

BBVA Entrusts Capgemini to Develop and Maintain its Technology Radars

Research study shows the potential impact of technologies on banking group's business processes over the next ten years

The Situation

Technological innovation plays a strategic role in the financial services realm, as it is a key factor for achieving a competitive market edge. BBVA is aware of this fact and of how important it is to develop aspects to set it apart from its competitors and foster innovative technological solutions providing value for its customers, employees and shareholders. The bank asked Capgemini for assistance in this area.


The Solution

Technology Radars are one of the most important tools used by the bank's Technological Monitoring System. BBVA has entrusted Capgemini with developing the methodology and maintaining this technological trend management tool taking in ten fields of knowledge which the bank considers to be strategic for its business. Therefore, nearly 250 high-

level new generation interface-related concepts and technologies such as biometric recognition, nanotechnology, new information media or Internet technologies were researched.

The Result

The findings of this research were graphically displayed on a set of technology radar screens, allowing the bank to know precisely the degree to which each of these technologies has now come into its own and the potential impact on its business processes over the next ten years. Technology Radars are sensors which detect the points of interest for BBVA on the global technology map, making them living tools for technological exploration.



“Knowing the level of maturity of the technologies and the window of opportunity to apply them can accelerate the transition of the companies from ‘good’ to ‘excellent’.”

Beatriz Lara, Director of Strategy and Innovation, BBVA



How BBVA and Capgemini Worked Together

The development of these Technology Radars is the result of a close collaboration between Capgemini and the BBVA Technological Monitoring System. The starting point was the development of a flexible research methodology based on incorporating measurable criteria for evaluating the maturity of the technologies in question. These criteria include mentions in scientific and technological information sources, in publications by analysts and consulting firms, and the number of manufacturers who are currently working with each technology in question or the existing patents.

The study of all these sources is used for identifying the emerging technologies and is enriched and compared with the information from the BBVA Innovation Network. The analysis on entering the technology onto the radar screen is made based on criteria of disruptiveness, alignment with the bank's priorities and strategy, relevance for the financial industry and the geographic scope. The defining of technologies is then rounded out with further aspects such as: maturity, potential impact, penetration, time-to-market and existing providers.

Over the past year, we have gone through different stages in our collaboration with BBVA, from the maintenance of the radars – which, being a system reflecting the current status of each technology's actual

development, needs to be continually updated – to adding, eliminating, modifying and expanding the radar screens and the dissemination of the findings.

This BBVA-Capgemini collaboration has been a continual, systematic feedback dynamic. For Capgemini, it has meant mainly BBVA's creative involvement and support, both in defining each radar's structure as well as the content of the

definitions. To enhance the collaborative aspect of the relationship with the bank in this project, we have promoted the set-up of an online space (T-room), allowing us to shorten review times, simplify change management, improve the supervisory thereof, expedite the new suggestion-making processes and, at the same time, to work on the repository by unifying the shared vision of both of our companies regarding the evolution of these radars.



About Capgemini and the Collaborative Business Experience™

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get the right balance of the best talent from multiple locations, working as one team to create and deliver the optimum solution for clients. Present in more than 30 countries, Capgemini reported 2008 global revenues of EUR 8.7 billion and employs over 90,000 people worldwide.

More information is available at:
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In collaboration with



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the U.S. BBVA is ranked as the leading bank worldwide in profitability, ranked second in efficiency and seventh in market capitalization, with over 110,000 employees and approximately 8,000 branches in the Group.

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