





Digital Platform: A Digital Transformation Accelerator

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ABSTRACT

Purpose: This paper intends to provide a comprehensive list of the digital technology capabilities for the analysis and selection of the right underlying digital platform and outlines an approach to evaluate and digitally transform an organization to provide sufficient impetus and acceleration for its digital future.

Research Design/ Methodology: The study is descriptive in nature.

Findings: The study proposes a layered model of key technical capabilities that will form a critical core to deliver a digital enterprise and will also address the changing business demands. This paper proposes a layered approach consisting of three categories of capabilities. Firstly fundamental capabilities essential to provide a solid foundation for digital transformation. Fundamental capabilities are part of best practices, but they are paramount to any attempt to engage in digital transformation. Secondly, Advance capabilities will be the enabler to maintain competitiveness in the on going change and will be essential for aiming at keeping abreast with the peers in a progressively digital businesses world. Thirdly, disruptive capabilities aim at using innovative methods to remain at the forefront and retain the competitive advantage. Enterprises might not want to consider all these capabilities and, consequently, only a subset of them will be implemented by different organisations based on their business goals and objectives

Originality/ Value: This paper discusses a digital platform as an enabler for large digital complex transformation and proposes a platform capability model for structuring the required organizational business capabilities.

Paper Type: Theme Based Paper

KEYWORDS Digital Platform | Technology Platform | Digital Transformation | Digital Platform Capabilities Digital Platform Building Blocks | Digital Platform layer

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Introduction

In the increasingly competitive business scenario, the end-to-end customer experience and delight has become a critical avenue. This is of extremly critical to deliver superior digital services with differentiated experience, while aligning with the ever-changing businesss demands. Companies undergoing digital transformation strive to offer customer experience that is consistent, convenient, and responsive to business needs across all channels, and to effectively accelerate demand generation in a competitive environment.

The digital platform also called technology platform in this paper facilitates the efficient and consistent development and management of Digital business transformation. Business Platform that supports a specific set of business objectives and processes, also referred as vertical or domain solutions in this paper, can be built on top of the digital platform to offer differentiated customer experience and journeys. Digital platform provides technical enablers to facilitate digital business transformation. This platform will provide a platform contract or API and will be the mechanism of communication between the digital Platform and the business platform (consumer layer). The Digital Platform will support Business Solutions and ensure their interoperability with Legacy Systems. This Digital Platform will be an enabler for modelling large business transformation.

Digital Transformation – Problem Context

In the current scenerio digital transformation has become a criticalaspect for many enterprises. Enterprises have to deal with new digital tools and its business impact on a nongoing basis. However, only a small number of organizations follow effective approaches to realize the full value of digital transformations.

The digital platform models enables and accelerates digital business transformation thus providing value creation and realization. The digital platform model formalizes and structures the digital capabilites building blocks and help reuse it efficiently. Digital Platform makes digital technologies manageable and transparent. This aspect accelerates transformation and evaluation of new business processes as well as its roll-out across the organization. This article elaborates on the model for digital platform and discusses various capabilities of the model. It describes which digital platform capabilities namely fundamental, advance, or disruptive, need to be enabled successfully for a digital transformation journey. Then it explains how to leverage those digital platform models in relation to digital transformations and its ecosystem.

Digital Platform

The Digital Platform is both an organizational and a technical layer in the architecture which enables the development, hosting, and governance of Business Solutions.

Business Solutions will be built on top of the Digital Platform and by using the platform capabilities, they become part of a bigger solution. A Platform Contract or API defines the interaction between a Business Solution and the Digital Platform. Digital Platform will check and monitor all Business Solution based on their Platform Contracts. Digital Platform will also offer various services to Business Solutions. Leveraging few of these services will be mandatory, while for others it will be optional. Goal of Digital Platform, when focusing on the integration of frontend components, will be to provide a consistent and differentiated user experience across the hosted Business Solutions. Such a loosely coupled and autonomous Business Solutions architecture enables:

- Enhance flexibility Business solution can be constructed whilealso maximizing the reuse of components in addition, its will be able to meet the diverse and complex demands of businesses and presentation channels.
- Improves Business Agility The approach supports the ability to incrementally develop business capabilities.
- Service Orientation Service Orientation enables high levels of reuse allowing the system to evolve without causing large ripple effects in the digital landscape. This essentially allows the implementation of components and their execution to meet performance or scalability requirements.
- Improve the extendibility The target system is flexible and resilient to both business and technological changes. This helps to support rapid application development and increases competitiveness by improving time to market. The methodology is extendable and customizable at different tiers within the architecture. This means it will be leveraged in a wide range of scenarios and can accommodate specialized requirements specific to a customer, country, or region.
- **Based on industry standards**: The architecture is based on open industry standards and frameworks such as RESTful API, AQMP, JSON, TCP/IP, FTP, HTML, CSS, HTTP and and SOA, Web Services. These standards provide a solid foundation and make it easier to leverage proven components instead of building custom ones, and to change vendors and implementations to satisfy changing business requirements.
- **Preserve Investment**: This methodology preserves the organizations investment in applications, infrastructure, and tools. The new solutions are chosen carefully to ensure strategic intent and enduring value.



- Improve Manageability Once the system is deployed in production, the system is easy to manage and resilient to changes.
- **Maximize usability** The system is suited to the needs of its end-users: which includes end users, developers and system management personnel.
- **Incremental upgrades** Enables technology updates, andare in line with a migration strategy and with the option of more granular release lifecycles;
- Isolation of technology choices -Leads to a cohesive codebase that has well-defined domain boundaries and this leads to a high-quality and maintainable codebase;
- A Deployment process -Managed independently, which limits deployable scope, reduces risk, and makes the overall governance independent and better controlled;



Figure 1: Digital Platorm Overview

Digital Technology platform: This digital platform model consists of the following layers:

- Infrastructure & Hosting Platform: This platform provides the underlying foundation to host business applications such as ERP and other core business systems. This enables elastic and flexible capacity so that the business application will be able to scale up and down as per user demands.
- Data Platform: This platform provides information management and analytical capabilities. Data management solutions and analytical applications built on top of it will enable discovery and data-driven decision making.
- Integration Platform: This platform supports the integration of allbusiness applications and external

integration touch points, allowing the maximum flexibility to support business transformation demands. This layer also manages ingress and governance of incoming communication traffic.

- **DevOps Platform**: DevOps increases organizations' capability to deliver cutting edge solutions at anenormous pace. It automates SDLC processes from build to deployment to monitoring.
- **Operational Tooling**: This platform consists of tools and solutions that will help drive various aspects of SDLC and team management, which includes requirement management, program management, KM,and service management. These tools build efficiency and automate the day-to-day operational aspects.
- **Security Platform**: This platform enables confidentiality, integrity, and availability of data and applications through proactive and reactive security measures. This includes a comprehensive tool set to protect the integrity, confidentiality and availability of application and data tiers.

Digital Platform Architecture

The list of identified digital platform capabilities might look overwhelmingly long and complex to implement. However, for an enterprise to be able succeed in the increasingly digital world, therequirements have beenmodelled into a prioritised set of capabilities to provide a more accessible way to deal with the business demands. To this end, we have defined a layered capability model with the following three categories:

- **Fundamental Capabilities**: These capabilities have been part of IT best practices for years, but digitaltransformation has made them essential for a sustainable future. Failing to implement themproperly will advessely impact the organization future in the digital world.
- Advance Capabilities: These capabilities provide competitive advantage for the organization. These capabilities will drive the competitiveness and future directions for an organization.
- **Disruptive Capabilities**: These capabilities will be a catalyst for major competitive advantage. Typically, such capabilities are not only related to information technology but also to additional aspects of the organization.

The fundamental layer is an area where the IT organisation needs to catch up with industry best practices. To start, working with these capabilities does not require any significant changes in IT's role or goals, and appropriate projects can be typically envisioned using existing governance mechanisms. There is a solid business case for them even with reference to the digital transformation.

The advance layer provides the most challenging part of the oncoming work, as it will require significant technical investments, changes to the governance model. Agovernance model will speed up the creation of other advance business solutions. For an organization to match up with the bestin the industry, such advance capabilities are essential.

Finally, the disruptive layer needs to be addressed differently. Rather than spreading resources in multiple directions, an organization will need to align their advanced digital capabilities with their organization strategy. In this manner, the resources will be used in the most efficient way and digital transformation will provide a source of differentiation. Projects at this layer need to be treated as strategic projects, and should be managed as a part of organization's strategic portfolio. There will be natural interdependencies between the digital capabilities and enterprise business processes. For e.g, technical capability may be connected to one or more business capabilities. The same capabilities can be implemented in both distributed and centralised organisations.

