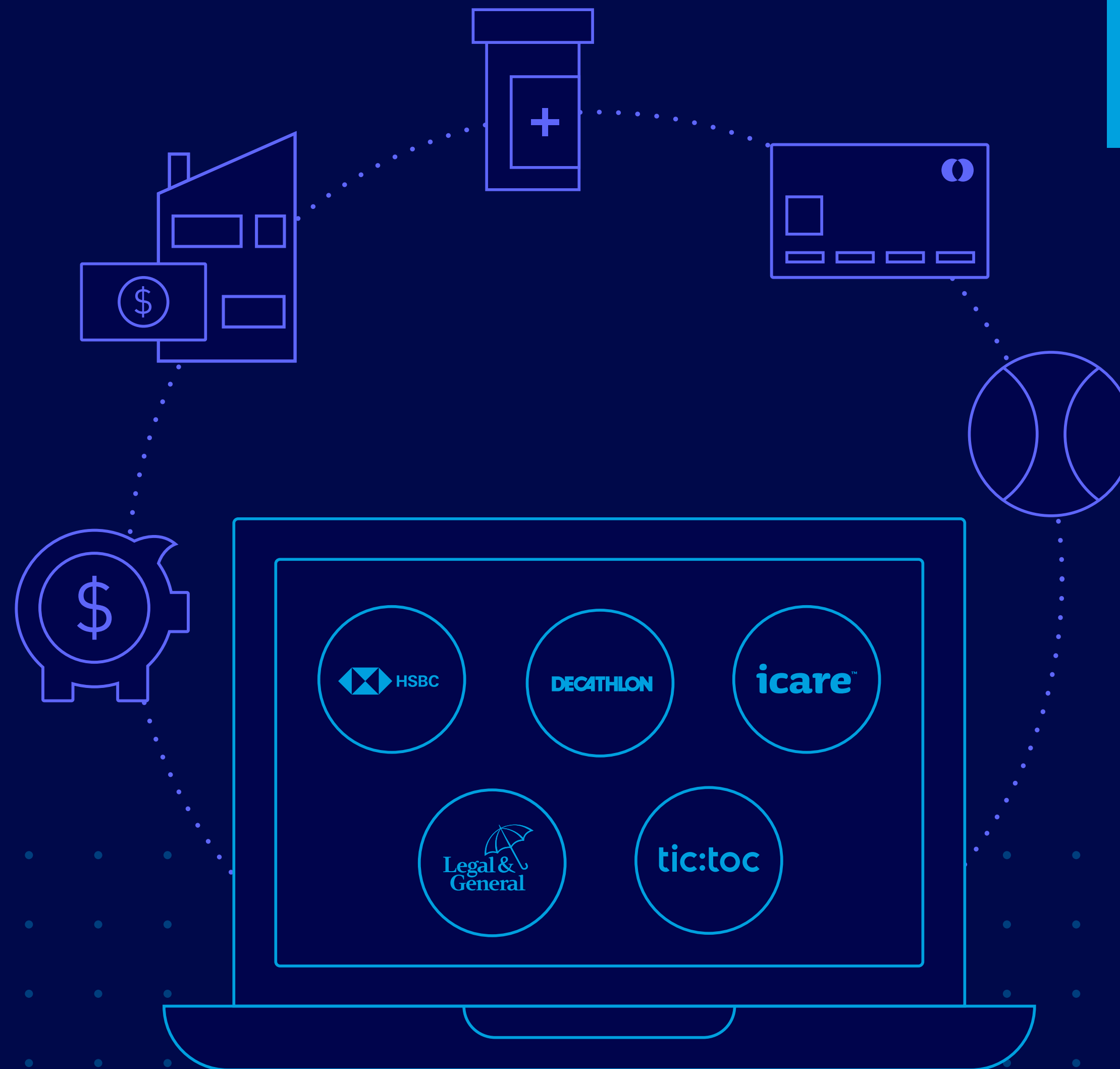




5 industry leaders who redefined speed and agility

How MuleSoft helps customers
future-proof their businesses with APIs

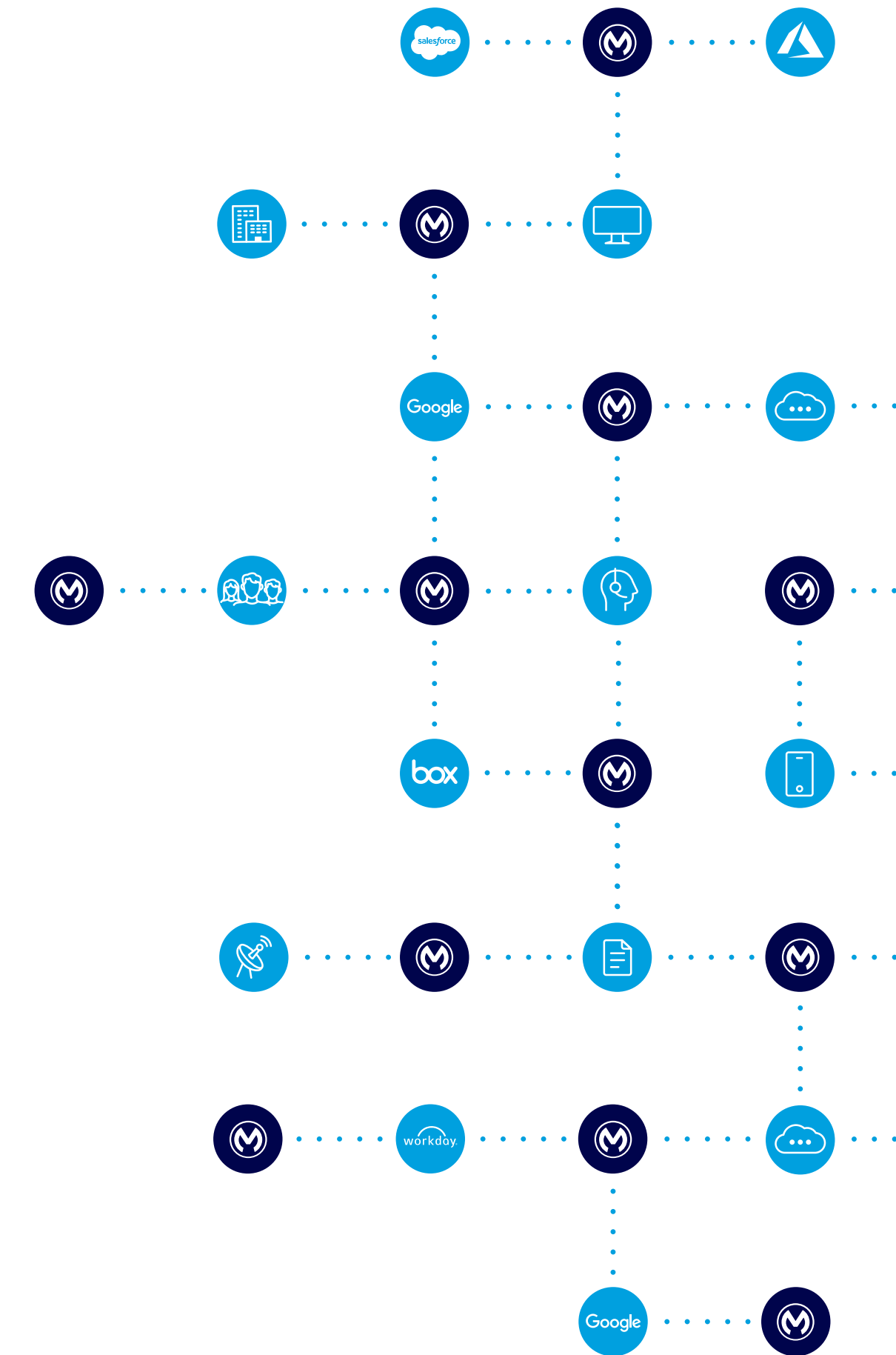


Our customers succeed in the digital age

Every company is becoming a technology company. Some have just not recognized this yet, or are moving dangerously slow through their transformation. As businesses increasingly strive to create winning customer experiences through digital capabilities like AI, machine learning, and automation, the lines between tech and non-tech companies are blurring.

Digital transformation, the radical rethinking of how an enterprise uses technology to meet customer expectations and compete, is upon us. Cross-industry studies show that transformation is ubiquitous—nearly every organization (92%) will launch digital transformation initiatives within the next year. At the foundation of this movement is an approach toward intelligent data management. On average, enterprises consume nearly 900 disparate applications, yet less than one third of those applications (28%) are integrated. Data breaches are common, rogue data sets propagate in silos, and companies' data technology isn't up to the demands put on it.

In this eBook we walk through a selection of case studies across industries—from retail to insurance—to illustrate how our customers are cultivating opportunities and addressing risks in the fast-paced digital environment. We hope these journeys to digitalization inspire you, whether your goal is to unlock data, forge profitable partnerships, or open new pathways for innovation and growth for your organization.



Customer outcomes in five chapters



01

Building an API ecosystem

Featured customer: HSBC



02

Delivering seamless omnichannel experiences

Featured customer: Decathlon



03

Creating a single customer view

Featured customer: icare



04

Launching new products and services

Featured customer: L&G Insurance, part of LV=General Insurance



05

Innovating through automation

Featured customer: Tic:Toc

CHAPTER 01

Building an API ecosystem

FEATURED CUSTOMER: HSBC



Overview

APIs, once primarily limited to technical domains, now represent an opportunity for business innovation. The ecosystems powered by APIs have grown exponentially, and with this growth, new providers emerge with specialties, unique value adds, and new revenue streams.

