

Next-Generation of Enterprise Business Applications

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Unless you have just landed from another planet

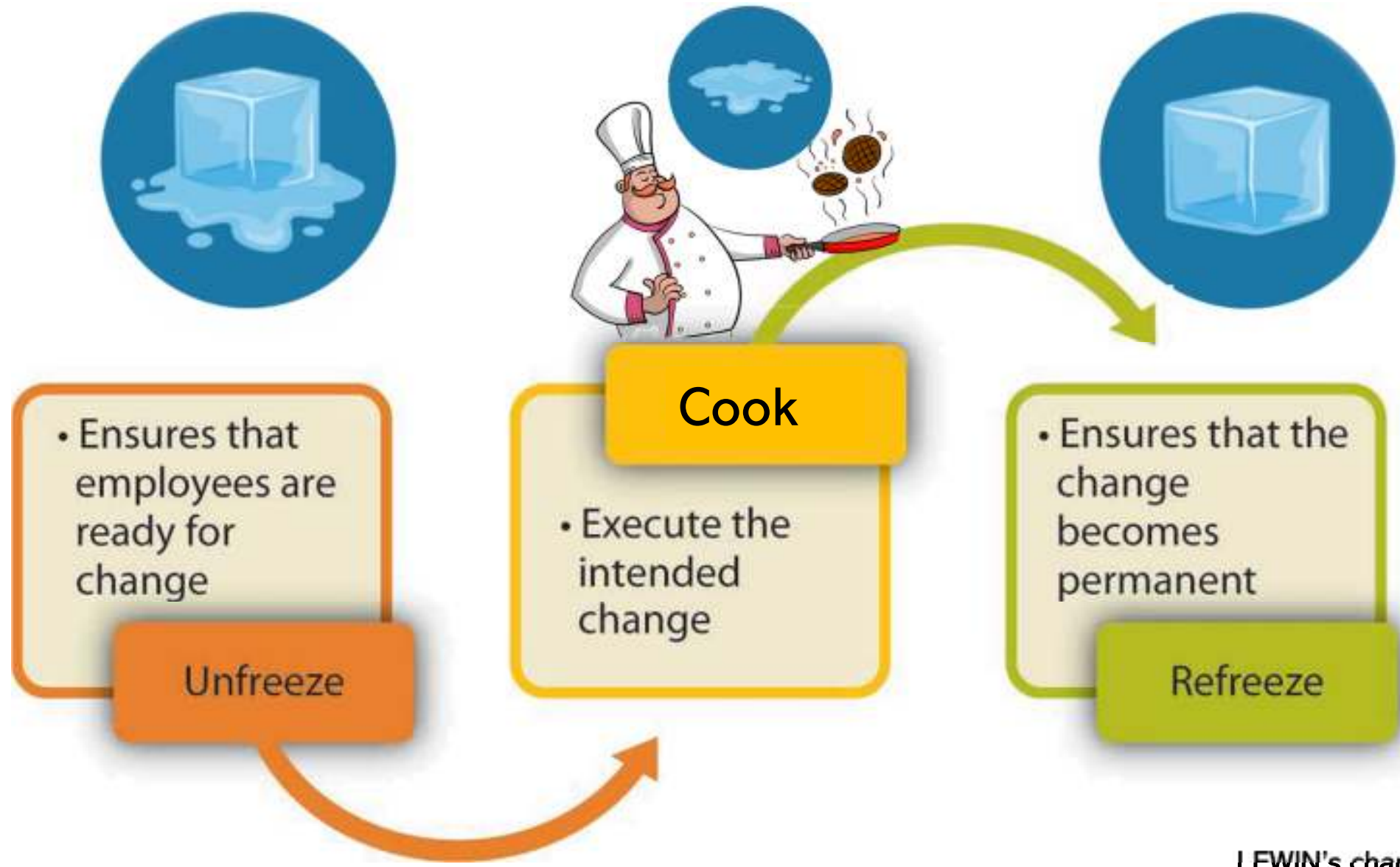
DIGITAL TRANSFORMATIONS have forced organizations into a **new approach** and **ADAPTIVE** emerges as the top objective for the organization:

- ***Adaptive organizational structure*** evolves from the ***more static AGILE world***.
- ***Adaptive real-time data management*** evolve from the ***more static data warehouse and dashboard world***.
- ***Adaptive organizational applications*** evolve from the ***more static old application world***.





“If you want
truly to
understand
something, try
to change it”
- Kurt Lewin



LEWIN's change theory

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COVID-19 why Levin's change theory today?



- Usually **“defrost”** is slow and time consuming
- Covid-19 has effectively **“heated”** all social & professional spheres that were in **“total paralysis”**
- This has brought the possibility for radical change (**cook & implement**) in “enterprise applications”
- **Adaptive enterprises** are THE solution to the **refrost** phase (for both **process and technologies**)

RETHINKING ORGANIZATIONAL APPLICATIONS



STATUS-QUO
CHALLENGERS
EXPLORERS
DOT CONNECTORS
IMAGINATIVE
CRITICAL THINKERS
PROBLEM SOLVERS
SYSTEM THINKERS
ADAPTABLE
INFLUENCERS
COLLABORATORS
CURIOUS
CONTINUOUS LEARNERS
CREATIVE

Adaptive IT emerges as a top objective
for organizations.

Ad-hoc composable organizational
applications **evolve** from the more static
application world.

ADAPTIVE IT might resemble a
collection of small systems and services
Composable Organizational Applications
*driving adaptiveness, differentiation, resilience,
speed-to-market and agility*

It's a big change from the
static-business processes
(older front-end and back-end applications) that
prevented companies from **quickly adapting**



Adaptive Composable Organizational Application Platform



Adaptive Enterprise Applications:

“CENTER OFFICE”**

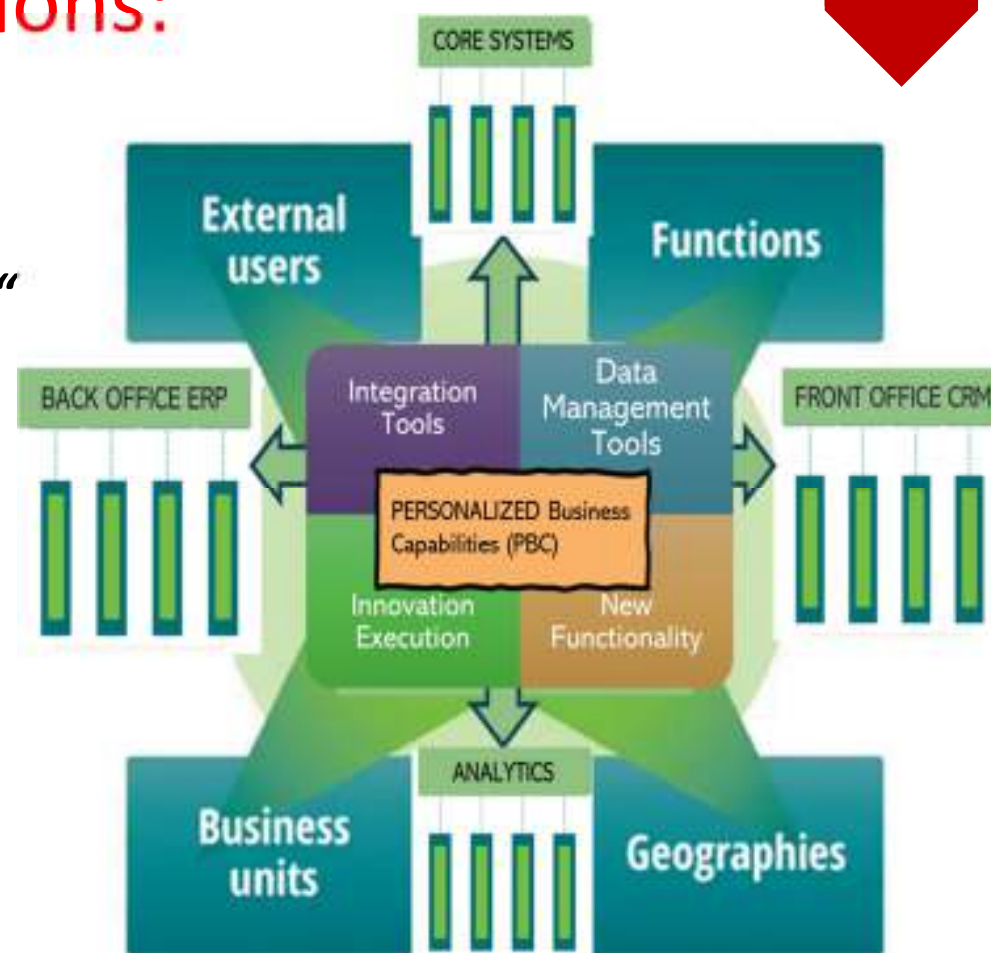
The future of enterprise software
from *back office* and *front office* to “*CENTER OFFICE*”

from static-business processes
applications

(that prevented companies from
quickly adapting)

to personalized-business applications

(build with a new set of integration and
automation tools)

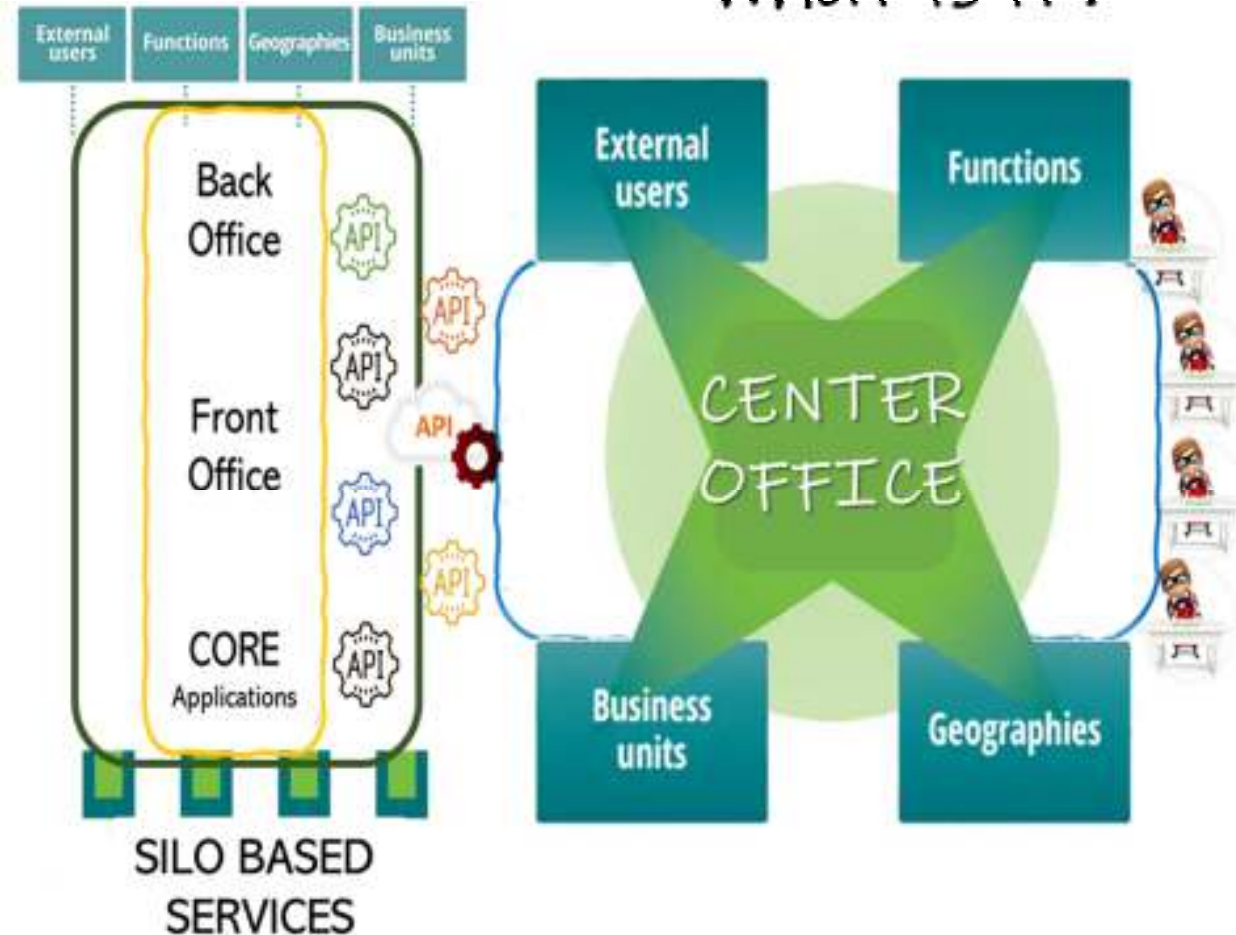


** CENTER OFFICE was first used by Deloitte in 2020

** Gartner : *Intelligent Composable Business Applications*

CENTER OFFICE

What is it?



- Adaptive Composable Organizational Application Platforms are at the **heart of CENTER OFFICE**

- Shifting from a back office, order-taking mentality to a center office lens requires a shift **FROM executing transactions and tasks TO delivering business outcomes and value**

- Putting the **customer/user at the heart of everything** and intimately understanding their needs, wants, and **pain points** is integral to the center office shift.

Personalized (PBC) Business Capabilities

What is it?

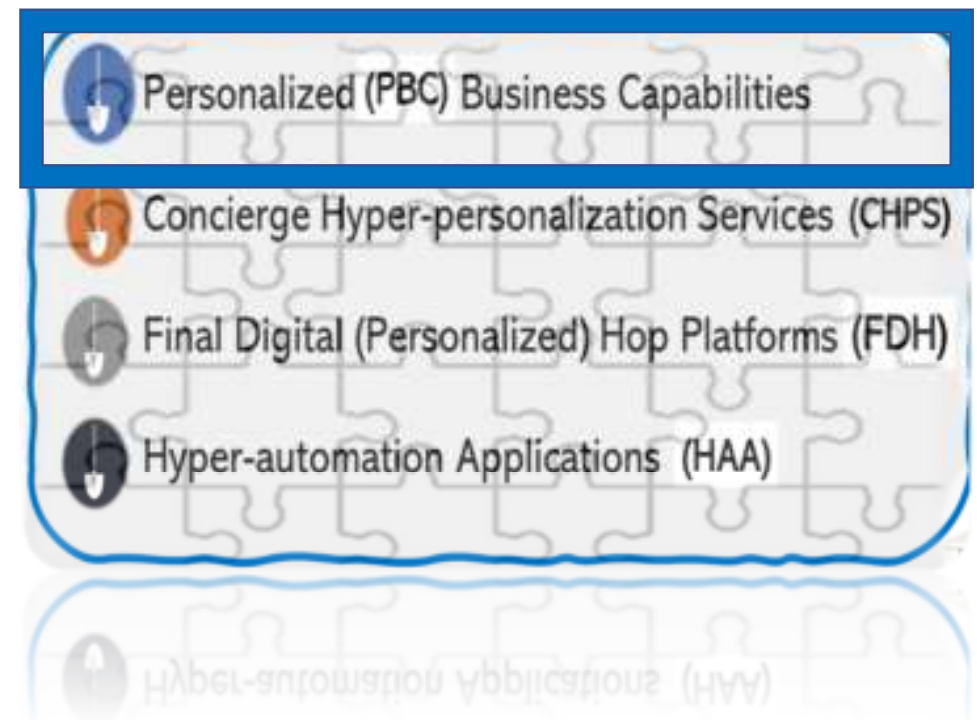
PBCs are part of the **Adaptive Composable Organizational Application Platform**

Each PBC has a **discrete set of capabilities** that can be deployed independently

Some PBC can provide **more than one capability**.

Others connect to several (one PBC might relate to content management and another to analytics)

PBCs work successfully with legacy applications by using event-driven integrations or APIs.

