

# SMALL

# STEPS

THE POSSIBILITIES  
OF DATA ARE  
**BOUNDLESS.**

M MAGAZINE // THE EXPERIENCE ISSUE

**THE MUDANO  
GEMBA  
EXPERIENCE -**

Releasing the  
potential of data

**CUSTOMER  
ANALYTICS -**

How data drives value  
for the customer

**DATA  
CULTURE -**

The road to data culture  
maturity is a journey

# The Ed-itorial

THE EXPERIENCE OF DATA CAN BE A DRIVER OF BUSINESS SUCCESS

It is said that ‘the journey of a thousand miles begins with one step.’ And while the world of data is somewhat removed from the philosophy of Lao Tsu, the point is nevertheless a valid one.

The road to data maturity is a journey, there are no quick fixes or silver bullets.

Yet this journey needn’t be arduous - which is why this issue of M Magazine, the experience issue, covers the experience of data from multiple aspects. From examining the data of a customer journey to driving decision making through innovation labs, we explore the experience of data across thresholds and from angles that others don’t consider.

We are, undeniably, in the midst of a data age and the decisions that we make today as data practitioners will have a huge impact on the future.

At Mudano, we are great advocates of data being more than the sum of its parts - a roadmap is never a straight line and has many diverging paths. An organisation cannot simply ‘do’ data, at the risk of sounding somewhat zen, they must also ‘be’ data. That is, ensuring data is an integral part of how a company functions, as well as empowering employees to make decisions that are driven by data because they have the ability to make them, the motivation to make them, and are also prompted to make them.

From data quality to data management, data governance to data on the cloud, everything is underpinned by a positive Data Culture.

This is because, fundamentally, the adoption of data and therefore data as a value driver will be determined as much by people and culture as it will be by technical aspects.

As we embrace the experience of data in this issue and all that this entails, and as we embark on new data journeys of our own, we look forward to the future that data can bring.

Let’s build this future - today.



**Ed Broussard**  
CEO & Co-founder  
Mudano



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## The Experience Issue

*You cannot just ‘do’ data. The right environment, procedures and technology must all come together to create an experience of data, across an organisation, that drives value.*

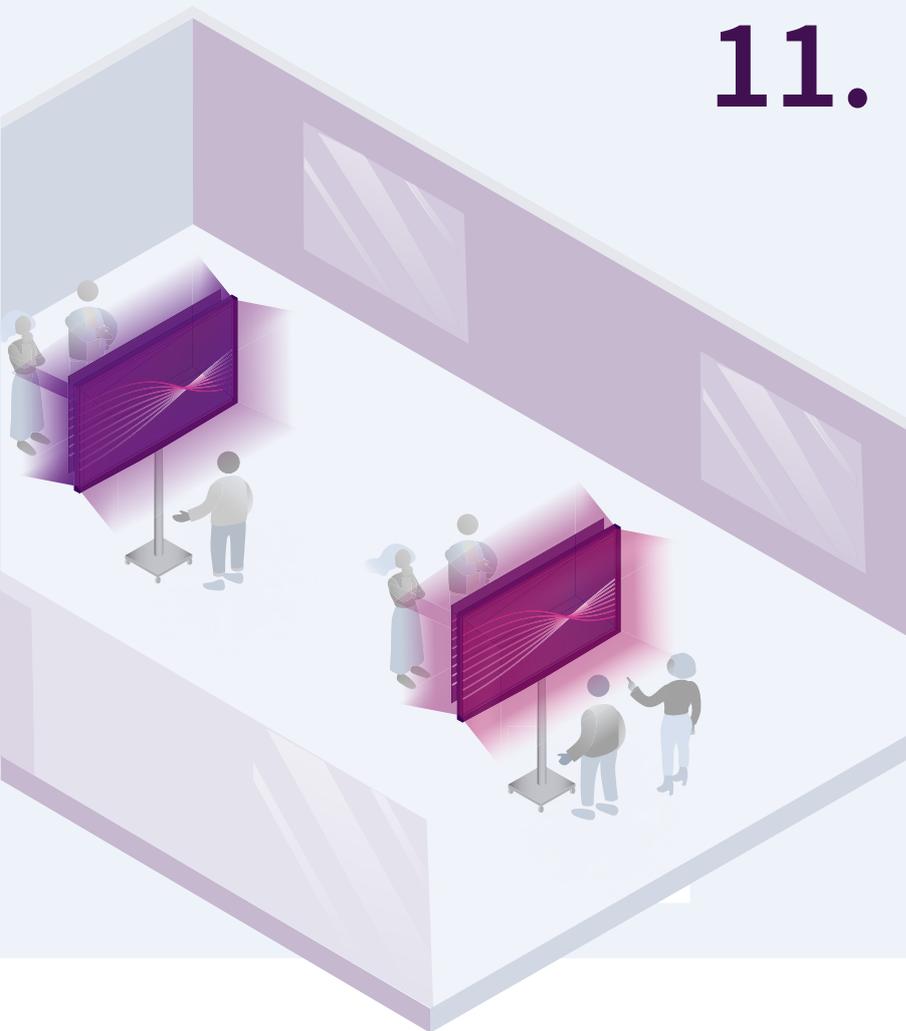
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# Data Ethics – creating an ethical experience for all

As institutional access to personal data has increased, so too has the noise surrounding data ethics. With many of these voices hoping to see the equivalent of the Hippocratic oath for the data space, it is perhaps better to consider ethics from a different standpoint.

**I**n the medical industry, where the lines between black and white are (somewhat) more clear cut, having a transparent and beholden oath makes sense.

