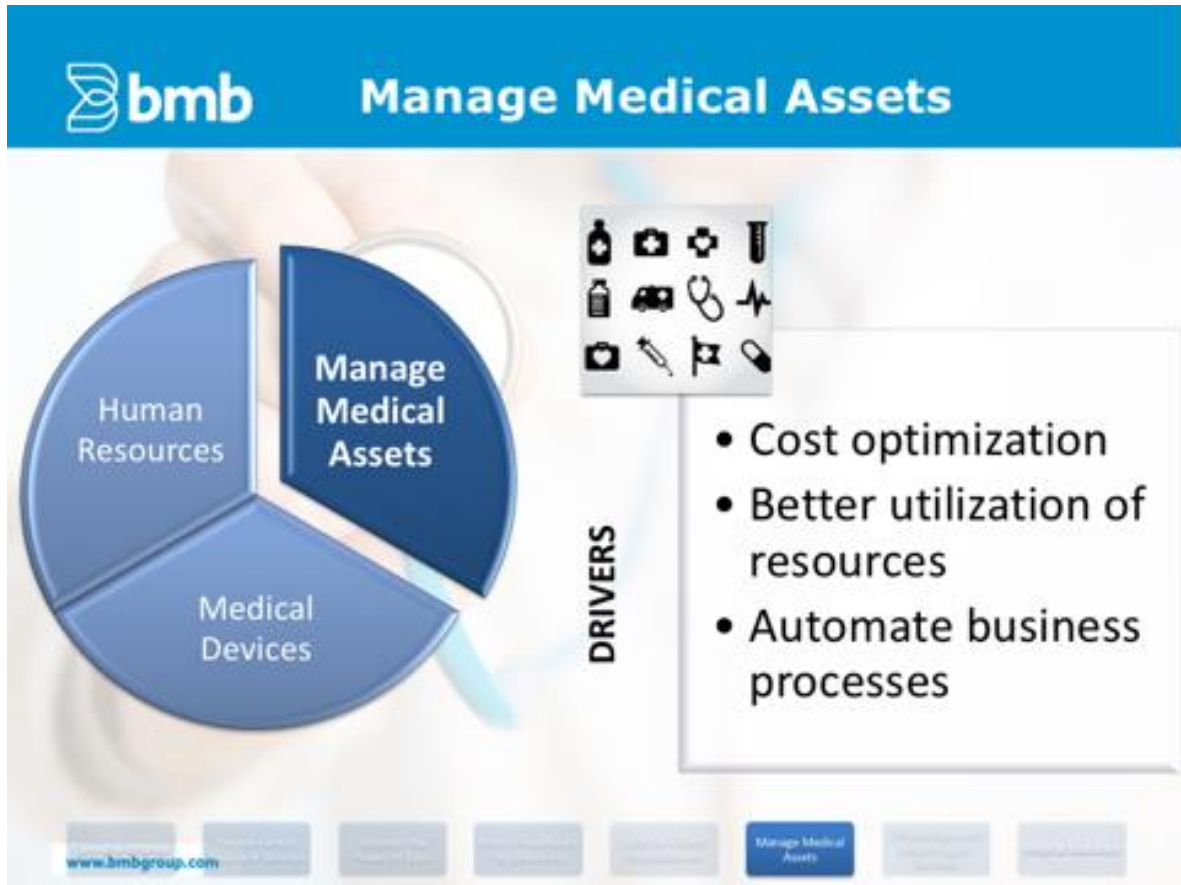


Figure 10: Healthcare - Manage Medical Assets

- Drivers
 - Cost optimization
 - Better utilization of resources
 - Automate business processes
- Solution Components
 - Manage onsite jobs through labeling assets & tracking resources
 - Automate warehouse management
 - maintain efficiency and increase operational productivity of an underutilized workforce
 - Optimize utilization of assets
 - Medical Devices contract management
 - Medicine tracking
 - Tracking of resources (patients, babies)
- Mapping to BMB Solutions Portfolio: BMB Move solutions

vii. Differentiated Health Expert Services

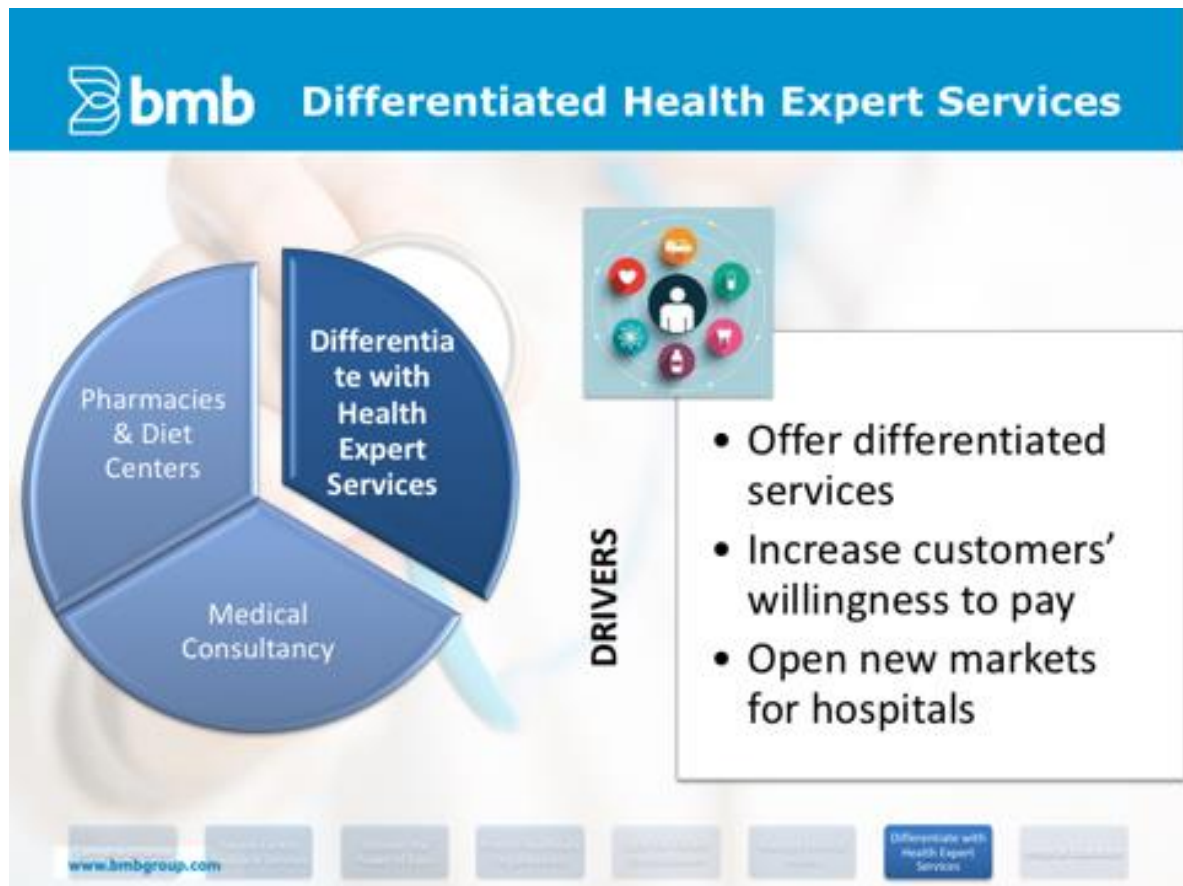


Figure 11: Healthcare - Differentiated Health Expert Services

- Drivers
 - Offer differentiated services
 - Increase customers' willingness to pay
 - Open new markets for hospitals
- Solution Components
 - Medical Consultancy
 1. Contact center agents with doctors for emergencies
 2. Lab results analysis and guidance on lab instructions
 3. Health Apps Prescriptions: recommendations on Health Apps to download and use
 4. A service that help patients plan for medical expenses, similar to what retirement advisors offer today
 - Pharmacies & Diet Centers
 1. Collaboration with pharmacies: video calls with doctors to prescribe alternative options for unavailable medicine