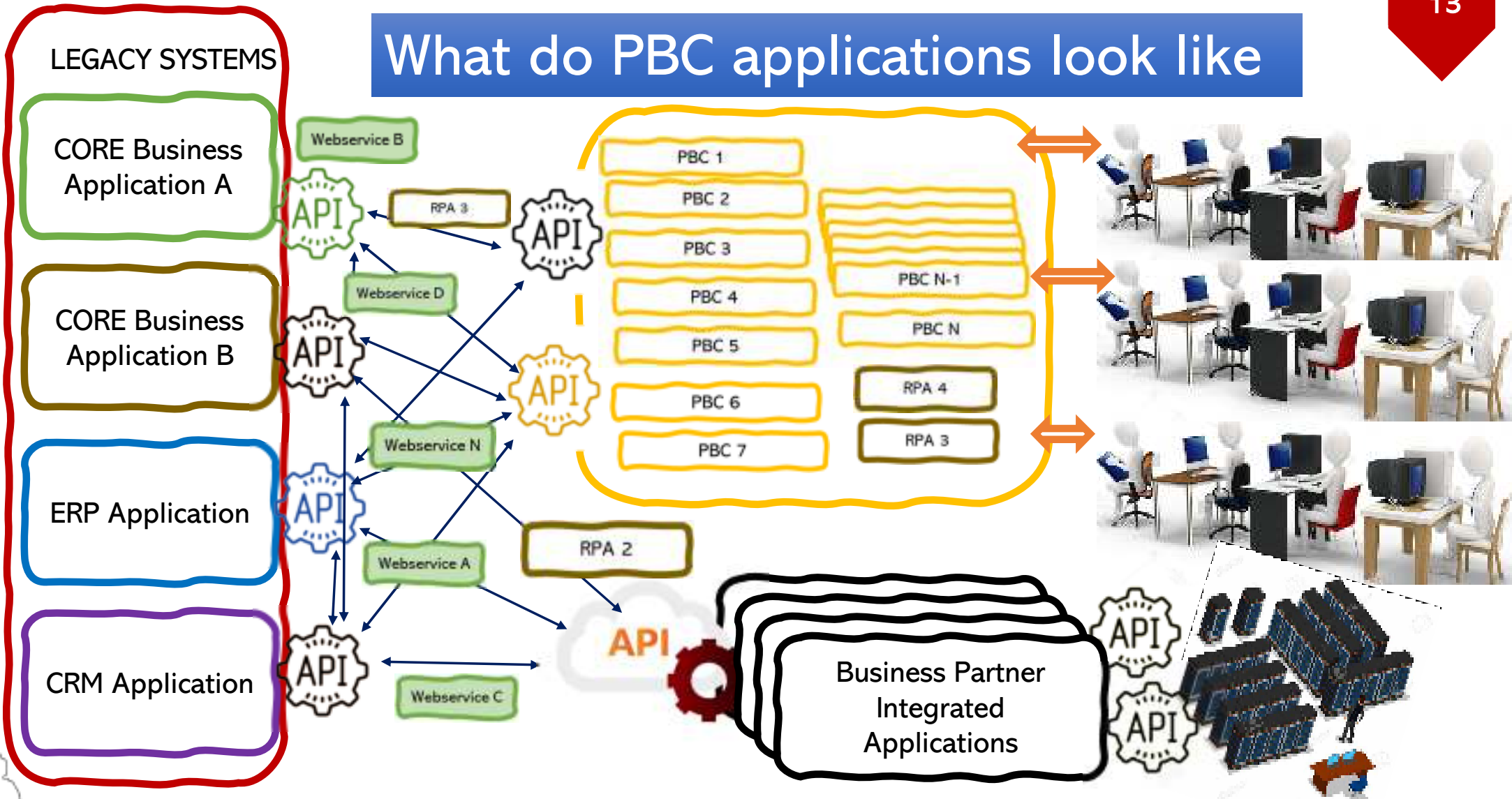


Examples of Personalized (PBC) Business Capabilities



- Full business processes (not supported by enterprise systems)
- Modules of business processes
- Querying DB for specific information
- Analytical computations of business processes
- IoT queries, etc

What do PBC applications look like



The many connections of API (Application Programming Interface)

- API allows your application to interact with an external service using a simple set of commands
- Rest is the dominant API format replacing web services soap standard . GraphQL and GRPC are also alternatives
- Most important features are performance, security, self service. Then monetization, community

Views of APIs



Source: google state of the API

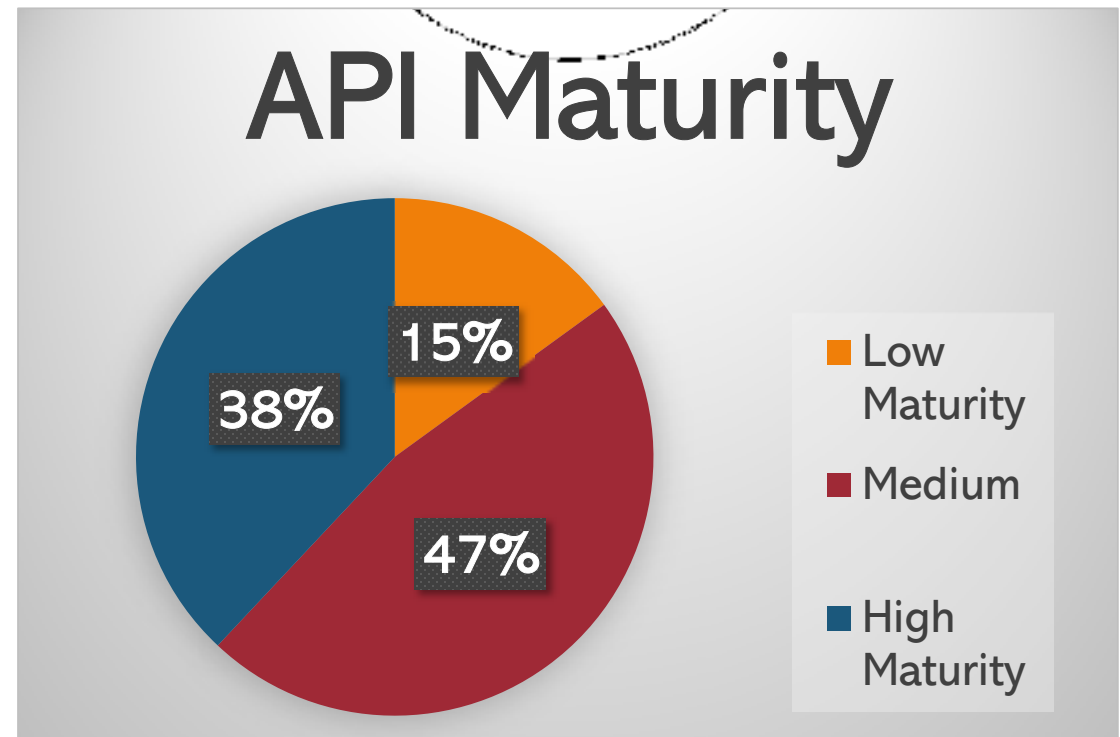
Types of APIs



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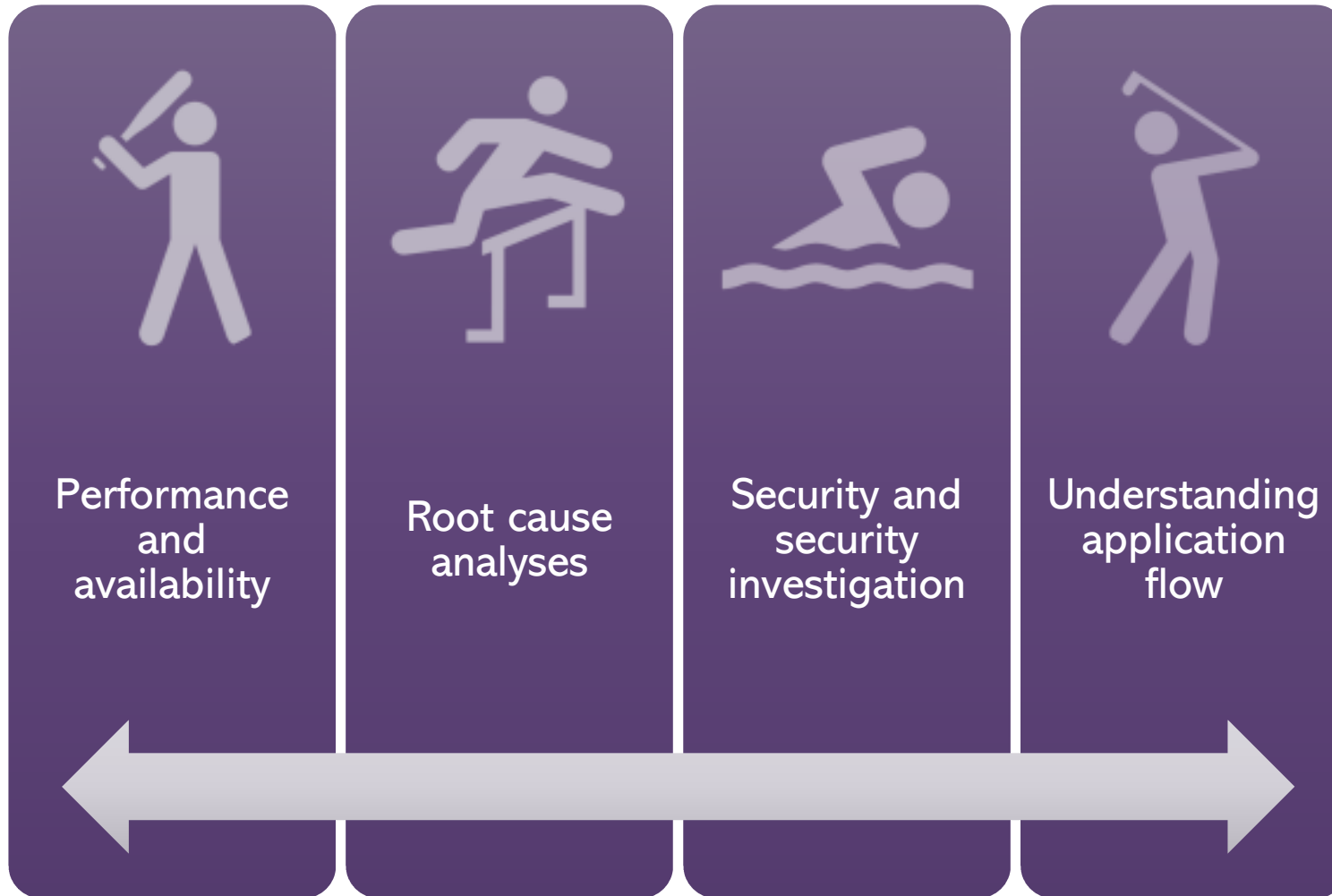
API maturity

- **Low maturity:** APIs are siloed without a centralized program in place to manage administration; we have an API gateway at best.
- **Medium maturity:** APIs are built within individual projects / teams, and managed through a Center of Excellence (CoE) team; we have an API management platform that we use.
- **High maturity:** Centralized company-wide initiative for API-first strategy; we have an API management platform, and a well-orchestrated way to administer APIs both internally with developers, and externally with partners.



Source: google state of the API

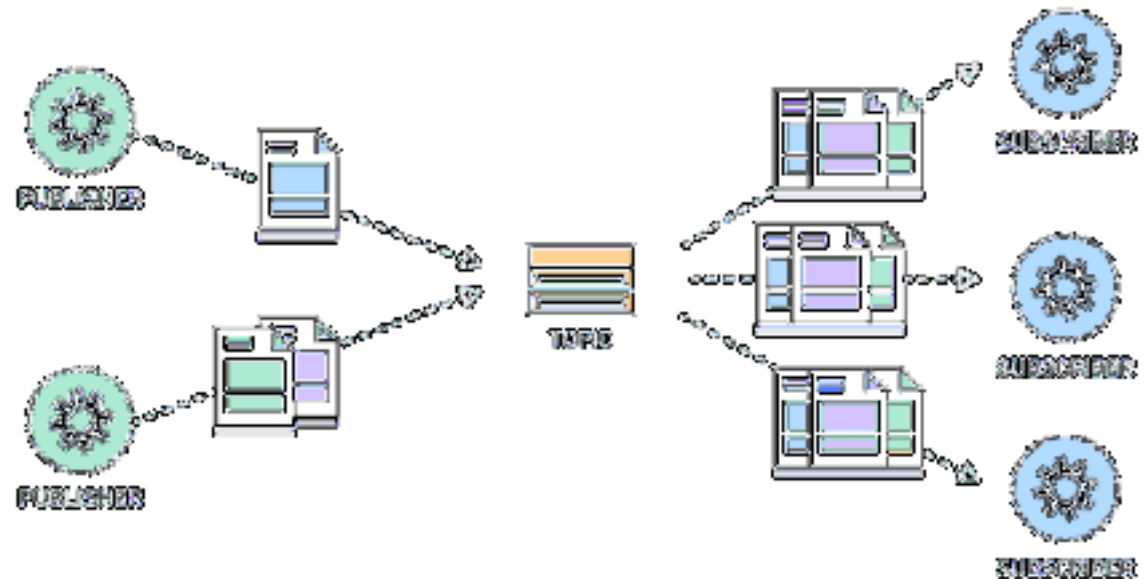
API analytics is crucial



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Event Driven Architecture

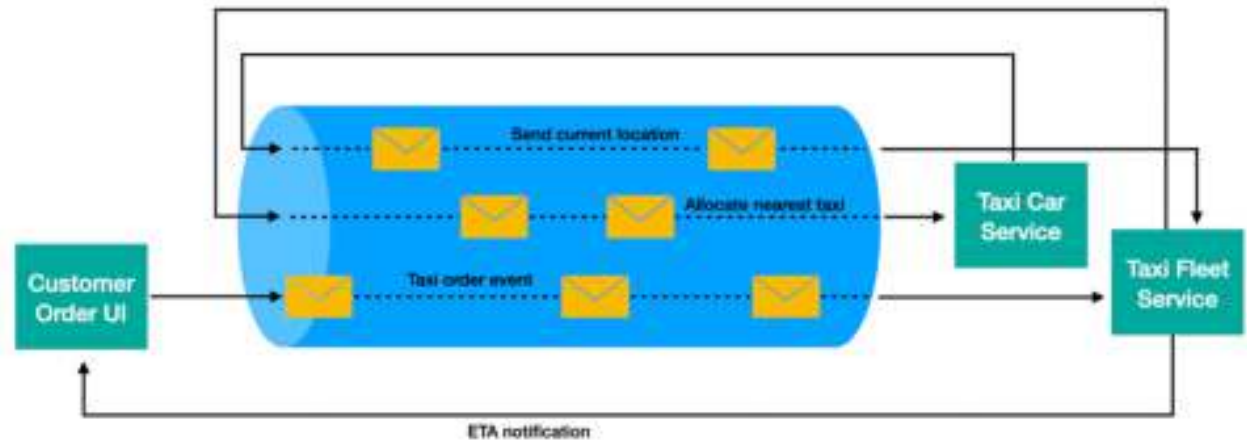
- Enables adaptive business processes
- Enables work of separate teams
- Fits microservices, self contained systems, devops, serverless



Dynamically subscribe or unsubscribe

Event driven challenges

- Basically, for a-synchronous purpose – real time is a challenge
- Distributed transactions are difficult!!
- Needs to reskill architects & programmers
- Confusion between event driven and ESB





Concierge-based
hyper-personalization
services for
customers and
employees



"We see our customers as invited guests to a party, and we are the hosts. It's our job every day to make every important aspect of the customer experience a little bit better"



Jeff Bezos, CEO, Amazon

A product-only approach will fall short because transformation is about giving service to people. Transformation is multi-faceted, and a successful solution will combine technology and services.



Suneet Dua, CRO, PwC

1. Establishes the need for change
2. Defines what must be changed and how
3. Explains where "new" value will occur

identify



Pre-covid19 personalization had a macro impact on the customer and employee experience.

Hyper-personalization expands to help companies connect with customers and employees in the micro (magic) moments.

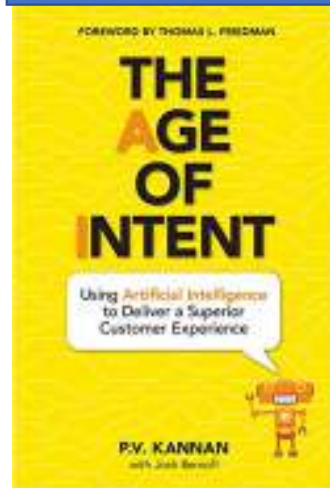
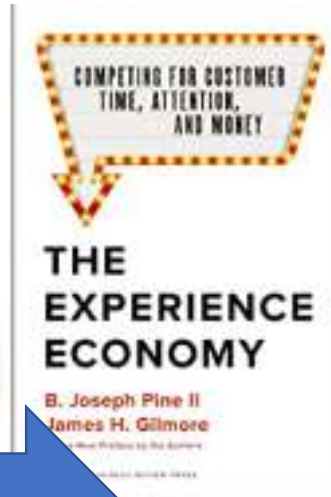
Concierge hyper-personalization services takes another step by offering and giving special services to customers and employees. Now each of a company's customers and employees can have a unique conversation and service.



Journey part a



THREE BOOKS



- "experiences that focus on *transactional efficiency* are no longer main differentiators.

Solving customer problems and developing a hyper-personalized service (at the right moment) is now essential for success"-

WHAT DO WE MEAN BY EXPERIENCE ECONOMY?

A new economic era (*FINALLY*) in which all businesses **must orchestrate memorable events** for their customers and employees, and that memory itself becomes the product.

Concierge Hyper-Personalized Services are customer and employee “personal experiences”

THE ERA OF EXPERIENCE IS HERE. IT'S A REALITY. EVERY DAY WE WORK WITH COMPANIES THAT ARE TRANSFORMING THEMSELVES AROUND THE IDEA THAT THEIR VALUE GOES WAY BEYOND THEIR PRODUCTS AND INTO THE TOTAL EXPERIENCE THEIR CUSTOMERS HAVE WITH THEIR BRAND.