In the past, we have seen within the tech industry that calls to ‘not be evil’ or Facebook’s ‘Make the world more social and connected’ have been met with derision when deemed to have failed. Google, it must be noted, removed the ‘don’t be evil’ segment from their mission statement back in 2015.

So, while there are arguments both for and against the wider implementation of an ethical code of practice, there is no clear cut path towards what this might look like or where the lines are drawn (between what is ethical and what is not).

In fact, the debate has often led to more confusion due to the theoretical nature of ethical considerations. There are also a lack of good examples within the industry of ‘doing data right’ to act as a clear guide of the wider topic of data ethics. It is difficult for organisations to take the plunge and act first in this circumstance.

An organisation wanting to demonstrate a proactive approach to data ethics then requires a tangible method to measure, assess and monitor this.

## **Towards data fairness**

It is perfectly right for companies, especially those that exist within the data space, to wish to be seen as ethical and virtuous. However, as we have seen in the past, companies in other industries have been burned when held up against their own virtues. In short, they have not practised what they preach.

The problem is that, as was the case with Google, a mission statement can be neatly edited and rules that are not held rigidly by a regulator can be easily subverted or ignored. Until regulation catches up with reality, a mission statement alone cannot be enough to answer the question of data ethics.

The case should be made then to avoid the ethics question completely. Topics that have troubled philosophers for centuries are not those that can be solved in the immediate future. A better question to ask is one of fairness. This, in the spirit of ‘doing data right,’ and in the absence of clearer regulation, will ensure that the overall experience, for both engineers and end-users, will be as unbiased as possible.

A robust and fair framework can be seen as a strong starting point in lieu of any clearer steer of data ethics.

In this manner, by being proactive and working to do something ‘fair’ organisations can begin to understand just exactly what ‘unfair’ looks like. This allows for the formation of an internal environment that opens up the conversation of exactly what we mean by ‘ethical’ has more of an impact?



**The case for fairness**

It must be remembered that data is no longer an exclusively manual process which means that the collation, consideration and application of data is done through a number of automated processes - machine learning algorithms, inputted models and AI. Hence, if there is a degree of bias inputted at the beginning of the process, this will be showcased in the end result.

It could come down to something as simple as an engineer’s favoured algorithm being biased. Even at the end of the process, a person could misread the outputs due to their own biases.

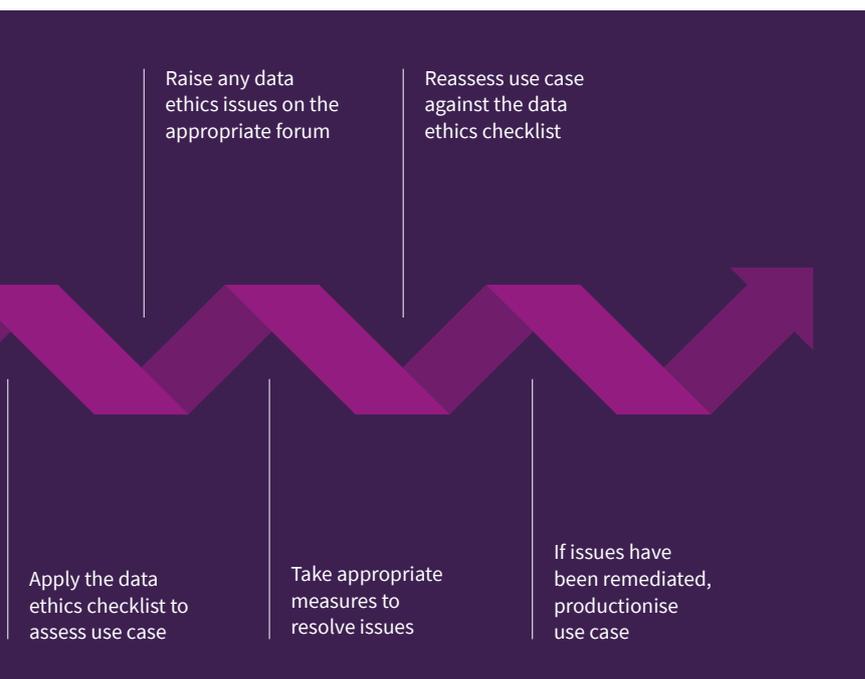
However, this also means that positive ethical considerations can and should be made in the early programming (and even recruitment) stages in order to work towards obtaining the fairest outcome. Departments that directly deal with the data resource such as Data Engineering or Data Science must also maintain a level of ethical awareness to ensure fair data and model selections.

**How do you measure data ethics?**

Even when these ethical principles are put in place (pictured left), they will need to be assessed both before they are productionised and during the monitoring phase. This is why we propose the creation of a clear assessment framework for ethics in Machine Learning in order to reduce bias while maintaining accuracy to promote a fairer ecosystem in data and machine learning.

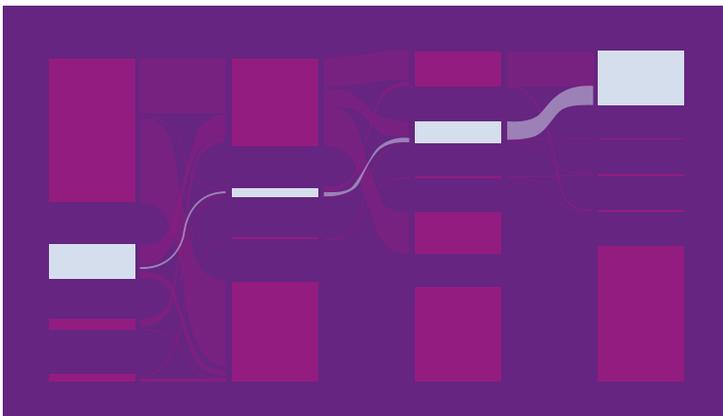
We are strong advocates of the creation of a ‘Data Ethics Officer’ in organisations, whose responsibility would be to assess and oversee ethical assessments on behalf of the wider Data Governance team.

