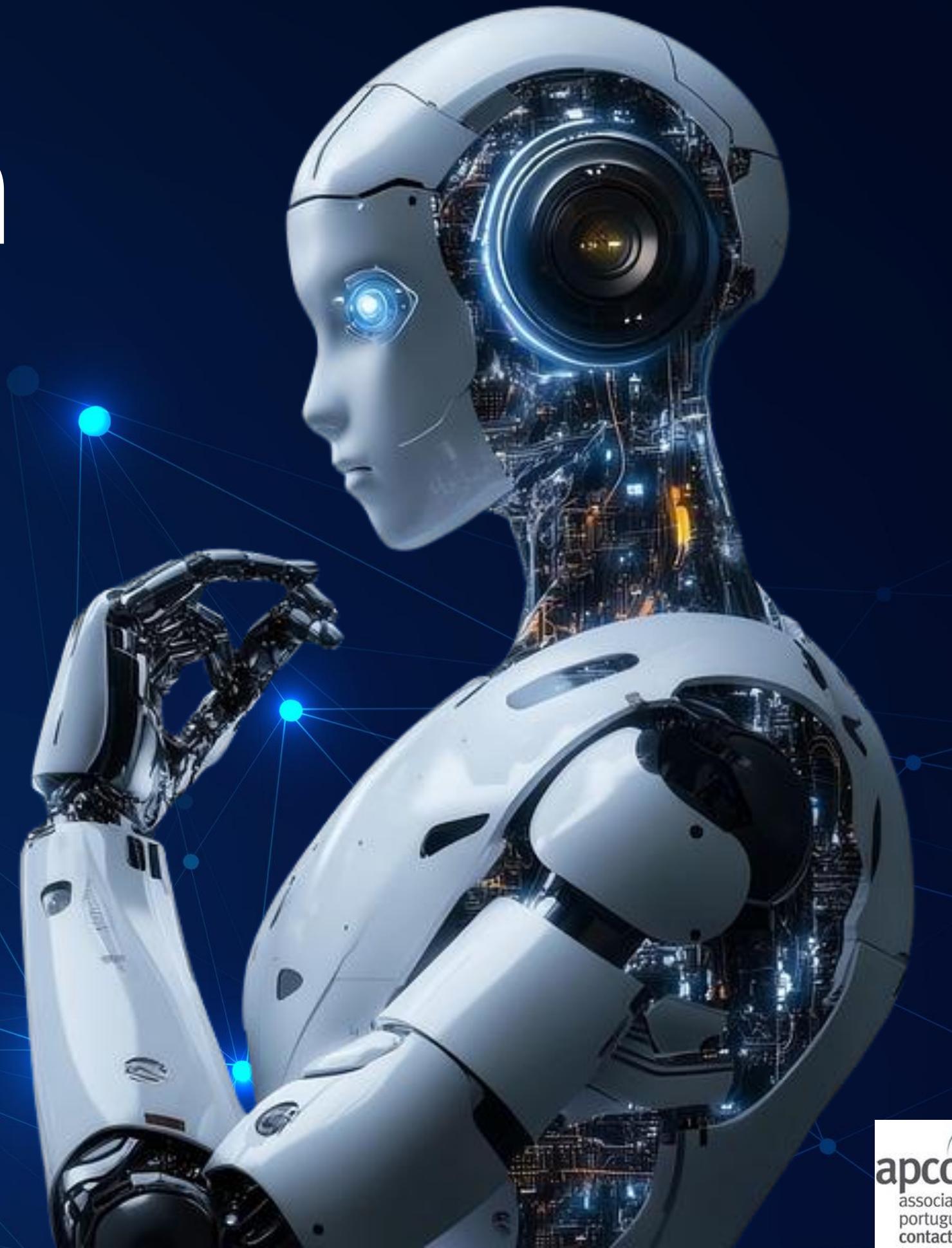


Bizgital Transformation

Para lá da
Transformação Digital:
A Inovação Digital
Centrada no Cliente

Rui Ribeiro
Associate Partner Zertive
Professor universitário





Desde logo importa
entender que vivemos
tempos de mudança

acelerada





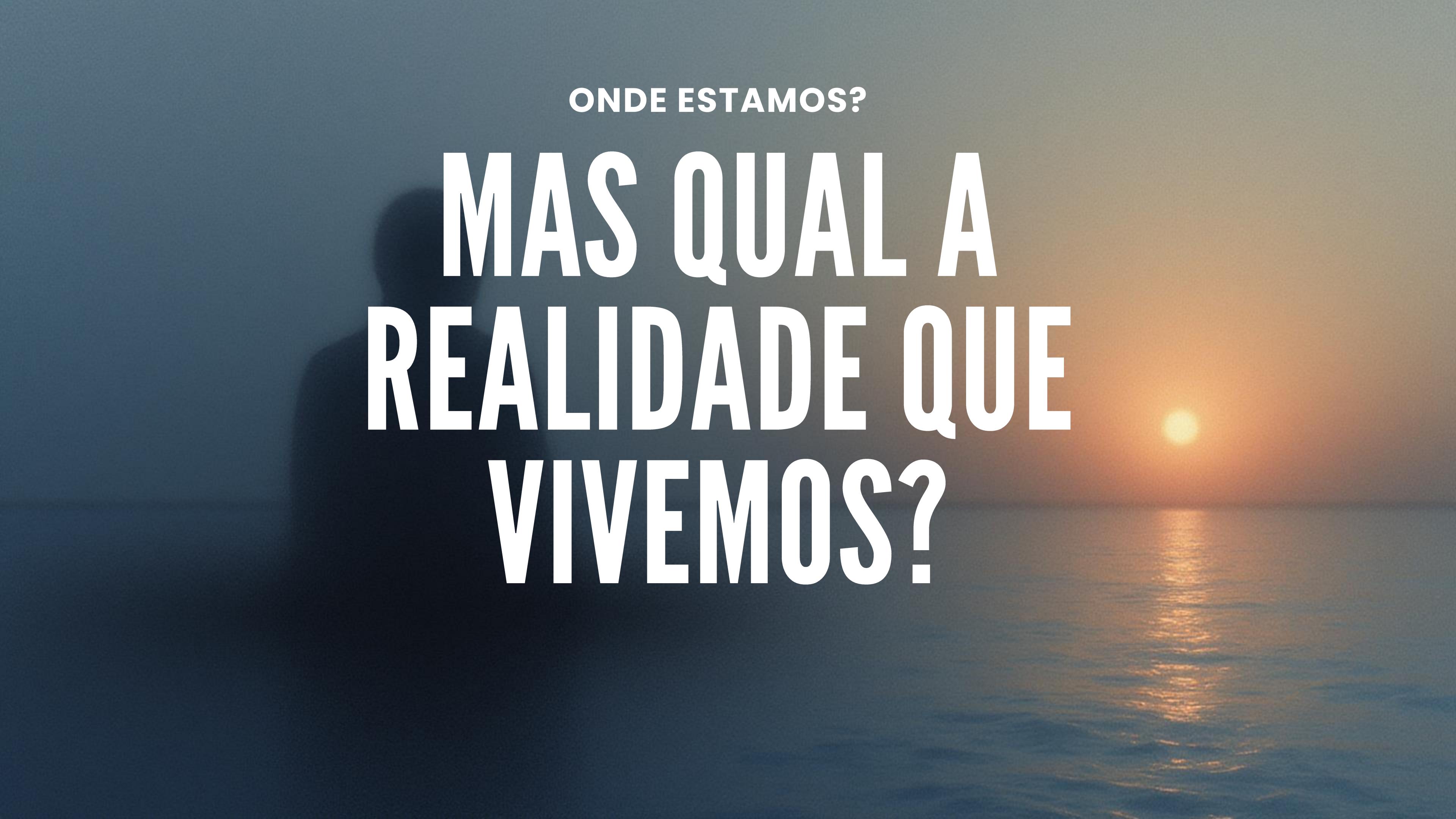




É AQUI
que querem estar?



Ou é preferível
estar AQUI?

A photograph of a person's silhouette against a sunset over the ocean. The sun is low on the horizon, casting a warm orange glow over the water. The sky transitions from a deep blue at the top to a golden yellow at the horizon. The person's head and shoulders are visible in profile on the left side of the frame.

ONDE ESTAMOS?

MAS QUAL A
REALIDADE QUE
VIVEMOS?



Pois ...
quando falamos em
Transformação Digital,
pensamos em
Tecnologia.