What's more, APIs have redefined the nature of partnerships, allowing organizations to participate in ecosystems without the need for extensive negotiation or customization. Additionally, they enable companies of all sizes to tap into services that are too difficult, expensive, or time-consuming to reproduce in-house.

With today's changing customer needs and competitive landscapes, APIs—and the opportunity to tap into its ecosystem—empowers businesses to re-envision their organizations adaptable digital platforms built for change at a moment's notice.



“With MuleSoft supporting our API program, HSBC is leading innovation in a highly competitive developer-driven third-party ecosystem. Using Anypoint Platform, we can easily integrate with new internal and external applications and create new digital capabilities that deliver personalized experiences.”

**DINESH KESWANI,
GROUP CTO AND CIO OF RETAIL DIGITAL BANKING, HSBC**

CUSTOMER SPOTLIGHT

HSBC turns to APIs to unlock data and build the digital bank of the future

Founded in 1865, HSBC is one of the world’s leading international banks.

With technology comes new regulation, higher customer expectation, and more competition—forcing HSBC to drive disruption or be disrupted. To be the disruptor, HSBC partnered with MuleSoft and used APIs to securely surface data from legacy systems and core banking services, such as credit cards, and payments. HSBC used these APIs to launch innovative products and services, such as Connected Money, which helps customers manage their finances. **“HSBC is driving incredible innovation in the era of open banking**

through API-led connectivity,” said Dinesh Keswani, Group CTO and CIO of Retail Digital Banking at HSBC. “We’ve been able to reduce our app development time by 75% and release new functionality to consumers every two weeks versus once a quarter.”

[Read HSBC’s story](#)



75%

DECREASE IN DEVELOPMENT TIME

FEATURED RESOURCE

7 steps to cultivating a thriving API ecosystem

When ecosystems are organized with value creation for all constituencies in mind, it can be a win-win-win for everyone—including the organization that hosts the ecosystem, the partners and developers with whom the value is co-created, and the customer, who ultimately benefits from the customer experience.