As we move forward with our own commitment to data ethics and build out an assessment criteria, we aim to ensure that data is an ethical experience for everyone. Overall, by committing to fairness - fair practices, fair thinking, fair programming, fair algorithms and fair decision making. The industry and what we can deliver for our clients will be in a stronger, more ethical position than ever before.



# Customer Analytics – how data drives value for the customer

The old adage of retail states that ‘the customer is always right’. To extrapolate further, the premise of this came from an idea of large turn-of-the 20th-century department store retailers such as Gordon Selfridge in the UK or Henry Field in the US. The notion also has its equivalents in French (le client n’a jamais tort was commonly used by César Ritz, founder of Ritz Carlton hotels), German and even Japanese. Across the world, then, for over 100 years, the customer and their wants and needs have been at the forefront of the thinking of leading customer-centric organisations.



**I**n today’s social-media fuelled customer-experience, never have these phrases been truer, or more power placed in the customer’s hands.

So what then of financial services, notably retail banking - an industry which is naturally customer-facing and yet not immediately associated with customer service?

## Understanding your customer’s journey

The amount of data generated and held by financial services organisations is colossal. This data is a powerful tool in a financial services organisation’s arsenal, ultimately helping improve their customers’ experience.

This is best achieved by using analytics to map and understand your customer’s journey. Doing this enables insight improvements which lead to faster action. Analytics can be used to deliver an outstanding customer experience.

It is important to highlight that there is no such thing as a standard customer journey. Every customer is unique and their behaviour is often complex and unpredictable. Creating an outstanding customer experience requires a deep understanding of how people actually behave in the real world... a challenge when their electronic footprint spans many disparate systems.





## *Data-driven customer analytics can change the face of financial services*

### **A new perspective**

By utilising your customer's data in a fluid, visually engaging manner, you can move towards creating a more engaging and personalised service for them as you will better understand their needs, their engagement with your business and their pain points. Navigating the customer journey in this manner allows you to appreciate your service from the customer's point of view. Doing so helps infer which service points lead to a positive experience and which to a negative. Identifying, measuring and understanding these factors allows organisations to improve upon the customer journey.

Data, therefore, becomes more than a value driver for the business and enables you to react to customer's behaviour in a more expedited fashion. This, in turn, helps to reduce churn and increase business to customer communication. But more aptly, you are able to place the customer back at the heart of the banking experience, using their own data to support business decision making, resulting in a better overall experience for everyone involved.

## **MAPPING THE CUSTOMER JOURNEY**



### **UNBOUNDED QUESTIONING**

We started by putting business users at the heart of our analysis, using design thinking to uncover everything they wished they knew about their customers and how they proceeded on their individual journey through the business pipeline.



### **DATA INNOVATION**

Our architects worked with the business to create connections between the different customer data points - appointments, complaints, applications and more - connections which had never before been possible. We translated their vision into a technology blueprint for our engineers, who stitched together webs of interactions, revealing for the first time the actual paths trodden by real customers.



### **INTERACTIVE INFORMATION DESIGN**

Our information designers created innovative visualisations to represent complex patterns of behaviour, simply highlighting customer journeys that appeared anomalous and enabling the business to clearly see the problem areas.



### **OUTCOME**

We developed a capability that changed the way our client gains insights and carries out advanced analytics. This provided customer journeys across divisions, enterprise-wide, which led to our client redefining board-level KPIs and customer experience metrics based on the new insights.

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# Data Culture is a journey, not a silver bullet

When 'done right' Data Culture can provide long-lasting, high-impact value for your organisation

## UNLOCKING YOUR DATA'S POTENTIAL

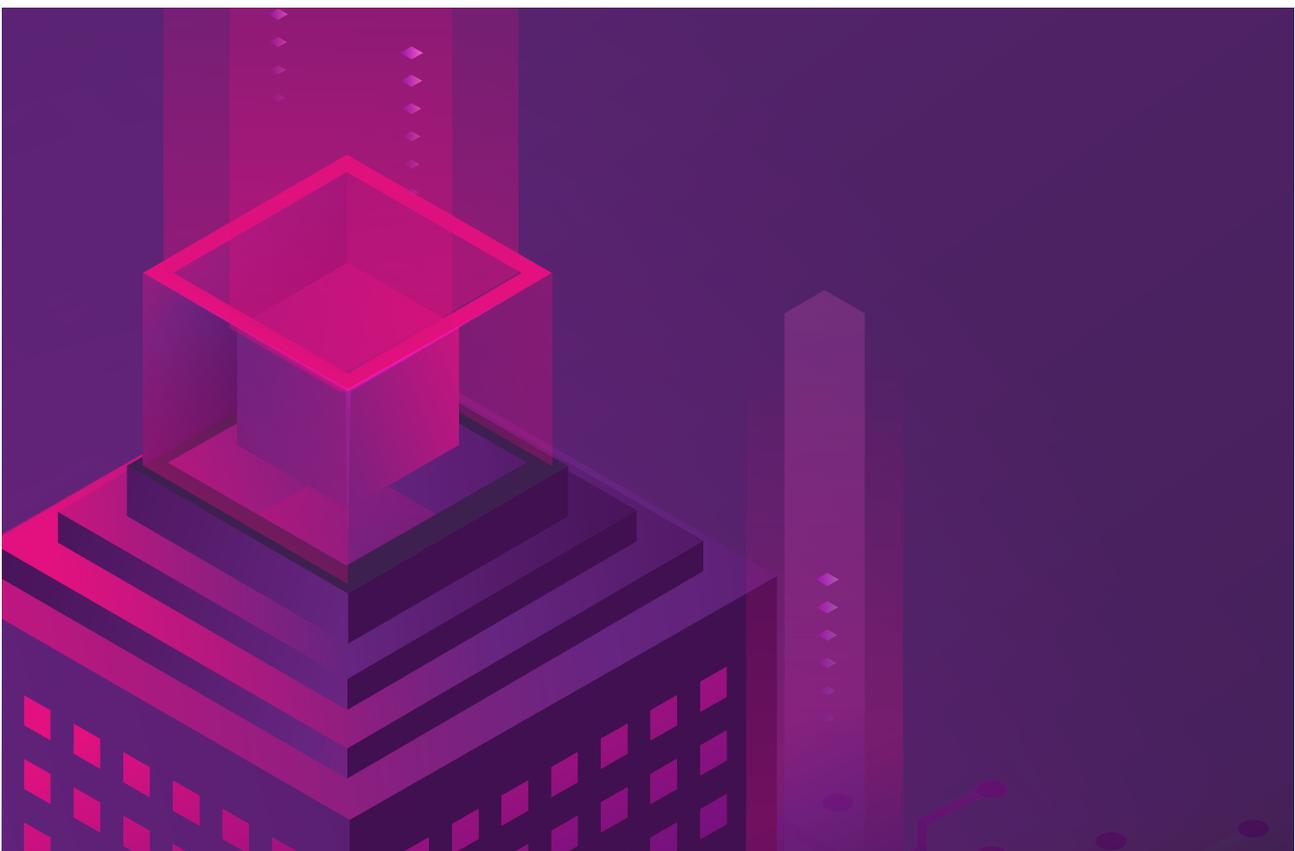
**I**n order to unlock the full potential of data and analytics solutions in your organisation, you need something more than just technology and data solutions. You need to focus on your people and ensure they feel empowered and excited by data to ensure that they are making insightful and data-driven decisions.