2. Collaboration with diet centers: agreements with nutritionists to guide patients on healthy diet and lifestyle relevant to their illness
- Mapping to BMB Solutions Portfolio: Collaboration solutions

viii. Medical Education

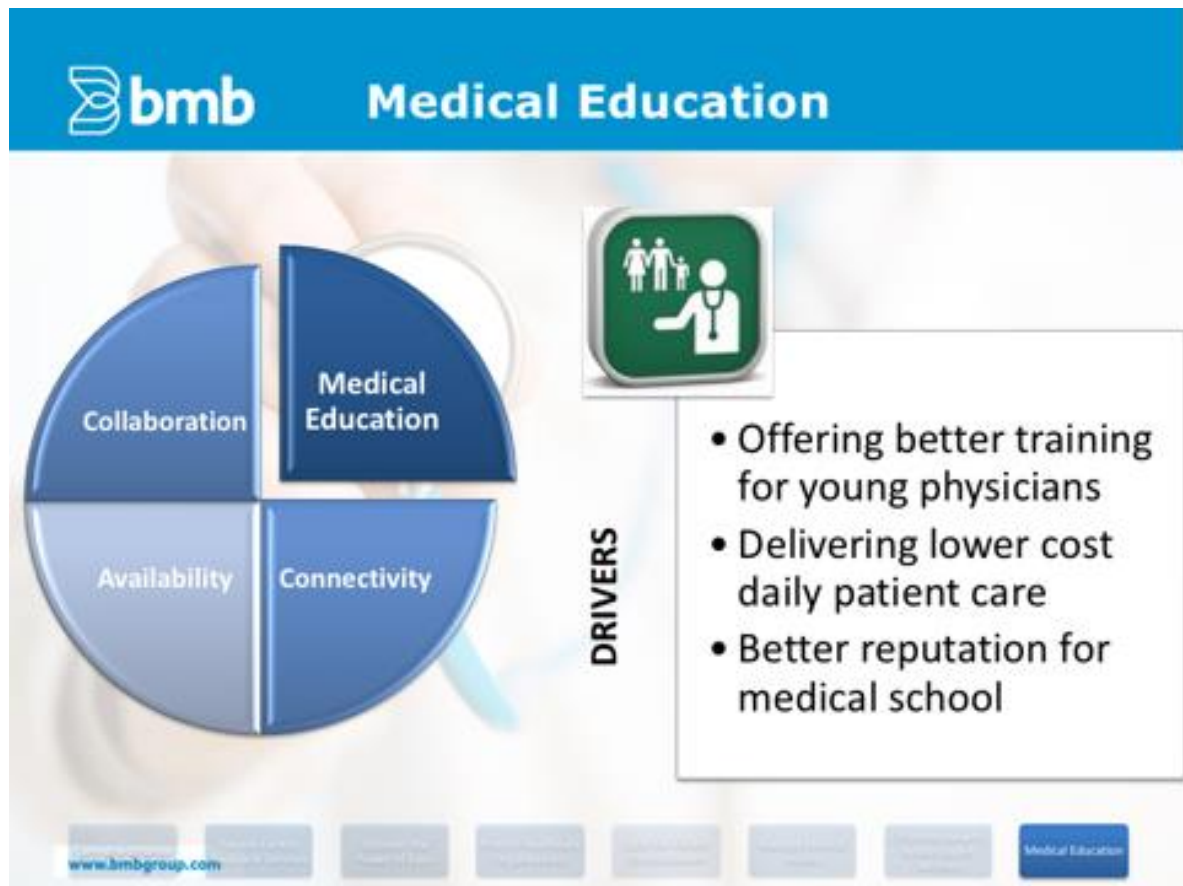


Figure 12: Healthcare - Medical Education

- Drivers
 - Offering Better training for young physicians
 - Delivering lower cost daily patient care
 - Better reputation for medical school
- Solution Components
 - Enable education and information exchange throughout the healthcare system
 - Connectivity to universities
 - Availability of student records
 - Provide feedback on students' profiles

- Enhance collaboration between students and physicians

- Mapping to BMB Solutions Portfolio
 - Connectivity solutions
 - Datacenter: Storage and Backup
 - Collaboration solutions

b. Solutions for the Financial Sector

i. Digitizing the Banking Experience



Figure 13: Financial - Digitizing the Banking Experience

- What: Deliver an upscale banking experience that maintains a consistent and seamless service across channels
- Drivers
 - Reducing Capital Expenditures
 - Provide new revenue opportunities for financial institutions

- Deliver unique customer experiences
- Offer new digital products and services
- Answer emerging customer needs:
- Provide the critical human touch that enhances customers' digital experiences, strengthens relationships, and underpins the higher-value strategic advisory services that will drive profitability.
- Solution Components
 - Branch-less Banking
 1. Self-service - Convenience Banking: Self service terminals possible manned remotely over video in malls or any other POS
 2. Reach out to rural consumers by mobile-based payments, solar powered ATMs and even middlemen like shopkeepers.
 3. Use Mobile Banking to make the bank central to the customer's financial life
 4. Turn mobile notifications into a real-time revenue stream
 5. Create an e-commerce website for selling banking products: car, home, and personal loans, insurance products
 - Next Generation Branch Experience
 1. Remote Consultation and collaboration with the virtual banker: Access to specific product expertise outside the branch to enable information share in real time.
 2. Enable a mobile workforce, extending applications to the home office
 3. Optimize virtual contact center agents and mobile experts
 4. Enable branches to offer advisory services instead of just transactions
 5. Increase employee productivity by removing commute time
 6. Contribute to corporate carbon footprint initiatives
 7. Connect to financial experts who can help customers understand their options and finalize the transactions they may have started online
 8. Multi Channel integration with consistent service across channels
 9. Public Safety and Security Solution: Network-based video surveillance, Physical Access Control systems and IP Interoperability and Collaboration System (IPICS).
 10. Create virtual concierge service
 - Personalized Marketing Communications
 1. Provide rich media tailored to branch demographic
 2. Deliver live and on-demand video for customers as well as corporate communications, executive announcements and new product introductions
 3. Broadcast executive messages live and on demand
 4. Push signage updates between live meetings
 5. Personalized Multi-media Marketing: Pick up of customer profile by the RFID reader and play of personalized marketing video.
 - Bank Social Community

