**Q&A Full transparency, commercial, financially and operationally**

**Michael Krabbé**, chief financial officer at Bunq Banking, holding one of the world’s leading providers of bunkering, supplying fuel for ships, shares insights into digitalisation and automation.

**What does your team use in your digital transformation?**

We now use a cloud-based business intelligence platform to analyse our data and results. The platform is based on data and reports which are already used in the business and it is a strategic decision to use a cloud-based solution. We have a clear framework and aim to automate as much as possible. Technology will continue to be important for the business in the future.

**What benefits has the AFC platform brought to your finance team?**

It has allowed us to automate processes and save time. The platform has enabled us to collect data in one place and analyse it efficiently. This has improved the accuracy of our financial reporting and allowed us to make data-driven decisions. It has also facilitated collaboration among team members, speeding up the decision-making process.

**What opportunities do you see for further improvement?**

While we have already made significant progress, there is always room for improvement. We can explore new tools and technologies to enhance our reporting capabilities. We can also focus on improving our data quality and reducing the time required for data analysis.

**How does the company’s digital transformation affect the service experience of its customers?**

Our digital transformation is focused on improving our service experience for customers. We are constantly looking for ways to streamline processes and reduce costs. This has resulted in faster responses and more efficient service delivery, which is beneficial for our customers.

**What are the key elements for success in a digital transformation project?**

The key elements for success in a digital transformation project include a clear vision and strategy, a well-planned implementation, effective communication, and a culture of innovation. It is important to involve all stakeholders in the process and to be open to feedback and suggestions. Additionally, it is crucial to have a long-term view and to continuously evaluate the progress and success of the project.