- ECONSULTANCY'S 2017 DIGITAL TRENDS REPORT

KEY INSIGHT: CUSTOMER EXPERIENCE IS REGARDED AS THE PRIMARY WAY FOR ORGANISATIONS TO DIFFERENTIATE THEMSELVES FROM COMPETITORS IN 2021 BUT DATA CAPABILITIES AREN'T DEVELOPING FAST ENOUGH.

book 1999 forgotten 2019 reborn

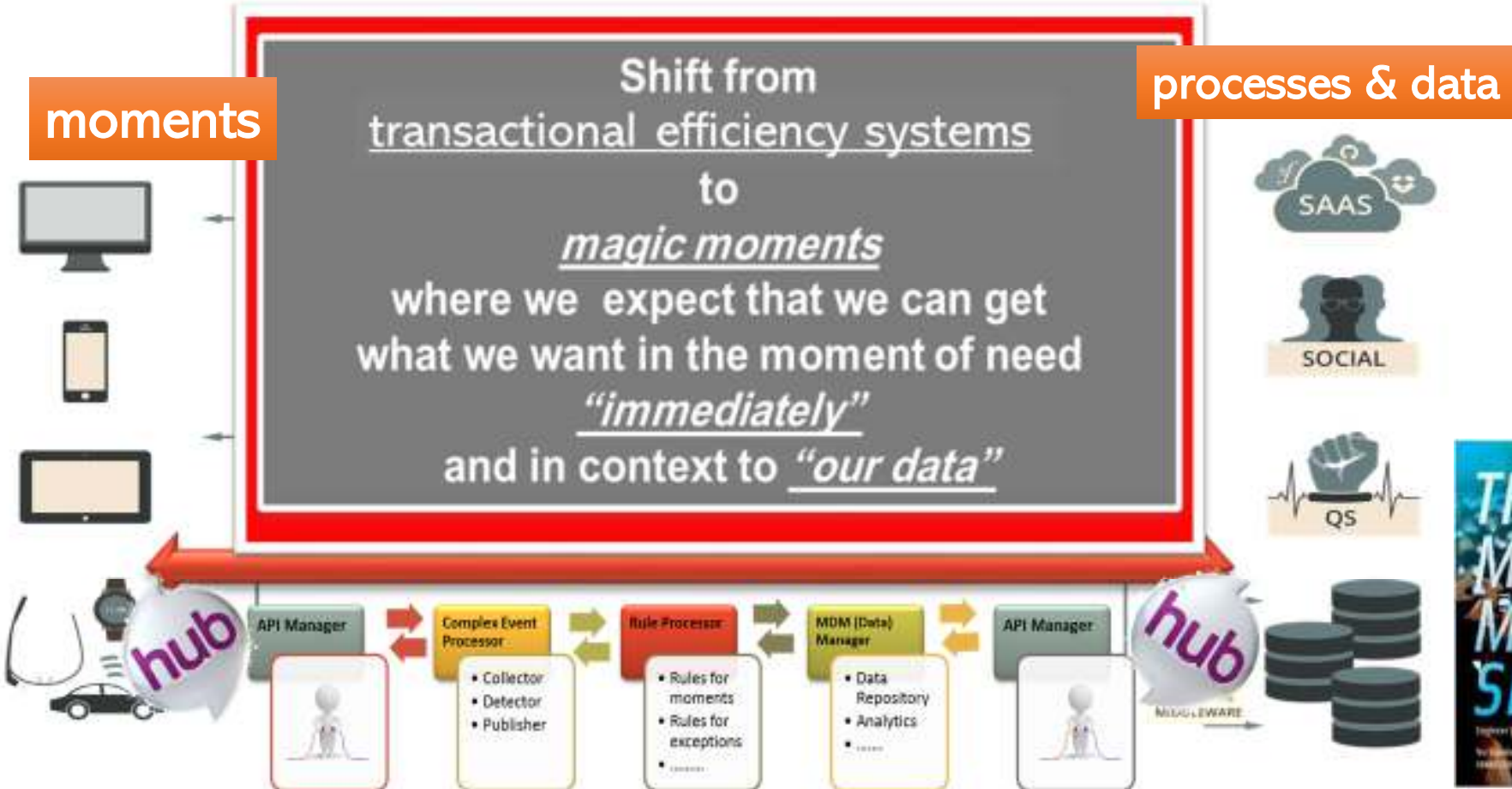
COMPETING FOR CUSTOMER TIME, ATTENTION, AND MONEY

THE EXPERIENCE ECONOMY

By Joseph Pine II
James H. Gilmore

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The Mobile Mind Shift (2012) : from *transactional efficiency* to *moments*

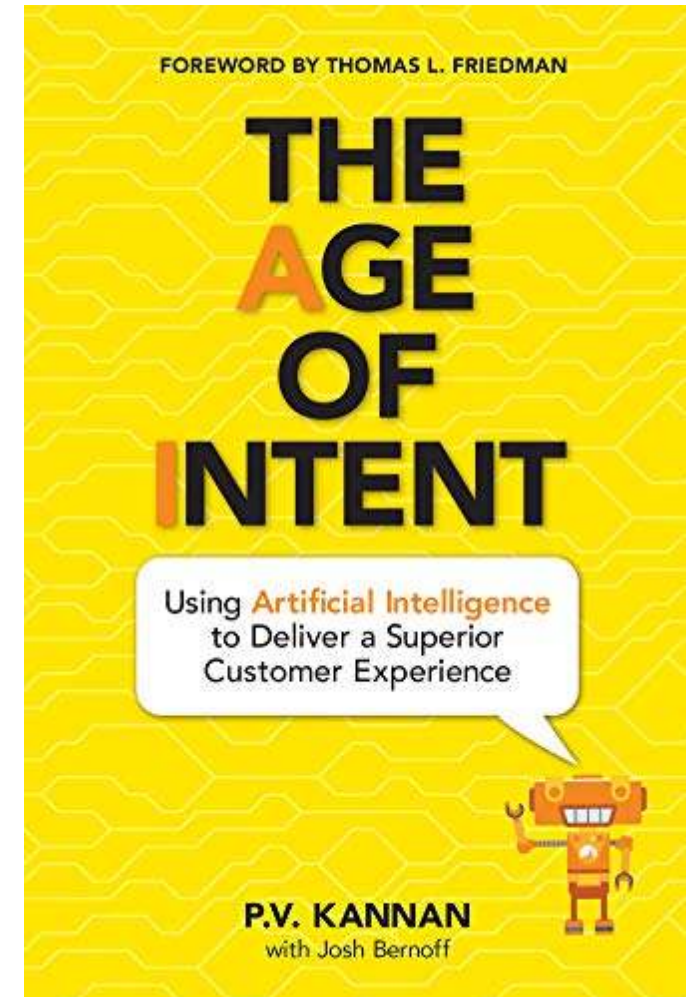


Delivering a Superior Customer Experience

CONCIERGE-BASED HYPER-PERSONALIZATION SERVICES are a part of a **world where applications are powered by artificial intelligence (AI) and connected to a customer's complete past history.**

These applications can **anticipate just what a customer WOULD LIKE TO DO**

They are transforming the business world with efficient, SCALABLE SERVICES that are available 24/7 and getting smarter every day.



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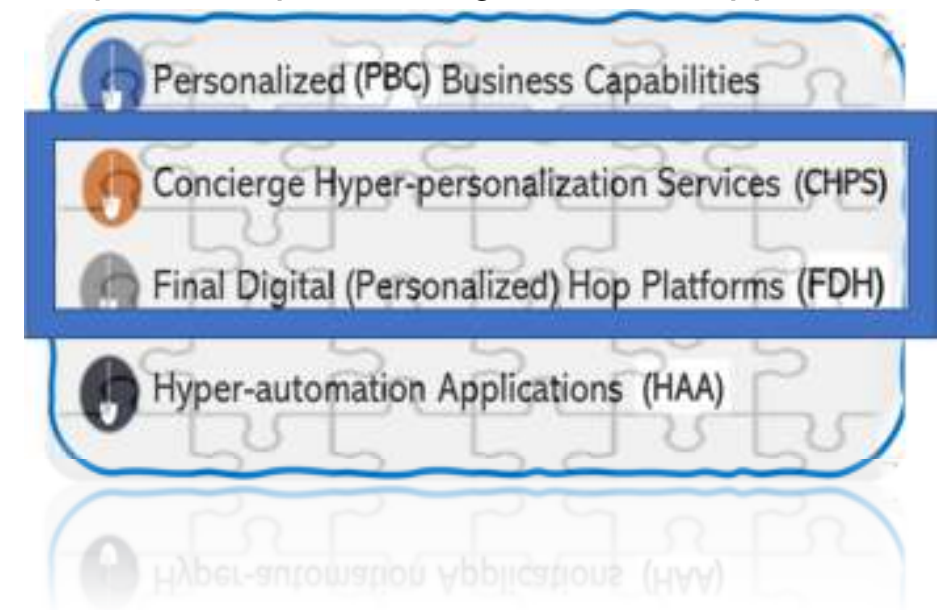
CONCIERGE-BASED HYPER-PERSONALIZATION SERVICES

What it is?

helps companies *connect with customers & employees in specific micro (magic) moments, allowing them to offer each user a service that fits their individual needs.*

Users are not groups of micro-segments, they're individual people with specific needs.

Adaptive Composable Organizational Applications



CONCIERGE SERVICES will do work for us

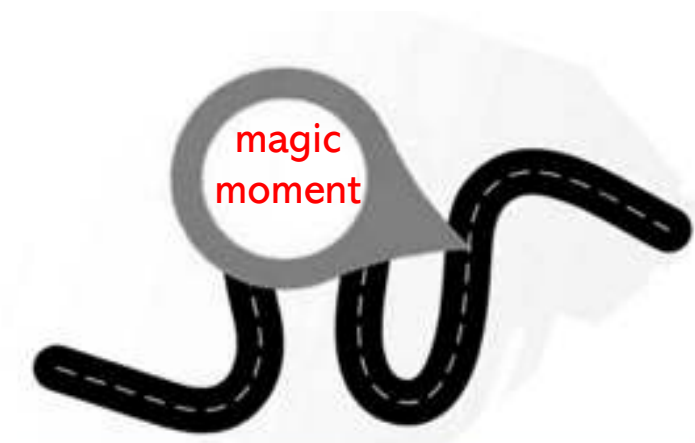
will assist users (customers or employees) with personalized services making tasks like:

scheduling meetings, car and home alarm emergencies, shopping and meal (ecommerce) recommendations, loan restaurant reservations, arranging spa service, recommending places to visit, booking transportation, lining up tickets for concerts or special events, planning a holiday trip, etc.



Two parts needed so that the “Concierge-based Hyper-personalized Service” will be a success:

1. Has to be **embedded** in the customer/ employee journey and appear at just the right “**Magic Moment**”
2. The **app has to deliver** a “hyper-personalized service” which is **equivalent to what a concierge would do**



The Kangaroo Hop

- **Kangaroos usually hop fast** at about 25kph, though they can reach 70kph over short distances, *covering as much as 9m in a single hop.*
- **Hopping allows them to move quickly** over any surface, no matter how rough, steep or uneven.
- **Hopping uses less energy** than four-legged running at the same speed.
- Kangaroo's **hop gives an amazing ability to turn quickly!** They can achieve a 180 degree turn in a single hop.

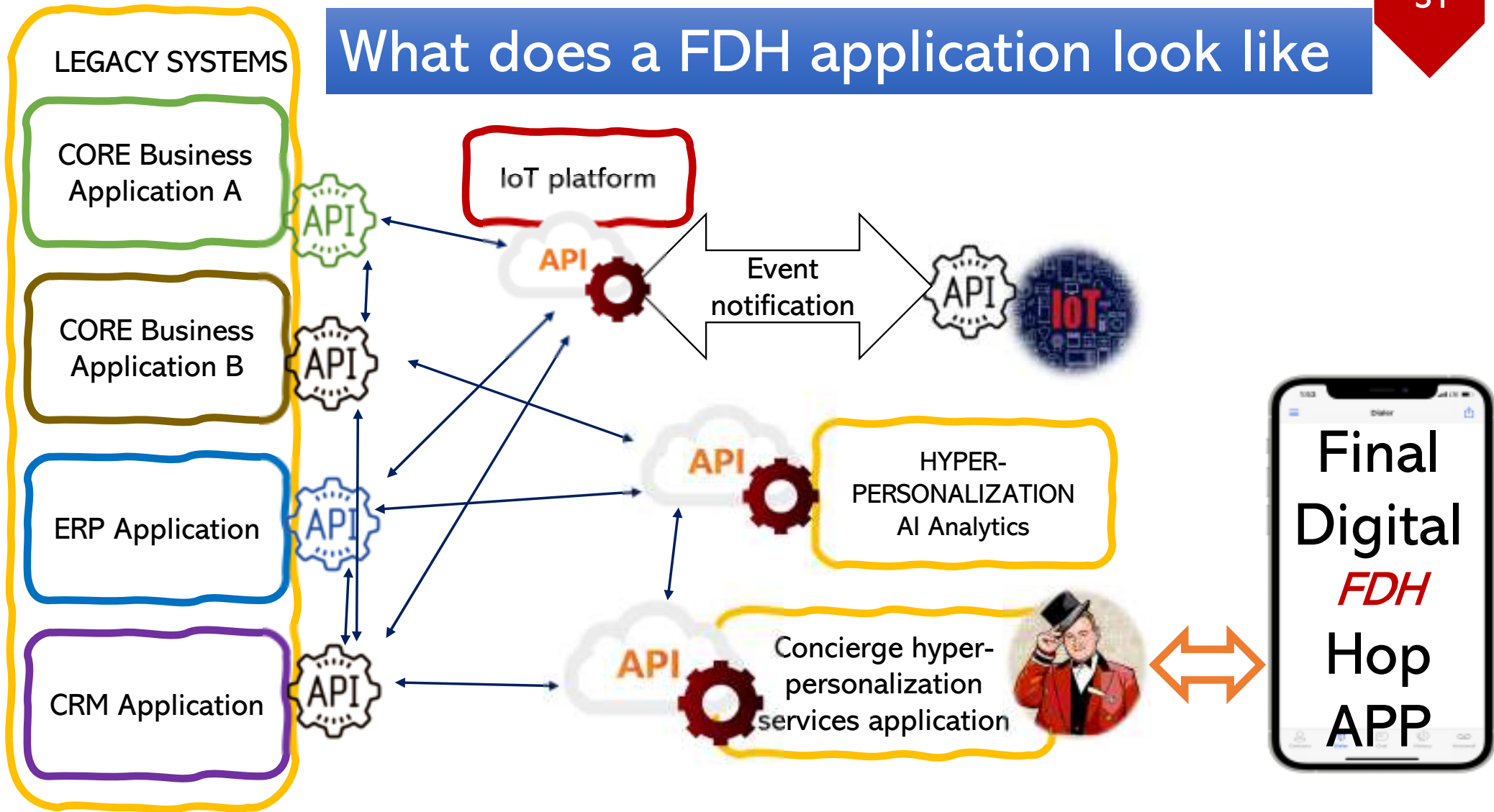


Final Digital (Personalized) Hop Platforms (FDH)

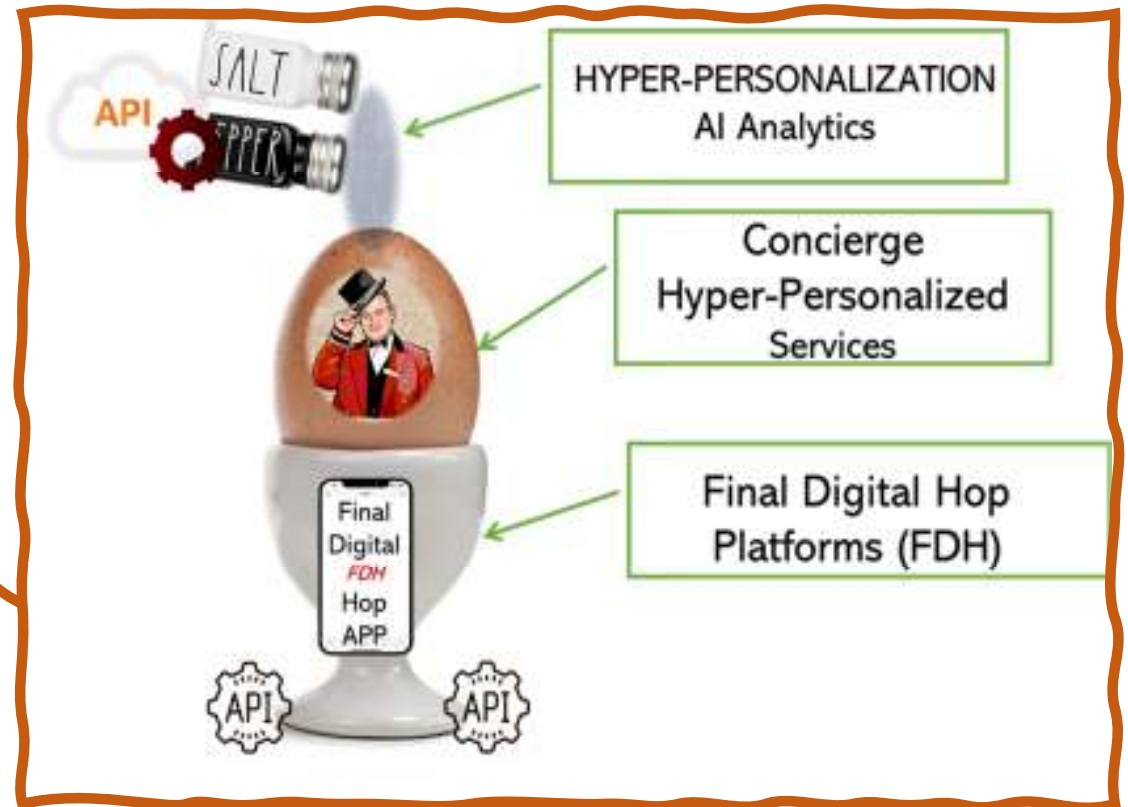
- FDH is a **“composable” transformation platform**
- It is highly **efficient and easy to pivot (change)**
- **Integrates and orchestrates** all technologies that enterprises need
- **FDH gives enterprises the ability to deliver “FAST” and “efficiently”** while still using older CORE, ERP, CRM data and processes



What does a FDH application look like



EXAMPLES of FDH applications



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Example of Concierge Hyper-Personalized Personalization Services



I walk nearly everyday (around 11 km) at the beach.