1. Use social media as a platform to directly communicate with consumers: interact and solve client issues, highlight publicly the client focus of the bank
 2. Launch campaigns to connect with potential customers
 3. Banks could tap customer social networks to learn about upcoming events (wedding, baby, higher education, house purchase) weeks before it happens.
- Mapping to BMB Solutions Portfolio
 - Collaboration
 - Network Solutions
 - Security
 - Data analytics

ii. Discover the Power of Data

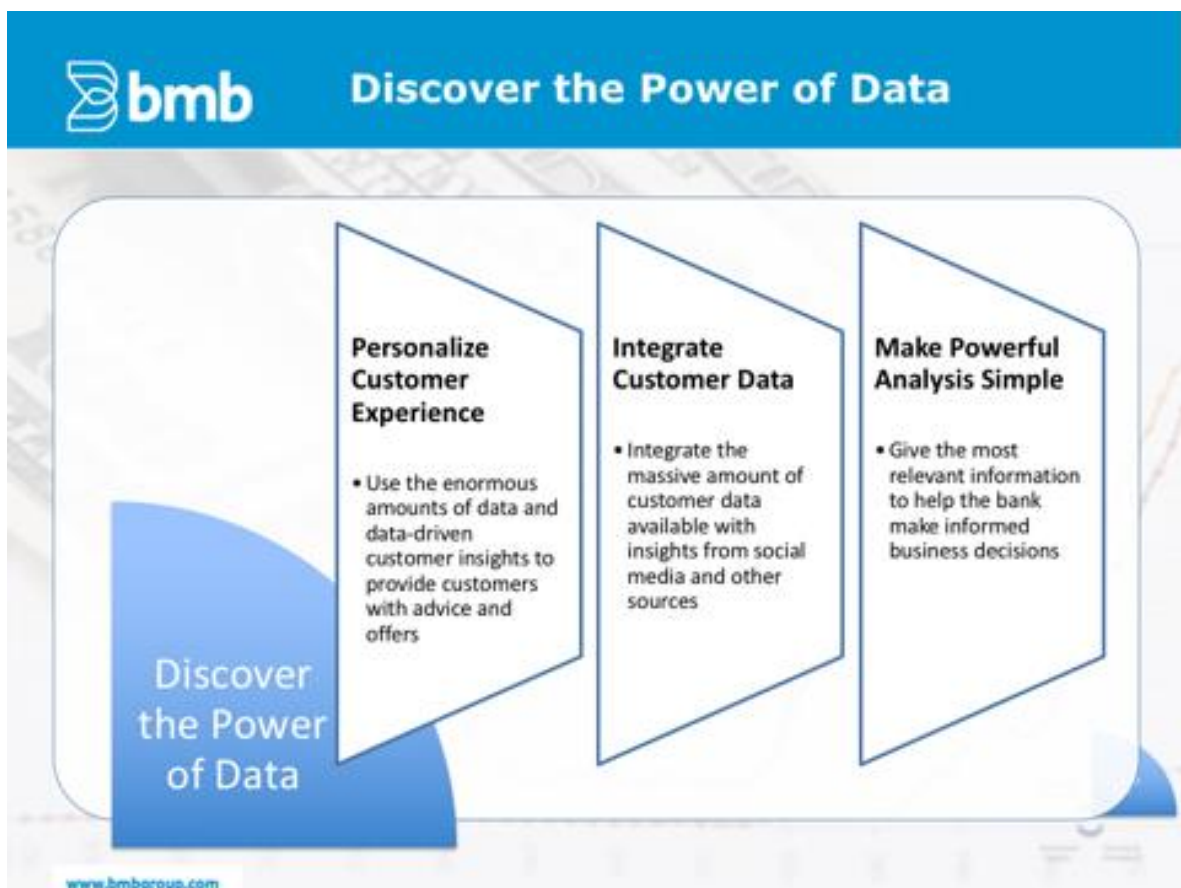


Figure 14: Financial - Discover the Power of Data

- What: Integrate Applications and Data to Nurture and Grow customer base/
Build a customer-centric universal banking model to build deep relationships with core customer groups
- Drivers
 - Reduce operational costs
 - Gain insights and evaluate opportunities that will improve cross-selling
 - Increase up-selling
 - Deliver more value to customers
 - Refine service quality
 - Optimize and simplify bank operations: having a structure as efficient and effective as possible
- Solution Components
 - Use the enormous amounts of structured data and data-driven customer insights to provide customers with advice and offers that **personalize customer experience**
 1. Reflect the day-to-day events in customers' lives / location-based offers
 2. Improved service delivery: use spending patterns, product use, and channel interactions to enable improved experience-driven banking
 3. Act as a trusted advisor who can guide customers in developing sound financial strategies (Automated advisor: investment portfolio, mortgage advice)
 - **Integrate** the massive amount of customer data available with unstructured data such as **insights from social media and other sources**
 1. Genuinely connect with consumers on a more emotional level. This includes predicting consumer needs and serving in more of an advisor role
 2. Customer segmentation based on behavioral patterns
 3. Understand customer behavior and quickly respond with new and profitable services
 4. Churn prediction: build predictive models for customer acquisition and retention
 - **Make Powerful Analysis Simple:** Give the most relevant information to help the bank make informed business decisions
 1. Operations
 - a. Show CFOs which products drive the best returns with the lowest risk
 - b. Streamline operations and IT to reduce the bank's costs and expenses
 - c. Maximize Employee Productivity: develop a more efficient, collaborative, and flexible workforce

- d. Maintain a healthy cost base: realize the maximum value from existing resources while also lowering operating costs, even as channels, applications and services grow
2. Sales & Marketing
 - a. Profitability Analysis: Give branch managers the tools to find out which customers are driving profits
 - b. Enhance customer intelligence for sales and marketing through targeting, segmentation, cross-sell/up-sell
 - c. Enable risk managers to better analyze credit quality, counterparty risk, operational risk, and exposures in loan portfolios
- Mapping to BMB Solutions Portfolio
 - Data Analytics
 - Business Intelligence solutions

