CASE STUDY

An innovative bank designed through a customer-centric approach

Hello bank! is the first mobile bank, 100% digital, in Europe under BNP Paribas. NTT DATA Italy was involved in developing the design and building the application of Hello Bank! Italy. We defined the concept and the business model of the new bank to provide an optimum customer experience to digital clients. The customer-centric approach used by Hello Bank! Italy is expected to break down traditional silos and innovate businesses.

Communication robots assist independent living for the elderly.

We are working to build a system for situation-based active care prevention services that capture the living condition of a homebound senior person in real time. This system will visualize the living condition of the senior person by utilizing various sensor devices such as the human sensor, pressure sensor, and vital sign sensor. Based on the condition, the communication robot will perform drug administration management, safety check, and fall prevention through interactive talks.

ABOUT NTT DATA

NTT DATA is a leading IT services provider and global innovation partner headquartered in Tokyo, with business operations in over 40 countries. Our emphasis is on long-term commitment, combining global reach with local intimacy to provide premier professional services varying from consulting and systems development to outsourcing. For more information, visit www.nttdata.com.

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Contact NTT DATA Technology Foresight team if you are interested in knowing more about any of these trends.

NTT DATA Technology Foresight aims to map out the impact that technology will have on society and business in the coming years and outline expected business innovation.
The growing influence of individuals will transform existing societies and industries. Digitization will force providers to extend their existing business models to be more customer-centric, embracing the increasing power of the individual.

Dynamic ecosystems will emerge in which constituents will interact collaboratively over decentralized network. This open exchange of information and resources will revolutionize both workplaces and societies.

The source of value will shift from tangible things and assets to the use of knowledge, design and functionality. Big data analytics will allow organizations to gain insight including alternate viewpoints which can fuel innovations.

The physical-digital convergence will broaden in scope. The increased flexibility of responses to social and environmental issues will lead to a more sustainable society.

Computers will evolve to the point where users will no longer feel the existence of an interface. For example, there will be more opportunities and user benefits from ultra-realistic technology * and in medical care, implanting devices in people will become more common.

* Technology that brings sensations to the five senses of human beings as if they are at a different location than the present location.

Research is accelerating in technologies that seek to understand human nature, e.g., genetics, brain-science and psychology. Depth psychology, including the effects of stress reduction methods and differences in the sense of happiness, will be scientifically elucidated, encouraging its use in business.

Algorithms that mimic human brain circuits will become more sophisticated, allowing computers to understand meanings, concepts and context. The role of computers will shift to assist intellectual and creative work, enabling users together with computers to perform multiple and even more creative tasks in parallel.

3D technology is becoming accessible to everyone. 3D sensing will be available using mobile terminals, and 3D printing will become mainstream. While utilization of 3D technology will become common practice, it will nurture new and innovative uses of the technology impacting society.

Advanced simulation technology will be used increasingly in R&D and design phases to know what will work before making further investments. In product development, biomimetic technology and 3D printing will be utilized. Remote maintenance using big data will become popular, making the entire business operation more efficient.

The following 8 technology trends are expected to have the biggest influence on the world around us in the coming years.

**Next-Gen Mobility and Transportation**
A new transportation system centering on autonomous cars will make a significant impact on urban convenience, insurance, logistics and energy policies. For individuals, the means of transportation will be diversified. And for business, drones will be used in certain regions to support logistics.

**Digital Commerce**
Consumer contact points for retail and online businesses will continue to be digitalized rapidly, and websites with customer service capability equivalent to that of humans, as well as bricks and mortar stores with the ability to diffuse Internet information, will emerge. Customer management will be expanded to potential customers who do not yet have contact points with the company.

**Cloud Optimization**
Competition for dominance in cloud computing will intensify. Functional enhancements, performance improvements, increased user expectations, and price reductions will ensue, bringing on extensive innovation in the cloud infrastructure. Virtualization and big data technologies will be combined according to the intended purpose to form a “Cloud Operating System” (OS).

**Engineering Innovation**
Advanced simulation technology will be used increasingly in R&D and design phases to know what will work before making further investments. In product development, biomimetic technology and 3D printing will be utilized. Remote maintenance using big data will become popular, making the entire business operation more efficient.

**Power of the Individual**
The growing influence of individuals will transform existing societies and industries. Digitization will force providers to extend their existing business models to be more customer-centric, embracing the increasing power of the individual.

**Collaborative Value Creation**
Dynamic ecosystems will emerge in which constituents will interact collaboratively over decentralized network. This open exchange of information and resources will revolutionize both workplaces and societies.

**Knowledge Society**
The source of value will shift from tangible things and assets to the use of knowledge, design and functionality. Big data analytics will allow organizations to gain insight including alternate viewpoints which can fuel innovations.

**Smarter Society**
The physical-digital convergence will broaden in scope. The increased flexibility of responses to social and environmental issues will lead to a more sustainable society.