



## Union Bank of the Philippines wins 2019 Digital Transformer at the 3rd Annual IDC Digital Transformation Awards (DXa) Philippines

Union Bank of the Philippines and five other companies also recognized by IDC for excellence in their digital transformation (DX) efforts

**PHILIPPINES, September 26<sup>th</sup>, 2019** – IDC announced today the Philippine winners of the third IDC Digital Transformation Awards (DXa) 2019 and named Union Bank of the Philippines, the **2019 Digital Transformer for Philippines**. Now on its third year, IDC’s DX Awards honors the achievements of organizations that have successfully digitalized one or multiple areas of their business through the application of digital and disruptive technologies. Other winners include: AIDE, ANGKAS, Maria Edita C. Elicaño of Insular Life, Philippine Airlines, and Philippine Rice Research Institute, who all distinguished themselves for their discernible and measurable excellence in their digital transformation (DX) efforts across the five DX masteries and significant efforts to transform or disrupt the market.

Figure 1



Figure1. 2019 Philippines IDC Digital Transformation Awards Winners

Head of operations for IDC Philippines, [Randy Roberts](#) says "In our third year of the Digital Transformation Awards in the Philippines, we are very excited to see very impressive progress in the depth and breadth of the submissions in 2019. We are beginning to see real momentum in the development of the digital culture, workforce, business models and ecosystem. In our latest survey, 37% of enterprises in the Philippines assessed themselves as being at an advanced level of digital transformation while identifying the biggest challenges to progress as changing the company culture towards transformation and having commitment from the top levels of leadership. The number of industries represented in this year's submissions, as well as the types of technologies being deployed in the solutions, is a clear indicator that the commitment to digital transformation is spreading quickly across small and large enterprises as they strive to embody the Future Enterprise."

These are the winners of the 2019 Philippines IDC Digital Transformation Awards, and the outstanding digital transformation initiatives that distinguished them:

- **UBX: Ushering the Age of Embedded Banking by Union Bank of the Philippines named as 2019 Digital Transformer for Philippines:**

UBX ushers in the age of embedded banking in the Philippines, where banking services are woven into the very fabric of everyday life. Under UBX, UnionBank launched Project i2i, which stands for island-to-island, institution-to-institution, and individual-to-individual, a blockchain-based transaction and retail payments system that aims to serve as a catalyst to inclusive prosperity for the 35 million unbanked in the country by enabling different institutions, such as rural banks, cooperatives, and micro-finance institutions to be part of a bigger financial network. i2i aims to provide immediate access to a wide array of financial products and provide a cost-efficient platform to execute these transactions. UBX also features the UnionBank GlobalLinker, a social networking platform that helps MSMEs grow their business with tools for business management and network expansion. Providing offers tailor-fit to MSMEs needs, the free platform is open for UnionBank and non-UnionBank customers. Finally, UBX includes the Blockchain Institute, which offers a six-month program to equip developers with capabilities focused on blockchain, addressing the scarcity of blockchain talents in the current ecosystem. It is also an innovation lab that offers not only coding and development but also work on actual use cases in the organization and provides working blockchain solutions.

- **Journey to Beat the Traffic in Metro Manila by ANGKAS named as 2019 Digital Disruptor for Philippines:**

Angkas was created to help solve the transport problem in Metro Manila. In a country that ranked third in terms of traffic congestion in Southeast Asia, commuters were forced to take alternative transport options that were unsafe and illegal — the habal-habal, driven by motorcycle riders that do not possess proper licenses and training. Although commuters acknowledged the risks by riding this mode of transport, they had to patronize them in order to get around the Metro's traffic. Angkas allows commuters to book professional motorcycle taxis on-demand, cutting travel time in half and offering a safe and efficient alternative that is up 70% more affordable

than cars. Angkas ensures safety by requiring stringent background checks, skills tests, and safety training for their bikers, and by providing quality helmets for both passengers and bikers. The mobile app adds an extra level of safety as Angkas tracks all bikers and bookings on the platform and, should there be any issues, a dedicated customer support team can be reached via phone, email, or social media. Insurance coverage is also provided to both biker and passenger in case of any emergencies. Through this platform, Angkas has also provided habal-habal drivers the opportunity to earn 2 to 3 times of the country's minimum wage and destigmatized the formerly illegal practice and treated it as it was: a necessary and affordable transport option for the gridlocked streets of the Philippines.

- **Philippine Rice Information System (PRiSM) by Philippine Rice Research Institute named as 2019 Information Visionary for Philippines:**

PRiSM is the first to implement a nationwide satellite imaging and Information and Communications Technology-based rice monitoring system in Southeast Asia since 2017. PRiSM generates digital rice planted area maps from time series earth images using remote sensing technology and extracts information such as rice area planted, planting dates, and extent of rice fields affected by flood and drought using digital cartography. Rice yield estimates are produced from digital information derived from processed satellite images, ground data collected using mobile technology applications, and crop growth simulation model. PRiSM supports the Philippine Department of Agriculture (DA) in strategic planning, decision-making, development project implementation, and disaster preparedness through the provision of near-real-time information. Digital technologies like earth observation satellites, communication systems, computer application programs, and electronic sensors are used by PRiSM during process. Through this initiative, PRiSM helps the Philippine DA to fulfill its vision of a technology-based agriculture that will empower the farming communities to produce enough, accessible, and affordable food for every Filipino.