iii. Build a Secure, Open and Regulatory Compliant Architecture

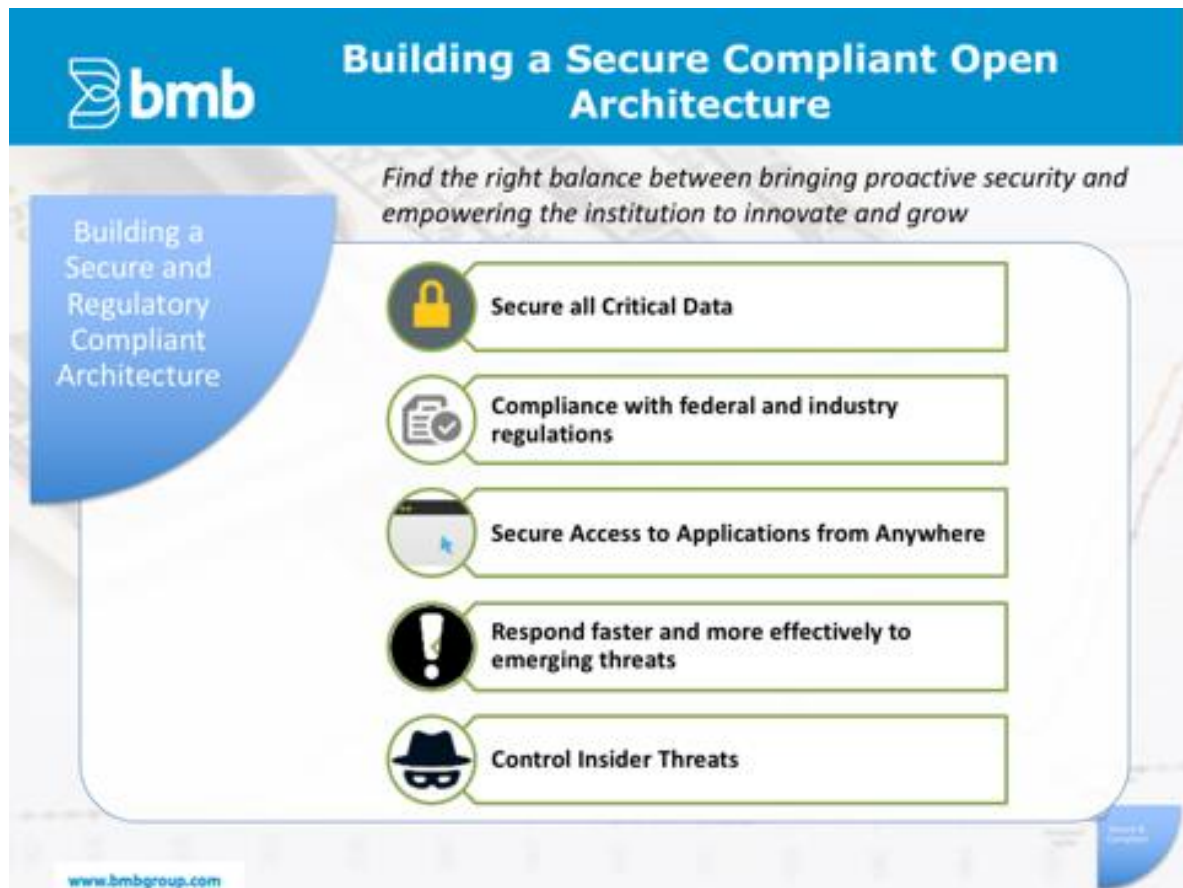


Figure 15: Financial - Build a Secure, Open and Regulatory Compliant Architecture

- What: IT security policies that minimize reputational and operational risks
- Drivers
 - Increased regulation for a safer industry
 - Protect brand reputation and maintain customer trust
 - Reliable customer service
- Solution Components
 - Secure all Critical Data
 1. Protect sensitive information in databases
 2. Monitor network traffic and protect data at rest and in motion during device communication
 3. Move to the cloud without exposing your data
 - Compliance with federal and industry regulations
 1. Ensure devices fall within the various compliance and regulatory frameworks
 - Secure Access to Applications from Anywhere

1. Make applications always available anywhere on any device
2. Achieve visibility of workloads, applications, and data
3. Mobile identity authentication: devices will be the bridge between the product being purchased and digital identity.
4. Provide digital identity authentication management
- Respond faster and more effectively to emerging threats
 1. Comprehensive threat awareness and analysis
 2. Provide connected intelligence for advanced insight and action to stay ahead of threats in the datacenter
 3. Defend against targeted attacks
 4. Defend, Detect, and Defeat Cybercrimes
 5. Guard against business email compromise
- Control Insider Threats
 1. Identify high-risk users
 2. Enable employees to act along the bank's data security posture (User Behavior Risk Scoring from Forcepoint: detect riskiest users, escalate relevant cases, help security teams pinpoint trouble)
- Find the right balance between bringing proactive security and empowering the institution to innovate and grow
 1. Easily monitor, manage, and maintain large, globally dispersed deployments of embedded devices
 2. Keep your organization protected with proactive, policy-based, and extensible management and control
 3. Optimize and prioritize security resources to better align security capabilities with an overall risk management strategy
 4. Deliver real-time visibility and actionable guidance for IT team and end users
 5. Answer the growing innovation expectations in the payment industry
- Mapping to BMB Solutions Portfolio
 - Data center solutions
 - Security solutions

iv. Gain Increased Business Agility

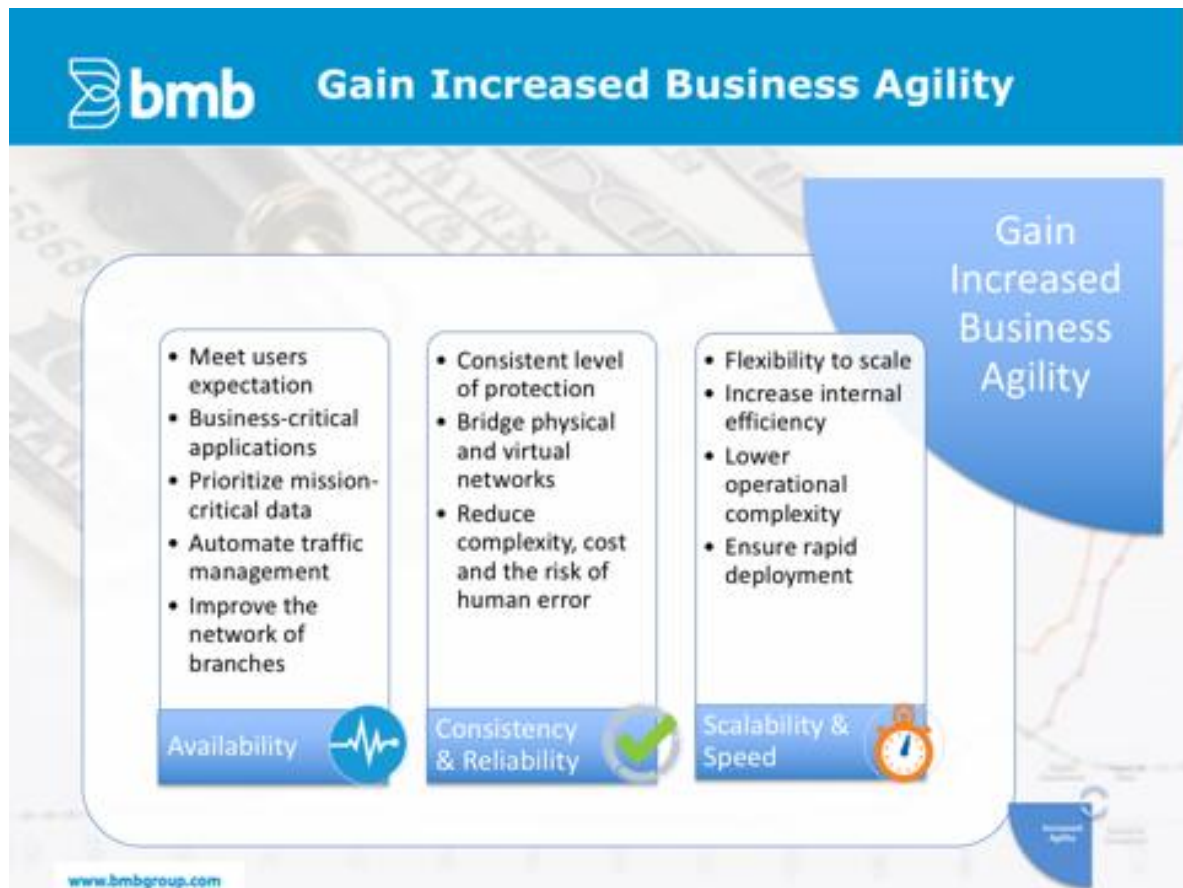


Figure 16: Financial - Gain Increased Business Agility

- What: Safely extend your datacenter anywhere/Rapidly adopt a digital strategy
- Drivers
 - Take advantages of market opportunities faster than competition
 - Maintain competitive advantage as a digital enterprise (achieve the necessary agility required to compete in the digital era)
 - Optimize user experience and minimize human error
 - Deliver innovative services quickly and efficiently to employees and customers
- Solution Components
 - Availability
 1. Have users experience the availability and performance they expect
 2. Ensure access to business-critical applications
 3. Prioritize the bank's mission-critical data and optimize application performance

4. Automate traffic management and the delivery of business-critical applications from a single location
 5. Improve how the bank operates, manages, enhances, and secures the network of branches
- Consistency & Reliability
 1. Provide a consistent level of protection by having the same policies that govern applications in the datacenter be applied in the cloud
 2. Bridge physical and virtual networks
 3. Reduce complexity, cost and the risk of human error
 - Scalability & Speed
 1. Provide the organization with the flexibility to scale with fast-growing business requirements
 2. Increase internal efficiency and lower operational complexity
 3. Ensure rapid deployment of applications and services to improve time to market
- Mapping to BMB Solutions Portfolio
 - Virtualization
 - Software-defined Systems (Network, Storage, WAN..)
 - Data center

3. Branding of Solution Packages

The slides included in section 2 of this chapter can be used by BMB team as marketing material for customer presentations on the new solution packages proposed.