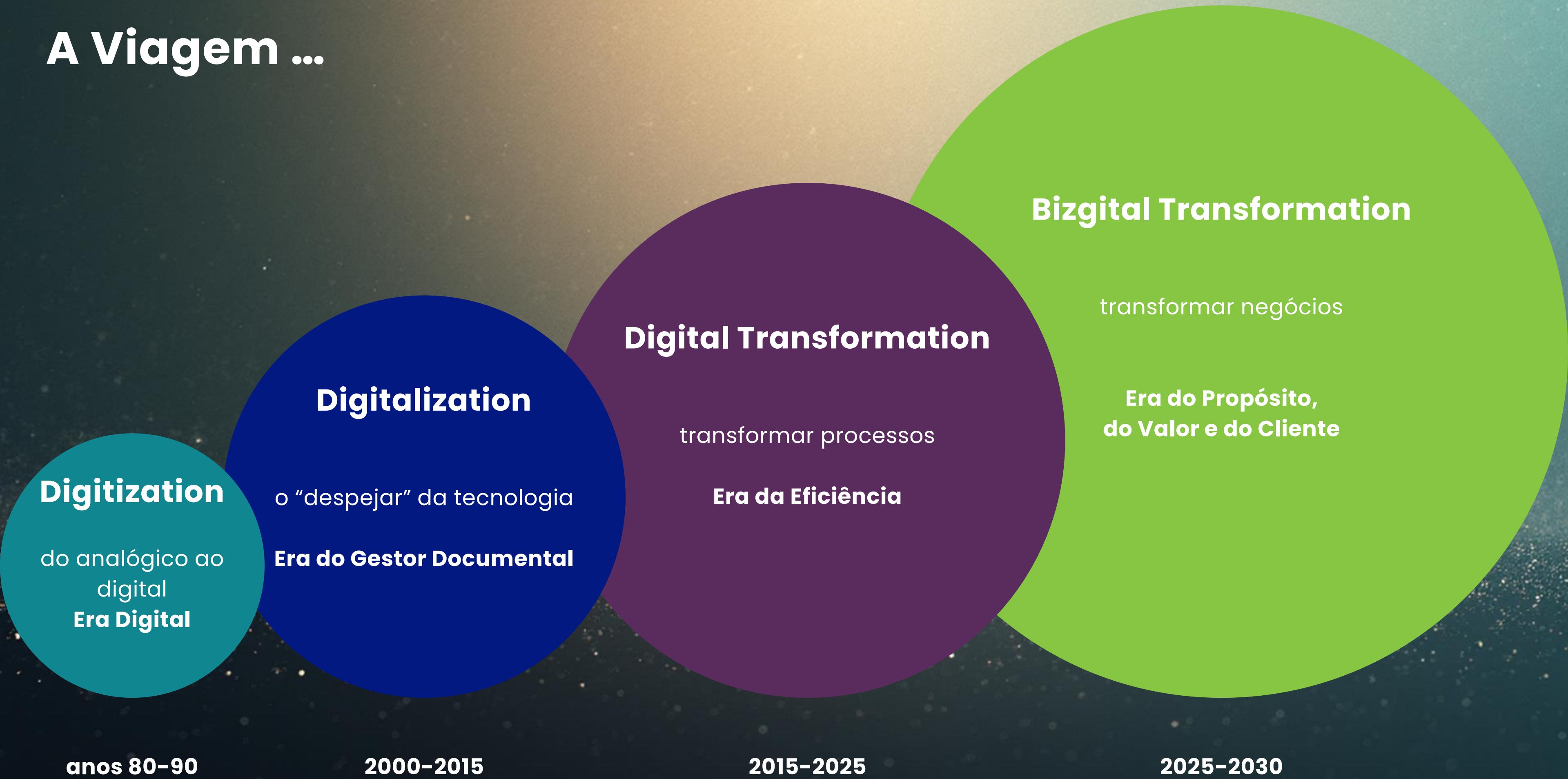


Estamos a viver o momento **mais humano**
da tecnologia.

DO DIGITAL AO BIZGITAL: UMA MUDANÇA DE PARADIGMA

COMO CHEGÁMOS
AQUI E PARA ONDE
VAMOS?

A Viagem ...







Digital Transformation



Bizgital Transformation





HOJE

O cliente tornou-se produtor e influenciador.

Dados e experiência são a nova moeda de troca.

O cliente não compara empresas – compara experiências.



