

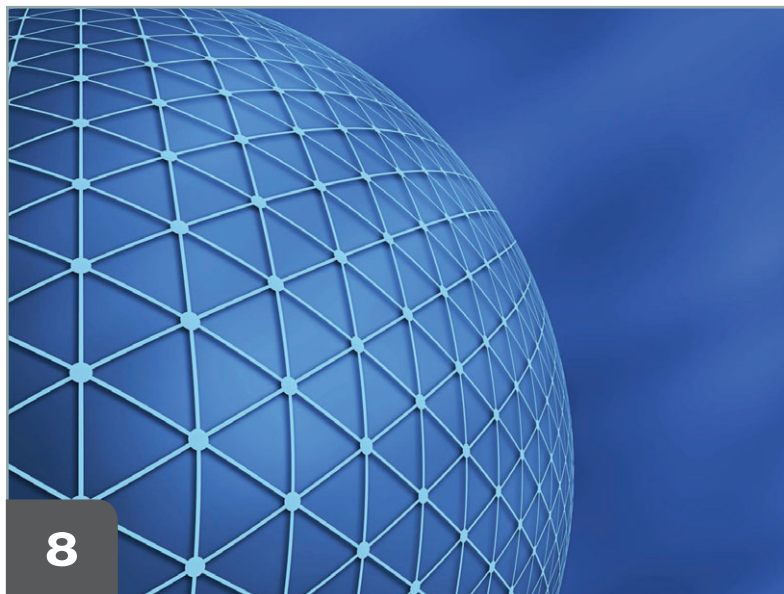
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TECHNOLOGY FOR BUSINESS

INFOSYS **& THE TRUE** **MEANING OF** **“GLOBAL”**

**HOW INFOSYS TRANSFORMS
ENTERPRISES WORLDWIDE**



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How Infosys Redefined “Global Scale”

INFOSYS HAS CHANGED THE WAY ENTERPRISES OPERATE WORLDWIDE

KEY POINTS

- Infosys has had a global focus from the beginning. Starting in India, its first client was located in New York City.
- The company offers established products and services to its customers, as well as custom engineering and consulting.
- Finacle is an all-in-one, end-to-end banking platform with CRM, mobile banking, and other features.
- EdgeVerve works for a wide range of industries and helps not only with financial and customer management, but also digital marketing and brand awareness.

A LOT OF COMPANIES start off with a group of friends or colleagues asking themselves, “Wouldn’t it be cool if . . . ?” But few of those companies came from such humble beginnings as Infosys, which was established in 1981 by seven young engineers with \$250 in startup capital in Pune, India. Infosys’s “wouldn’t it be cool” idea was to not only develop software for the world’s largest enterprises, but to offer its solutions via a global delivery model.

Nearly 35 years later, Infosys is now 180,000 employees and 950 clients strong. Beyond giving its customers the software they need to run their businesses, the company also offers consulting, engineering, business process development, and a wide variety of other next-generation services. But a great deal has happened between 1981 and today, and the Infosys story is one of constant innovation coupled with maintaining a culture of learning and creativity that makes the company’s solutions stand out in a bustling and quickly evolving industry.

International From The Start

Although Infosys started off small, its founders didn’t waste any time going global and revealing lofty ambitions. In fact, the company’s first client, in 1981, was based out of New York. In 1983, Infosys moved its corporate headquarters to Bangalore, India, and in 1987, Infosys opened its first international office in Boston. Only 12 years after it was established with \$250 in capital, the company was large enough to introduce an employee stock options program and go public in 1993.

The international expansion continued throughout the 90s and early 2000s. In 1994, Infosys moved its corporate headquarters once again, this time to Electronic City, Bangalore, and that same year it opened up a development center in Fremont, Calif. In 1995, Infosys opened its first European office in the U.K. and also established a development center in Toronto. A few years later, in 1997, it would open a full office in Toronto. Infosys then opened up two more development centers in the U.S. as well as

offices in Australia, Belgium, Sweden, and Germany in 1999.