The web is scattered with well intentioned unidimensional advice on APIs, which can be confusing for companies in different stages in their API strategy journey. MuleSoft, in partnership with ProgrammableWeb, has observed and worked with thousands of organizations at varying stages of API maturity. These best practices are summarized into seven key steps.

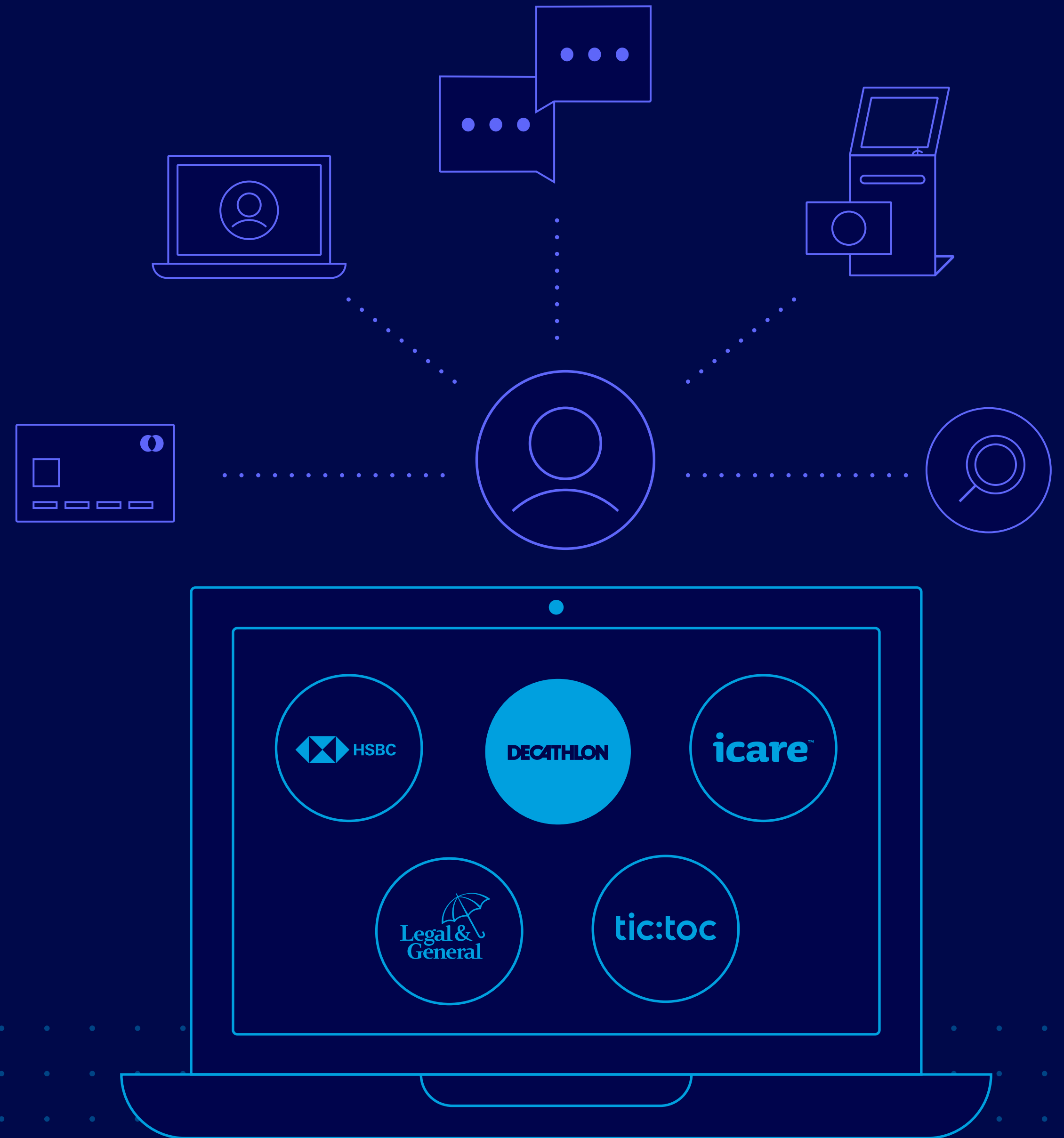
[Read the whitepaper](#)



CHAPTER 02

Delivering a seamless omnichannel experience

FEATURED CUSTOMER: DECATHLON



Overview

Today's consumers have more control than ever before; as more choices become available, loyalty becomes more fragile. Because customers can appear anywhere, at any time, and on any device, success requires businesses to be ready with real-time, relevant, and highly personalized engagements wherever or whenever a customer appears.

Agility is the key to a successful omnichannel strategy. Full stop. MuleSoft's goal is to support businesses in creating consistent experiences for customers, partners, and employees by decoupling the

core business capabilities and processes from various channels, and also by decoupling those same business processes from your myriad of data sources. This provides the flexibility to upgrade to new systems in the future or implement continuous improvement projects. And you can achieve this flexible architecture through API-led connectivity, enabled by MuleSoft's Anypoint Platform.



“At Decathlon, our work starts and stops with delivering amazing experiences for our customers, and MuleSoft makes this easy... Anypoint Platform's combination of API and integration capabilities lets us reimagine and deliver new in-store experiences almost instantly.”

TONY LEON, CIO AND CTO DECATHLON USA

CUSTOMER SPOTLIGHT

Decathlon up-levels the customer experience with cashless payments, in-store robots, and more

Decathlon is the largest sporting goods retailer in the world, based in France.

Decathlon USA is using an API-led integration strategy to merge its physical stores and digital capabilities—driving new omnichannel experiences for its customers. The company is leveraging its growing number of reusable APIs to iterate on new customer experiences. Teams can easily pull data via APIs from the store's order management system, and Decathlon store associates can then use their iPhones to share real-time aisle inventory information with shoppers and order non-stocked items for home delivery or in-store pickup. The retailer has also rolled out autonomous inventory robots in its Bay Area stores.