I leave home around 4:00 am

But:

1. In order to leave the Moshav I must **open the gate first**
2. On my way **I speak (FaceTime) with my mother** (Miami, Florida)

Every morning when I close the door and set the alarm a specific micro (magic) moment occurs:

SIRI iPhone gives me a “service”: sets the apps that I need in the order that I need





היי חיים ג'ימי

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85-777-80

הסוויץ' שלי החודש: 77.91 ₪ <



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מספר הרכב: 443-78-7878
תקופת הביטוח: 20/09/2020 - 20/09/2019
הגובה המבטוחים: מיקה לביא, דום לביא

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כיסוי נזקי אדם נזקי רכוש נזקי אש
לנהוג בראש מסק

מחיר הפוליסה מורכב:
ביטוח חובה: 90.16 ₪ א' ב' חודשים
ביטוח מקיף: מחיר קבוע 127.91 ₪ א' ב' חודשים
מחיר משתנה לסי צריכה 8.8 ₪ א' ב' לק"מ

החייב לא יעלה על 703.33 ₪ או במחודש

החייב עבור פוליסת הביטוח יתבצע באמצעי
מזכרים אמרטי הוטליונים כסדרת 1000

מידע נוסף עבור פוליסה אפשר ללחוץ כאן >

עם משהיך תצטרך להירשם והמבטוח כי תישלם
למט כחלק מן הדין. ישירות איתנו בעזר דגל, בעלות
הישום המלא יית המטות לול 1000

מאשר תשלום ומידוש פוליסה

לשירותים נוספים לנסע לסיטק

financial processes from core

יש פנצ'ר?

נדלקה נורה?

נגנב הרכב?

נגמר המצבר?

נגמר הדלק?

קרתה תאונה?

- הדלקה
- החלפת נורה
- הדלקה נורה
- פנצ'ר
- דיוח למספרים
- דיוח מרכיב
- השלמת נהיגה
- טעימת מצבר
- הדלקה נורה
- תחנה קייבנה
- השלמת דיוח
- השלמת דיוח



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Beeline software embedded in real-estate apps links directly to a user's personal bank, employment and pay information, tax history, and then utilizes machine learning to create a "service" that gives Same day "purchase-ready" approval



buying a house (mortgage is part of the journey)

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Adaptive Composable Organizational Applications

The journey to
Adaptive Composable Organizational Applications
passes through **HYPER-AUTOMATION**:
new and smart RPA version



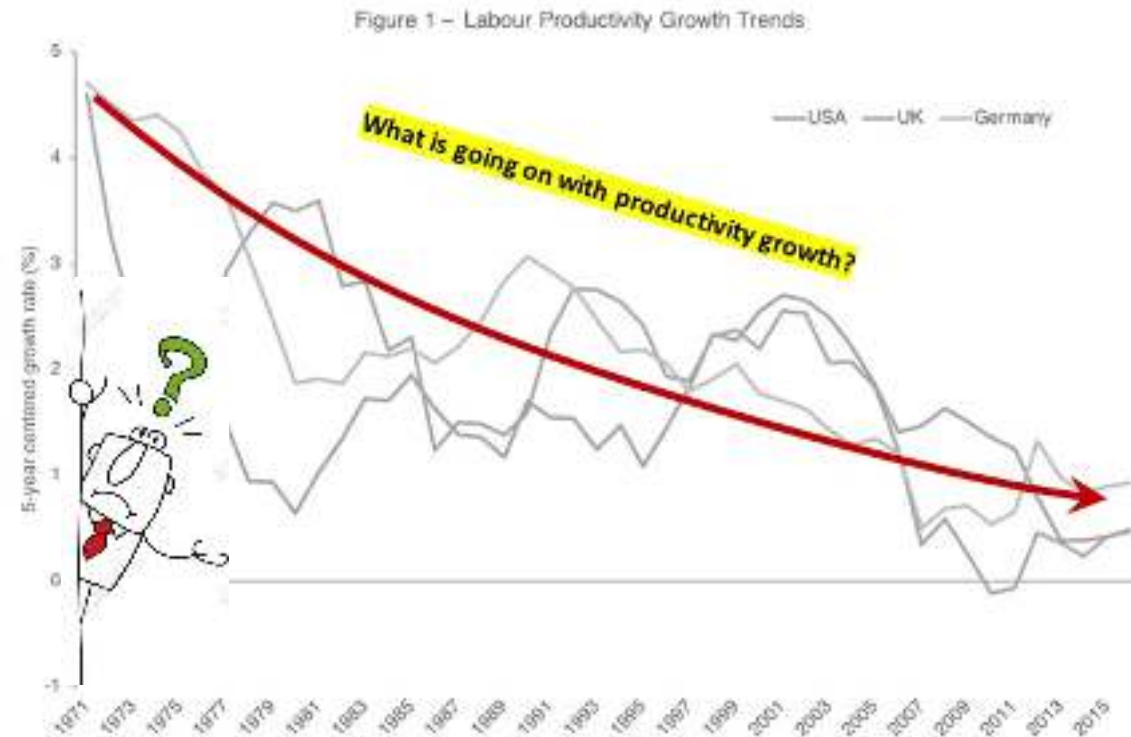
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Productivity growth slowed

around the world in the 1970s and 1990s and it didn't show significant change to the present day

It's called SOLOW Paradox

It means money spent on tech
not equal to the value it produces



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At first, RPA was
perceived as a cool toy

There was very little knowledge in
the market. Organizations ran
pilots with the integrators who
learned RPA on the fly

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BUT we have all seen what can be done with RPA, especially during the COVID crisis

In production within 48 hours

would have taken 1-2 months manually

בנק ירושלים מגדילה את היקף אוטומציית התהליכים הרובוטית כדי להקל על הקשיים הכלכליים של לקוחות בתקופת מגפת הקורונה רובוטים מעבדים עשרות אלפי בקשות של צרכנים לדחיית מועדי תשלומים של משכנתאות והלוואות

תהיתם פעם כיצד מזמנים יותר מ-100 אלף אנשים ביום לקבל חיסון קורונה? היום נחשפת לראשונה הטכנולוגיה הישראלית שאיפשרה לכללית לנהל את מערך זימוני התורים הגדול והמורכב ביותר בישראל בהתאם לתיעדופים שקבע משה"ב: מדובר בבוט שזכה לשם V-Bot, המאפשר תזמון של מאות אלפי תורים למתן חיסון כאשר האתגר היה זימון של מאות אלפי תורים בהפשר של 21 יום למנת החיסון הראשונה והשניה.

FEATURE

Maccabi Health taps AI-driven RPA to speed coronavirus patient intake

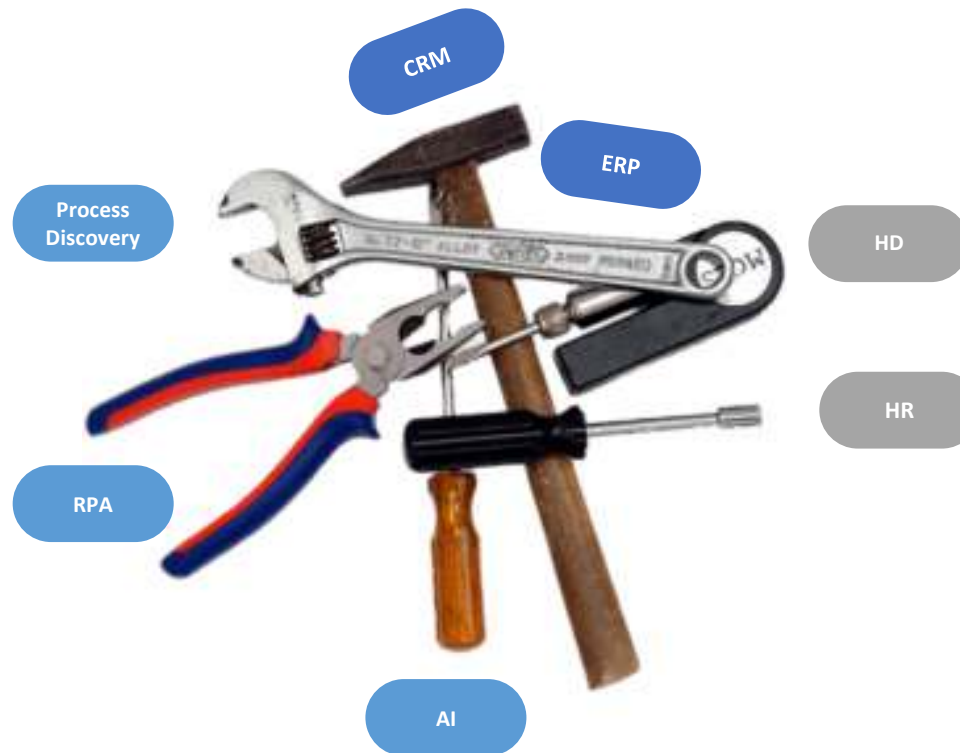
CIO

Kryon Provides RPA Solution for Maccabi Healthcare Services' COVID-19 Response in Less Than 48 Hours, Dramatically Expediting the HMO's Ability to Handle COVID-19 Testing English -







The process will be made available free of charge to healthcare providers around the world to improve integrations between private, public, and government testing

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Crisis has proven that RPA is another important tool in the IT toolbox, just like ERP, CRM, etc.

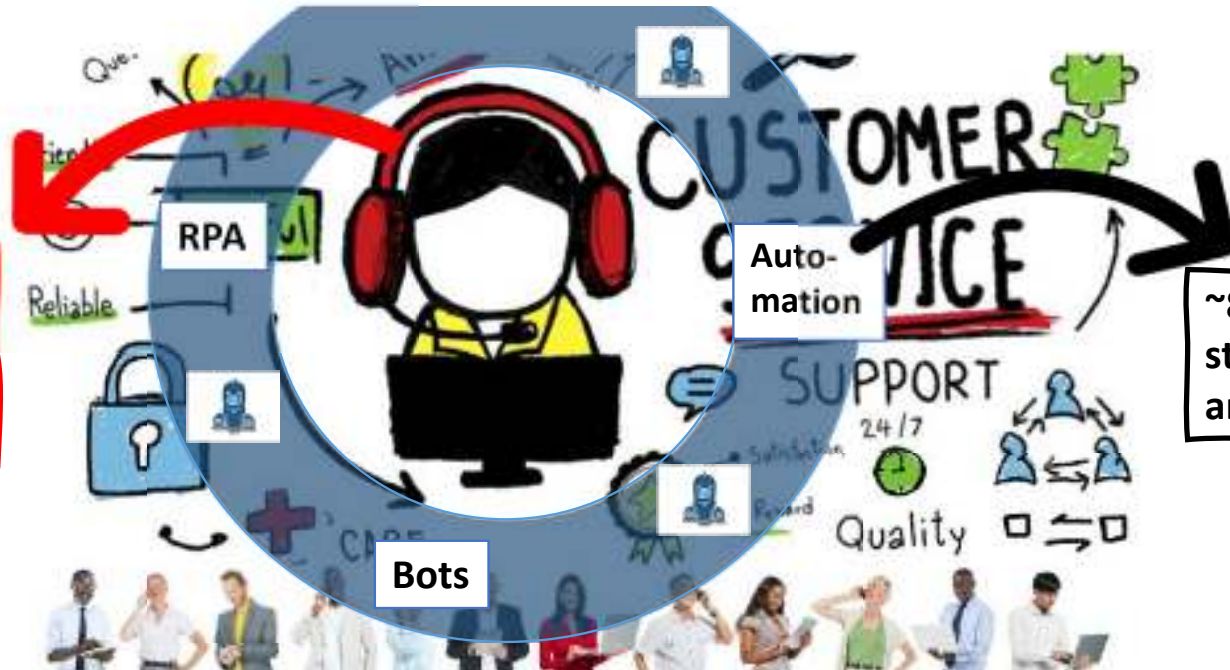


RPA Benefits & Challenges

				
Operational efficiency	CX	EX	Organizational perspective	RPA Challenges
<p>MANUAL processes elimination</p>	<p>Continuing customer service 24x7</p>	<p>Free people from non-productive work</p>	<p>TTM</p>	<p>RPA isn't right for every process</p>
<p>Real-Time Scale IT responsiveness</p>	<p>~80% - automatically closed by a robot</p>	<p>Lack of Talent - retention</p>	<p>Performance improvement</p>	<p>Every change in the system entails a change in the RPA connected to it</p>
<p>Small "insignificant" processes automation</p>	<p>~20% -needed human intervention</p>	<p>Employee satisfaction meaningful job</p>	<p>Tech orientation</p>	<p>Is it possible to do it without RPA? Interface will always work better, but can take more time & money</p>
<p>Measures</p>  <p>Cost/ Time saving</p>	<p>Better Service with free time</p>	<p>Employee Satisfaction</p>	<p>Organizational / IT Responsiveness</p>	<p>Risk mng Systems Connection without an interface</p>

Customer Service in Digital Age was Hard, then Came Covid

Exceptions that needed human intervention - empathy, creativity and communication



~85% of rule based, structured data processes are handled by RPA

Data-Driven Process Mining automatically discovers and warns of exceptional cases in real-time



\$38M Early payment of invoices – Cash Flow impact!

48% Blocked invoices process – difference between companies – Waste of time, money, effort

Source: Datricks



For too long, companies looked to standardize rather than personalize

Standard working hours, standard-issue HD or one-size-fits-all SW, it is the path of least resistance to have all employees operating on the same system.

We are at a major transition where companies must be more flexible to the individual needs of employees



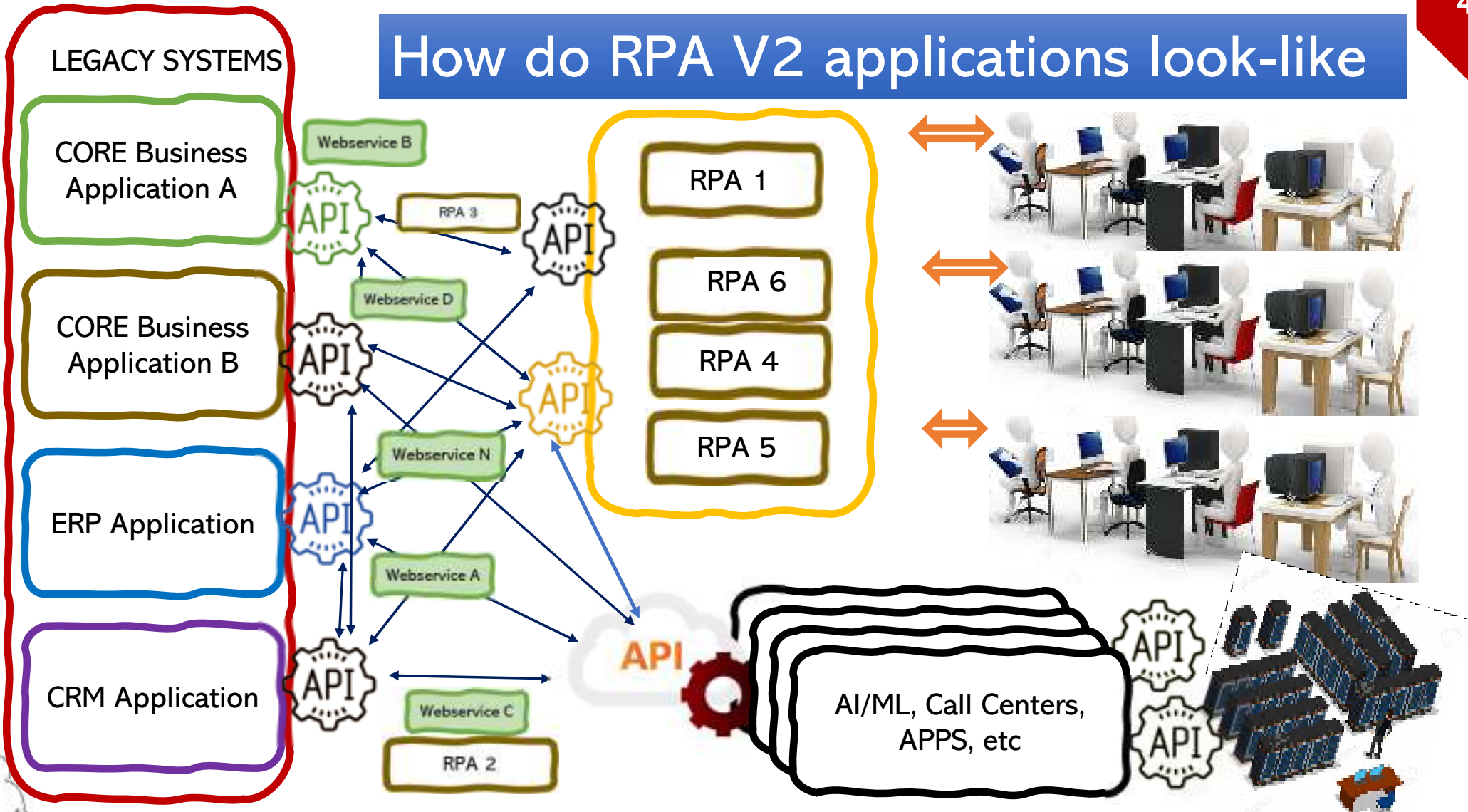
Flexibility starts by understanding your employees' needs both on a personal and professional level and addressing these needs by personalized applications (PBCs)