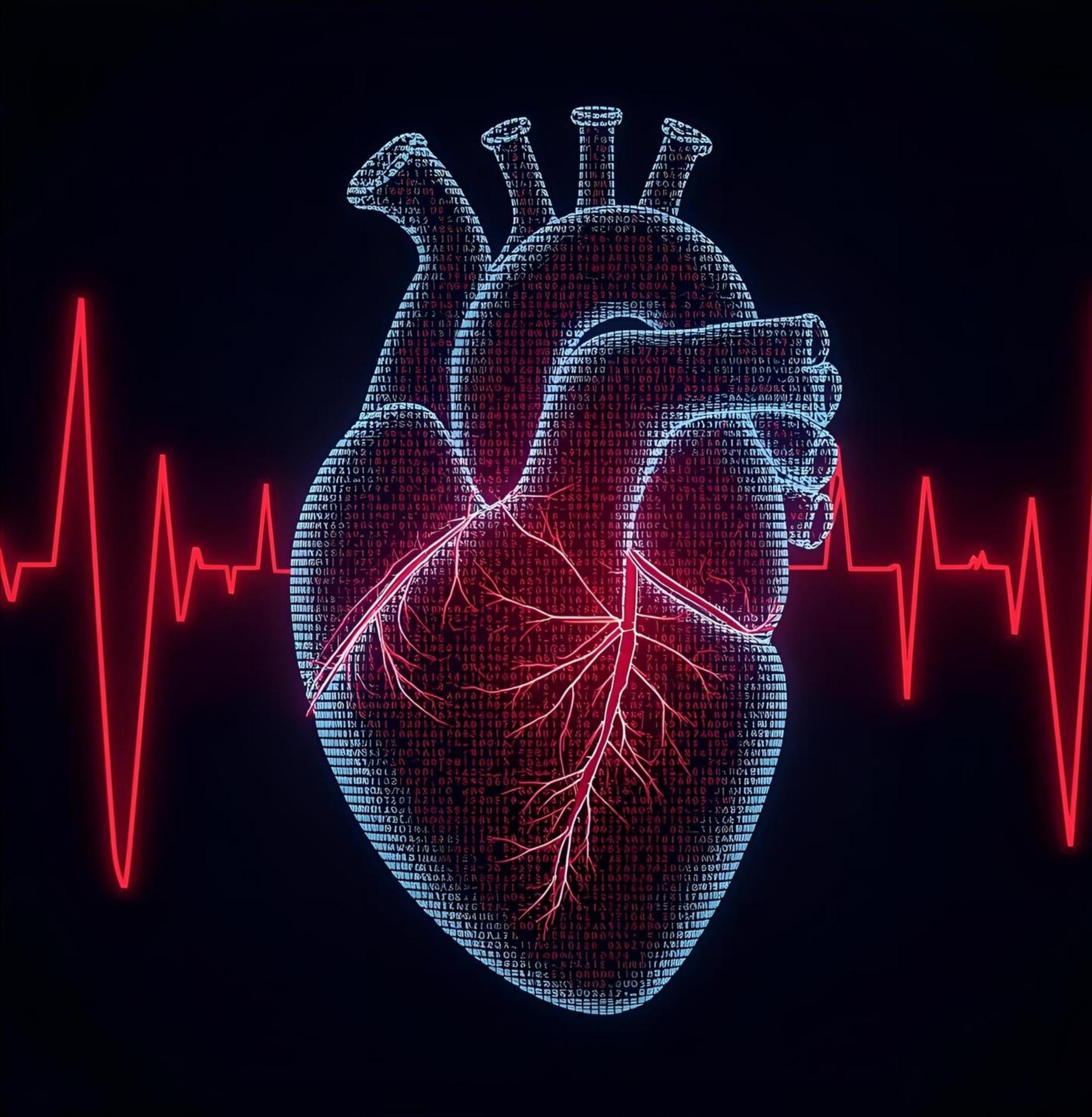
85% dos empregos terão novos elementos digitais.