Connecting to Decathlon's backend systems, each bot conducts precise, daily inventory counts and provides specific location information for products. **"At Decathlon, innovation is in our DNA, and MuleSoft has been a critical driver for us to invent new customer experiences at speed,"** said Tony Leon, CIO and CTO at Decathlon USA.

[Read Decathlon's story](#)



DECATHLON

3X

**INCREASE IN
PROJECT SPEED**

FEATURED RESOURCE

The key to omnichannel strategy

Well-designed APIs, created along a holistic integration strategy, create the seamless omnichannel experience that customers want and businesses need.

Across industries from healthcare to banking, MuleSoft is powering omnichannel strategies using Anypoint Platform—resulting in faster time to market, improved customer satisfaction, and increased revenue.

[Read the whitepaper](#)



CHAPTER 03

Creating a single view of customers

FEATURED CUSTOMER: ICARE



Overview

By consolidating every piece of information about your users in one centralized location, you get a powerful, aggregated, holistic view of your customer.

However, building a single customer view is a complex process that involves merging data dispersed across digital sources and breaking down data silos. What's more, with privacy regulations proliferating across the globe, organizations must gain control of their data and establish a culture where everyone has a shared understanding of what data is being collected, what it means, how it is used, and how to access it to make decisions across the business.

MuleSoft customers are using APIs to transform disparate and constantly changing data sources into an accurate, real-time, and adaptable, single view of the customer. With this view of the customer, they are creating more personalized experiences. Using Anypoint Platform, businesses can deliver these types of experiences 60% faster, while building an architecture for both today and tomorrow.



“Thanks to MuleSoft, we’re processing claims 2-3x faster and improving customers’ quality of life by allowing them to focus on their health and return to work.”

EDWARD LEE, TECHNICAL DIRECTOR, ICARE

CUSTOMER SPOTLIGHT

icare improves the processing speed for insurance claims by unlocking customer data

icare is an Australian workers' compensation insurance company, protecting 3.6 million people across businesses and government agencies.

To enable customers to focus on their health and return to work, icare needed to build an entirely new business model and improve the customer experience by delivering a digital, machine learning-driven system that makes submitting and processing claims quick and easy.

However, delivering a new insurance claims system proved difficult because icare's customer data was siloed in SaaS and legacy systems—creating a disjointed, slow process in which customers had to fill out paperwork and visit multiple websites to submit claims, choose a policy, and more.

To build the claims insurance system, the icare team decoupled and modernized legacy systems using APIs. They also built 200 integrations that connected 36+ legacy and SaaS systems. **Today, using APIs and integrations, icare can surface data from multiple systems through a single claims insurance interface.**

[Read icare's story](#)