CHAPTER IV

HIGH LEVEL EXECUTION PLAN

The following section will cover a high-level execution plan that BMB can follow to take ideas forward. BMB has to develop and execute a “plan to learn” in order to launch the new solutions. This section will briefly cover what items should be included in this plan.

A. BMB Transformation Challenges

As in every transformation, BMB will face a set of challenges that should be taken into consideration while planning for the project launch. The success of this project will depend on both BMB’s real willingness to complete the necessary changes as well as the ability to implement those changes. Both criteria, willingness and ability, shall be assessed along different aspects such as human resources and business processes.

The key challenge to execute transformation projects is to have the people’s consent on the project. Regularly, humans will be resistant to change. Project sponsors have to make sure BMB personnel are on board in terms of willingness and ability. If people are convinced and excited for the project, chances of success are much higher. Gaining their endorsement is the first step. Next, project sponsors need to carry out the necessary measures to enable employees in terms of skills, time, and knowledge. BMB has to conduct the required trainings to make sure that the concerned personnel are prepared and qualified to do the job.

In some areas, BMB will need to hire new employees to perform some jobs. For example, BMB will need a project sponsor to develop this execution plan further. The project sponsor will have overall accountability of the project. Also, BMB will need a project manager to orchestrate the execution plan in terms of deliverables and project schedule. A project manager will ensure that the project is delivered on time, to budget and to the required quality standard.

Another important challenge BMB has to consider is whether creating new processes is a better option or layering workarounds on existing processes works better to achieve the project goals. Each option has its own pros and cons. While layering workarounds on legacy processes might drive up costs and add complexity, new operational processes might conflict with other existing procedures in the company. To ensure success, new operational processes have to be fully integrated with existing ones. Any conflict between processes might be a show stopper. Moreover, switching costs to the new processes have to be considered. When implementing new processes, the company and users have to invest a good amount of their time in learning the new processes and adapting to them. Also, risk and errors will be associated with switching to new processes. No matter how much testing is done on the new processes prior to implementation, when in use slipups will always appear. BMB has to expect performance dips depending on the nature of the project learning curve.

A third challenge that BMB might face is creating the will and ability to continue with this project till the very end. Transforming the company is a long-term project that requires multiple iterations and adjustments. Industries will keep evolving, and BMB has to find the necessary structure to follow this evolution. Solution packages have to be updated

regularly as industry challenges and growth opportunities vary over time. Business activities and organizational processes should be revised according to customer feedback and survey results. Also, the scope of the project should grow to cover all major industries such as healthcare, insurance, media, and others.

B. Clear Positioning and Messaging

1. Positioning Statement

Write a Positioning Statement per vertical that will serve as a basis for external and internal communications. This statement should be able to summarize:

- Industry being targeted
- Preliminary idea on customers to approach
- Jobs that the customer is not able to get done today

Sample positioning statements can take different approaches. A couple of examples are provided below.

- i. BMB aims at supporting growing banks/healthcare institutions to address their current business challenges, respond and adapt to industry change, and develop innovative solutions to serve customers' future demands.
- ii. BMB offers solutions to enable leading healthcare/financial institutions drive their IT transformation in order to provide better care to their patients/customers while reducing cost and complexity.

2. Customer Education

BMB has to plan on educating its customers on the main challenges each industry is facing and the most promising growth opportunities available. This will highlight the benefits and ROI of implementing new IT solutions that answer emerging needs.

- a. Marketing Channels used: Press releases, website update, launching event, customer meetings, social media platforms
- b. Identify target audience:
 1. Nonconsumers: who face a barrier that constrains their ability to consume
 2. Overshot customers: Customers overshot by existing solutions
 3. Customers facing jobs unable to get done today
- c. Define customer key personnel involved (Who to target)
- d. Organize a launching event
 - i. Key Dates
 - ii. Venue
 - iii. Topics covered
 - iv. Present Case Studies
 - v. Set up forms to collect customer interest
 - vi. Media coverage
- e. Customer meetings
 - i. Set a list of prospects
 - ii. Identify key personnel to target per customer
 - iii. Set a meeting agenda, to be updated monthly
- f. Update website and social media platforms

C. Organization Structure and Delivery Model

1. Organization Structure

When moving towards a customer-centric organization, a company has to modify its organizational structure to suit this transformation. Organizations are expected to make a cultural shift that drives customer experience throughout all areas of the company. “For ultimate success, the Customer Experience initiative must be championed from the top of the organization,” says Carlos Dunlap, Kobie’s Practice Director of Loyalty Consulting. “And to accomplish this rewarding goal, the organization must be prepared, aligned and committed from top to bottom.” (Kobie Marketing)

Since BMB is looking at dividing its customers by industry sector, operations structure has to follow accordingly.

First thing to consider is whether all BMB operations has to be divided per industry on only front-line operations such as Sales and Marketing. One suggestion can be keeping the technical department as a pool of resources serving all industry sectors and dividing Account Managers and Presales Engineers to operate in different units based on industry sectors. So BMB will have small “Industry Units” with an Account Manager and Presales Engineer serving each industry. The technical department and NOC team will remain to be divided per technology and will act as support units to all *Industry Units*. Normally, most technologies are common across several industry sectors. And global education and training programs are usually correlated with technologies. Therefore, it is preferable that the technical department remains technology-oriented since their trainings and education should follow multinational vendors’ programs. And it would be redundant to educate engineers in more than one team on the same technology. It makes more sense to have each

technical team expert in one technology. Of course, even if the technical department was technology-oriented the necessary education on industry verticals should be offered to all teams even if their operations will not be based on it. Ultimately, the goal is to have the product come in to serve the solution which in turn is answering customer needs.

Second, BMB has to decide how the industry sectors will be distributed among Account Managers. BMB has to make sure that industry sectors are fairly distributed. For example, each account manager can work on one top-performing and one low-performing industry. This is to make sure that all Account Managers are given equivalent opportunities to achieve their sales targets.

Finally, BMB has to assign a project team to work on this transformation. A project sponsor will manage this project and hold overall accountability. He/she is mainly concerned with ensuring that the project delivers its objectives. This role is also responsible for selling and marketing the project throughout the organization. He/she will ensure that the project is properly launched, changes to the project are properly managed, risks are managed, issues and conflicts beyond the control of the project manager are being resolved, and that all necessary measures to progress the project are being completed. A project manager will assist the project sponsor on planning and executing the project. He/she ensures the project is effectively resourced and manages relationships different entities in the organization. The project manager will develop and maintain a detailed project plan, manage project deliverables in line with the designed project plan, manage issues resolution and escalations, manage project scope and change control, monitors project progress and performance, and provides status update reports to the project sponsor and BMB management.

2. Delivery Model

To launch this transformation project, BMB has to decide on the appropriate delivery model. That is, general guidelines have to be set on when to use the new Customer-centric solution packages and when to use the legacy technology-oriented marketing material. This decision will depend on several factors listed below.