To build and host a business solution on top, Digital Platform will define and adhere to a Platform Contract. A Platform Contract is a formal way of describing how a business solution will interact with the underlying digital platform, surrounding services and the outside world. The distributed architecture mandates one component is de-coupled from the other component in the landscape and interacts leveraging a service orientation layer. Such approach provides scalability by allowing these components to scale and change independently of the others. This mechanism ensures that the platform selection and layered design can change without impacting the rest of the applications in the landscape.

Components publishes APIs and has a predetermined execution environment. The ecosystem components interacts with other system components through API and are replaceable with minimal effort. This architecture facilitates high levels of reuse and allows the architecture to evolve without causing large ripple effects in the landscape. This also allows the implementation of components and their execution environments to vary to meet the performance or scalability requirements of the enterprise. The next section explains the building blocks that are part of the multi-layer digital platform model.

Digital Platform Architecture:

In this section, the relationships between the technology platform and the use of it will be described. It offers a view pointfor the Digital Platform from a runtime perspective. Four main areas have been identified in this context:-

- **Outside usage of Digital Platforms**: This is how external stakeholders and internal components will interact with the Digital Platform;
- Inbound Traffic Management: The components in the Digital Platform Architecture that are involved in the ingress and governance of incoming communication traffic which will managed by integraiton layer of the platform;
- **Digital Platform Container Service Mesh**: The core hosting serviceof the Digital Platform, that allows business solutions to be deployed, run,and scaled on the Digital Platform. It is the Container Service Mesh that allows for a controlled inner and outer API definition.
- **Digital Platform Common Shared Services:** A set of services that compose the runtime capabilities provided by the Digital Platform, that are available for integration withbusiness Solutions. They will be included in the Platform Contract definition;
- Legacy Application Services/External Services: These Services are part of existing architecture landscape and will be integrated as part of a platform migration strategy. Such services are typically exposed via a SOAP protocol-based Service Layer.



Figure 2: Digital Platorm Model

The table below lists the Digital Platform Layers and the digital capabilites provided by each of the different layers. This table also provides the classification of the type of capabilies e.g. fundamental, advance and distruptive an topic that has been covered in the earlier sections.

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Sr #	Platform – Layer	Capability - Building Blocks	Classification
		Application Runtime	Fundamental
		Application Frameworks	Fundamental
		ORM and Caching	Advance
		HTTP, Web and Application Container	Fundamental
		Reverse / Forward Proxy	Advance
		Virtualization / ESX	Advance
		Cloud-Native Application Development Framework	Advance
1	Infrastructure & Hosting	Container Engine	Advance
1		Container Registry	Advance
		Container Orchestration	Advance
		Infrastructure Abstraction layer	Advance
		Configuration Management - CMDB	Fundamental
		HA/DR	Advance
		Backup and Restore	Fundamental
		Service Mesh	Advance
		Cloud IaaS	Fundamental
		RDBMS Data Service	Fundamental
		No-SQL Data Service	Advance
		In-Mem Data Service	Advance
		Multi-model Data Service	Advance
		Data Storage, Blob Storage	Fundamental
		Database Virtual Machine	Advance
2	Data Platform	Backup & Recovery and Data Retention	Fundamental
		Data Integration - ETL	Advance
		Log Aggregation Endpoints (functional/technical)	Disruptive
		Data Governance	Disruptive
		Backup Monitoring/Health	Advance
		Data Policy Engine	Advance
		Dashboarding, Reporting & Visualization	Disruptive
		API Gateway	Disruptive
		API Life Cycle Management	Disruptive
		Messaging infrastructure	Advance
		Stream Processing	Disruptive
	Integration Platform	Throttling	Disruptive
		Rate Limit	Disruptive
		Mediation	Disruptive
		Caching	Disruptive
		API Development Portal	Disruptive
		Circuit Breaker	Disruptive
		Usage Tracking	Advance
2		Service Composition	Advance
5		Service Registry	Advance
		Service Discovery	Advance
		Error Management	Fundamental
		Contract Service Provider	Fundamental
		Orchestration	Fundamental
		Message Broker	Fundamental
		Policy Management	Advance
		Application, Data and UI Integration	Fundamental
		Platform Governance	Disruptive
		Service Bus	Advance
		B2B Integration	Advance
		Protocol transformation	Advance