WEF JobReport 2025

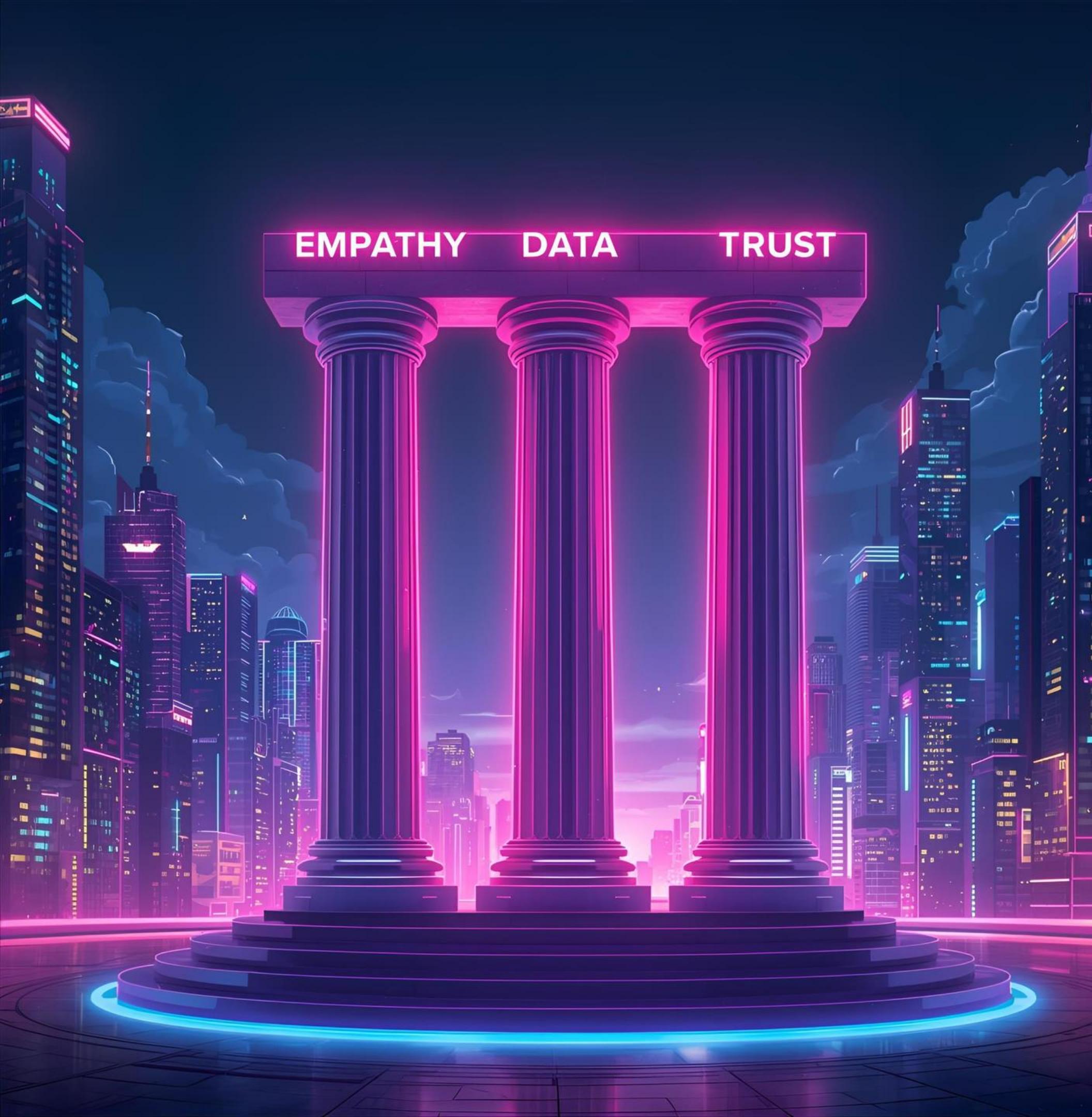
A IA acelera o ciclo cliente ↔ empresa ↔ produto em tempo real.

