

# Enterprise mobility: Still needs a Sound Business Case

By Henk ten Bos, CIO, Ageas Insurance Company (Asia) Ltd

*Proficient in Life Insurance, Ageas Insurance Company (Asia) Ltd offers the Hong Kong market a diversity of financial protection products and wealth management services.*



Henk ten Bos

**N**ew technologies usually go through a typical hype-cycle. A few years ago Cloud was the biggest buzzword in the industry. Not soon afterwards every publication and event evolved around “mobile”. Vendors and analyst promised that “within certain amount of time desktops would have disappeared” and everybody would have switched to mobile devices. If you look at the current adoption of mobile devices in the workspace, we have definitely come far. However, companies should still make sound decisions where the use of mobile devices makes sense and where the business case is still too thin.

For discussions on the use of mobile in an enterprise environment, it is good to look at three typical groups of users: Customers, staff working in sales functions and general staff.

## 1. Customers

For many companies to use mobile as the technology to engage with customers makes perfect sense. Everyone carries one or more smart devices these days. Compared to the past, where you’d have to wait for a customer to come to a company (retail, bank), using mobile apps all customers come within immediate reach. Especially if the context (time and location) are known, mobile is the ideal way for a personalized service that matters to the customer at that moment.

## 2. Sales

Many retail enterprises and financial institutions rely on sales people for their business to meet customers and provide sales as well as services. Years ago it was very challenging to convince sales people to use technology while engaging with their customers. A good example is the Insurance companies, who have tried to push earlier technologies such as PDA’s, laptops to brokers and agents. Many companies have failed with this approach. The mass adoption of smart devices however have enabled the

development of completely new, very easy to use applications. These apps can really transform the discussion between sales people and the customer in to an engaging discussion that fully focuses on creating a personal customer experience. Mobile smart devices have been a turning point in sales people using technology and have become the standard way to do business.

### 3. General Staff

The group of people where there is still a requirement to evaluate and build a good business case for mobile is for the general staff within a company. Frequently CIOs are approached by vendors with the latest greatest mobile technology and the question why “not everybody in the enterprise has switched to a smartphone or tablet yet”. It is important to realize that mobile is at this moment not (yet) the right answer for everyone in a company.

For some of the general staff, mobile makes sense. For fieldworkers in a company, mobile is the ideal way to support their work. In insurance companies, claims assessors are able to use a mobile device to take pictures and quickly collect other information that can be electronically processed. This will improve the turnaround time of a claims process and reduce manual work and cost. In an industrial environment, staff can use their smartphone to quickly identify areas where urgent maintenance is required. They can report these issues instantly, using location based data and using photo's



In insurance companies, claims assessors are able to use a mobile device to take pictures and quickly collect other information that can be electronically processed

where in the past a lot of paperwork would be required and the time required to report and process the issue would significantly delay the repairs.

A large group of the staff in companies however still does their work based on the very traditional model. They come to the office at 9 am in the morning, they spend most of their time during the day behind their workstation or in meetings, and at the end of the day they return home to spend time with their family of friends. Unlike in Europe, where flexible working hours or location is already very common, many companies here in Asia have not adopted a model where staff (as long as objectives are achieved) are allowed to work where-or whenever they want. The situation could be completely different 5-10 years from now, but at this moment the investment into mobile for this group of staff would for most companies be huge without immediate benefits.

The case for mobile is therefore not only a question about technology which should be addressed by the CIO but requires a strategic discussion by the management team where internal processes and HR aspects will be a key.

Mobile has become an essential item in infrastructure strategies and in discussions about application development. However, mobile is still not the default solution for everything and everyone and still requires a sound business case. **ACO**