Table 1: Digital Platform Capabilities





Sr #	Platform – Layer	Capability - Building Blocks	Classification
		Continuous Integration, Continuous Delivery	Fundamental
		Source Control / Version Control	Fundamental
		Build Automation	Advance
		Code Quality	Advance
4	DevOps Platform	Quality Assurance Tooling	Fundamental
		QA Automation	Advance
		Binary Repository / Packaging	Advance
		Infrastructure as a Code – Automation	Advance
		NS/EW Traffic	Disruptive
		Logging / Cross Service Observability	Disruptive
		Monitoring	Disruptive
		Enterprise Architecture	Advance
		Requirements Management	Advance
	Operational Tooling	Project Management/Planning	Advance
		Documentation Management	Fundamental
5		Knowledge Management	Fundamental
		Configuration Management	Advance
		Development Tooling IDE	Fundamental
		Collaboration Tooling	Fundamental
		Service Management / SLA Management	Fundamental
		Identity and Access Management (IAM)	Fundamental
		LDAP/Active Directory	Fundamental
	Security Platform	Policy Enforcement	Advance
		Protocol-Agnostic Security Mechanism	Advance
		Secret Management Service	Advance
		Encryption	Fundamental
		Certificate Management	Fundamental
6		User Management & Tracking	Advance
		SSL Offloading	Advance
		Security information and event management (SIEM)	Advance
		Federation	Advance
		Anomaly detection	Disruptive
		Application & Data Security	Fundamental
		Network Security	Fundamental
		Vulnerability scanning & Penetration Tests	Disruptive

Digital Platform Integration Ecosystem

The main communication protocols are the RESTful architecture style for synchronous communication and AMQP for asynchronous communication. File transfer is also supported via the digital platform. Other protocols can be leveraged for legacy or regulatory support or for ensuring a certain level of performance. Five types of resources can be accessed through a RESTful API: atomic resources, collection, composite, controller and processing function.

- Synchronous communication between modules uses REST endpoints. JSON is the preferred content type;
- Asynchronous communication between frontend and service modules uses Web Sockets;

- Asynchronous communication between service modules or service modules and external stakeholders uses AMQP 1.0 messaging,
- Large datasets may be exchanged over file systems, FTP or WebDAV.

The Business Solution, will be delivered as a combination of Platform Contract, Containers, Configuration and Quality Assurance artefacts. Containers will be published in the Container Registry of the Digital Platform. Platform Contract includes meta-data to set up, run and govern the solution. Configuration covers settings for all deployment environments. Quality Assurance artefacts consists of test automation, scripts and code for release management or operational purposes. The Digital Platform defines a broad set of target capabilities. A Platform Contract consists of 6 distinct sections, each with its own purpose:



- **Communication Contract**: Defines how the API will expose the implemented business logic and also specifies the services it depends on. The communication contract consists of a technical endpoint (protocol, port) and its functional definitions: i) Non-binding examples: OpenAPI (Swagger Specification), OASIS AMQP 1.0 queue/channel definition + Message format, gRPC channel definition + Procedure Calls, etc.;
- Data policy contract: It specifies the data that can be shared on platform and how the data can be safe guarded against misuse: i) Non-binding examples: Data policy based on OASIS XaCML 3 policy;
- Topology & orchestration contract: This contract defines the deployment topology and scaling options:
 i) Non-binding examples: OASIS TOSCA deployment footprint scaling options;
- Human Machine Interface contract: It defines how the interface will interact with other internal and external interfaces to support a seamless user experience from an end-user perspective (Stakeholders): i) Non-binding examples: List of endpoints, deep links, menu structures, styles, guideline, etc.;

- Non-functionalsQualities: The platform will also enforce a bunch of non-functional requirements, which will also be described as a part of the contract definition:
 i) Non-binding examples: Log aggregation at the platform level, health probing, performance, availability, SLA, etc.;
- **Constraints & principles**: Apart from the nonfunctionals, a couple of constraints & principles will also be included in the Platform Contract: Non-binding examples: Only RESTful public APIs, HTTPS TLS 3, async interservice communication over sync interservice communication, etc.