**O digital trouxe velocidade.
A IA trouxe aceleração.**

A diferença entre **reagir e **antecipar** é o que define ganhar ou perder.**



E é por isso que o
novo ADN é
Customer-Centricity



Mudámos de

Product-centric



Customer-centric

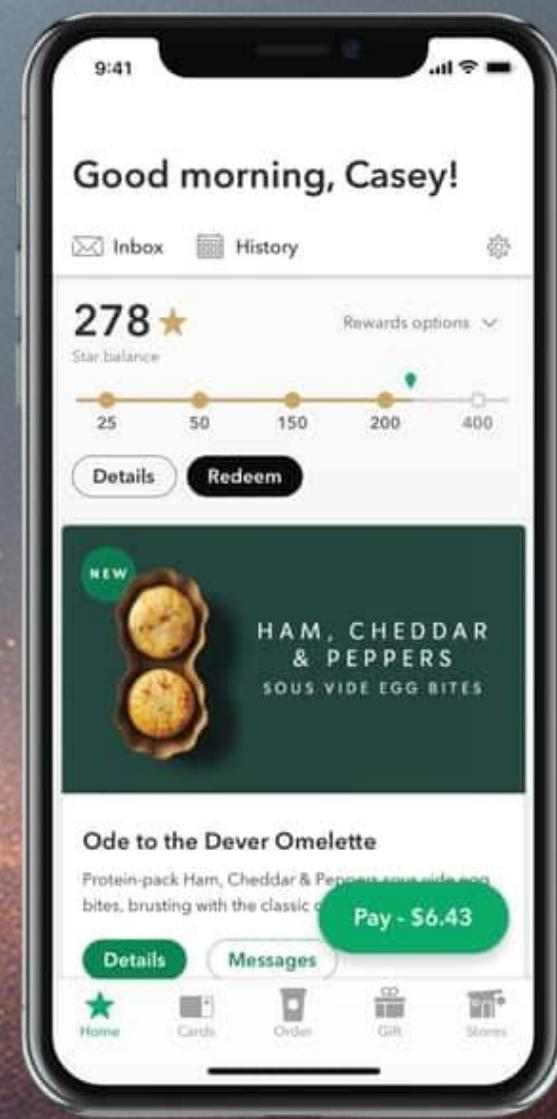
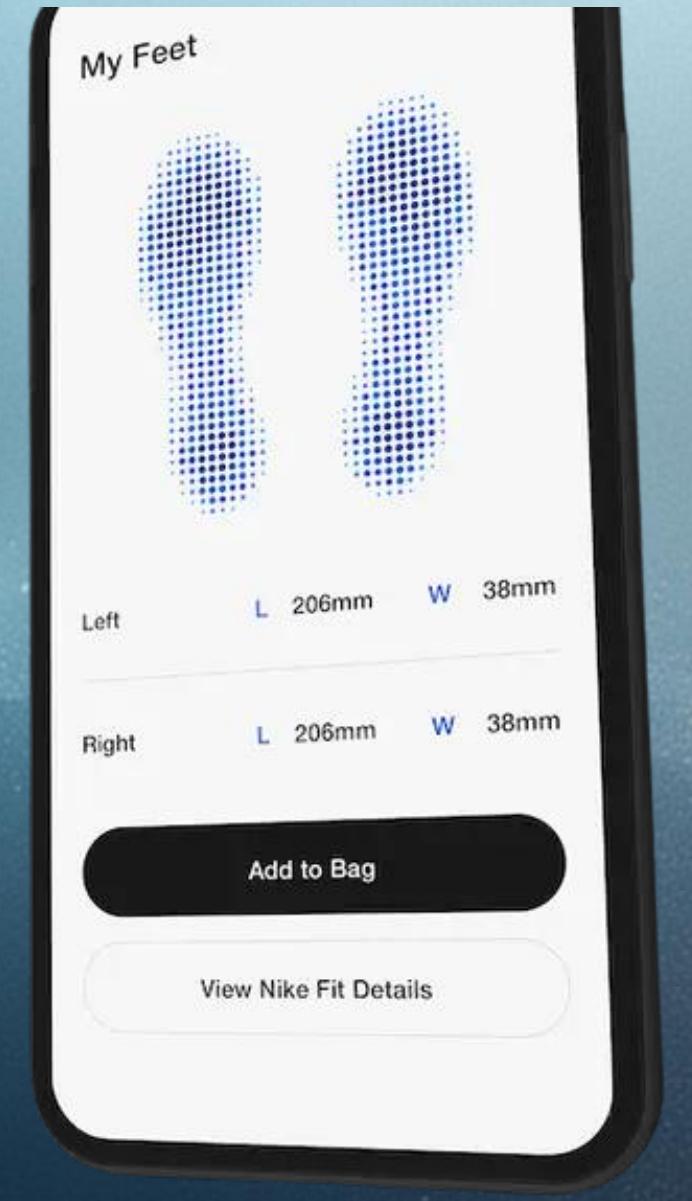
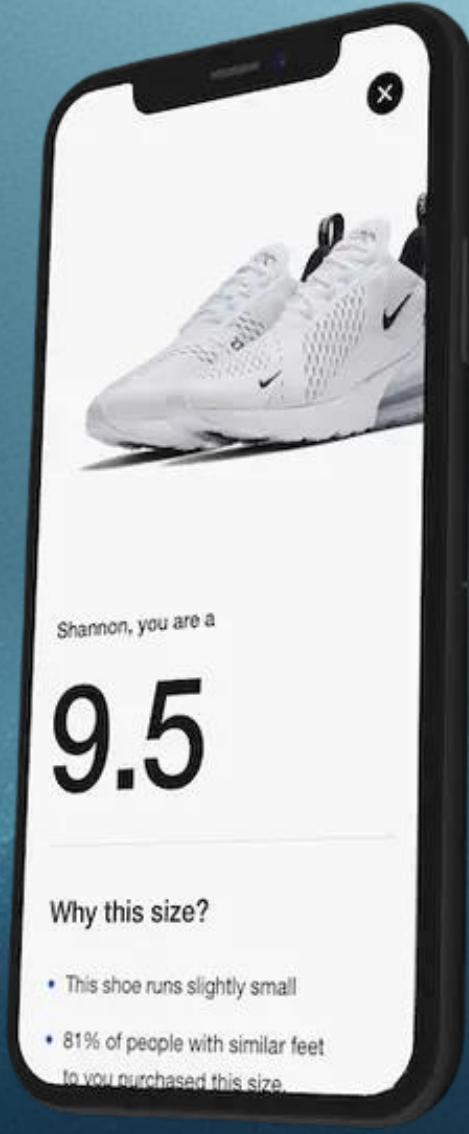
As empresas vencedoras são as que usam **dados** para **criar empatia** – e não apenas eficiência.