Why? Because understanding and changing people's behaviours around data, as well as building new habits around decision-making, will serve as a

differentiator to your business. In this manner, people in your organisation will feel empowered to make better and smarter decisions, underpinned by data.

By changing behaviours, and therefore culture, data can be seen as a necessary asset for people on the ground, embedded in the experience of their daily work.

Many organisations see Data Culture as an end state, rather than a continuous process. However, this approach ignores the transient nature of culture itself. Data Culture does not and cannot have the same start and endpoint as



implementing a Data Governance programme for instance. Culture does not have a deadline.

Data Culture is not a data strategy or a vision statement and, as with 'general' culture, it exists through the observable behaviours of its members. It is therefore paramount to understand this point when striving to develop Data Culture in your organisation.

However, when given the time and the right support, developing a Data Culture in your organisation can be

a value driver, in the same light as data strategy or data quality, therefore, should be approached as data strategy or data quality are as a driver of business value.

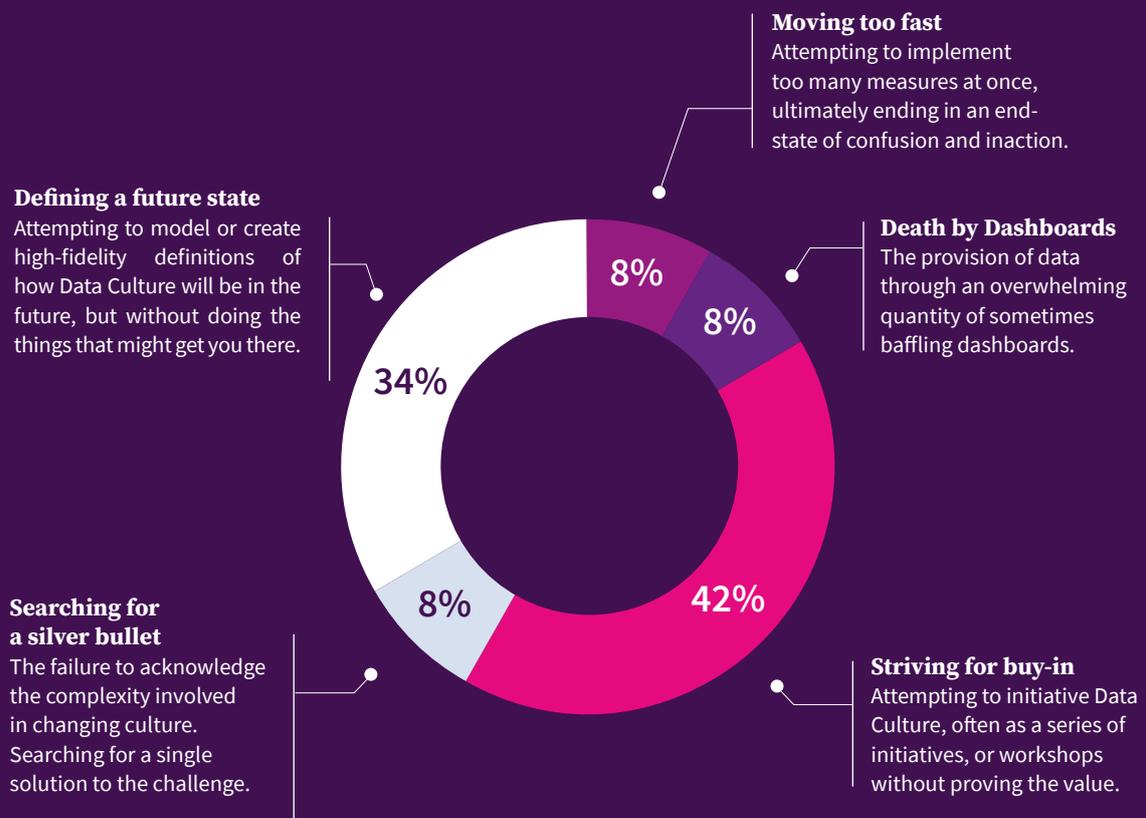
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*Data Culture is the meeting place of analytics, insight and the experience of work*

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## THE COMMON PITFALLS OF INTRODUCING A DATA CULTURE

At a recent Data Culture webinar we hosted, we polled respondents on the risks and pitfalls that they faced when implementing a Data Culture in their organisation.