Integration matrix

This section provides an overview of the integration touch points as defined in the Digital Platform integration context. The direct integration points to a business solution are also articulated. The goal of this overview is to clarify the context in which business solutions will operate and how the Digital Platform components integrate.

From	То	Description	Owner
Stakeholders	Digital Platform Services	Integration from external Stakeholders to Digital Platform Services can consist of different channels like HMI, Web Services etc. These connections are considered external via Public Internet.	Digital Platform
Public Internet Intranet	TLS Termination Web Application Firewall	To have secure integration with external consumers of the Digital Platform, all traffic must be over HTTPS, thus requiring TLS/SSL termination. A WAF must be available to protect the REST HTTPS traffic against common attacks (SQL injection, XSS, etc.).	Digital Platform
TLS Termination Web Application Firewall	External API Gateway	The API Gateway will act as an entry point for REST service requests and integrates with the underlying implementing services.	Digital Platform
External API Gateway	SSO/Identity Tenderer	The API Gateway will validate authentication and propagate the required tokens to the underlying services.	Digital Platform
External API Gateway	Container Orchestration Ingress	The External API Gateway will utilize the ingress traffic management capabilities of underlying Service Mesh & Container Orchestration framework to route, adapt, and orchestrate service requests to the (container hosted) services.	Digital Platform
Container Orchestration Ingress	Business Solution Services	It is provided the integration of a Service Mesh with the Container Orchestration Framework that manages/ orchestrates the traffic to the underlying deployed Docker ServiceContainerpods.	Business Solution
Business Solution Services	Data Middleware	Integration with underlying dependency for Data Access & Processing.	Business Solution
Business Solution Services	Frontend integration Services	Integration with Digital Platforms provided services for Frontend Integration to be used for HMI services.	Business Solution

Table 2: Digital Platform - Integration Matrix



From	То	Description	Owner
Messaging Services	Messaging Service	Integration ofBusiness Solution Services to produce and consume Message/Event driven processes.	Business Platform
Internal API Gateway Services	Internal API Gateway	Internal integration for east-west bound traffic between internal Services (within the Container Orchestration framework).	Digital Platform
Internal API Gateway	Legacy Application Services (SOAP API)	Internal integration ofBusiness Solution Services with bridge to AS-IS available (legacy) services.	Digital Platform
External Data Broker API	External API Gateway	External integration of Business Solutions to consume or interact with external Data Broker API's.	Digital Platform
External Data File Broker	External file Gateway	External integration for BusinessSolutions to allow external file-based data interchange.	Digital Platform
External Event	Messaging Service	External Integration to provide stakeholders the interface to send events, adapting the protocols to allow message/ event driven integration	Digital Platform

Related Work

The literature relating to Digital Transformationis vastly available; however, the emphasis is more on the approach and methodology of arriving at the target state or the end state of the enterprise. While there is extensive work on digital transformation for various sectors, which focus on broader key topics in people, process, and technology, the published works do not fully address the technology capabilities associated with large complex digital transformation initiatives.

In this article, we have elaborated the digital capabilities domain in more detail by modelling and proposing a core digital technology platform architecture that can be leveraged during a transformation program across industry verticals.

In digital transformation within higher education is presented and it proposes a layered capability model for structuring the IT capabilities. This paper does not elaborate on the comprehensive model of the digital technology platform.There is a study done in that articulates the lessons learned while going thro' the digital transformation journey and highlights that for successful transformation, organizational ability to change and operational excellance are two critical factors.

Operational backbone and a digital services platform are the key aspects for driving customer engagement and digitalized solutions successfully. The article elaborates on the best practices for digital transformation programs. The research article elaborates on the different facades of business models and the themes of arrivingatan effective business model.provide an approach for slicing business process capabilities into a microservice architecture based on domain-driven design methodology. The paper describes key aspects of LEGO's digitalization experience and the lessons learnt and critical operational building blocks needed for being a digital leader. Consolidates the foundational properties and different applications of open application programming interfaces (APIs) and articulates the key challenges and opportunities that open APIs pose for the banking sector. Investigate the potential combination of Artificial Intelligence, Big Data, and Advance Analytics for digital business platforms and outlined AI-driven platform framework with value chainand AI maturity improvement. Articulates a digital services model that enables an enterprise to assess its existing capabilities and identify any potential gaps.