E de facto as **Tecnologias** humanizam

- **Big Data & Analytics** → compreender comportamentos
- **AI & Machine Learning** → prever intenções
- **Omnichannel** → integrar mundos físico, digital e metaverso
- **CRM & CX** → criar continuidade emocional

**A tecnologia não substitui o
toque humano!
Amplifica-o.**



NIKE Fit

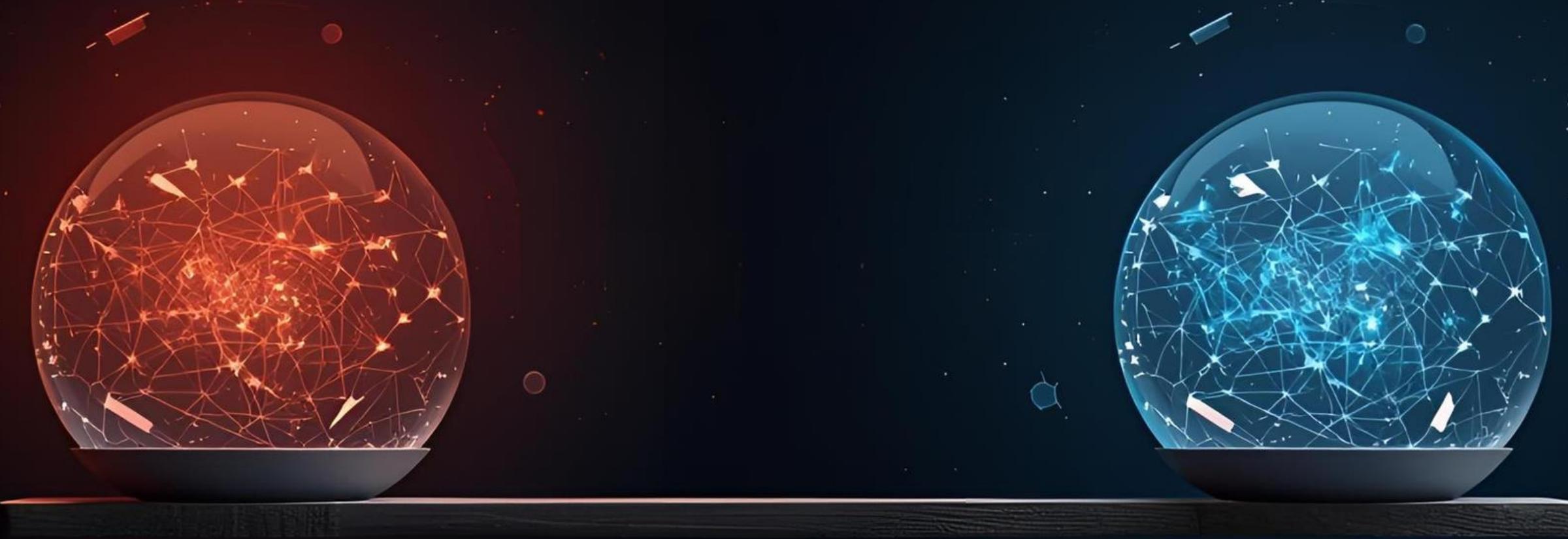
Tecnologia de scanning 3D que garante o tamanho perfeito, reduzindo devoluções e aumentando satisfação

Starbucks Rewards

Sistema de recompensas que aprende preferências individuais e cria ofertas personalizadas

A personalização em escala cria uma ligação emocional, o cliente sente-se conhecido, não apenas atendido.

O paradoxo da confiança...



Ética

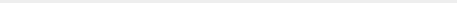
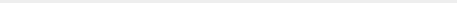
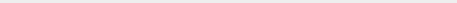
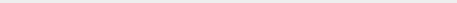
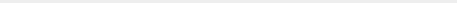
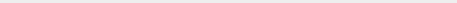
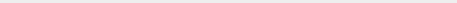
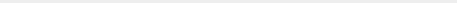
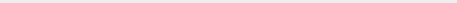
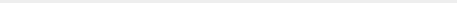
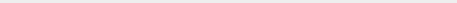
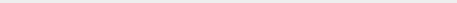
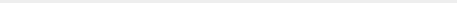
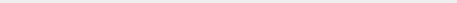
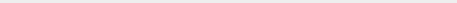
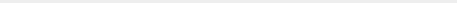
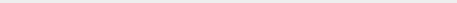
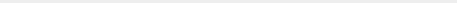
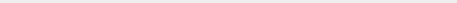
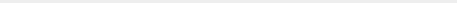
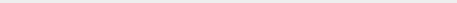
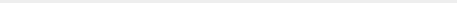
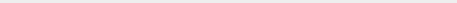
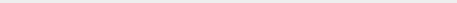
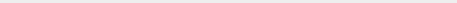
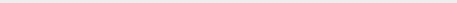
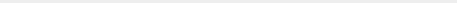
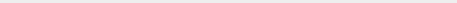
Inovação



