50 Years of Growth, Innovation and Leadership

Diversity in the Digital Workplace

A Frost & Sullivan White Paper

FROST & SULLIVAN

INTRODUCTION

We need only look at a windmill to see that the world has been automating processes since the wheel was invented. Yet recent fearmongering would have us think that vast swaths of jobs or functions are being taken over by robots to the detriment, rather than betterment, of mankind. Still, who hasn't sometimes wished that someone would magically appear to take over the handling of any number of tasks on our "to-do" lists? There is a better way of doing things and it is happening now; in fact, it has been happening in business for almost two decades. It's true some segments of industries have automated sizeable amounts of processes, whether in factories with robotic workers doing mundane tasks that require precision or automated processes in contact centers, such as outbound dialing. Yet rather than see workers pushed aside, we've witnessed substantial benefits from the reduction in errors or even soporific mental effects forced on workers doing mundane and repetitive tasks. With the inclusion of smart assisted automation technology, typically the worker is freed up to do more interesting tasks or simply get to the most important task at hand more quickly. And that is just one fruitful facet automation brings.

Automation is here to stay. The future workforce will undoubtedly comprise of both humans and robots working collaboratively, and delving into the best way for the two to co-exist can catapult a business into the digital age. It's time to bring diversity to the digital workplace and enable workers and their digital counterparts to work in harmony.

AI and RPA are two of the top six factors that will shape CX in the next five years. Survey respondents said:

- 88.3% felt AI and robotics volumes would increase in the next two years

- 77.3% said that digital agent-assisted services would increase in the next two years

- 62% said they would have RPA capabilities within two years

- 71.6% felt that up to a quarter of the CX tasks done by agents could be automated by 2020

Dimension Data 2019 Global Customer Experience Benchmarking report

EMBRACING THE GROUNDSWELL OF OPPORTUNITY

Twenty years into process automation, we have learned a thing or two. Rather than just rules-based task automation, we have added artificial intelligence (AI), machine learning (ML), deep learning, and other technologies, along with a vast array of analytics capabilities to enhance the intelligence of the digital workforce. The use of classic Robotic Process Automation (RPA) is now considered mainstream and no longer confined to the back office. This groundswell of opportunity is no more apparent than when it is used in the contact center. Now, RPA is being embraced as a viable way of assisting the contact center workforce in the background and alongside agents in real time for a host of different work items such as post-contact wrap-up, up-selling, and automation of multiple and varied administrative-driven tasks.

In fact, in Dimension Data's 2019 Global Customer Experience Benchmarking report, subtitled "Bridging the Artificial Reality," results showed that two of the six factors that will reshape customer experience (CX) over the next five years are RPA (through the implementation of hybrid virtual assistants) and AI. Capturing the trends, performance analysis, and best practices of over 1,100 contact center professionals, this annual report has tracked the changes occurring within the customer care market for 21 years. In the past several years, the report results have shown a rapid rise in interest and adoption of these technologies.

The rise in adoption is due to awareness of the benefits it can bring. For instance, process automation can be a key component in satisfying the competing challenges of contact center operations—cost containment and employee engagement. In fact, workforce engagement management (WEM) is a critical focal point in customer contact today as the employee experience (EX) and CX are intrinsically entwined and improving both leads to cost reduction, higher customer satisfaction (CSAT) levels and increased brand loyalty. Engaging a digital workforce to assist a human one, while leaving the human touch in the customer service equation, can have remarkable downstream benefits for a business. Seamless, subtle, side-by-side assistance satisfies a number of core motivational desires of agents, including:

- Give me the power to help my customer;

- Make me feel secure so that I know who they are when they contact me;

- Act as my research assistant;

- Keep me in compliance;

- Remind me to do tasks or do them for me; and

- Assist with call wrap up so I can get to my next customer.

Three quick examples drive home the benefits of pairing agents with their digital counterparts in day-to-day operations. In a pre-engagement scenario in which a customer interacts with a desktop robot or bot, the digital worker can query and gather customer information and intent, attempt to solve the issue, and then pass information and context to the agent if necessary. During an interaction, an RPA assistant can pre-populate screens of information, delve into any number of back-office databases for data retrieval or reconciliation, remind agents of missing steps or required information, or provide agents with next-best action steps and information. Finally, post-call wrap-up can be offloaded to a desktop robot and then checked or modified by the live agent if necessary.

AUGMENTING AND ENHANCING PERFORMANCE

The workplace of tomorrow attainable today is where digital workers work hand in hand with humans. To illustrate how this collaboration can play out, let's look at the potential in an environment familiar to all of us—a customer contacting her bank for a new service.

In this scenario, the customer has an existing relationship with her bank, having checking, savings and a credit card, but is interested in obtaining financing for her first home. She can just as easily go online, investigate rates and begin her journey with the bank's information chatbot as by calling in to speak with a bank associate, and chooses to start with the bot. This digital banking associate can determine the cause for her inquiry and also authenticate who she is. It can build an inquiry profile by pulling together information on her various accounts and check her credit score, which provides it with information on payment history, length of time she has had credit accounts, the amount of usage and any negative marks on her credit.