We need a lot of Automation for that matter

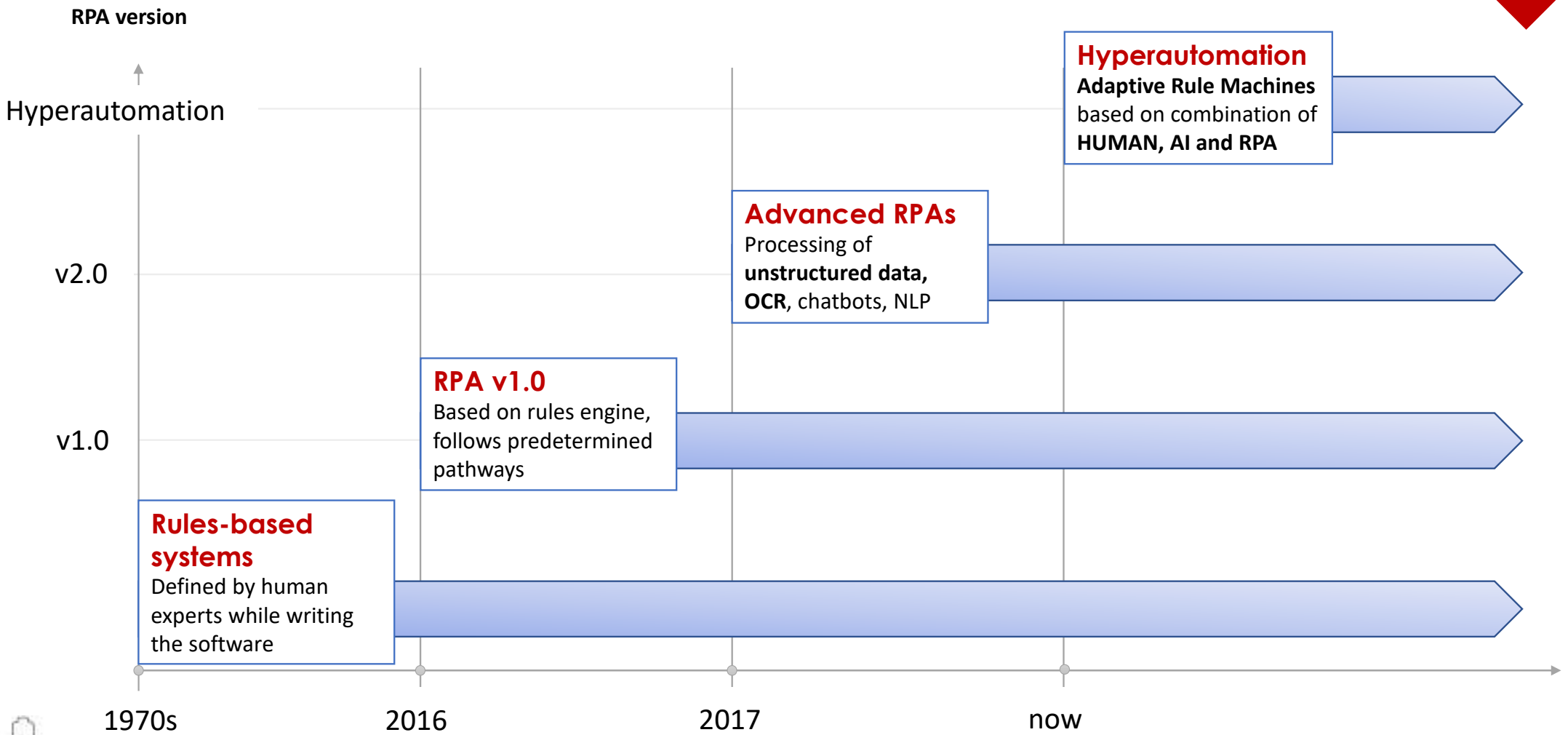


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How do RPA V2 applications look-like

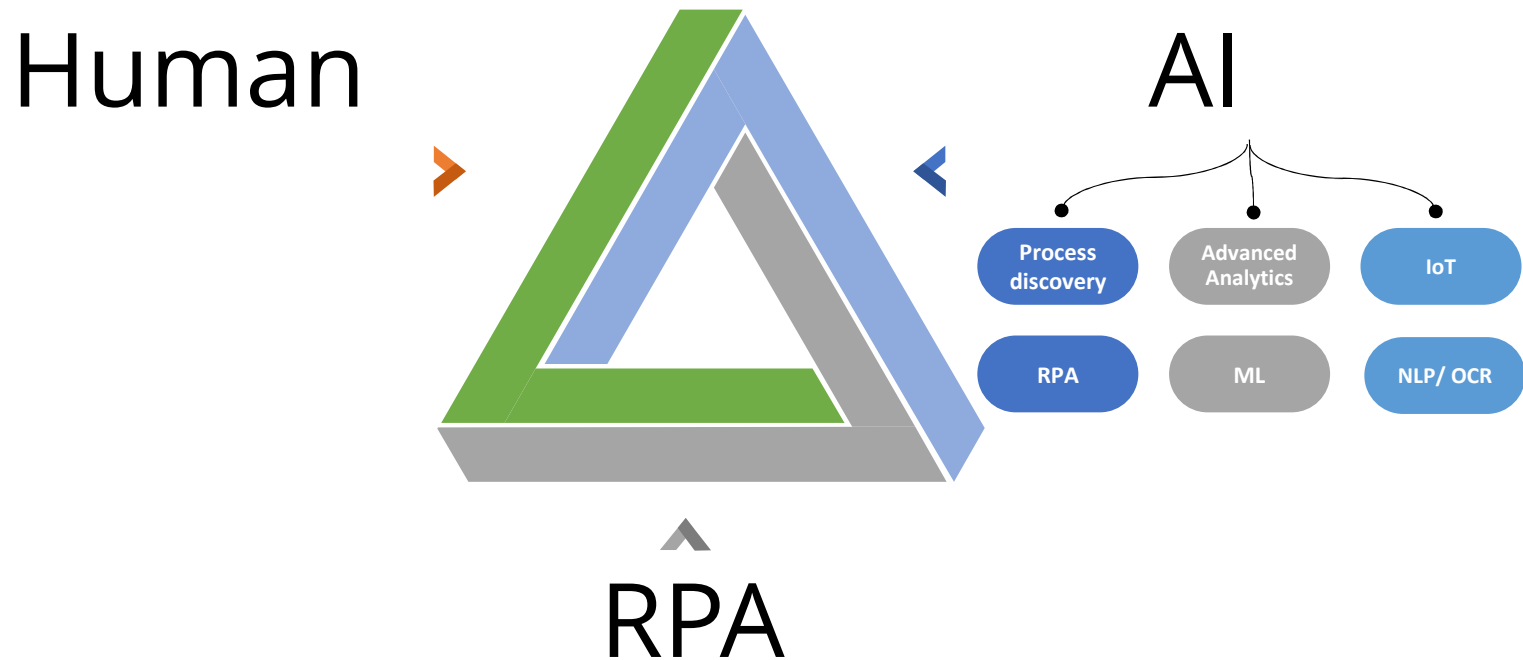


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Hyperautomation based on a combination of Human , AI and RPA



Identify

Business Process Automation did not reach its full potential for several reasons:

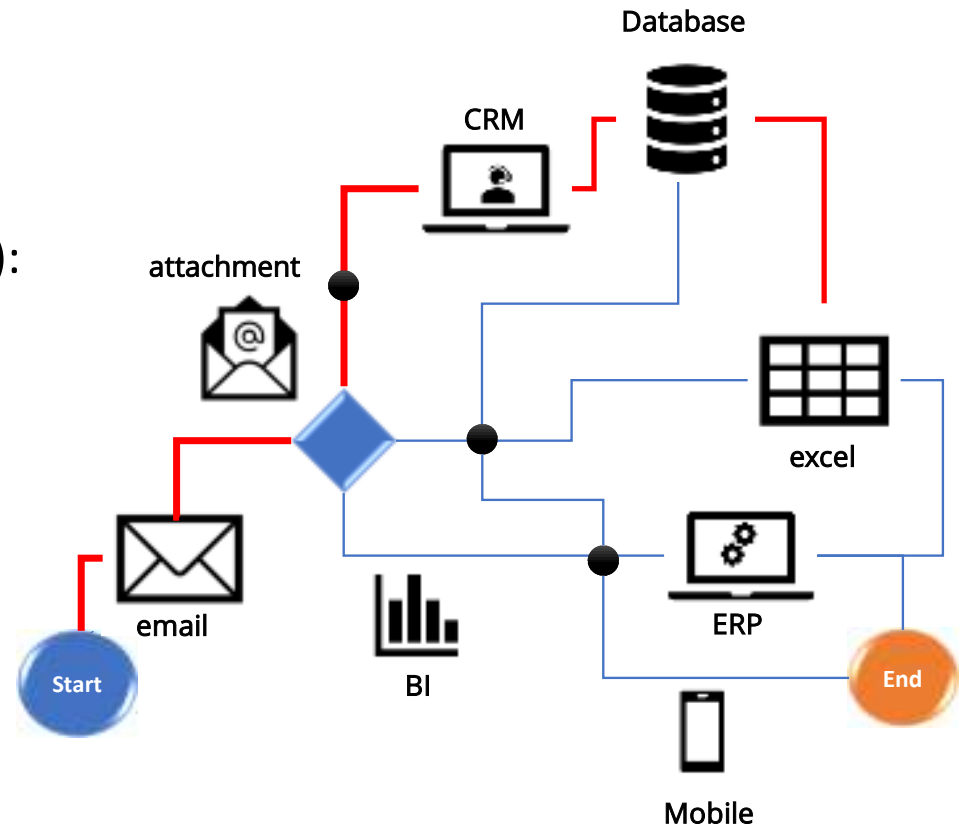
Lack of Industrial Engineering Departments	Lack of Process Analysis capabilities
Lack of Knowledge	Lack of enterprise-wide automation strategy
Automation Debt	When automation opportunities are identified and not delivered, they become debt
Process Variance	Accuracy issues when the process variance is higher
Fear	The fear that humans will lose control and also lose jobs



Lack of Industrial Engineering Departments

In an age of **STANDARDIZATION** (ERP, CRM, CORE):

- People GOT USED to preassembled processes, which led to the loss of business processes understanding
- Industrial and management engineers in enterprises soon became Systems Analysts instead of Process Analysts



**Automation of one part of an entire process
or one process variant**

Enterprises conducted with RPA v1.0:

- Silo-based pilots
- Lack of senior management involvement
- Automation of the processes that have been existing for decades, without optimizing them first

It led to a lack of:

- Enterprise-wide automation strategy
- Organizational knowledge
- Automation debt

Automation Debt

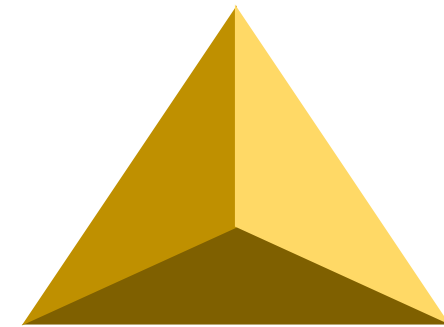
Technical debt



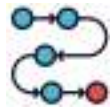
Shortcuts taken in technology and inadequate investment to maintain a company's current and future-ready status, such as:

- Workarounds, quick fixes, manual efforts
- Lack of visibility
- Redundancy between departments

Automation debt



- Lack of automation of entire parts of the process or even entire processes that are not considered for automation
- **Especially** those common processes that others have already started to automate, scale, and strategically reinforce to have a competitive edge in the market



Processes

Including implementation and change mng



Skills

Build skills and capacity for automation, including training guidance and upskilling employees to work alongside the technology

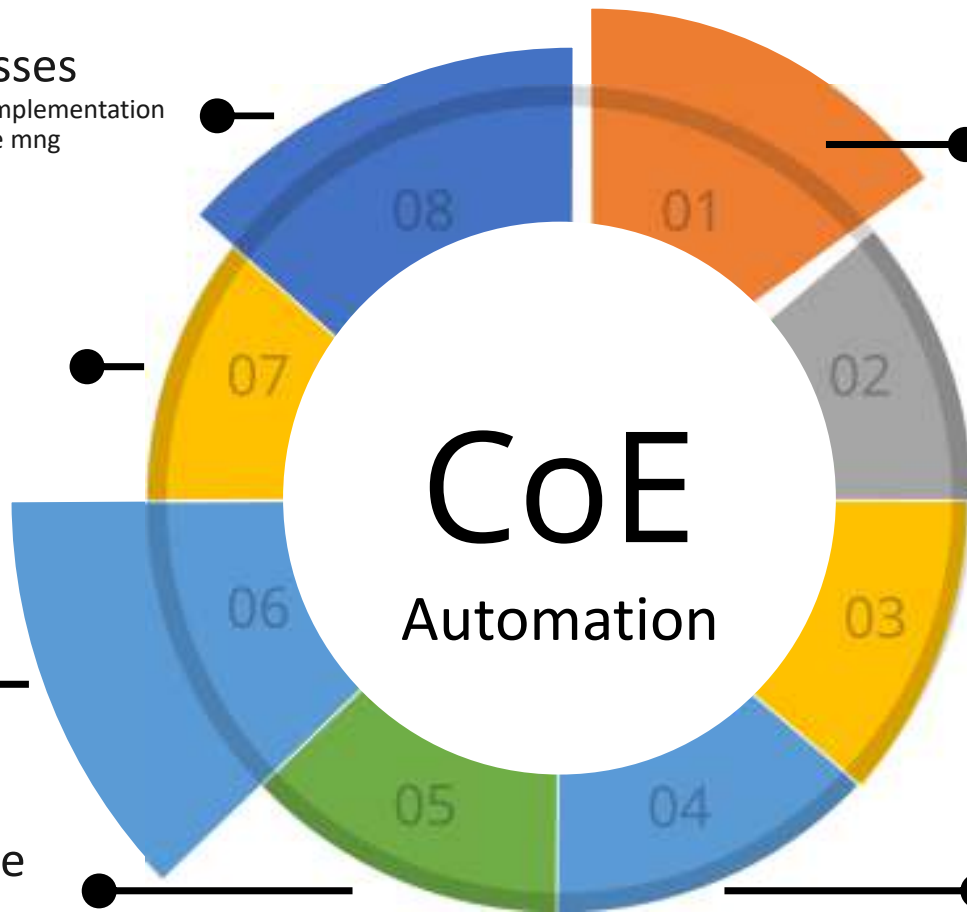
Use Cases Identification and Prioritization

Oversee projects, leverage synergy



Governance

Business goals and desired outcomes, KPIs for projects



Process Literacy

Set an unify organizational language on automation, process analysis and Industrial Engineering

Standards

Drive tech awareness across the org, enabling business units to automate processes in line with best practices, and methodologies

Architecture

CoE need to thoroughly look through the infrastructure they already have, to ensure that hyperautomation would be truly compatible to enterprise applications

Tools

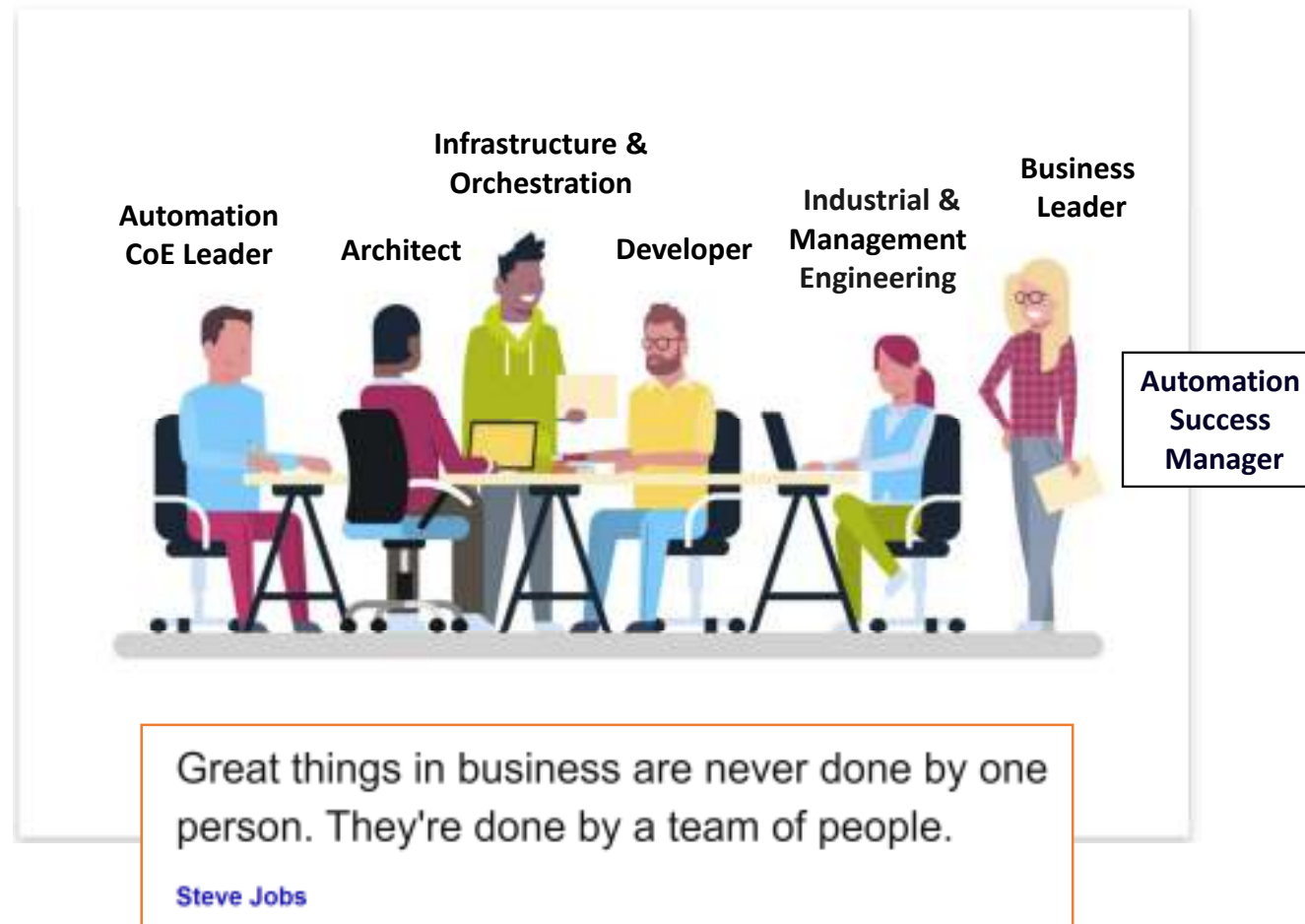
Tools standardization



CoE is an enabler, not a controller or a doer itself

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CoE is the Automation Team



Embracing Hyperautomation through Human Education



It's HARD

New technologies are hard on employees, especially those that come with the **promise to replace humans**