NIKE BY YOU



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O cliente 5.0 não quer
ser servido quer ser
envolvido.

A dark silhouette of a person's head and shoulders is positioned in the center, facing a large screen. The screen is filled with various financial data visualizations, including line charts with multiple colored lines (green, orange, red), bar charts, and circular bubble charts. The overall atmosphere is dark and focused on the data.

O Líder?



Liderar pelo **propósito** e não apenas pela métrica.

Promover uma **cultura** de aprendizagem contínua.

Transformar equipas em sensores de valor.





O Futuro é Bizgital

fusão de humano, máquina e planeta.

IA ética e sustentável.

inovação colaborativa com o cliente.

organizações regenerativas.

Impacto
(as métricas)

Feedback
(ciclos contínuos)

Cultura
(*customer obsessed*)

Omnicanal
(coerência emocional)

Propósito
(o manifesto)

Jornada 360°
(digital + humano)

Inteligência
(*data to experience*)

Tecnologia
(extensões da experiência)



**Customer-Centric Innovation is not about technology.
It's about trust.**



Agora um pequeno espaço para

Perguntas e Respostas





Associate Partner
rui.ribeiro@zertive.com



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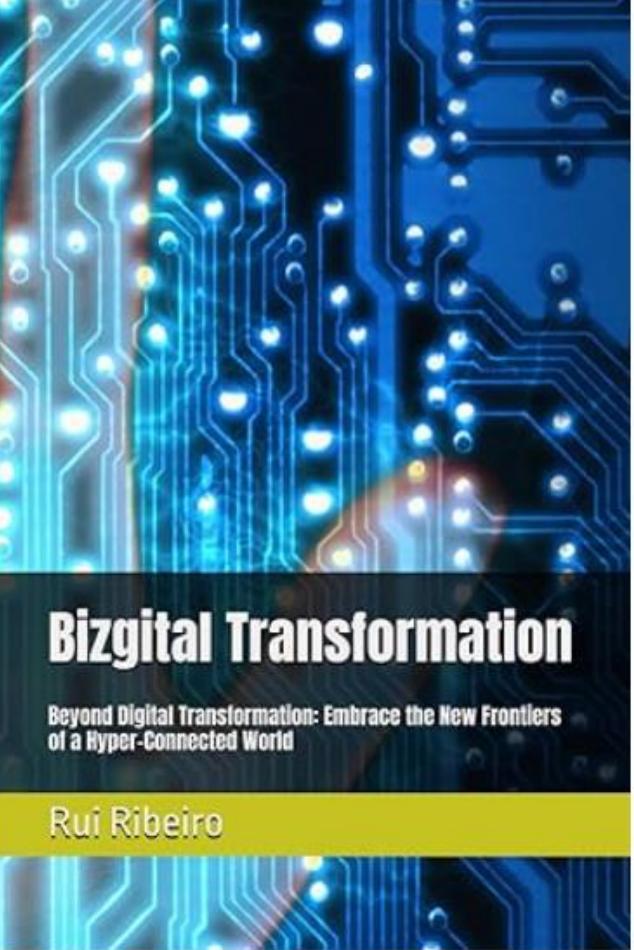
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Bizgital Transformation
Beyond Digital Transformation: Embrace the New Frontiers of a Hyper-Connected World
Rui Ribeiro

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"Bizgital Transformation" is a comprehensive guide for businesses and leaders who are ready to move past the initial stages of digital transformation and explore the vast opportunities that lie ahead in a hyper-connected world. This book covers the core principles of digital transformation, the convergence of emerging technologies, and the critical importance of agility, data, and customer-centricity in the digital age. From understanding the role of data and cybersecurity to building a digital-first culture and preparing for the future of work, each chapter provides actionable insights and real-world examples to help businesses not just keep pace with but lead the digital revolution. As the pace of change accelerates, this book equips readers with the knowledge and strategies they need to navigate the unknown and thrive in an ever-evolving digital landscape.

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