Conclusion and Further Work

To succeed digitally, organizations need to embrace new tools and processes that empower them to collaboratively experiment with technologies and deliver integrated digital products and services to theend-users. Companies that fail to adopt new technologies and fail to heed the need for digital transformation are likely to be left trailing behind biting dust.

To address digital transformation requirements, the organization will need to enhance their digital capabilities in a swift and efficient manner. The paper has introduced a layered capability model with six platform layers and three different catagories of capabilities. The six technology layers are outcome of industry best practices and lessons learnt and organizations should leverage the model to remove any obstacles to digital transformation or modernization journeys. In terms of categories, the fundamental layer houses those capabilities that are part of traditional IT and have become essential in the digital era. The advance layer consists of capabilities that are required for organizations to stay in the mainstream in thefuture. The disruptive layer provides capabilities for enabling differentiation for the organization and enable them to stay ahead of the competition.

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The technology platformmodel directs organizations to build different layers in different ways. The fundamental layer can be addressed using traditional methodologies and governance models. The advance layer will require more work from the organisation, but it will become the new norm for organizations and, hence, it is important to start enabling these elements as soon as possible. Finally, the disruptive layer provides a means for strategic differentiation and needs to be addressed as a part of the organizations strategic portfolio.

The presented set of aspirations might be embarrassed by a organisations, but organizations should take their own strategies as the starting point and follow the process outlined to envision their own Digital Platformcapabilities based on the underlying digital platform model described in this paper. An area of further research would be to create an underlying capability platform model for domains like emerging technologies like RPA, BlockChain to provide a foundation where advanced solutions and capabilities can be created and deployed.

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- Using a Digital Services Capability Model to Assess Readiness for the Digital Consumer Jochen Wulf, Tobias Mettler, Walter Brenner
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- Business models and dynamic capabilities*
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The Editorial Board had used the Checker X – a Swedish anti-plagiarism software tool which is a fully-automatic machine learning text-recognition system made for detecting, preventing and handling plagiarism and trusted by thousands of institutions across worldwide. Checker X is GDPR compliant with privacy by design and an uptime of 99.9% and have trust to be the partner in academic integrity. https://www.urkund.com] tool to check the originality and further affixed the similarity index which is $\{6\%\}$ in this case (See Above Annexure-I). Thus, the reviewers and editors are of view to find it suitable to publish in this Volume-12, Issue-3, July-September, 2020

Annexure 1

S	ubmission Date	Submission Id		Word Count	Character Count
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Reviewer Comment 1: The paper highlights the need of digital transformation for any type of organization to remain competitive in today's time and thus provides some fundamental, advanced or disruptive digital solutions for an organizational transformation and sufficient impetus and acceleration for its digital future.

Reviewer's Comment 2: The paper is based on a very appropriate theme that highlights the need of the digital transformation acceleration for the organizations by providing some solutions for the same. Digital transformation is the need of the hour for the companies to stay competitive and to offer a consistent, convenient, and responsive experience to their customers.

Reviewer's Comment 3: The study provides the basis and framework for conducting a quantitative or qualitative in the area. The paper could be strengthened by adding more recent and relevant studies on the theme.

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The article has 06% of plagiarism which is the accepted percentage as per the norms and standards of the journal for the publication. As per the editorial board's observations and blind reviewers' remarks the paper had some minor revisions which were communicated on a timely basis to the author (Sameer) and accordingly all the corrections had been incorporated as and when directed and required to do so. The comments related to this manuscript are noticeably related to the theme "**Digital Transformation Accelerator**" both subject-wise and research-wise. This article elaborates on the model for digital platforms and discusses various capabilities of it. It describes which digital platform capabilities namely fundamental, advance, or disruptive, need to be enabled successfully for a digital transformation journey. Then it explains how to leverage those digital platform models in relation to digital transformations and its ecosystem. Overall, the paper promises to provide a strong base for the further studies in the area. After comprehensive reviews and editorial board's remarks the manuscript has been categorised and decided to publish under "**Theme Based Paper**' category.



The acknowledgment section is an essential part of all academic research papers. It provides appropriate recognition to all contributors for their hard work and effort taken while writing a paper. The data presented and analyzed in this paper by (Sameer) was collected first handily and wherever it has been taken the proper acknowledgment and endorsement depicts. The author is highly indebted to others who had facilitated in accomplishing the research. Last but not least endorse all reviewers and editors of GJEIS in publishing in a present issue.

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