## Levels of Data Culture



### Levels of Data Culture

Sometimes the value of Data Culture cannot be perceived because organisations try to bottleneck culture into a singular function. However, culture is anything but that. It is transient and fluid and made up of any number of parts, processes and behaviours.

To be successful and to provide long-lasting value, Data Culture needs to be seen as a long-term project, one that is integral to the functional running of a business. In this manner then, the focus of culture will shift from visible artefacts and their associated justifications to the deeper, underlying assumptions about culture. These are the ultimate source of action when it comes to data and its value and are therefore more likely to lead to a robust, tangible Data Culture being embedded.

With this in mind, it is clear that building a Data Culture does not happen overnight and, while there are quick wins, there is no easy fix. Building and embedding a Data Culture in your organisation is multi-faceted and takes time, effort and experimentation with new ways to apply data to daily work.

Yet the journey towards developing a mature Data Culture is one which will ultimately deliver long-lasting value for your organisation that hugely outweighs the effort put in.

## DATA IS NOT THE NEW OIL

Data is often referred to as an untapped asset. And is therefore depicted as the great commodity of the 21st century, much like oil was in the 20th century.

But data isn't really like a fuel, for one, it isn't exhausted the more we use it. In fact, it's almost the opposite. The more we use it, the more powerful it becomes.



You might say that data isn't the new oil, it's the new soil.

And the nice thing about soil is that if you nurture it, maintain it - you can plant things in it that will grow. The better and more fertile the soil, the better the product.

Data can be nurtured and we can 'plant' things in it to make it better - approaches to business innovation, decision-making, performance improvement, processes. Even physical spaces in our organisations can be underpinned by data and analytics.

# The Mudano Gemba Experience – releasing the potential of data



To take action, one must first make a decision. It is exponentially more difficult to make a decision without having all the facts to hand. Gemba is an example of an Obeya concept and is designed to facilitate decision-making, fast. All underpinned by data.

## What is Obeya?

Coming from the Japanese, meaning ‘big room’ an Obeya room originates from lean manufacturing principles. The fundamental purpose of the Obeya process is to solve problems.

It accelerates the decision-making process by providing a naturally collaborative environment for stakeholders to interact in.

The Obeya process sees teams standing and engaging directly with each other and with data. It does without paper and puts decision-makers into a technology-fuelled room designed to increase the velocity of decision making. Data is visually engaging and stakeholders can use the touch screens to involve themselves directly with it.

The Mudano Gemba room is a space to discover, where stakeholders can visualise solutions and process them. They are encouraged to communicate, to collaborate, to see the bigger picture and engage with issues and proactively create solutions for them.

The process is as important as the technology and organisations should not feel they need to allocate masses of resource immediately to achieve results. You can begin in an iterative manner with a few monitors and scale as the value of the process becomes apparent in the organisation.

Obeya is expanded by technology, not dependent upon it. Its primary function is to facilitate a different way to problem-solving to expedite the decision-making process.

*An Obeya room is a place of collaborative learning where teams are encouraged to evaluate issues, see problems as they arise and collaborate efficiently to resolve them.*

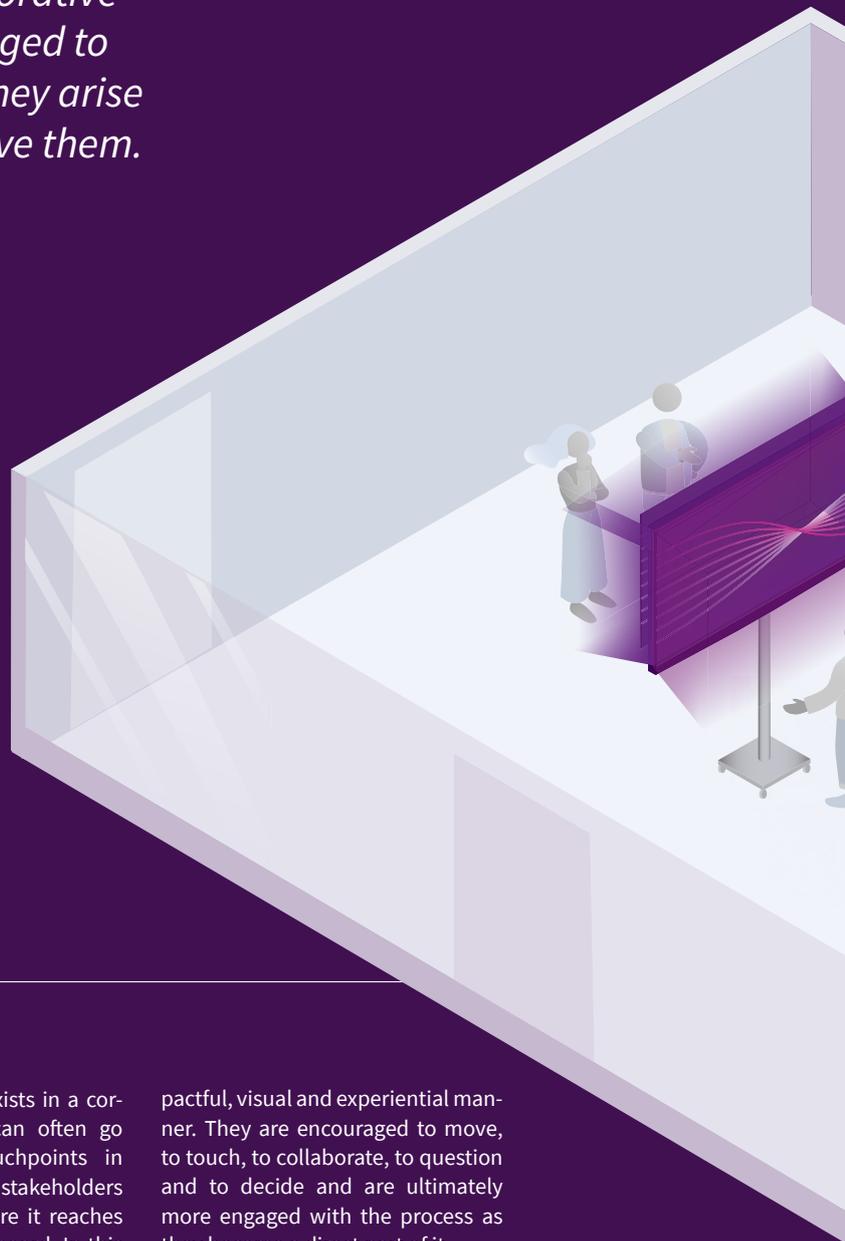
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#### FOSTERING TRUST AND DRIVING DECISIONS