- **Immersive Virtual Reality Cabin Crew Training by Philippine Airlines named as 2019 Talent Accelerator for Philippines:**

Philippine Airlines marks another first in the Philippines by implementing a virtual reality (VR) training program for its cabin crew. In collaboration with a local tech-startup and the local aviation authority, an immersive VR training program was developed to improve the standards of learning and service while cutting training costs. The solution has provided cabin crew members an enhanced and immersive learning experience that has not only resulted to higher retention rates but has also made training more interactive and fun. The VR-enhanced training has also helped PAL cabin crew members acquire stronger skills to respond more effectively under pressure and to real-world challenges, while effectively cutting logistical requirements and dependency to aircraft availability. The solution has also prevented the wear-and-tear of high-value assets such as the aircraft, ground power units, and other equipment needed for cabin training. Cabin crew training metrics such as response time, test scores, and behavioral tendencies are recorded, measured, and reviewed to ensure that standards are met. A VR training module for the Bombardier Q400 NG (Next Generation) is already in the pipeline. PAL's VR

training solution is a testament to the airline's commitment in providing 5-star customer service and safety to its passengers.

- Project i2i by Union Bank of the Philippines named as **2019 Operating Model Master for Philippines:**

i2i, which stands for island-to-island, institution-to-institution and individual-to-individual, is a blockchain-based transaction and retail payments system that aims to serve as a catalyst to inclusive prosperity for the 35 million unbanked in the country by enabling different institutions, such as rural banks, cooperatives, and micro-finance institutions to be part of a bigger financial network. i2i aims to provide immediate access to a wide array of financial products and provide a cost-efficient platform to execute these transactions. Aiming to bring millions of unbanked Filipinos to the financial system, i2i seeks to connect rural banks into the country's main financial network without the need to invest or to manage technology as it is given to them by UnionBank at no additional costs, allowing them to focus on customer service and satisfaction.

- AIDE app named as **2019 Omni Experience Innovator for Philippines:**

The AIDE App is the first home mobile application in the Philippines where patient-users may book medical services to be rendered in their homes or offices rather than going to clinics or hospitals. AIDE guarantees that it has taken special care in ensuring that all its clinic partners and subscribed medical professionals are duly licensed and has opened its hotlines to users' calls concerning special requests or help in scheduling appointments. Through data analytics, AIDE has grown its market by studying app request patterns, user profiles, and growth and retention rates. AIDE's goal is to not just provide a more personal and convenient approach to healthcare, but to also provide Filipino medical professionals better employment opportunities and higher salaries. Today, AIDE has touched the lives of over 100,000 Filipinos, and has onboarded around 4000 medical professionals. Since its launch in 2017, AIDE has established partnerships with various payment platforms, as well as with reputable laboratories and pharmaceutical companies. In the coming years, AIDE hopes to redefine home healthcare for Filipinos – from prevention to treatment, from diagnosis to prognosis, and from curative to palliative care.

- Maria Edita C. Elicaño, Executive Vice President and Head of Insular Life Administrative Operations Group, Insular Life named as **2019 DX Leader for Philippines:**

Insular Life (InLife) leverages its more than 100 years of experience in spreading the benefits of life insurance to Filipinos. As part of its commitment to its policyholders, InLife aspires to become one of the most digitally connected companies in the life insurance industry. InLife's digital transformation projects, led by the company's Executive Vice President and Head of Administration Operations Group Ma. Edita C. Elicaño, enhance the customers' digital experience and increase the Filipinos' access to insurance products. InLife fosters an AGILE mindset among its employees, who lead the development of transformation and automation projects alongside those who oversee the business operations. The AGILE mindset and SCRUM

framework espouse shared accountability and creativity among employees and strengthens collaboration among relevant units. This culture of innovation fast-tracked the development of key projects, namely the pioneering systems Automated Underwriting System and policy servicing facility I-Serve, as well as the InLife flagship store on ecommerce platform Lazada. These digital transformation initiatives enabled the processing of more than 1,000 underwriting applications in a single day, facilitated online services for its policyholders, and amplified the online availability of insurance products for more Filipinos.

IDC's DX Awards follows a two-phased approach to determine the country and regional winners. Each nomination is evaluated by a local and regional IDC analyst against a standard assessment framework based on IDC's DX taxonomy.

All the winning Philippines digital transformation projects were selected as part of over 1000 high-quality entries received from end-user organizations across Asia/Pacific. All the country winners will qualify as one of IDC's finalists for the regional awards, where they will be benchmarked against other winners in the same category to ultimately determine the region's best of the best.

The regional awarding ceremony will take place during IDC's Digital Transformation Summit in Singapore happening on 23-24<sup>th</sup> of October 2019 at the Raffles City Convention Centre, Singapore. For more information on the awards and judging criteria, please visit the IDC DX awards website [www.idcdxawards.com](http://www.idcdxawards.com)

IDC defines Digital Transformation (DX) as the approach where organizations drive changes in their business models and business ecosystems by leveraging digital technologies (e.g. Cloud, Mobile, Big Data/Analytics, Social and IoT) and competencies. Business ecosystems are comprised of customers, partners, competitors and the business itself, along with its business and regulatory environment. To learn more about IDC's Asia/Pacific Digital Transformation Strategies and research, visit [HERE](#)

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