- **Personnel involved:** Whether to use the customer-centric language when presenting solutions depends on who BMB is addressing at the customer: IT team or personnel with business roles. IT personnel in general still want to hear about the technologies BMB has and how it will work within their existing systems. Executives prefer to hear the solutions in their own language.
- **Stage in Sales Lifecycle:** In case of an existing opportunity, what to present to the customer depends on its stage in the sales lifecycle. At earlier stages of the opportunity, it is probably that customer-centric approach will do a better job than a technology-focused one. In mature stages however, technological marketing material will come in hand to give deep-dive technical sessions on what the solution components and how to integrate with current systems at customer premises.
- **Potential or Existing customer:** For non-BMB customers, using the customer-centric approach is a good entry-point to highlight BMB's customer focus and connect with the customer easily.

D. Internal Marketing

1. Internal Communications

- a. Where: Electronic Communication, Team Meetings, Internal Event
- b. What
 - i. Provide sales tools and documentation
 - ii. Communicate a plan for providing ongoing Sales and channel support.
 - iii. Train Sales and Channel partners: Internal Presentations
 - iv. Competitor Analysis
 - v. Q&A
 - vi. Live Demo if needed for new solutions
 - vii. Run a sales test on the new solutions: identify 2 customers per vertical to get feedback on solution. Then figure out how account managers can position the solutions and what tools are needed to sell. Then use the information to set the necessary trainings for the team
- c. Who
 - i. Sales Team
 - ii. Presales Team
 - iii. Team Leaders

2. Develop Marketing Material

Some sample of slides that can be used as marketing material for the proposed solution packages are included in section 2 of Chapter III.

E. Setting Clear Launch Goals

1. *Optimal Timing of Entry*

To select an optimal timing of entry for the new solution, BMB has to decide which strategy to adopt in this regard: Early Mover, Early Follower, or Late Entrant

- **First Movers:** the first entrants to sell in a new product or service category (pioneers)
- **Early Followers:** Entrants that are early to market, but not first (early leaders)
- **Late Entrants:** Entrants that do not enter the market until the time the product begins to penetrate the mass market or later.

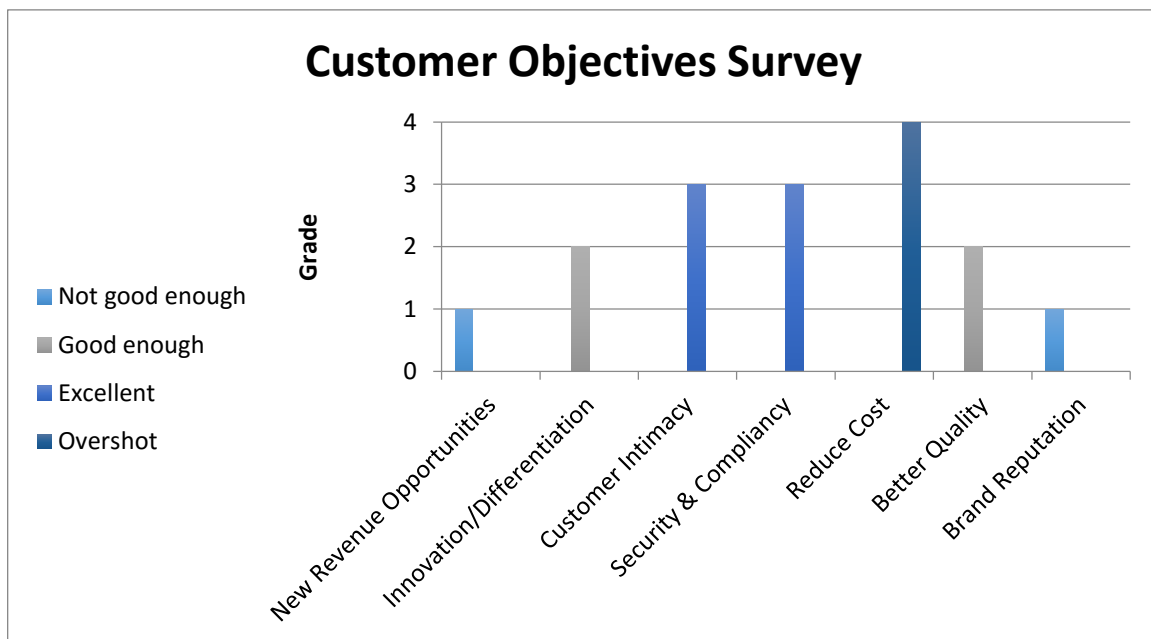
In order to decide on an optimal timing of entry, companies consider the below factors that can influence this decision:

- a. How certain are customer preferences?
- b. How much improvement does the innovation provide over previous solutions?
- c. Does the innovation require enabling technologies, and are these technologies sufficiently mature?
- d. Do complementary goods influence the value of the innovation, and are they sufficiently available?
- e. How high is the threat of competitive entry?
- f. Is the industry likely to experience increasing returns to adoption?
- g. Can the firm withstand early losses?
- h. Does the firm have resources to accelerate market acceptance?

- i. Is the firm's reputation likely to reduce the uncertainty of customers, suppliers, and distributors?

2. Develop KSFs to measure success of those solution packages

- a. Use metrics to monitor launch performance and compare with initial objective.
Example: number of customers, sales revenue, profitability, growth
- b. Gather feedback from customers, sales and channel partners: customer surveys to measure customer satisfaction. For example, healthcare institutions can develop surveys to measure patients' readiness to adopt technology.



- c. Establish an ongoing plan for lead generation and awareness
- d. Update Sales Yearly objectives to be focused along industries
- e. Track monthly and quarterly performance data

CHAPTER V

CONCLUSION

A. Project Drivers

In the coming few years, every business will be on the journey to the digital realm. Only organizations that are able to ride this wave of digital transformation will create new sources of value for their customers. Organizations incapable of evolving their business models will eventually be displaced by digital disruption. In this era, Information Technology lies at the core of business models rather than acting as an enabler or support as it used to be in the past. Therefore, IT solution providers will have to find new sources of value to deliver. Traditional ‘one size fits all’ offerings will no longer be effective. It is mandatory that providers rethink how to align their solutions with their customers’ digitization journey. In this regards, BMB, an IT solution provider in the MENA region, is looking at transforming the organization’s sales and marketing strategy in order to understand each industry’s business challenges and answer its specific needs.

B. Executive Summary

This is a transformation project for an Information and Communication Technology provider in MENA region, BMB. The main objective of this project is to alter BMB offerings to be customer-centric business solutions rather than merely selling IT solutions. This transformation will enable BMB to grow new customer base and differentiate its approach with current customers. The theoretical section of this project has covered the background of customer-centric theory: definition and measurable impact.

Then a study of current BMB customers' classification is presented in order to choose two verticals as material of study: Healthcare and Financial sectors. The practical section has dealt with the challenges of each of the chosen industries in order to identify potential solutions that answer each industry's business challenges and come up with altered solution packages. Project deliverables include the revised BMB sales and marketing approach that focuses on the customer's business language in addition to relevant marketing material to present those solution packages. The project concludes with a high level execution plan to guide BMB on how to proceed with the transformation.

C. Project Limitations

The scope of this project includes two industry verticals only, healthcare and financial, and not expanded to cover all BMB current or potential customers. Those verticals were chosen as an example to build the foundation of this transformation project. Moreover, the project covers solutions of BMB Reach only without considering BMB Move and BMB Direct, the two other operations of the group. And the customer analysis study covers the Levant region only. The execution plan presented is not a final and comprehensive one. It is included as an academic suggestion of what components such plan might include. Only high level items are outlined without any details on strategy and implementation processes.