2X

**FASTER
DEVELOPMENT SPEED**

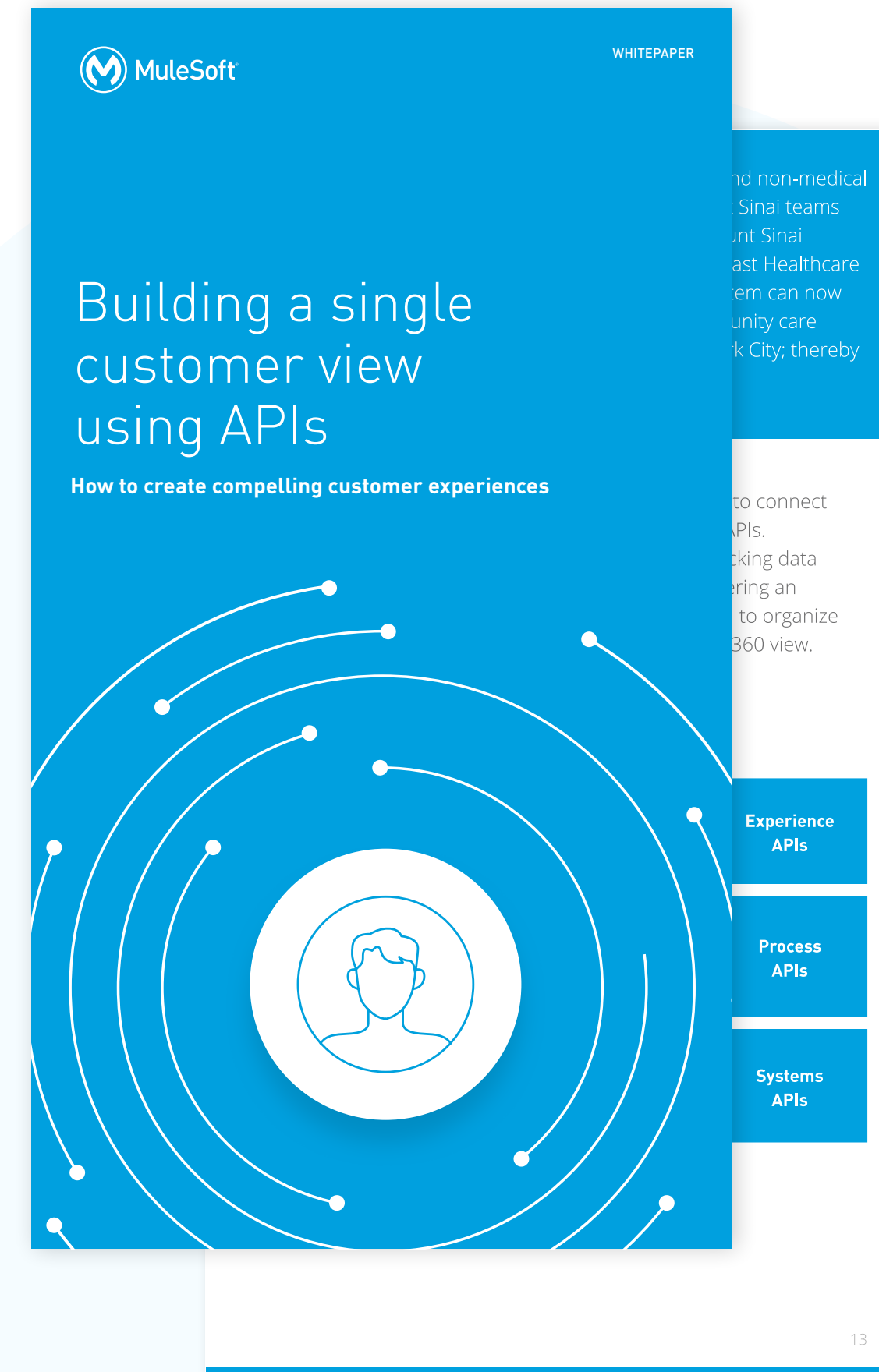
FEATURED RESOURCE

Building a single view of customers using APIs

Learn MuleSoft’s future-proof approach to building a single customer view—one that accommodates changes, trends, market shifts, and other factors in order to deliver the right experience to your customers at the right time.

This guide provides suggestions of tools, best practices, and case studies of customers who have successfully achieved a unified customer view using API-led connectivity.

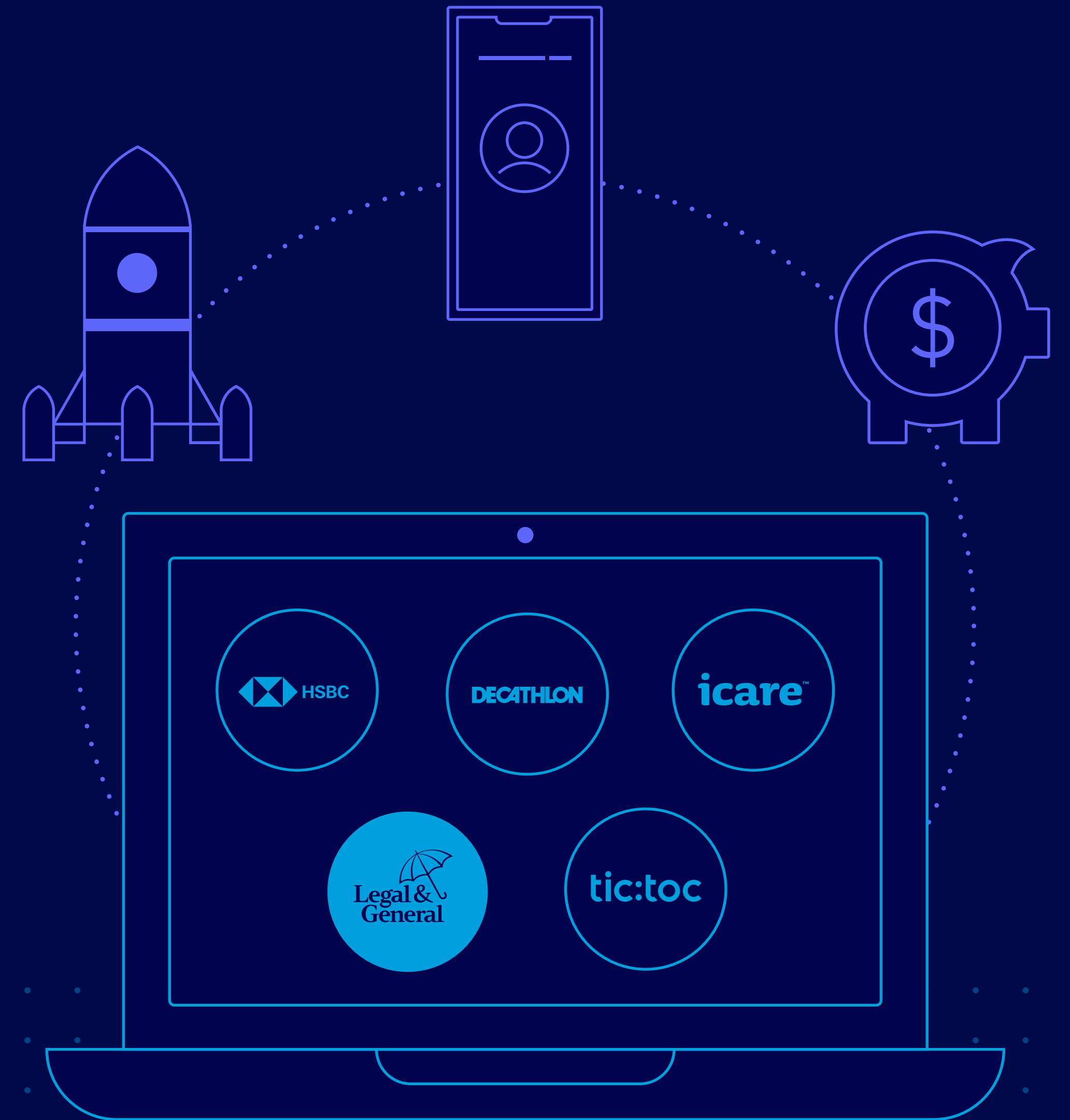
[Read the whitepaper](#)



CHAPTER 04

Launching new products and services

FEATURED CUSTOMER: L&G INSURANCE,
PART OF LV=GENERAL INSURANCE



Overview

Speed is a business imperative. Faster execution and improved efficiency means CIOs also need to wrangle increased ecosystem complexity.

This complexity is amplified as businesses increasingly leverage not only on-premises systems for critical workloads and data, but also multiple clouds. The real challenge then is to increase the operational capacity for innovation.