From 2000 to 2003, Infosys opened more development centers or offices in the U.S., U.K., and Canada, as well as in France, China, Japan, UAE, Argentina, Netherlands, Singapore, and Switzerland, among other locations worldwide. This globalization is important to keep in mind because it's a big part of Infosys's identity. The expansion made it possible for Infosys to reach more customers, enter more markets, and build more unique and focused solutions. Along the way, revenues grew as did the number of industries Infosys was able to serve.

Expertise Leads To Exponential Growth

One of the major pillars on which Infosys stands is the idea of harboring a culture of learning. "We have always looked for bright, curious people who have that quality we call 'learnability,' and giving them the training, tools, and opportunities to surprise themselves and their clients with what they can accomplish," says Sandeep Dadlani, Head of Americas for Infosys Ltd. "We run the world's largest corporate university, partner with many of the world's leading universities, and believe the training and education must be constants in our fast-moving industry."

It's this yearning for education that has helped Infosys establish an employee base full of experts in their fields. Of the total workforce, which totals 180,000 employees and comprises people of more than 98 nationalities, 94% are consultants and engineers. "This diversity and depth of knowledge helps us to understand technology trends in every corner of the globe," Dadlani says.

In addition to the employees themselves being well-educated experts (97% hold university degrees), the company also makes further education a company-wide initiative and has multiple programs in place to foster innovation and creativity. Along with its 93 development centers around the world, Infosys also invests 2% of its revenues in research-and-development-focused projects. The company has a culture of innovation "focused on developing breakthrough solutions that will redefine the future for our clients and us," Dadlani says. Some of those innovations are already showing up in



"A big focus for us is partnering with clients to take a deeper dive into their business, and look beyond the initial problem statement to uncover hidden challenges and release new opportunities."

SANDEEP DADLANI
Head of Americas : Infosys

projects for designing "lighter and stronger passenger jets, creating more fuel-efficient smart cars, and enabling banks to provide financial inclusion to the [world's] most remote corners," he adds.

For evidence of how all of this learning and innovation has actually affected Infosys from a financial point of view, look no further than the company's exponential growth over the past 16 years. From 1999 to 2004 alone, Infosys went from \$100 million in annual revenue to \$1 billion. Two years later, Infosys doubled its yearly revenue and hit \$2 billion. What makes this leap so significant is that it took Infosys 23 years to reach \$1 billion, but only 23 months more to hit \$2 billion.

Today, Infosys has \$8.7 billion in annual revenue and a market cap of more than \$40 billion. However, the company does not rest on its laurels or sit on its profits. Not only has the company established its own aforementioned R&D projects, it also announced the \$500 million Infosys Innovation Fund, to identify and accelerate disruptive innovations that the startup community can bring to its global client base. It's efforts such as this one that illustrate how Infosys is focused on more than simply expanding its own interests, but also on helping the entire technology industry move forward.

What Infosys Does For Its Clients

The ultimate goal of Infosys is to help its customers "peer into the future at what lies ahead in technology," Dadlani says. As an intensely global-oriented company, Infosys can witness worldwide technological trends as they happen and determine which of those trends are a fit for their clients. Infosys's combination of engineering, service offerings, and consulting makes it essentially a one-stop shop for enterprises looking to improve their operations and grow in today's digital landscape.

Infosys offers a wide range of products and services, including banking and finance solutions; custom service management platforms; and cloud, big data, and analytics offerings. Unlike companies that offer pre-built solutions and support them from afar, Infosys works with its customers to "renew their core operations and enable new solutions that deliver scale and convenience," and helps its customers "disrupt markets they operate in," says Dadlani. "A big focus for us is partnering with clients to take a deeper dive into their business, and look beyond the initial problem statement to uncover hidden challenges and release new opportunities."