The bot can then present her with a link to a pre-populated form to start the loan application process. If the property address is given, the bot might also start a base inquiry on the type of property or potential property that she is looking to purchase by finding relevant additional information on the property. For example, it might pull information on sales history or attain a picture of the property off of a third-party source such as GoogleMaps or Zillow. This information can then be added to the information being provided on the loan application. Once the loan application has been submitted, the bot can perform an information check to see that the submitted information is correct. For example, using Optical Character Recognition (OCR) on scanned and submitted documents, it can collect and compare information on what is submitted by the customer and what the bank has on file, and send off any exceptions to a banker for verification and review if necessary. By using natural language recognition, it can pull relevant information off of any customer comments submitted as part of the loan application.

The bot can also access all the back-end systems required to begin the process of verifying that the information filled out in the loan application is correct and adheres to bank policies. If so, it can contact the applicant via email, text or any preferred method of the customer and set up an appointment for them to talk with a live associate to seal the deal.

Even then, the digital assistant can assist the bank employee with further tasks by guiding them through the process of ensuring that all of the required information is gathered and inputted before moving to the next step or by efficiently consolidating and presenting information to them, such as different types of loan packages and rates that the banker can then present to the loan applicant.

During each step of the process, the bot updates the status of the steps that it has completed, ensuring that accurate data is available for management reporting. The interaction summary notes can also be automatically saved to the relevant applications and used by the bank for auditing and compliance purposes.

WORKING SMARTER NOT HARDER TAKES ON A WHOLE NEW MEANING

The benefits of process automation are further amplified when combined with additional technologies often used in the contact center. For example, when combined with speech analytics, an RPA assistant can listen in real time to understand sentiment and content of the call and make course correction suggestions to the agent or point out potential opportunities. For example, it might assist with cross-selling or upselling products and services based on the situation and prior purchase and warranty information.

When combined with fraud detection solutions, an RPA assistant can verify a caller, check against good/bad actor lists for potential fraud, and either assure the agent that the caller is who they say they are, provide different call treatments such as routing to a live agent fraud squad or provide the agent with a modified script to follow to collect more information before taking action.

When ML is applied, the robot can learn from employee actions or behavioral patterns. For example, when the employee is checking or verifying the robot's work, the robot will observe and learn how to mimic the human employee's input and actions, enabling it to handle the same situation in future interactions. Now imagine incorporating AI and ML as part of fraud detection. In this case, the bots are able to use these technologies to help analyze data and behavioral patterns to predict and prevent fraud

from happening. But the output of this analysis can then kick off further tasks for the bot to perform to assist the employee, such as routing the call to some other group, gathering more information, etc.

BUSINESS-DIFFERENTIATING CX CANNOT BE ACHIEVED WITHOUT STELLAR EX

NICE's NEVA (NICE Employee Virtual Attendant) is a strong example of the use of intelligent desktop robots to support an organization's employees. NEVA is a desktop robot for every employee, triggered manually by the worker, automatically by screen events or via chat. NEVA provides real-time agent guidance for efficiency, sales and compliance. NEVA provides employees with rich, contextual information in a single view, drawn from multiple systems.

NICE RPA and NEVA seamlessly integrate with NICE's full portfolio, including analytics, case management and workforce optimization solutions, so different components and analytics can be applied at different parts of the customer journey. For example, in a debt collection scenario, NEVA can be used to keep the agent in compliance with regulations on call handling by reminding the agent when they have to inform the caller of content. But the outcome and experience of both agent and customer can be greatly enhanced by adding more intelligence to the interaction. For example, when the call is made to the customer and speech analytics data is made available on the employee's desktop, the script which the desktop robot presents to the agent might be changed based on the "situation" of the person being called. Perhaps the called party didn't pay bills for some time due to extenuating circumstances that require empathy, such as forgetting to pay due to a death in the family.

It's clear that as CX has grown acutely in importance for businesses to differentiate themselves, improving CX by empowering and engaging agents more effectively is imperative. By investing in desktop robot technology, such as NEVA, businesses can assist employees in more easily achieving their service-level targets, key performance metrics and performance goals. This investment into the well-being of the employee has numerous soft and hard benefits, including:

- Avoiding the operational disruption of high staff churn;

- Providing employee on-the-job training in real time, which produces higher retention of training objectives (all aligned to the policies and processes of the organization); and

- Reduced training costs through elimination or reduction of classroom training.

Highly capable desktop robots also can be positioned as the constant for an employee during times of organizational change and turbulence. This is achieved by assisting and offering the employee real-time assistance and process guidance (and even reminders) when organizations introduce new operational processes or policies.

## SUMMARY: THE FUTURE OF WORK IS A COLLABORATIVE EFFORT

The maturation of RPA and related technologies, combined with the growing acceptance of automation and self-service solutions, makes desktop automation in the contact center a must-have. Customers are in the driver's seat with high expectations for service that leave little wiggle room for companies competing on the customer experience. To improve CX, companies need to provide improved self-service channels, and when the customer's journey takes them past self-service, be able to give customers fast, knowledgeable resolution to their issues with a personal, human touch.