With the right approach, not only can businesses deliver products and solutions to market faster, but they can also transcend traditional industry definitions by

spanning product categories and customer segments and inventing new value chains. Anypoint Platform helps businesses manage access to APIs, understand consumption patterns, automate repetitive tasks and processes, and keeps data flowing to the right place at the right time.



“We can now use the data and technology available to us to shape the future of the insurance industry and deliver products and services that make the lives of our customers and partners easier and simpler.”

BEN TURNER, CTO, L&G GI

CUSTOMER SPOTLIGHT

L&G Insurance uses APIs to deliver home insurance quotes in just 90 seconds

L&G Insurance is part of one of the UK's largest insurance providers within the General Insurance market.

L&G Insurance, has a goal to become a market leader in providing digital access to insurance—all while delivering best-in-class customer and adviser experiences, lowering costs, and increasing sales.

However, developing digital experiences for customers and advisers requires connectivity between various systems and surfacing claims, policy, billing, and other data in a quick and scalable manner. But the company's IT systems were connected via point-to-point integrations, which caused operational inefficiencies.

The L&G Insurance team took an API-led approach to integration to automate the home insurance quote process. Previously, home insurance advisers and customers had to fill out numerous applications and answer hundreds of difficult questions to get a quote. **With MuleSoft, they built SmartQuote, enabling home insurance advisers and customers get an accurate quote in 90 seconds by answering five easy questions.**

[Read L&G's story](#)



2.5X

FASTER PROJECT DELIVERY

FEATURED RESOURCE

Digital transformation blueprint

Whether launching a new business strategy, a new business process, or a new market offering, businesses are competing on speed and agility. To change the speed of innovation, CIOs must transcend technological and cultural challenges.

Based on insights from thousands of enterprises, we cultivated this five-step guide to help businesses chart a path to digital transformation.

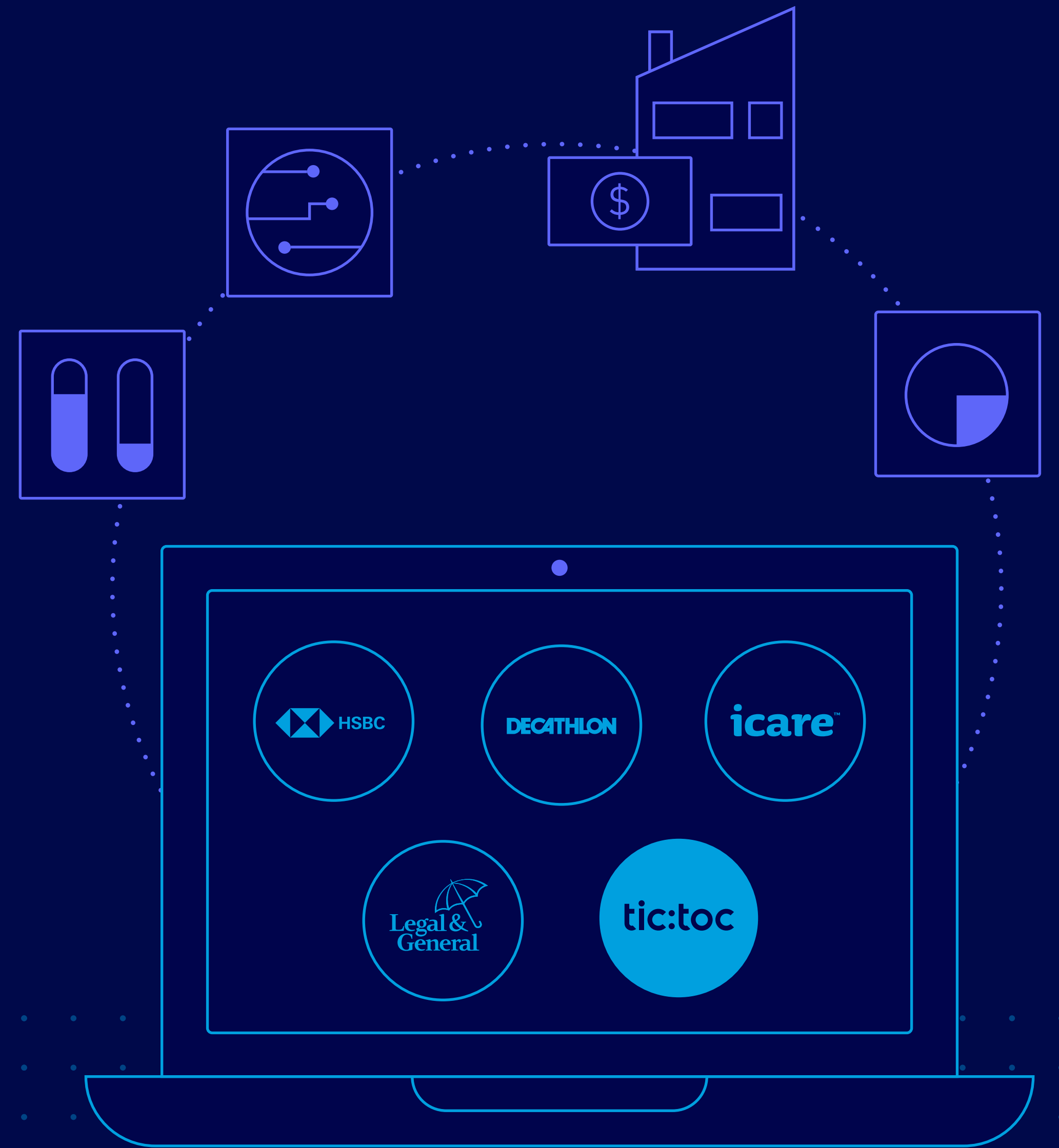
[Read the whitepaper](#)



CHAPTER 05

Innovating through automation

FEATURED CUSTOMER: TIC:TOC



Overview

Through automation, businesses remove user error from operational processes, improving reliability and efficiency.