Resistance

Unfamiliar processes adoption
people can feel vulnerable, uncertain and resistant



Education

Company needs to educate employees about automation benefits, establishing an organization-wide automation mindset

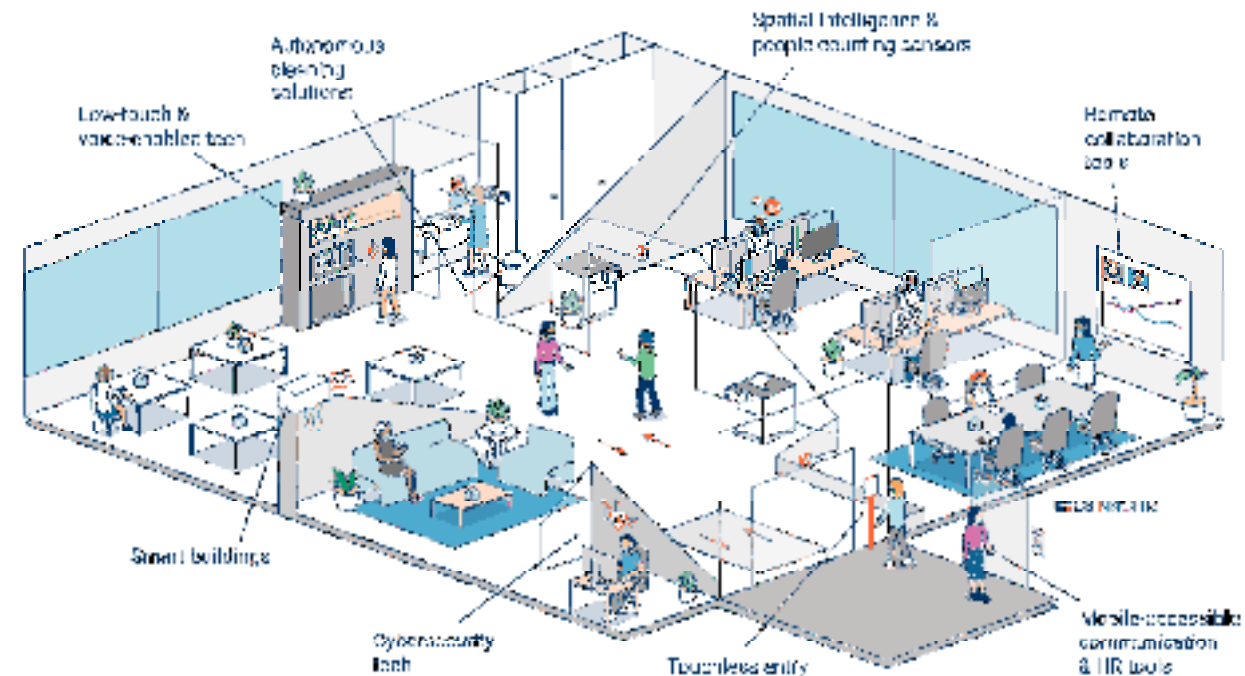


Workload Relief

The goal of hyperautomation isn't to replace humans as employees. It's to decrease the workload of repetitive, simple tasks so that human staff can be used in more creative, strategic ways

Employees and customers new expectations

Strategic for
adaptive organizations



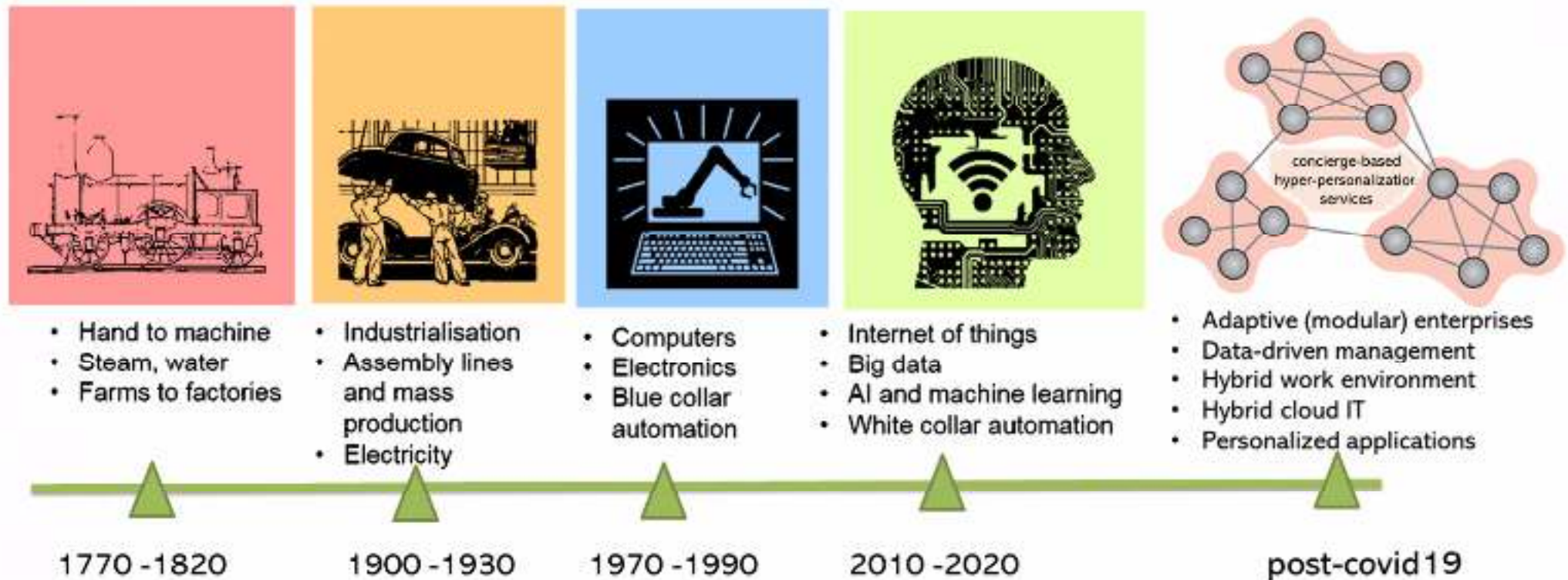
Reut Shefer – Bar
STKI

Source: CB Insights Research



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So, what happened?



The Great Resignation



74%

of employees are
reconsidering their
career path



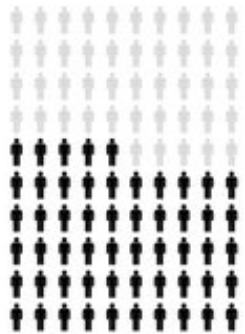
89%

“work-life balance
is getting worse”

Source: HBR



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55%

Will leave if WFA/ Hybrid Not continued

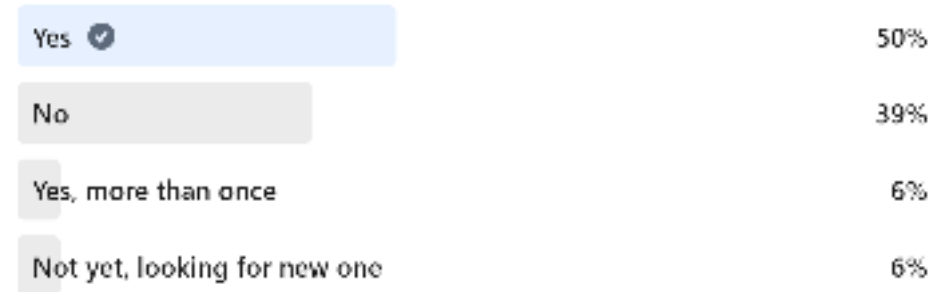
Amazon drops its return-to-office plan and will now let most employees work from home indefinitely



Most Vulnerable industries
Tech and health.
Millennials.

Have you changed workplace/position since March 2020?

You can see how people vote. [Learn more](#)



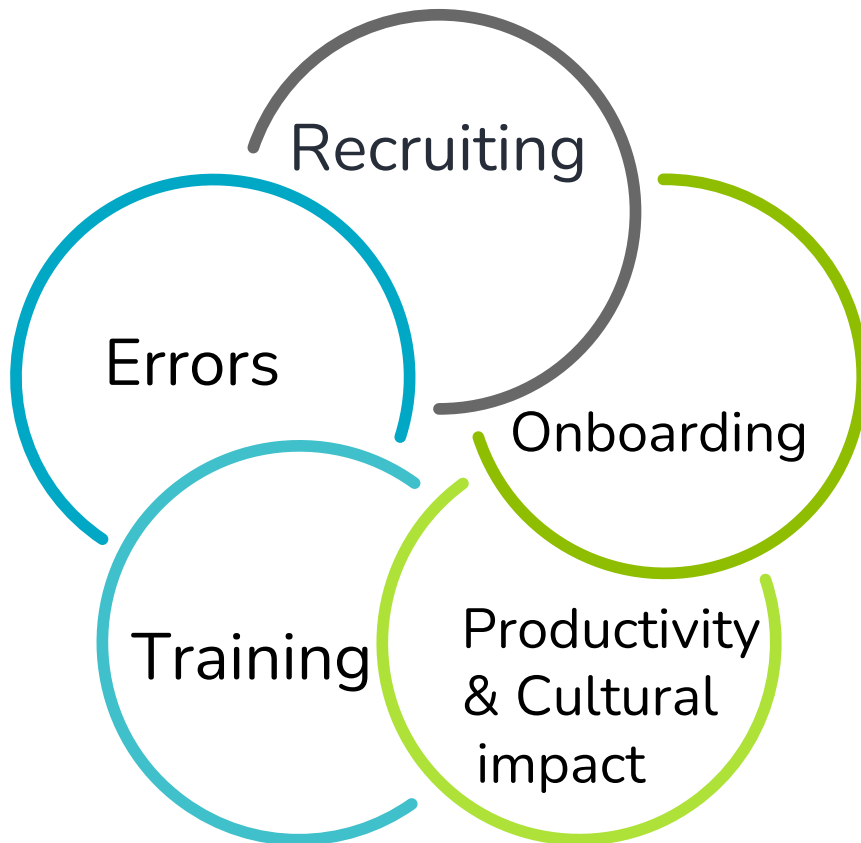
Source: STKI

Source: HBR

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So... What's the problem?



Cost?



1/2 Annual Salary



2 Annual Salary

Data Leakage

Data and knowledge are leaking as employees leave

Q2-2021

61%

MORE data exposure events than the previous quarter

(source code, patent applications, customer lists and more...)

Which can cost up to 20% of annual revenue.

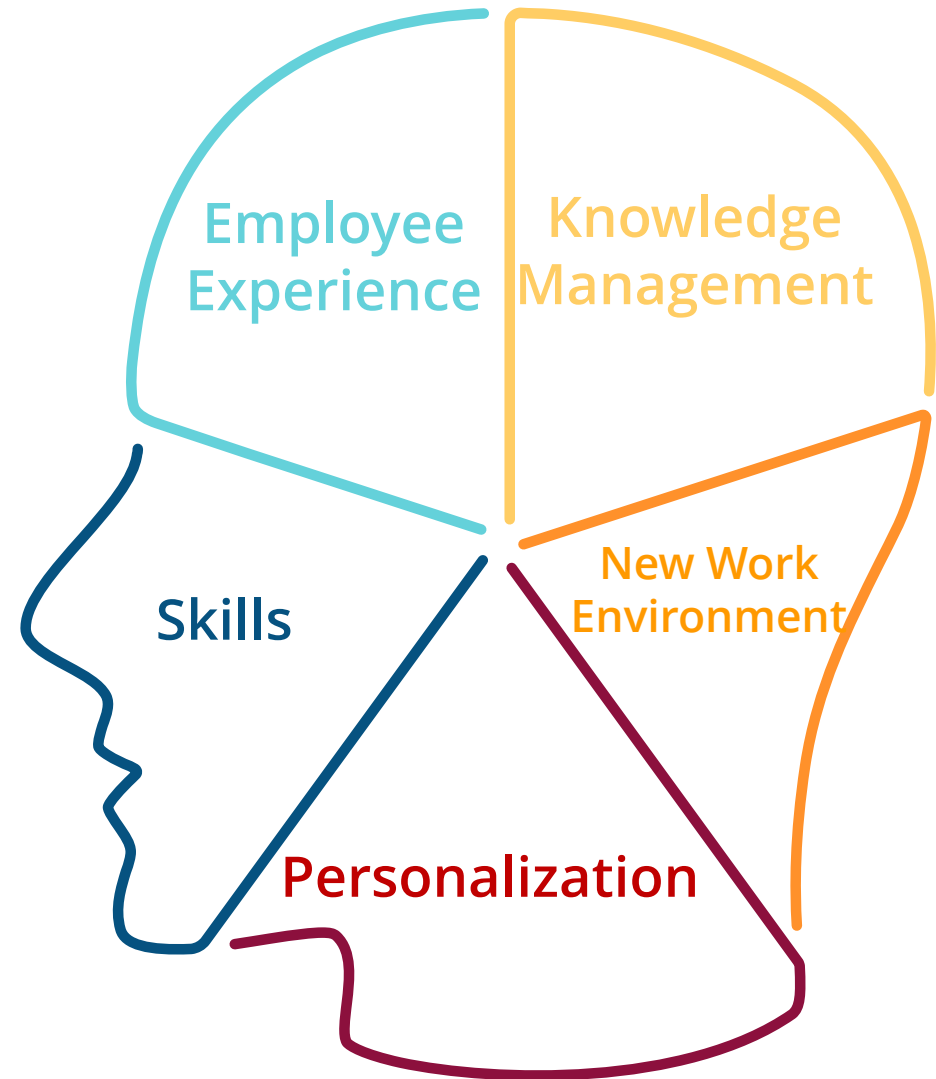
-20%



Source: Code42

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So, what can we do?



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Knowledge Management



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Knowledge Management platforms

We have more data than we can imagine,
We MUST KEEP knowledge in a way that
not affected by the personal.

KM platforms - internal and external

All enterprise levels
BIG PART of the employee experience
Google like experience.



Source: [KMS lighthouse \(kmslh.com\)](http://kmslh.com)

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Adaptive Organizations

Collaboration between teams

Knowledge Management (CoE...)

Transparency

Integration 20 projects...



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WHAT'S
NEXT?

What are the employee's new expectations for 2022?

New work environment

Employees are working from anywhere, and we need different managing method for **digital employee Experience**.

The traditional “Perks” are not enough
Standardize it not good anymore
(working hours, one-size-fits-all software programs...)

The employees are looking for **Flexibility** and **Personalized Experience**.
We need to understanding employees' needs both on a personal and professional level.



