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Introduction

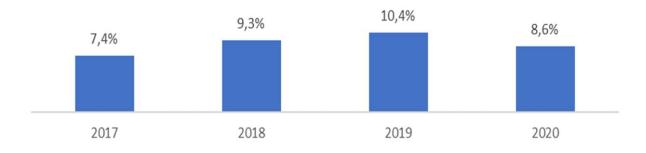
The way customers relate to companies is changing rapidly.

Spain shows a low level of digitisation in the business fabric in general and, specifically, for cloud services, only 16% of companies use them, compared to 18% in Europe.

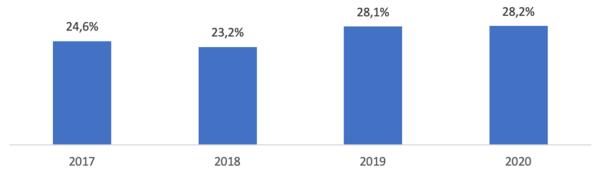
Cloud services, in this sense, allow companies to better embrace the digitisation of their internal and external processes, boosting and enhancing their digitisation.



% of companies that buys a cloud computer services through internet (companies with less than 10 employees)



% of companies that buys a cloud computer services through internet (companies with more than 10 employees)



Fuente: INE.

Cloud services in the digitalisation process

> There are 4 keys to driving SME adoption of cloud solutions:

All as a service



There are three types of platform as a service, PaaS, SaaS and laaS, with a trend towards SaaS, operated and managed in cloud mode.

All packaged and industrialised



Being able to contract packaged solutions guarantees agility and automation in the deployment in multiple sites, as well as offering unlimited scalability to meet the needs of those SMEs that require it.

Verticalised



Verticalised solutions can respond to each SME according to the characteristics of its business or activity, adapting easily to each sector and with a minimum impact on the solution.

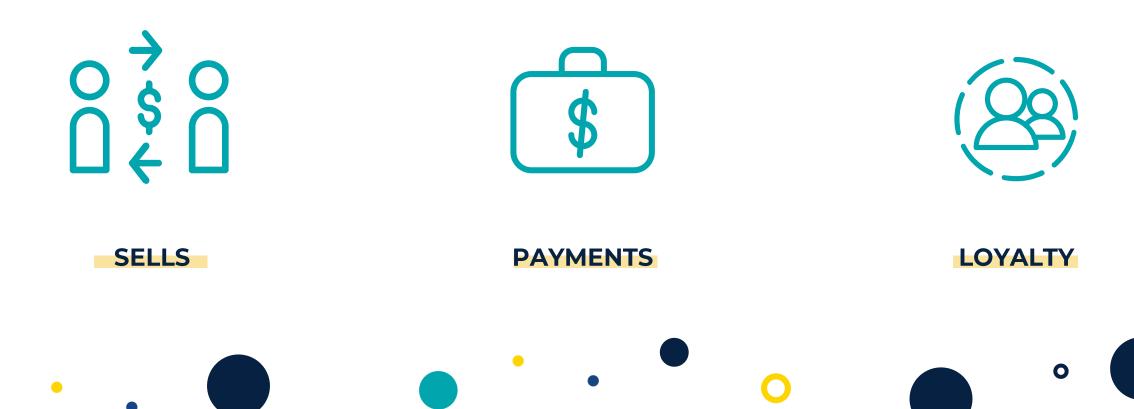
Centralised operating model



It allows central configuration of the entire business logic, introducing clear benefits for the SME.

Digital cloud solutions

> Below is a list of some of the main digital solutions or tools that SMEs can implement in a cloud environment and be able to coexist with existing solutions in the company, which will allow them to advance in their degree of digitisation, commercial presence and sales rate.:



Digital cloud solutions

> Specifically, for the area of **SALES**, SMEs can implement the following solutions:



Enterprise Resource Planning System.

mCommerce solutions.

Point-of-sale terminal.

5 cCommerce solutions.

- **3** eCommerce solutions.
- > For the area of **PAYMENTS**, the following solutions are listed below, which can be implemented by merchants:



Electronic receipt.

Payment with Android device (TapToPhone).

2. Bizum for companies.

4. Payment by notification.

Digital cloud solutions

> For CUSTOMER LOYALTY, the following solutions are listed below, which can be used by retailers:



- Digital Marketing Tools.
- 2. Real Time Marketing Engine.

- **3.** Vouchers.
- 4. Marketing and communication campaigns.

Conclusions

In the wake of the Covid-19 pandemic, companies have become more aware of the importance of digitalisation within their corporate structures. One of the most influential trends to emerge after the pandemic has been the new ways of engaging with customers digitally, anticipating needs and improving the relationship between companies and the company's own corporate digitisation through cloud services, an agile and simple way of making business data available in real time and with access from any device, anywhere.

Currently, cloud computing services are adapted to the different needs that may arise in the company. There are cloud services designed to digitise the entire end-to-end management of the business and others that are customised, depending on the needs of the company.

The digital cloud solutions that SMEs can adopt encompass several areas that are highly relevant to an SME's business strategy: sales, payments and customer loyalty.