But where do you start? RPA bots and desktop robots need to be part of an overarching plan for automation and can't be deployed in a vacuum. No longer just point solutions, these digital workers need to be "hired" and managed as would a human workforce. This means developing a cross-organizational automation strategy that starts small with quick wins, yet looks at the bigger picture of what can be achieved across the enterprise and, in particular, the contact center. This should include plans for a Center of Excellence (CoE) for RPA deployment, along with proper management tools and the integration of robotic automation technology with some of the technologies outlined above. It also means utilizing tools that help organizations uncover opportunities for automation.

Under the RPA umbrella, NICE has excellent examples of tools that enable organizations to execute on their automation strategies. NICE's Automation Finder, for example, uses unsupervised ML, deep learning and desktop analytics to pinpoint processes that are ripe for automation, safeguarding organizations against deployment failures or difficulties and uncovering solid areas of ROI. For developers, NICE RPA's design tool, Automation Studio, provides a built-in intelligence feature that offers real-time guidance to developers as they are designing the automation, reducing design errors, supporting faster production and ultimately enabling organizations to achieve quicker time to value and ROI.

It's an exciting time in customer contact. No longer are we looking at automation as solely adding self-service channels to provide alternate ways to interact with customers. Now, we have the capabilities of making those interactions quicker, more information-rich with more accuracy, while maintaining the human touch. We are now embracing an age of the digital and human workforce working virtually hand in hand with a future that may bring more intelligent interactions between the two.
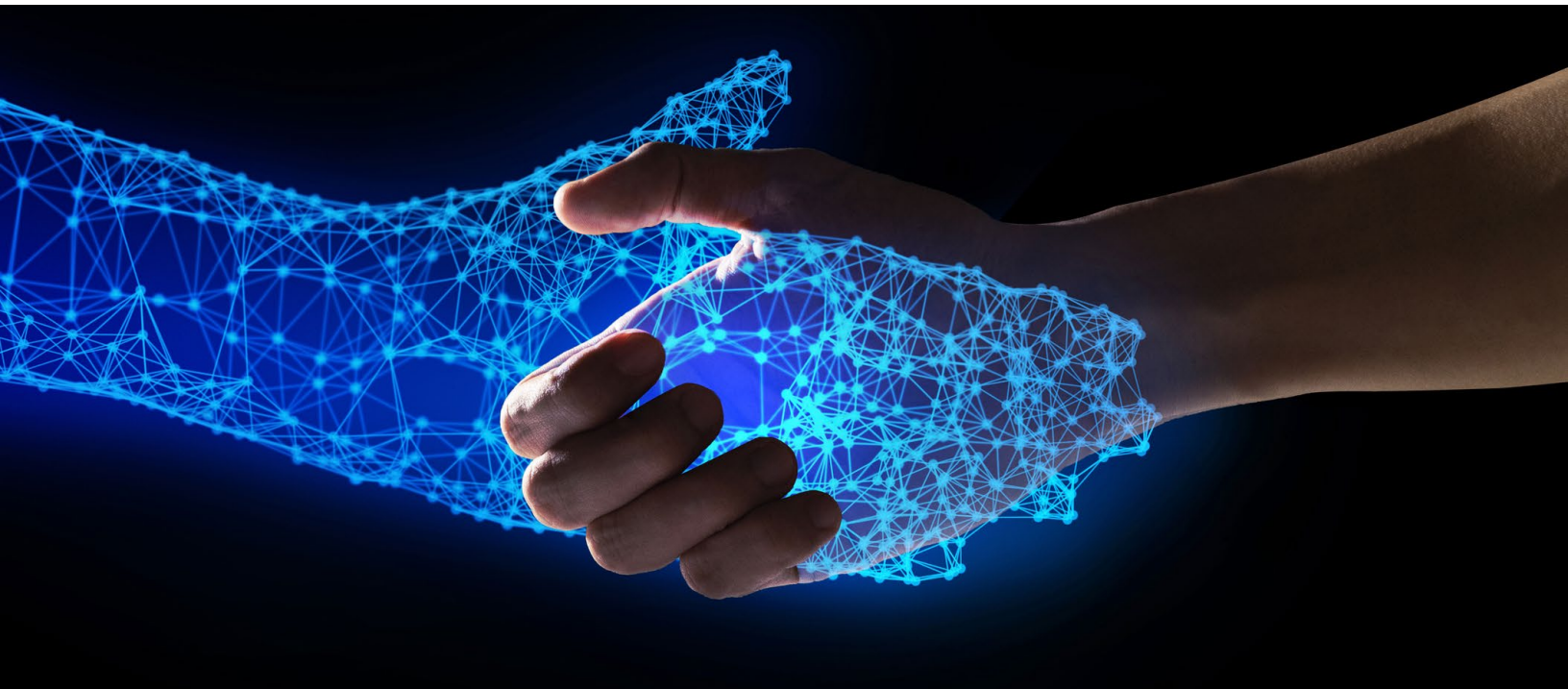
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