Organizations often turn to integration to solve for automation. However, the use of custom code, point integration, and standalone solutions for business process automation, can leave them vulnerable to future change and disruption.

The approach toward API-led connectivity is driving a true generational re-think of IT priorities and team structure as we transition from a process-driven, reactive world to an automation-driven, proactive

world. Our customers turn to Anypoint Platform as the vehicle to effectively manage and deliver this integration for future-proof architecture that drives automation, connects internal and external systems, and secures data sharing across those systems.



“Using MuleSoft’s Anypoint Platform, we have created an innovative service that drastically reduces the time needed to apply and be approved for a home loan. By taking an API-led approach to connecting the systems required to evaluate loan applicants, we’ve eliminated the manual submission process and radically changed the game in the financial services space.”

ANTHONY BAUM, CEO, TIC:TOC

CUSTOMER SPOTLIGHT

Tic:Toc delivers instant, real-time home loan decisions with APIs

Tic:Toc is an Australian fintech company that is transforming the traditional home loan process and giving Australians more control with a smarter home loan.

Tic:Toc focuses on removing inefficiencies in the home loan approval and fulfillment process — enabling customers to abandon paper-based processes and easily submit loan applications online to receive instant decisions. The challenge with delivering instant home loan decisions, however, lies in the complexity of traditional processes. To automate the home loan process, Tic:Toc used APIs to unlock data from an e-form application as well as 21 other systems, drastically reducing the amount of

information needed from the customer and automating previously manual tasks. **Now, customers can simply enter the property address, then Tic:Toc’s technology integrates that data on the back-end with a property database to instantly calculate the property value via their automated valuation model.** The same automation approach was mirrored for other stages of the application process.

[Read Tic:Toc’s story](#)



22

MINUTE HOME
LOAN DECISION

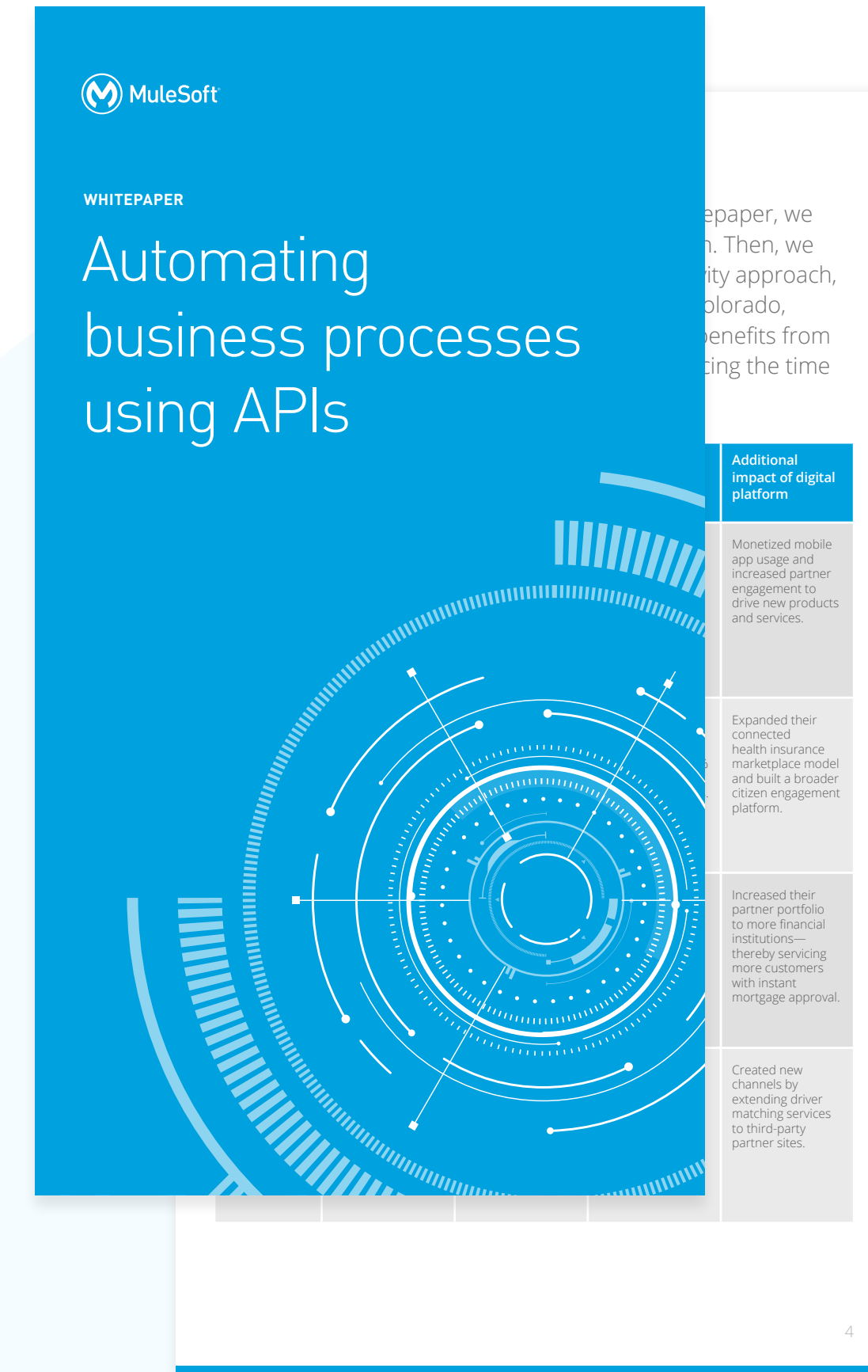
FEATURED RESOURCE

Automating business processes using APIs

Despite the clear benefits of API-led automation and technology, the broader IT industry has not yet fully realized the potential, particularly in industries that have been leveraging information technology for a long time. In these industries, there is a critical mass of legacy applications, legacy approaches to managing infrastructure, and legacy staff skill sets.

