

Digital digitisation and transformation

 By [Chris Ogden](#)

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2020 holds digital sway over the business, investment and innovation.



Chris Ogden, CEO at RubiBlue

If there's one acronym that defines 2019 it's 4IR – the Fourth Industrial Revolution. It has swept the media like a storm, throwing its digital and cloud-powered weight around boardrooms, government groups and company conversations.

It has ignited debate, it has rolled eyes and it has presented some serious questions to the country.

How will South Africa evolve within the oncoming 4IR storm as it still struggles with legacy challenges and complex economic equations? The answer lies in potential and positivity.

Sure, arguing that a positive attitude is essential to the future of the country can be as nauseating as the 4IR conversation itself, but it's true. There has to be a deeper investment into digitisation in the country from both the small to medium enterprise and the corporate. And this investment can only gain traction if there is a belief in the future of the country.

Hardship = innovation?

That said, it seems that South Africans shine in times of hardship, powered by their desire to change things for the better and make the most of what they have. This commitment is reflected in the remarkable influx of innovation and development in the healthtech, finTech, agritech and insurtech markets.

These markets have seen significant disruption over the past year and they're continuing to grow in across South Africa and Africa as a whole. There has been an increase in the number of partnerships across the continent and innovation in collaboration, communication and tools that bypass creaking infrastructure has seen many of them overcome some of the factors that have hampered growth in the past. Remote and rural areas, poor communications systems and vast distances are no longer the limitations that they once were.

Improved payment processes

Another area that's set to grow in 2020 is mobile money. This market is set to expand, allowing for improved business-to-business (B2B) payments, cross-border payments and streamlined business processes. It's very likely that the M-Pesa for the B2B payments area will surface over the next year, changing the face of transactions in this space.

There will also be shifts in automation and digitisation investment in the B2B arena. Organisations will continue to push these solutions into play as they continue to show tangible returns and sustainable results. They have proven their worth over the past two years, saving the bottom line and adding a much-needed competitive edge.

Look out for...

One of the biggest trends in automation will be automating through apps that will make decisions for humans. These will place the user experience at the centre of development – the customer remains the central point around which ongoing business success circles and this level of automation will become critical to engagement and business success.

The next year will likely see customer experiences evolve alongside innovation in automation and the curation of customised and personalised engagements that are only possible through investment into digitisation and emergent technologies.

If the country can once again leapfrog its challenges then 4IR and digitisation aren't threats looming on the horizon, they're opportunities.

ABOUT CHRIS OGDEN

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