One core foundation of the Obeya room principle is that it helps key personnel foster trust in the decision making process.

Obeya places decision-makers at the heart of data, whether that is the boardroom, the classroom or teams on the ground. Obeya can be used for teams to gain trust in data, understand where its application can provide the most value and act upon it.

By starting at board level, the Obeya concept can be used to foster a better culture of data within an organisation in order to reap the value of data-driven decision making.



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#### WHY IT WORKS -

The data chain as it exists in a corporate environment can often go through multiple touchpoints in the form of different stakeholders and departments before it reaches key personnel i.e. the board. In this manner, there is often no golden source of truth in the data as everyone has a different take on what the data means for them and their departments as defined by their targets and goals.

The issue of data clarity is compounded when given data is usually lacking accompanying insight or presented flatly in formats which decision-makers may not immediately engage with.

The Obeya room concept brings data to key personnel in a highly im-

pactful, visual and experiential manner. They are encouraged to move, to touch, to collaborate, to question and to decide and are ultimately more engaged with the process as they become a direct part of it.

Good data practices are driven due to the visibility of data by the board at an early stage. The scenario where data is diluted or distilled is averted due to the early convergence of data and decision-makers.

The Obeya concept energises the experience of work and decision-making, underpinned by live data insights that ultimately brings about greater value into a data-led culture.

## HOW IT WORKS -

Obeya users move around the space in a liberating manner and interact with data in an informative and intuitive way.

Each section of the Obeya room is a process that encourages collaboration and movement. Stakeholders literally 'think on their

feet' and are removed from the enclosed nature of a boardroom. This is an essential function of Obeya because the concept, method and process of decision-making is as important as the technology for the empowerment and freedom that it bestows on stakeholders.