[How introspection can stop the Great Resignation | CIO Dive](#)

[Future of work: PwC](#)

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Primary changes

60% Implementing digital tools to support hybrid work and management

47% Investing work from home needs

41% Recruiting employees from remote geographic areas

Would be better

Meeting teams goals
Managing workplan and tasks

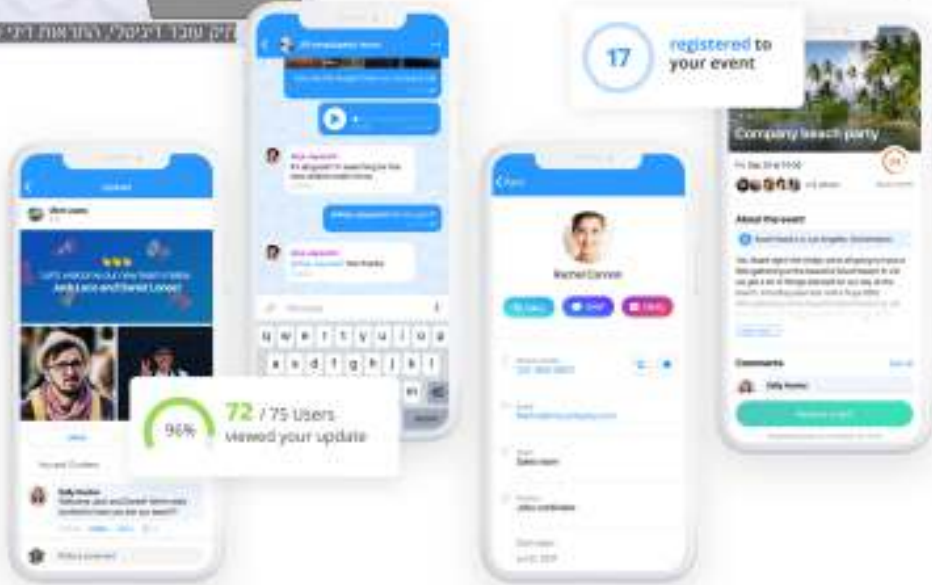
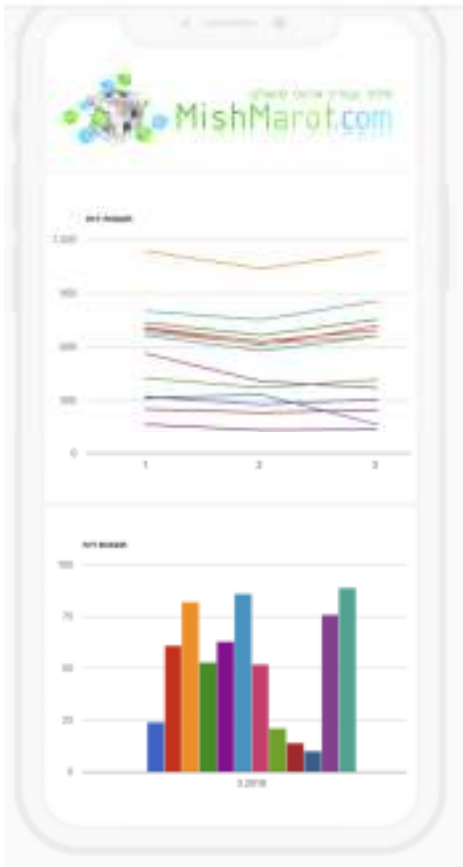
Would be worst

Training and mentoring
Collaboration and interfaces with the team and with other teams
Engagement

Source: OD Consulting

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Personalized Employee Experience



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Talent Management

Employers are often surprised when talent leaves

39%



use tools to identify disengaged or flight risk employees

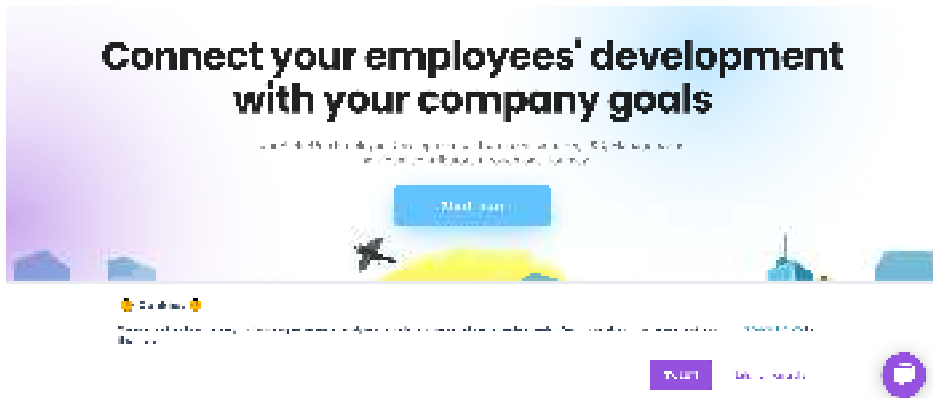
The employee choose to stay or not, sometimes daily.
Identify the talents of 2021 - not just the professionally talented, but mostly socially - “The Glue”.
Career planning - Reskilling & Upskilling



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Reskilling & Upskilling

Career journey – based on data – offers courses, podcasts, articles, tutorials...



Supercharge your Frontline Employees

Created to help retail and service professionals thrive in their roles and improve their performance.



[Juno Journey - Connect your employees' development with your company goals](#)

[Homepage - Bites \(mybites.io\)](#)

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Incentives & productivity tools

Gamification



Incentives



Personal incentive per employee, towards goals and new implementations



מסע תוכן פרסונלי



כלי משחק



תכנים מוכנים מראש



Sources – Central, Eloops, Incentive Solutions

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Work-Life Harmony

הזמנים משתנים: מה העדיפו העובדים בעשור האחרון? לחצו ונלו

2009 2015 2016 2017 2018 2019



“Time is more valuable than money”

Jim Rohn, 2013

Source – Calcalist



2021

64% - Flexible hours
36% – “9-5”



Which of the subject below, would be the major consideration while choosing a NEW position?

You can see how people vote. [Learn more](#)



Source – STKI, Oct 2021



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WHAT'S
NEXT?

What is the new technological
work environment for 2022?

ERP Next Generation



ERP Next Generation

Multi-tenant SaaS ERP

Companies that are looking for a basic cloud ERP software

- Cheaper
- Outsourced infrastructure management
- Rapidly add computing power
- Simple user and functionality provision process
- Downside - less customization potential, only be used for Vanilla implementation (or new), upgrade timing is non-negotiable



Cloud Hosted Edition

companies that would rather not take care of an IT infrastructure but need more than the basic – for bigger companies

- Implement more customization and third-party integrations
- More user interface options and functionality
- Choose upgrades timing
- Downside - more expensive has fewer customization, Vanilla imp only.



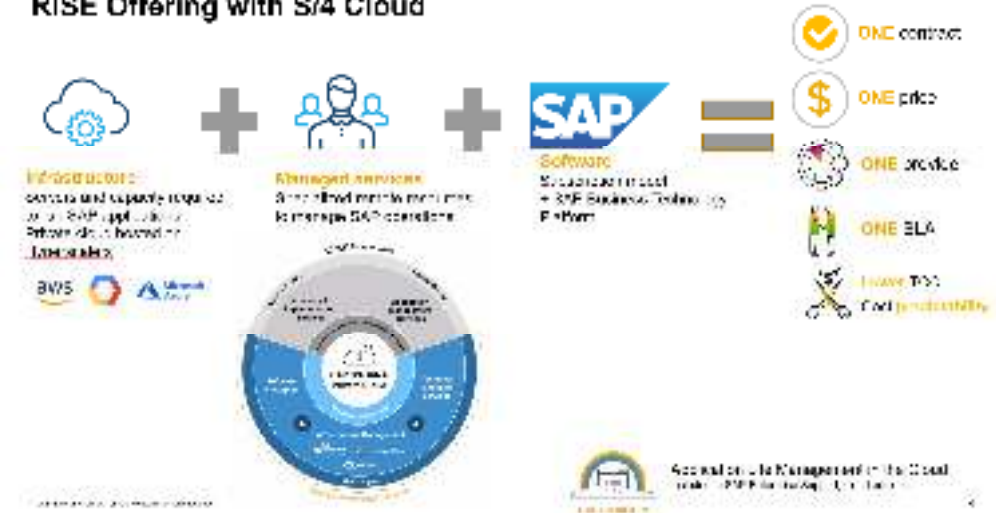
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SaaS ERP

Cloud-based ERP monthly subscription on a per-user basis

- Automatic upgrades
- Easier maintenance
- Modern user interface
- Data security
- Easier data sharing
- Faster, easier deployment
- Access to modern tools

RISE Offering with S/4 Cloud



Get Enterprise Apps into the Cloud. Quickly.



Oracle Cloud Managed Services (CMS) helps you get your Oracle Enterprise Applications into the cloud quickly and easily. CMS provides a single point of contact for all your Oracle Enterprise Applications in the cloud, so you can manage them all in one place. CMS also provides a single point of contact for all your Oracle Enterprise Applications in the cloud, so you can manage them all in one place.



Sources: Oracle, SAP

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WHAT'S
NEXT?


What are the customers
new expectations? 2022

Ecommerce & Marketplace



Long long time ago...

\$725⁰⁰ and Our FREE BUILDING PLANS
 WILL BUILD, PAINT AND COMPLETE READY FOR OCCUPANCY,
 THIS INVITING \$1,000.00 SIX-ROOM OUTSTAGE.



MODERN HOME No. 115
 With wood construction, six rooms.

The arrangement of this house is as follows:


Room	Dimensions
Bedroom	13 feet by 13 feet 6 inches
Bedroom	11 feet 6 inches by 11 feet 6 inches
Bedroom	11 feet 6 inches by 11 feet 6 inches
Bath	5 feet 6 inches by 5 feet 6 inches
Kitchen	10 feet 6 inches by 10 feet 6 inches
Living Room	13 feet 6 inches by 13 feet 6 inches
Front Porch	10 feet 6 inches by 10 feet 6 inches
Rear Porch	10 feet 6 inches by 10 feet 6 inches

GOOD MATERIALS MAKE GOOD HOUSES

When planning your house, it is a question of how good, not how cheap. It is a question of money spent by selecting the best of the materials available and their use in responsible ways. In making our plans, we are not only of good quality materials, and we are right sure that the work will stand by using common sense and skill. The real work is done in the best of every part. This takes an average building from \$60,000 to \$100,000, and we consider it a good value of material we have used. It is a good price for what we have done. It is a good price for what we have done. It is a good price for what we have done. It is a good price for what we have done.

BOOK OF HOUSES BUILT BY ———— *Wm. W. Walker & Co., Chicago, Ill.*

And not so long ago...



The screenshot shows the USHOPS website interface. At the top, there is a navigation bar with icons for shopping, account, and search. Below this is a large promotional banner for a "Holiday Sale" with a "35% OFF" discount. The banner includes text in Hebrew: "החנות שלך לשינוי במחיר" (Your store's price change), "מבצע חג המולד" (Holiday sale), and "הנחה של 35% על מוצרים מובחרים עד ה-15 בדצמבר" (35% discount on selected products until Dec 15). At the bottom of the page, there are icons for "מחיר מוזנח" (Low price), "מבצע חג המולד" (Holiday sale), and "מבצע סיום" (End of sale), along with a button that says "לקבלת כחובת לקניות בחו"ל בחינם" (Get a credit for purchases abroad for free).



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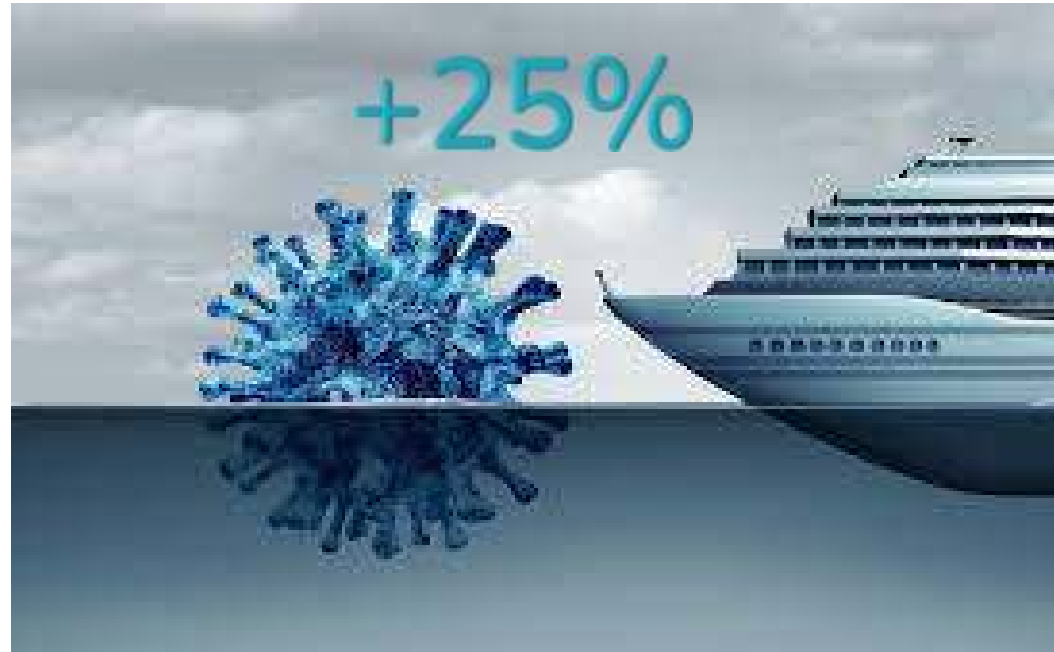


The Covid19 Transformation

Shipping to IL Cost

Sea freight **X3**

Air freight **X2**



Last Mile Delivery



47%

had groceries/beverages/alcohol delivered for the first time during the pandemic



32%

rely on delivery services for most of their purchases



53%

have experienced instances where they used a delivery service to ensure that themselves or family members are safe

When will E-commerce
overtake physical
retail? ~~2024~~

Dec 2021

Source: [RetailWire](#)

Deliveries



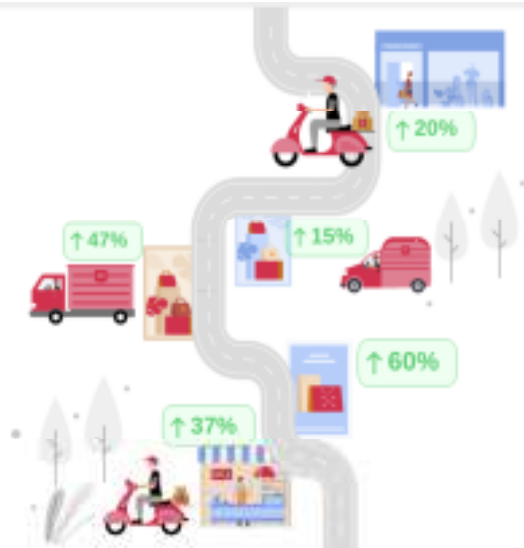
GetPackage חיבור חכם בין שולחים לשליחים

חלוצים בתחום משלוחי ה-Last Mile בישראל באמצעות טכנולוגיה וכלכלה שיתופית.

GetPackage חינה חברה טכנולוגית, אשר מפגישה באופן מיידי בין עסקים לשליחים הפרוסים בכל רחבי הארץ.

מעכשיו ניתן להזמין שכיחות בקלות כלא שיחת טלפון ממתרת, כלא התחייבות וללא המתנה לקבלת הצעת מחיר או מזמינים אתכם להצטרף לשירות שיעניק לכם וללקוחותיכם נוחות, מהירות וחדשנות.

להצטרפות לשירות



~40,000 freelancers' employees

ציום מודיעה על הקמת חברת שילוח דיגיטלית

החברה שנקראת Ship4all מציעה פלטפורמת שילוח מקוונת, אמורה לקלוט ולספק את השירותים הדיגיטליים בשירותי יעמדי בקצה לקצה. עסקי 'ציום' פורווחי יונסקו | בחברות המפונן אסטרטגיה, ישפיעו באותו התחום מסין, ויספקו ישראל.

נאלה ספק
יום חמישי, 09 באוקטובר 2021, 14:42:01

2 תגובות

ציום שירותי אסנות בשלבים נאלם הודיעה היום על הקמתה של חום דיגיטלית, Ship4all, חברת שילוח דיגיטלית המציעה פלטפורמת שילוח מקוונת, מציעה קלה להספק. המטרה הנוכחית לוחסטי דיגיטלי בשירותי עמדי בקצה לקצה. Ship4all תדל את פעילותה ב-18 באוקטובר השנה.

Ship4all יתמקד בעסקים קטנים וביוזמים (SMB) במרכזים קודרת, המייבאים ומוציאים מדין, וייסדו ישראל.

Source: Globes.
stki.info

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WHAT'S
NEXT?

So... how do we meet
these new expectations?

The E-com Experience

Personalized Customer Experience



of consumers are more likely to shop with brands that offer relevant offers and recommendations.

- Accenture



of consumers say they only engage with personalized messaging.

- SmarterHQ



of frequent shoppers only shop with brands that personalize the experience.

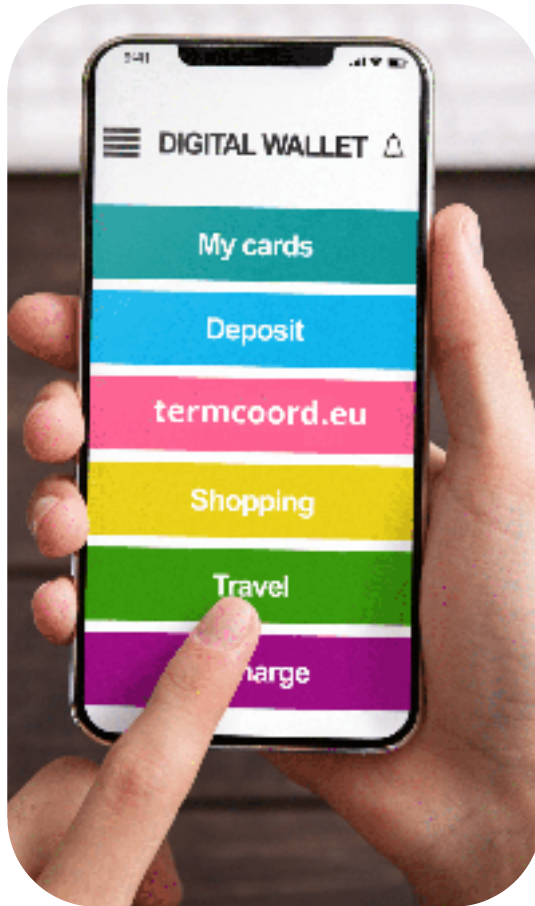
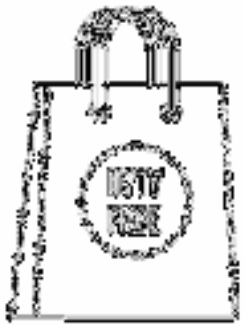
- SmarterHQ

Digital Payments

Source: bigcommerce.com



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Gett.