D. Future Directions

BMB has to continue with the development of the solution packages of the remaining industry verticals such as Education, Telco, and Public Sector as examples of current top performing industries in addition to Insurance, Media, and Retail as currently low performing ones. BMB can also extend the scope of this project to include BMB Move and BMB Direct and to come up with combined solutions from the three entities to expand the portfolio and leverage its solutions. Of course, each of the suggested solutions has to be updated based on the country of operations taking into consideration cultural differences and business landscape in each country. Furthermore, to put this project into action, the execution plan has to be elaborated in great detail. The cost of going through such a transformation has to be considered and weighed against the benefits. This cost should include both time and material.

APPENDICES

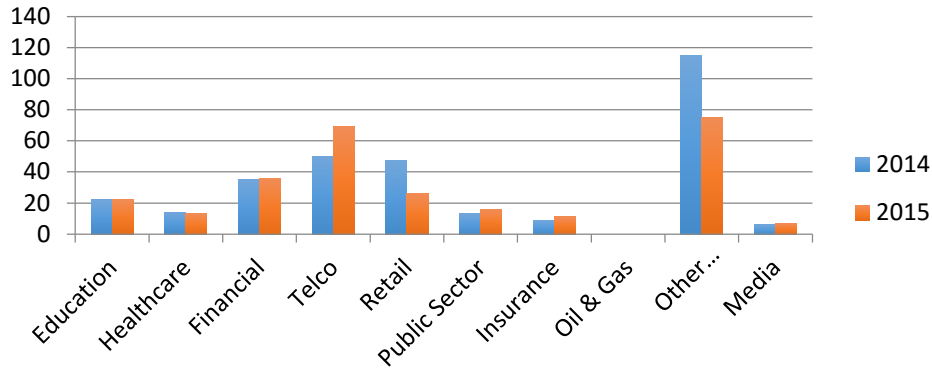
A. Appendix A: Study of BMB Customers Heterogeneity

Lebanon 2014			
Industry	Nb of customers	% from total Sales Revenue	Relative Profitability
Education	22	12.1%	CANNOT DISCLOSE INFO
Healthcare	14	2.9%	
Financial	35	31.5%	
Telco	50	17.6%	
Retail	47	9.7%	
Public Sector	13	16.8%	
Insurance	9	1.4%	
Oil & Gas		0.0%	
Other(Contracting, Consultancy, NGO, Private)	115	7.4%	
Media	6	0.5%	
	311	100%	
Jordan 2014			
Industry	Nb of customers	% from total Sales Revenue	Relative Profitability
Education			CANNOT DISCLOSE INFO
Healthcare	4	0.6%	
Financial	15	79.1%	
Telco	8	1.1%	
Retail	14	9.3%	
Public Sector	1	2.1%	
Insurance		0.0%	
Oil & Gas	2	3.0%	
Other	13	4.8%	
Media		0.0%	
	57	100%	
Iraq 2014			
Industry	Nb of customers	% from total Sales Revenue	Relative Profitability
Education	1	6.4%	CANNOT DISCLOSE INFO
Healthcare		0.0%	
Financial	1	4.7%	
Telco	5	64.1%	
Retail		-0.5%	
Public Sector		0.0%	
Insurance		0.0%	
Oil & Gas	3	1.3%	
Other	13	24.0%	
Media		0.0%	
	23	100%	

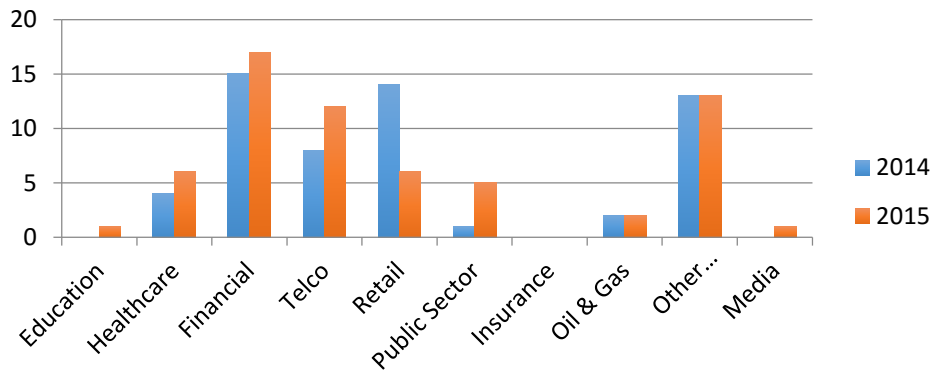
Lebanon 2015			
Industry	Nb of customers	% from total Sales Revenue	Relative Profitability
Education	22	21.4%	CANNOT DISCLOSE INFO
Healthcare	13	0.3%	
Financial	36	16.7%	
Telco	69	22.5%	
Retail	26	4.6%	
Public Sector	16	19.8%	
Insurance	11	4.2%	
Oil & Gas		0.0%	
Other(Contracting, Consultancy, NGO, Private)	75	9.2%	
Media	7	1.2%	
	275	100%	
Jordan 2015			
Industry	Nb of customers	% from total Sales Revenue	Relative Profitability
Education			CANNOT DISCLOSE INFO
Healthcare	1	2.5%	
Financial	6	2.3%	
Telco	17	62.3%	
Retail	12	2.6%	
Public Sector	6	0.9%	
Insurance	5	5.3%	
Oil & Gas		0.0%	
Other	2	13.0%	
Media	13	11.1%	
	1	0.1%	
Iraq 2015			
Industry	Nb of customers	% from total Sales Revenue	Relative Profitability
Education	1	1.0%	CANNOT DISCLOSE INFO
Healthcare		0.0%	
Financial	2	1.1%	
Telco	7	88.4%	
Retail	5	3.6%	
Public Sector	1	1.3%	
Insurance		0.0%	
Oil & Gas	1	4.0%	
Other	2	0.3%	
Media	1	0.1%	
	20	100%	