**CHECK**



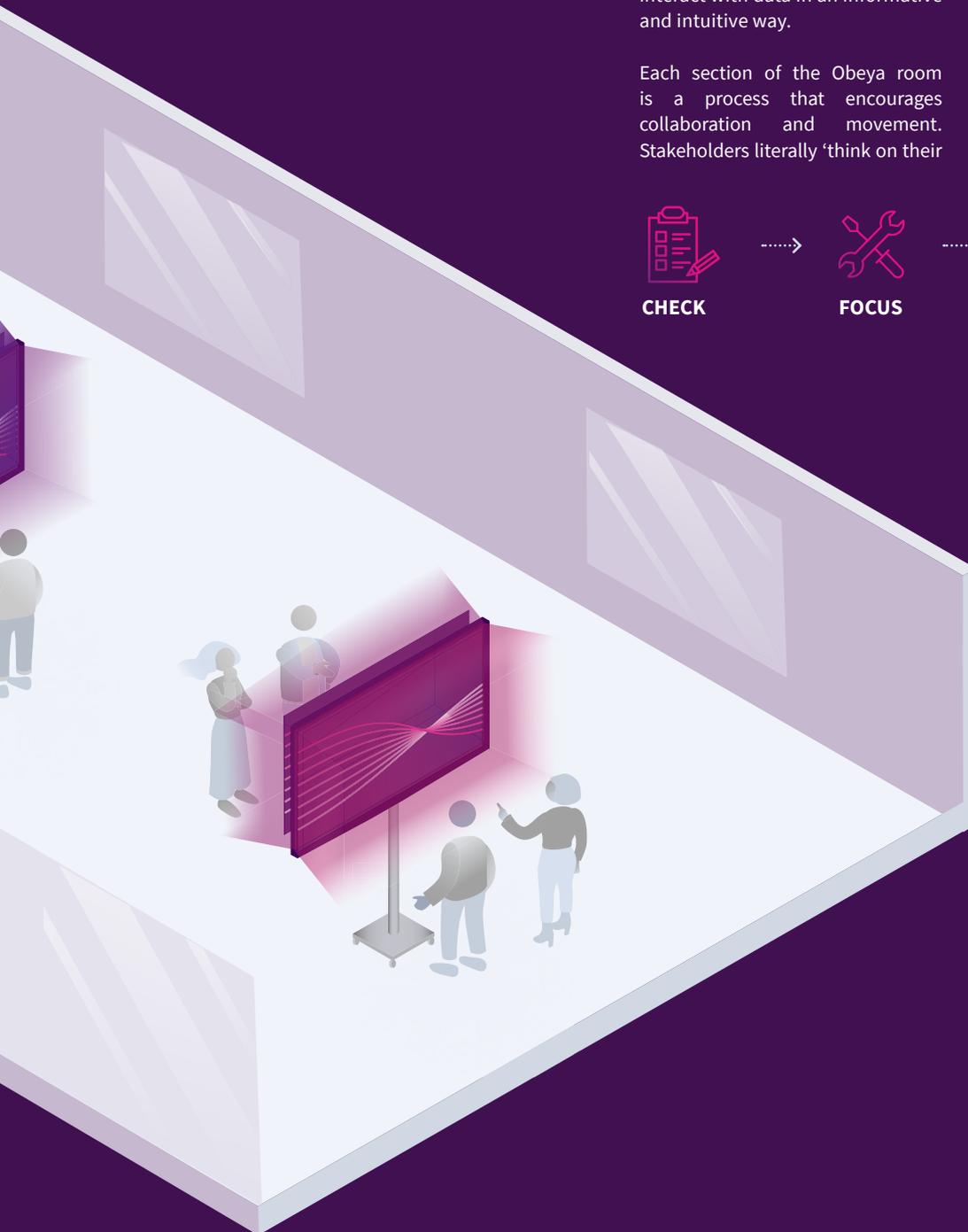
**FOCUS**



**ANALYSE**



**PLAN**



## WHY YOU NEED IT

Take data at face-value at board level and make fast decisions

Tackle the decision-making process from different angles.

Facilitate 'on-feet' thinking

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# Scaling innovation – using innovation labs as a testing ground to scale

Data Innovation Labs are a wonderful cohesion of Data, Technology and People that work together to rapidly discover and deliver innovative data solutions. Previously, we have discussed Data and Technology elements and their fundamental principles. In this edition, we focus on perhaps the most important part of the equation; **People**.

**I**NNOVATION Labs at their core work by changing business processes in a meaningful and measurable way. Such change cannot be affected without careful coordination of people with business domain knowledge, technical know-how and data knowledge. As we have seen, through the provision of Data Culture, it is ultimately people, not technology, who will facilitate a data-driven culture at an organisation. Our reference model for the Innovation Lab team design reflects this mentality.

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*It is ultimately people,  
not technology, who will  
facilitate a data-driven  
culture at an organisation*

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The lab team consists of 5 reference roles

## INNOVATION ENABLEMENT

The Enablement team brings new areas of the business into the lab, ensures that it is delivering value for the business and oversees its smooth operation. Its main responsibilities include prioritisation, capacity management and removing obstacles from the initiative teams.



## INSIGHT – DISCOVERY

Performs the set up for future sprints and analysis to support prioritisation and initiative scoping. Enables more accurate estimation and removes bottlenecks in data sourcing ahead of time.



## INITIATIVE SPRINTS

Small cross-functional group working in 4-week sprints, testing a series of hypotheses, to help resolve problems set by business customers. They work closely with the initiative owner from the business.



## Process

In order to achieve optimal performance of the lab, the teams need careful coordination via an agile operating model. To achieve scale, our operating model for the lab ensures that the teams can work fluidly and minimise the number of blockers on them. It does this by pipelining and combining flexible experiments like early stages with rapid factory-like later stages in the cycle.

It is this combination of hypotheses, experimentation, iteration and, ultimately, scaling that allows the Innovation Lab concept to deliver value quickly to the wider organisation.

When in motion, each proposed use case or innovation goes through the following stages. Each stage in the process involves a cross-functional team to work in close coordination.

### 1 VALUE

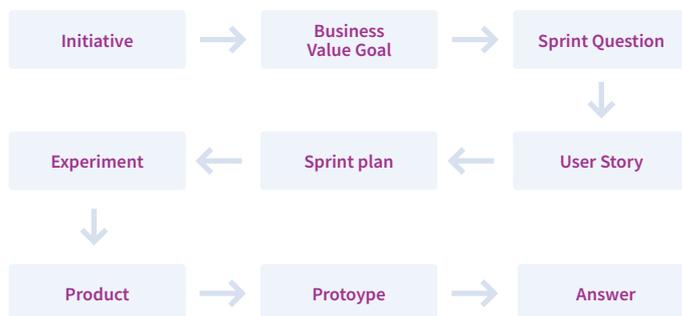
- Enablement teams reach out to potential business customers. They understand the value that access to the lab could help them to deliver
- Workshops take place to understand value goals and agree on a sprint map, sprint questions and user stories
- This workshop then leads to the discovery of Business Value Goals (BVGs), Sprint Questions and User Stories

### 2 DISCOVERY

- User Stories are investigated and assessed against a set of criteria
- The Lab Manager and Discovery Team Lead use these inputs to define which initiatives need to be prioritised
- The team works across functions to set up the initiatives (e.g. sourcing data, governance approvals)
- At the end of the discovery stage, the team would have gathered all the data, know-how and designs required to start conducting data-led experiments

### 3 EXPERIMENT CYCLES

- Initiative sprints run for 4 weeks
- A team consisting of a data scientist, analyst and visualisation specialist work closely with the business initiative owner to test a number of hypotheses
- A sprint answers a business question, developing a minimum set of outputs to provide the value the business customer requires



### 4 CUSTOMER PROVING

- The MVP developed in an initiative sprint is presented back to the customer and other business teams
- The business customer takes ownership of the MVP and uses it to determine whether to continue to scale the initiative based on the value it provides
- The MVP may drive requirements for new lab initiatives, which are added into the backlog process (Value Step)

### 5 SCALE DELIVERY

- When customer proving demonstrates the value and viability of the MVP, this drives the business case for scaling up the initiative through enterprise project teams
- Any further support required from the lab can be requested through the value standard backlog mechanism

#### LAB CUSTOMERS

When an area of the business engages with the lab team to help answer a question, they will need to provide expertise and support from their area to the initiative sprint teams which work with a cross-functional approach.