Automating business processes with reusable APIs and integrations enables organizations to increase speed, agility, and quickly and efficiently deliver new products and services.

[Read the whitepaper](#)



Key takeaways

01 Building an API ecosystem extends the value of a business and its products

APIs accelerate innovation and grow in value the more they are connected to a broader ecosystem of developers, partners, and customers. HSBC is using APIs to launch new products and improve their customer experience.

02 Creating omnichannel experiences enables future-proof customer delivery

No matter which channel customers want to use to engage, organizations are looking to create more seamless and connected experiences. Decathlon is leaning on their growing number of reusable APIs to create new customer experiences.

03 Connecting disparate systems and data sources enables a single view of customers

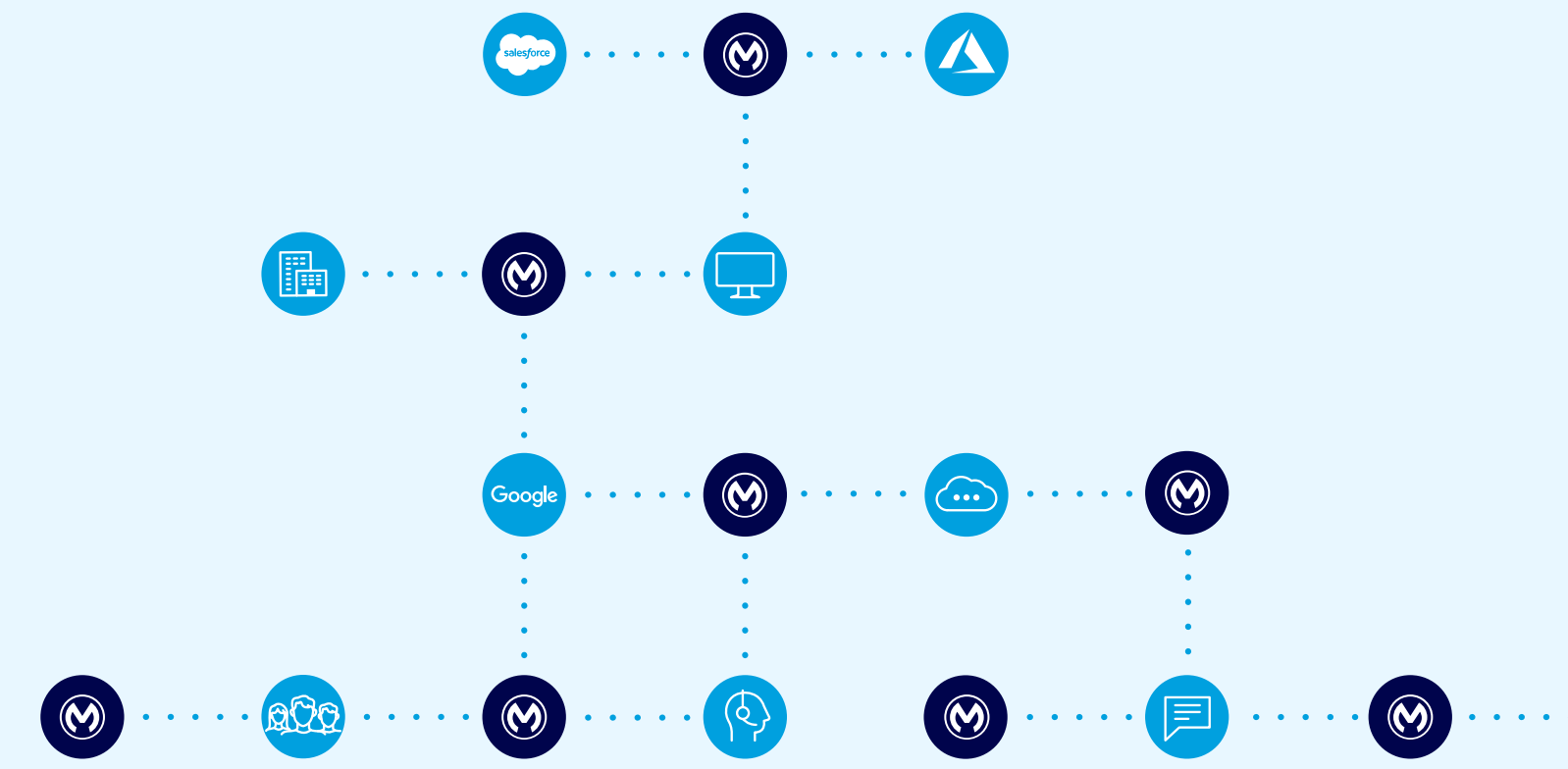
Businesses that deeply understand their customers are able to differentiate themselves by creating more personalized experiences. icare is using APIs to connect legacy systems to create a single view of the customer and improve their insurance claims process.

04 Unlocking data increases agility and ability to launch new products and services

Organizations are launching new and innovative products by increasing their capacity for operational change with APIs. L&G Insurance has taken an API-led approach to integration and automated key processes that has allowed them to launch new products and capabilities for their customers.

05 Automating business processes increases speed of innovation

The current technology environment is becoming increasingly complex and the need for automation has never been higher. Organizations solving this through APIs are future-proofing their businesses. Tic:Toc is using APIs to remove inefficiencies and improve their home loan application process.





MuleSoft, a Salesforce company

MuleSoft, the world's #1 integration and API platform, makes it easy to connect data from any system—no matter where it resides—to create connected experiences, faster. Thousands of organizations across industries rely on MuleSoft to realize speed, agility and innovation at scale. For more information, visit mulesoft.com

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