One of the company's goals as it encounters new technologies is to provide its clients with seamless integration between the physical and digital realms of doing business. The way Infosys strives to achieve this goal is to offer extensive suites of products that all work together (and work together well) and address specific challenges that enterprises face on a regular basis. And while the company offers numerous solutions and services, many of them fall under either the Finacle or EdgeVerve banners. Let's take a closer look at each to better understand how each of Infosys's individual solutions fit into the bigger picture.

Finacle

Infosys's Finacle product suite is designed to simplify banking at every possible level and empower banks "to gear up for the future of banking in the digital age," says Michael Reh, Senior Vice President and Head of EdgeVerve and Finacle for Infosys. As of now, Finacle is used by banks in over 84 countries and helps them serve over 450 million customers. Perhaps the most impressive statistic about how popular Finacle is throughout the world is that "nearly 18% of the world's adult banking population relies on Finacle," according to Reh.

Finacle is unique from other banking solutions because it covers nearly every facet of banking, including core banking, e-banking, mobile banking, CRM, payments, treasury, origination, liquidity management, and wealth management, among others. The ultimate goal of Finacle and its overall suite of products is to make banks operate more efficiently as well as make them more customer friendly. In fact, Reh says, Finacle users “typically enjoy 50% higher returns on assets, 30% higher returns on capital, and 8.1% points less costs-to-income than other banks.”

One component of Finacle that helps illustrate just how flexible the platform can be is the Finacle CRM solution. Not only is it a modular and Web-based application, it



“Businesses that use EdgeVerve are able to better tap a wider pool of opportunities to drive higher revenue growth, profitability and shareholder value.”

MICHAEL REH

Senior Vice President & Head of EdgeVerve & Finacle : Infosys

integrates well with existing applications and scales as needed.

Finacle also places a heavy emphasis on mobile banking, because Infosys understands that people increasingly want the ability to access their accounts from anywhere in the world and not be tied to a full-sized computer to do so. Regardless of the platform

you use, you can create a unified experience for your customers that’s fast and easy to use. With Finacle, you have the option of taking a

young people to become financially responsible,” Reh explains. “A first-of-its-kind mobile-based banking solution specially designed for young customers between the ages of 12 to 18, it aims to make banking a fun experience.”

EdgeVerve

EdgeVerve consists of six main components that are all cloud-based and operate on a pay-as-you-use model. As with other Infosys products, EdgeVerve was created “to help companies serve their customers better in a digital world,” Reh says. The platform covers a wide range of industries, including financial services, insurance, retail, life sciences, manufacturing, and telecommunica-



Infosys highly values education and creativity as keys to success for its employees. In its buildings and campuses, Infosys uses thoughtful designs to encourage these ideals, as seen in the spherical multiplex theater, part of the company’s Global Education Centre located in Mysore, India, and the meditative pool area on the Bangalore campus.



is also multilingual to enable organizations to better manage customer relationships on a global scale. With Finacle CRM, you get 360-degree views of your customers to revisit past interactions and better understand their needs. Some benefits companies can expect from using Finacle CRM include improved customer acquisition through custom marketing campaigns; higher potential for cross-sell opportunities; increased operational efficiency with more automation and fewer manual tasks; and a lower total cost of ownership compared to what similar Web-based CRM solutions offer because Finacle

customized approach to your mobile banking presence or you can choose a pre-configured bank-in-a-box model that will get your mobile operations up and running much more quickly and at a lower cost.

In addition to helping organizations improve their banking operations, Infosys is also taking strides to make sure the youth of the world has a way to learn important life skills related to finances and banking. “The recently launched Finacle Youth Banking solution goes a step further to encourage

tions. And, in a fashion similar to Finacle, EdgeVerve is intended to cover multiple bases from one central platform to simplify the overall management of assets.