#### SPECIALIST SUPPORT

At the heart of the lab is its ability to access and analyse data faster and more efficiently than is usually the case for most business teams. To do this requires the support from specialists in areas such as Information Management and the CDO, who can facilitate the movement of data into the lab.



1

Set the strategic direction for data in the organisation

2

Be the engine to drive data-change in the organisation

3

Own business critical functions and maintain them



#### CHIEF DATA OFFICE

CDOs are in the unusual position of having to do all of these, simultaneously.

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## Leading from the front – what a Chief Data Office could and should do

The role of the Chief Data Officer and expectancies of the Chief Data Office have changed considerably since the first Chief Data Officer arrived in 2002. This change has, of course, coincided with a maturing internet and the rise of data as a commodity.




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## *The value of data needs to be demonstrated across the organisation – not just in silos*

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The role of the CDO and the Chief Data Office can and should be set-up to change this. The CDO has the ability to set the strategic direction for data in an organisation, be the engine to drive data-change and own business-critical functions and maintain them.

To do this, the value of data needs to be demonstrated across the organisation, not just in silos. However, more than this, it needs to be articulated that the value of data will impact each individual positively as they perform their daily activities.

The CDO then has the dual function of leading the strategy and direction for data across an organisation in addition to ensuring that those 'on the ground' have a positive experience of data, to promote data-driven decision making and ensure lasting value for the organisation.

### **What a CDO needs to be successful**



#### **STEER**

Set the strategic direction for data in the organisation. Define the KPIs by which the CDO will hold itself and others to account. Lead and live the Data Culture within the organisation – driving data-led behavioural change.



#### **CHANGE**

Provide the people, skills and delivery patterns to execute change initiatives. Deliver the change projects for data capabilities within the CDO and the wider organisation. Define approach to prioritise projects which have the highest business impact and deliver the most value.



#### **RUN**

Run the enablement processes which maintain the foundational data capability. Maintain the policies, capabilities, solutions and infrastructure which make up your data landscape.

**T**

HE CDO function has become necessary as data has grown as a true business priority. In today's multi-functional business landscape, there is an increasingly pressing need for a leader

to understand and advocate data at the highest level of an organisation. That leader is the Chief Data Officer, but the Chief Data Office as a whole has the opportunity and the responsibility to affect change across the organisation and lead the formation of a strong Data Culture.

### **Why the experience of data matters**

A recent behavioural study that we have undertaken\* has revealed a hesitancy among respondents to using data to drive decision-making in their daily roles. While there are many complexities involved as to why this is the case, fundamentally it boils down to people not feeling empowered to use data in their daily work.

\*in a large UK insurer

# Cloud migration

We have seen through the example of the Obeya room that the practice of learning and decision-making can be made as an experience and therefore be of use, practically speaking, as both a learning and delivery tool.

**M**UCH of what has been discussed in this magazine so far has been focused on the experience of data and work from a practical perspective. But what about the experience of data itself? We have seen through the example of the Obeya room that the practice of learning and decision-making can be made as an experience and therefore be of use, practically speaking, as both a learning and delivery tool.

While cloud data migration may not first appear as an experiential topic, the experience of data in the cloud encourages insight and better decision-making, ultimately providing a better experience with data throughout your organisation.

This will, ultimately, lead to a better experience for your customer, underpinned by the insights gained by data.

## The business case for cloud data migration

Rather than focus on the value savings when comparing migrating to the cloud to remaining on-premises, which can be marginal, it is instead important to focus on the wider potential realised gains and adjusted ambition that migrating your data to the cloud can afford.

### MAXIMISING VALUE FROM YOUR DATA

Cloud enables the use of advanced analytics in more powerful ways – exploit it in new ways & enable self-service.

### BETTER DATA MANAGEMENT

Cloud native tooling can enable data to be governed and managed at a more granular level. Emerging tools can



automate data discovery to help actively protect your customer's data.

### INCREASE YOUR DATA TOOLING CAPABILITY

Cloud infrastructure offers a route to landscape simplification and can be scaled to demand far easier than on-premises solutions making it built to last.

### STRENGTHEN YOUR TEAM'S DATA EXPERTISE

Cloud technologies can be a catalyst for change: shifting to modern tooling can elevate recruitment challenges and offer opportunities to refresh operating models.

### STRENGTHEN YOUR DATA CULTURE

People are becoming more comfortable with cloud in their everyday lives. Maintaining pace with technological advances is an important step in enhancing your Data Culture. Cloud adoption also promotes a more collaborative way of working and breaks down barriers within the organisation by focussing on the value of data.

### The time to move to the cloud is now

The potential gains for moving to the cloud sooner, rather than later, are clear. The gains that can be made for your organisation can be compounded quicker by acting sooner.

## REASONS TO MOVE TO THE CLOUD

There are several reasons to move government data to the cloud. Some reasons, which will provide clear 'quick wins' include;



### DATA LAKE END OF LIFE

Many Generation 1 data lakes are now entering the final months of their contract - making a business case for moving to the cloud more palatable and less disruptive



### INCREASED EFFICIENCY

Cloud makes it easier to use larger volumes of data, and analytics can be done on the cloud



### INCREASED COMPUTING POWER

Cloud offers more computing space than on-premises solutions, allowing projects and experiments to run longer and be more expansive



### DATA AUTOMATION

Migrating to the cloud makes automation easier, allowing a speedier productionisation and scaling process



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