Digital Payment /
Digital Wallet

EMV infrastructure arrived in Israel fashionably late compared to the rest of the world

EMV
Chip & Pin



EMV is here finally!

Contactless
or NFC



NFC exists today in almost every smartphone

Magnetic Strip
Reader



Magstripe Cards will adopt NFC technology

COVID-19



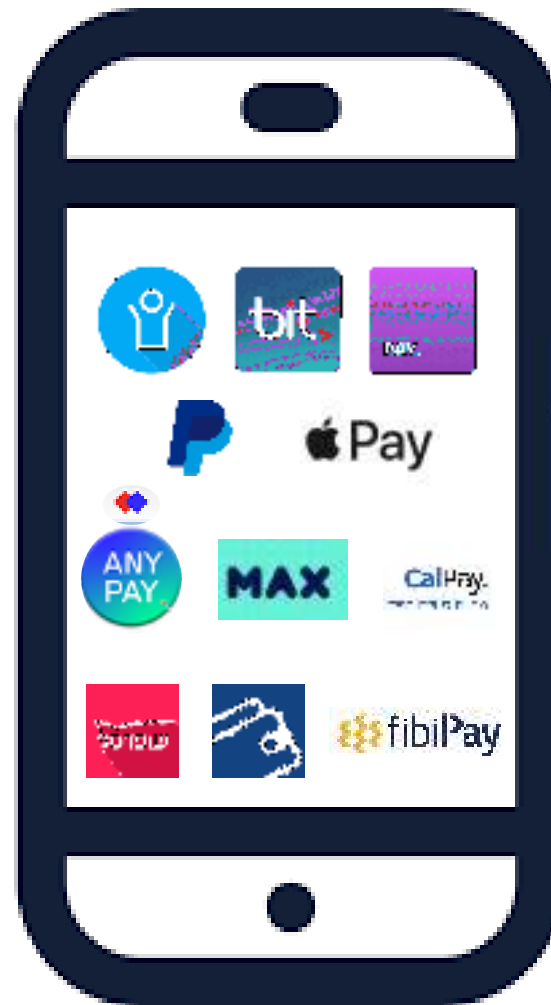
Stay Healthy with Touchless Tech

Apple Pay

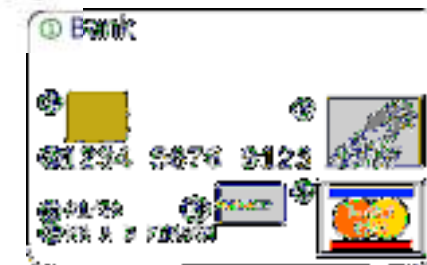


Infrastructure + COVID-19 + Apple Pay = Digital Payment

War amongst Digital Payment Apps



And the war
on default Credit Card



The million dollar question: is there room for an additional local



תוך ימים: אפל פיי הפך לארנק הדיגיטלי הגדול בישראל

שירות התשלומים הושק רק ביום רביעי, אך משתמשי אפל כבר הפכו את אפל פיי לארנק הדיגיטלי הגדול ביותר, עם למעלה מ-150 אלף משתמשים שמשלמים בקופות באמצעות אייפון או אפל ווטש. "הבאז סביבו העביר גם הרבה משתמשי אנדרואיד לשלם באמצעות ארנקים דיגיטליים"

If you have an iPhone, you **won't be able to pay with Israeli apps** at physical registers.

Apple's Walled Garden. Apple blocks the use of NFC only for Apple Pay

TheMarker | שוק ההון

אחרי אפל: בקרוב גם גוגל פיי תגיע לישראל

לאחר ל' מעט זריזות והכרזות, גוגל צפויה להתרושט להציע את שירותי התשלומים שלה ושירותים נוספים לאזרחים הישראליים כבר בחודש הראי בין אמצע נובמבר 2021 לסופו.



Our credit card data is **already in Chrome** and will seamlessly pass into the GPAY



stki.info

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Digital Payment \neq Digital Wallet

Digital



Including wide range of banking services - and above all loans!!! You don't have to open a checking account with us. You don't have to do anything.

תעודת זהות
טיסות
מועדון לקוחות
שירותי בריאות
כרטיס עובד
כרטיס רכבת

How could it be that they are not in our digital wallet yet? They are still a Magstripe Cards

using CALYPSO!

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War on the Digital Wallet

Local Players

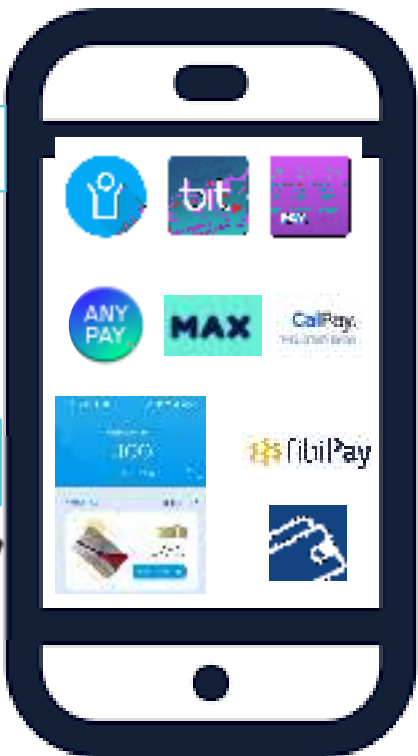
International Players

Israeli Government

We believe - local wallets will not remain independent

Payment's market will be dominated by big international players

We expect additional finance-retail collaborations



API?



Discounts, bonuses and benefits

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graph



Marketplace

Marketplace takes over the market!

not just Amazon, Ebay, Walla Shops, or AirBNB



E-Commerce - targeting buyers

Marketplace - targeting buyers and sellers

*One-stop shop

*Growth

*Experience

*Efficiency and cost reducing

Source: mirakl.com

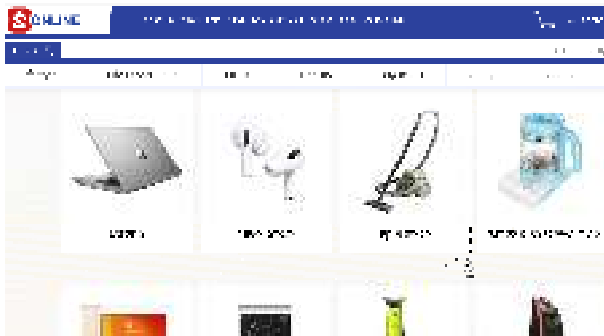
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Partners & Expansion

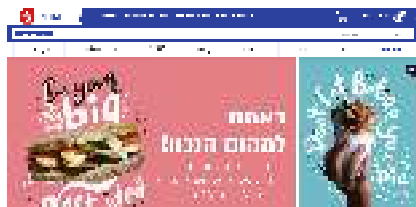
PAZ-Yellow & Super-Pharm -
Yellow digital wallet



Mini
Yellow

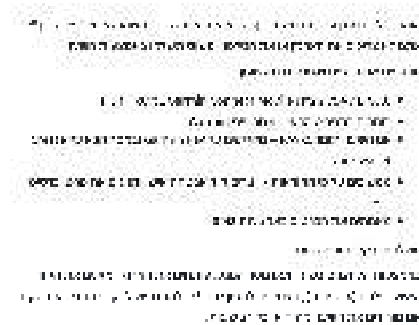
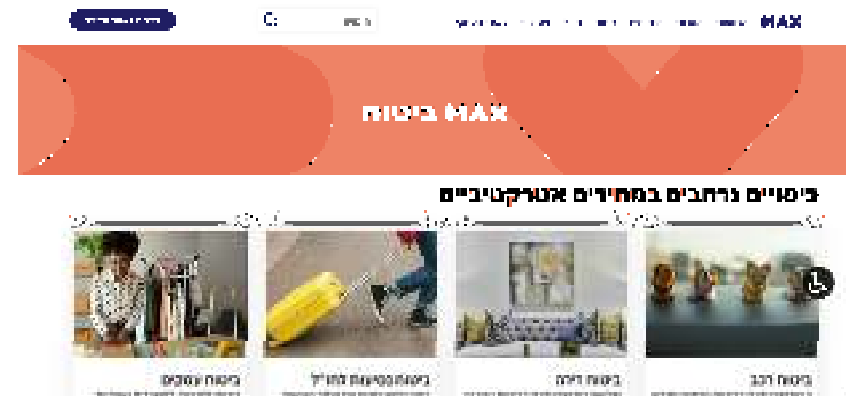


Super-Pharm and
partners



Daily's

Max credit card – insurance

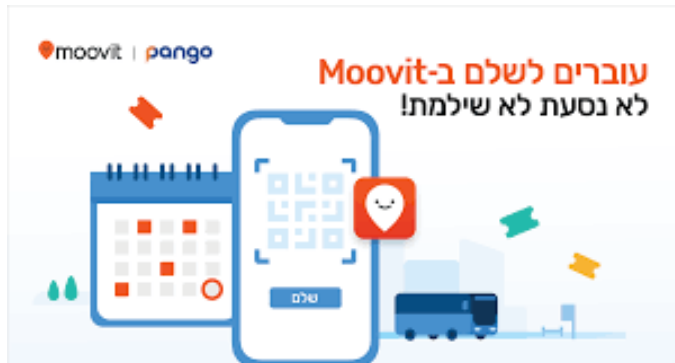


Payment with Garmin

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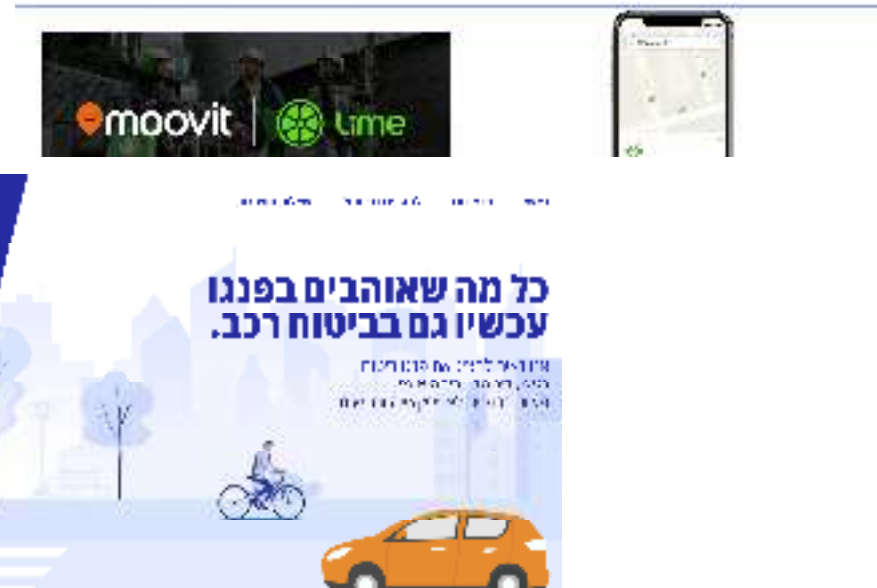
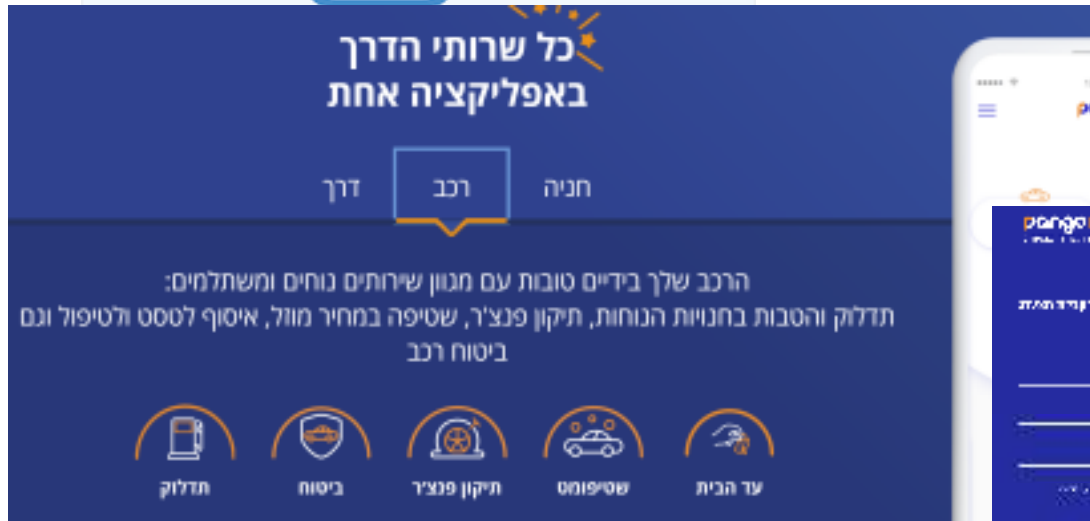
Partners



Lime and Moovit unlock the largest micromobility integration to date in global MaaS partnership

As a result of the partnership, Moovit will be able to offer users the ability to book and pay for Lime e-bikes and scooters directly through their Moovit app. This is the largest integration of any MaaS partnership to date.

San Francisco, CA - July 2021



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Subscriptions

Subscription for consumable's products or practical (razors, coffee, food, kids' stuff....)



Concierge Services and Hyper Personalization



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One hour delivery



THE OLE PROMISE



The top designers and shops



50-min delivery, guaranteed



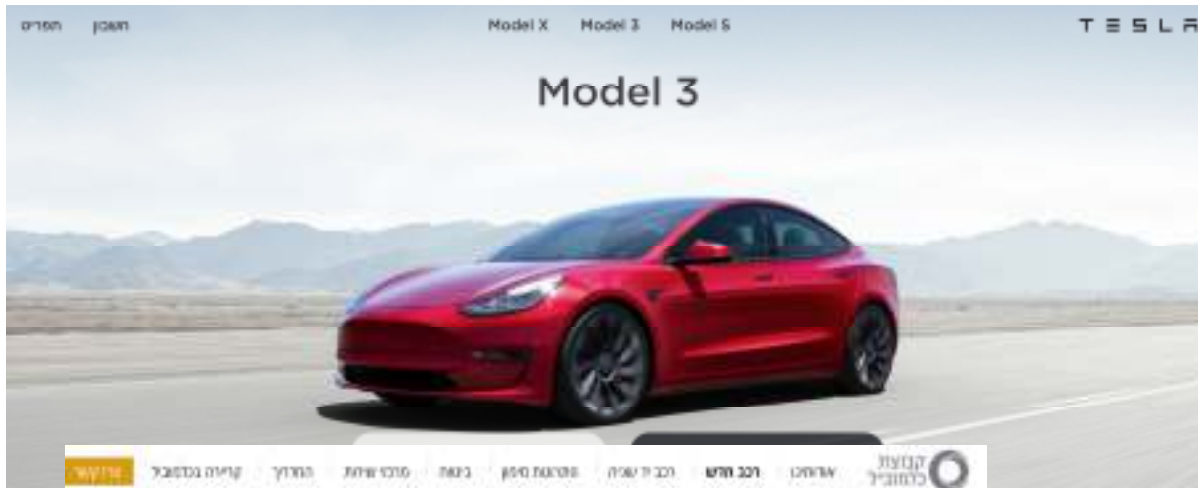
Returns & exchanges in a click



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[Home | Oleshop](#)

Buy EVERYTHING online



OTA - Over-the-air



יונדאי - Hyundai

יונדאי - מותג הרכב המוביל בישראל בעשור האחרון מציע מגוון דגמים שהקהל הישראלי אוהב ומאמץ כבר שנים.

מחירי יונידאי

הרכב המוביל בישראל - המותג הישראלי עם המכירות הטובות והמספרות הגבוהות ביותר בישראל. יונידאי מציעה מגוון רחב של דגמים בישראל - 130 המעמיקים עם כל הערכות הרכיבים המעודכנות והטובות ביותר.

המחיר: 130 - המחיר עם כל הערכות הרכיבים המעודכנות והטובות ביותר.

מחירי יונידאי

לאתר יונידאי

פנייה לתיאום

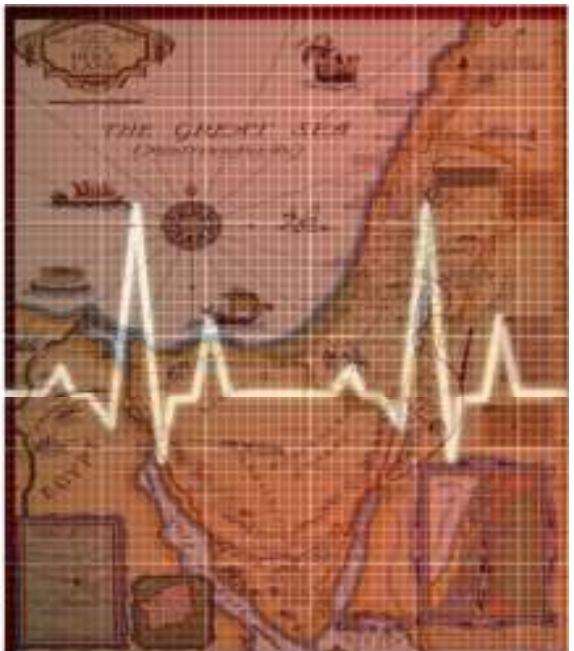
לדף

Rear heating
High-beam ...



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Israeli IT Market Study 2021



Age of Implementation:
delivering value NOW, NOW, NOW



Any questions or comments
please contact me:

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