Supporting Graphs

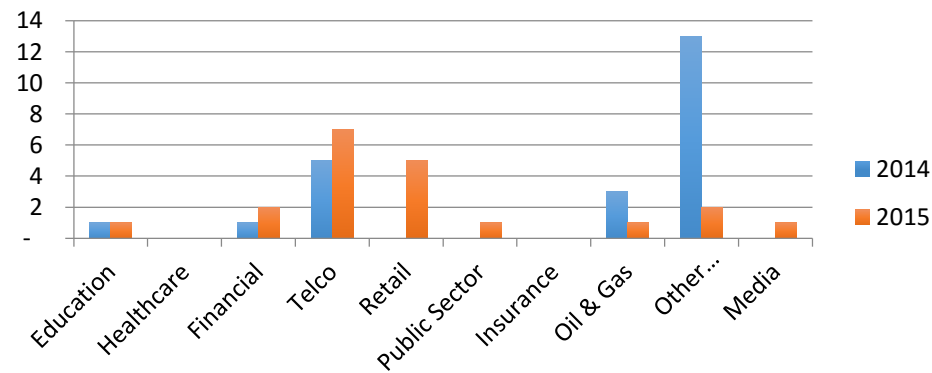
Nb of Customers - Lebanon



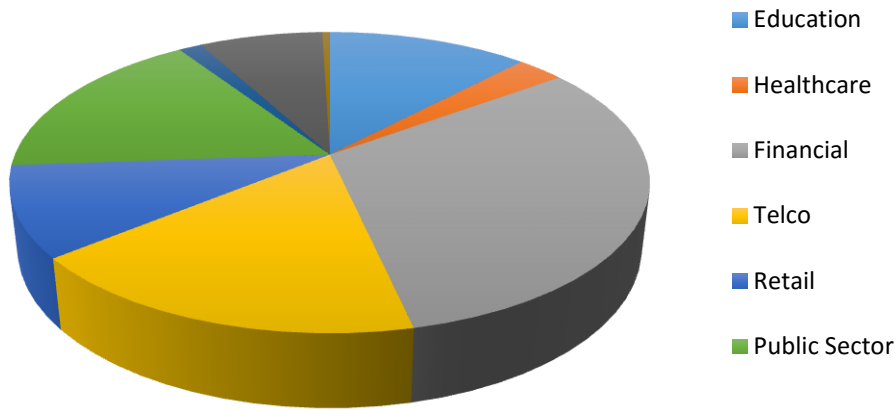
Nb of Customers - Jordan



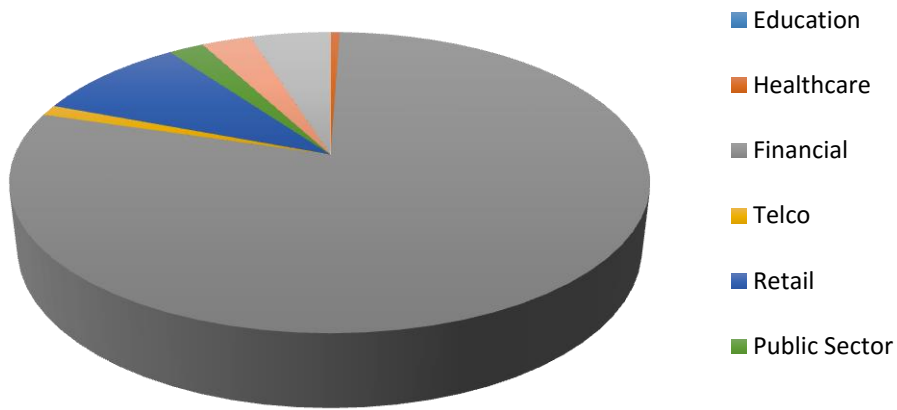
Nb of Customers - Iraq



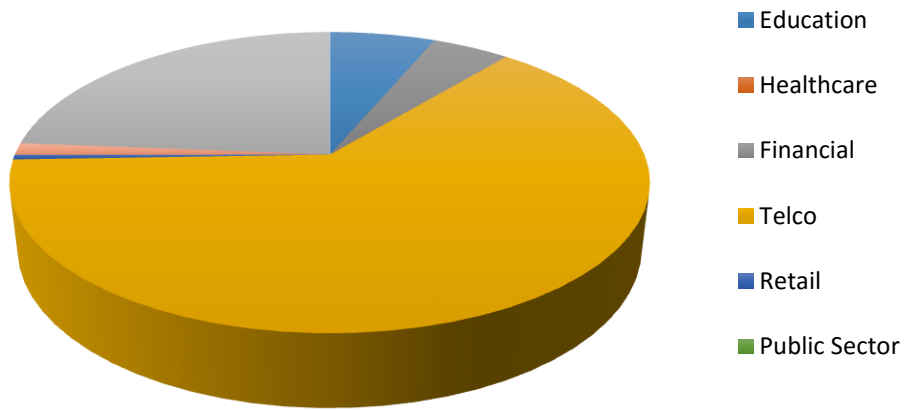
Sales Revenue Distribution - Lebanon 2014



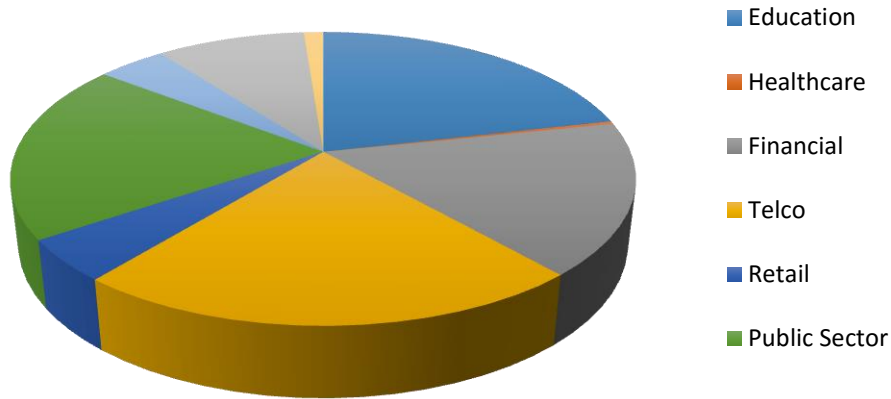
Sales Revenue Distribution - Jordan 2014



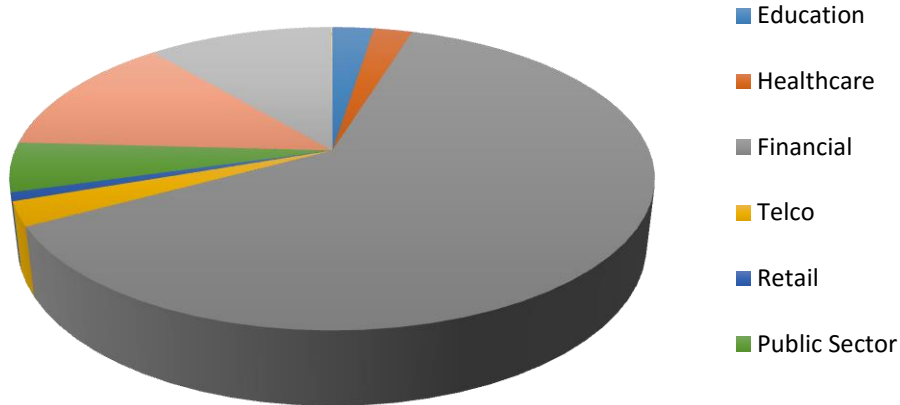
Sales Revenue Distribution - Iraq 2014



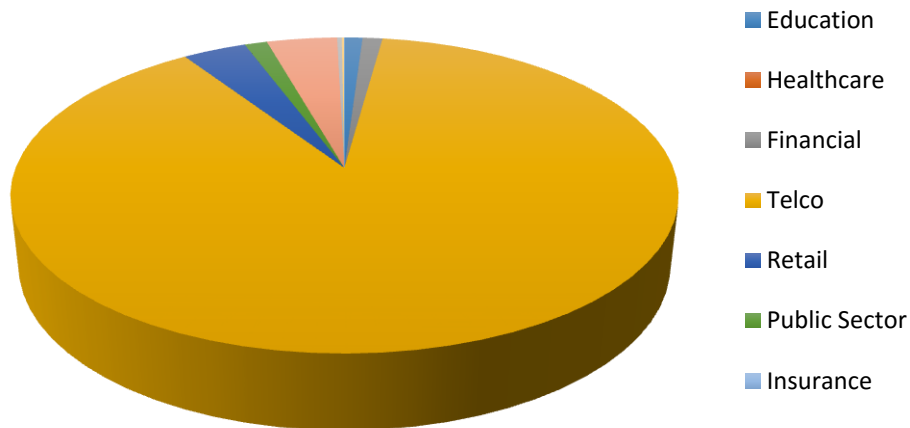
Sales Revenue Distribution - Lebanon 2015



Sales Revenue Distribution - Jordan 2015



Sales Revenue Distribution - Iraq 2015



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