“EdgeVerve is designed to help our clients stay relevant in rapidly evolving business areas such as digital marketing, interactive commerce, distributive trade, micro-commerce, customer service and experience, and enterprise buying,” says Reh. “Businesses that use EdgeVerve are able to better tap a wider

pool of opportunities to drive higher revenue growth, profitability and shareholder value.”

AssistEdge is a customer experience solution Infosys designed to improve business-customer interactions across the board, whether they occur within or outside of the call center. With AssistEdge, Infosys aims to improve the efficiency of agents and reduce call volumes in order to prevent bottlenecks in the customer service chain.

BrandEdge is all about digitally marketing your business with customer campaigns and brand awareness programs that match your business goals and your customers’ needs. This solution also makes it easier to gather data and gain actionable insights from your customers. BrandEdge works well with AssistEdge as a way to learn more about your customers and make sure you are adequately meeting their needs.

InteractEdge is the third solution in the EdgeVerve family and deals with customer experience in a different space. It is an interactive and open commerce platform that enhances customers’ experience with brands across every digital touch point. It helps brands create, manage and prioritize what content is visible to what target audience so that customers always have access to the information that’s most relevant to them.

CreditFinanceEdge is a robust platform that helps organizations better manage risk as well as lower operational costs. It lets you manage multiple credit types and is, of course, globally focused with multilingual and multicurrency functionality. Other capabilities include asset management, loss mitigation, and litigation tracking.

TradeEdge helps organizations succeed in emerging markets. Today this is especially important for companies seeking to take advantage of current growth in Asian countries, especially in China. Those using TradeEdge gain a better understanding of emerging markets at every level, and are able to use this knowledge to inform future marketing campaigns and increase sales.

ProcureEdge gives enterprise companies the tools they need in order to make smarter purchasing decisions and track those purchases from beginning to end. Infosys built ProcureEdge using the best possible industry practices as a baseline, so you can rest assured that when you implement the solution it’s



Dr. Vishal Sikka, CEO and Managing Director of Infosys, interacts with employees at an Infosys innovation fair.

going to identify ways to save money and track spending right away.

Looking To The Future

Infosys is not entirely alone in its drive to seek new advancements and new opportunities for growth rather than to simply maintain static product lines. Infosys is notable, however, in that it has codified its strategy into something it calls “new and renew,” which focuses on how to make existing practices better while also keeping new strategies in mind.

On the renew side, Infosys is continually working to find ways to run businesses better and more efficiently, whether that’s relative to a business’s clients or its own internal business processes. “We do this by looking for ways to do old things better—for example, using automation and machine learning to make core processes simpler, faster, and less expensive,” Dadlani says. This also plays into how Infosys handles its acquisition process, as it did recently when it acquired Panaya and started working on its Infosys Automation Platform, for instance.

In addition to renewing its existing processes, Infosys finds it integral to its continued success to invest in new innovations. “Our investments in Design Thinking, our Innovation Fund, new IP, building a powerful ecosystem of startup companies, universities, and other partners, all of these are

designed to help us identify disruptive new solutions for our clients,” says Dadlani. “For example, the Infosys Information Platform is helping our clients capture, analyze, and act on data in new ways, all using open-source technologies. In artificial intelligence, we are working with clients to identify and build solutions for highly complex business problems.”

Dadlani admits that “at the end of the day, our goal is to amplify our own abilities and those of our clients,” but that doesn’t mean that all of the company’s innovation will be in the pure business space. “Beyond business, we want to amplify the abilities of our society, whether it’s creating clean water solutions for people in the remotest villages or helping to teach millions of American school children how to create software,” he says.

These goals, specifically the ones about teaching children to program software, once again show that while Infosys is a highly successful company focused on generating growth and revenue, it hasn’t forgotten its origins. Infosys understands that sometimes the only thing people need to create innovative, world-changing technologies is a small financial push and the desire to become an expert in a given field. After all, with only \$250 in its pocket and a client a world away in New York City, Infosys was able to grow into the technology leader it is today. 