



Getting value from intelligent workflows

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No matter what industry you're in, your business has two types of work: predictable and unpredictable. And you constantly have to solve for both. Highly predictable work can be scripted and programmed, but unpredictable work requires quick thinking and constant decision-making. For decades, managing these different types of work has been a difficult and confusing task – generally involving two different management approaches.

Intelligent workflows bring together the people and information needed to get work done completely and correctly the first time – every time. They turn intelligence into action by tapping into data, analyzing the current need, and providing the best response at that moment. They allow you to adapt to unexpected situations with confidence. As part of a greater intelligent automation approach to managing work at enterprise scale, intelligent workflows help you work more efficiently; make faster, better, more accurate decisions; and deliver meaningful results quickly.

Every business has a unique set of challenges, but there is commonality in certain types of work. We've found that these five workflow categories deliver the greatest efficiencies across industries:

- Onboarding relationships
- Operating efficiently
- Managing exceptions
- Servicing customers
- Empowering business-led development

Let's look at ways these intelligent workflows can help you work smarter, adapt with ease, and accelerate digital transformation.



Onboarding relationships

Establish trust and build value from the start

Every business includes some element of onboarding. Maybe you simply need to add a new customer or vendor to your database or onboard a new employee. Or perhaps you have to perform a more extensive series of checks for regulatory compliance reasons. Whatever the circumstance, intelligent workflows make it quick and easy to capture and save information, identify existing relationships, and build valuable connections with new customers, vendors, and employees. By using built-in case management capabilities, intelligent workflows automate and simplify the process of collecting a customer's essential data, opening a customer record, and performing any due diligence activities that may be required – helping you better manage risk and compliance.

Know your customers

Intelligent workflows make it much easier for your customer-facing employees to know your customers' relationship with your organization. Because they function as part of an intelligent automation platform, they can connect you to your customer records, track every customer interaction, and instantly present critical details about the relationship, such as:

- **Accounts purchases and service history**
- **Emotional relationship with the customer**
- **Customer value (high, low, growing, or declining)**

Intelligent workflows spare customers the hassle of explaining their situation every time they contact you. With full insight into customers' background information, your team can focus on engaging customers in more meaningful conversations and wowing them with outstanding service.

Some customer cases are resolved right away; for others, resolution may take days, weeks, or months. During that time, the people who work with the customer may change due to shift work, vacations, illness, or even company reorganizations. No matter. Intelligent workflows keep track of all customer interactions, so whoever works with the customer is fully aware of past interactions and issues.

Operating efficiently

Increase productivity, accuracy, and speed-to-market

Standardization and economies of scale drive profitable growth and competitive advantage. They are also key principles in simplifying and improving customer experience, from always-on global service to reducing costs by centralizing functions, such as:

- Offering global customers around-the-clock service options with tiered service levels (such as platinum, gold, and silver)
- Reducing operational costs and head count by centralizing functions
- Introducing global self-service
- Cross-selling products across the product portfolio

However, almost every process improvement and simplification initiative presents a conundrum. To get more consistent customer experiences and more efficient processes, you need to standardize policies and practices across departments, products, channels, and regions. But, remote work, legacy systems, high transaction volumes, and changing regulations make a one-size-fits-all approach impossible to achieve. So what can you do?

Intelligent workflows help solve this problem with a layered solution architecture that establishes common policies and procedures and saves specializations to the standard as a new layer. For example, a large enterprise can establish global standards, tailor them to meet regulatory requirements for particular regions or countries, and then further specialize them to meet requirements of particular states, provinces, or localities.

The efficiencies produced by this layered approach can be enormous. Imagine a multinational insurance company that manages five lines of business through three channels in 50 countries. How many claims systems would it need? If you had to build a system for each country, line of business, and channel, you'd have 750 claims processing systems to build and maintain.

A better approach is to build a single claims processing system that's 90% consistent for every claim and 10% customized for customers' unique needs. As a result, you can give customers a consistent experience when the company processes a claim, no matter what products or regions the claim involves. You can meet the varied – and often contradictory – regulatory requirements of different regions. Finally, you can get visibility and control of claims processing from top to bottom, no matter what channel originally sold the policy.

Optimizing processes with applied AI

What makes intelligent workflows unique is, in fact, the applied intelligence built into the workflow process. More than a ticketing or tracking system, intelligent workflows are designed to take advantage of AI, machine learning, and event processing capabilities to optimize your mission-critical processes. They can analyze workflow data to predict bottlenecks and process gaps across multiple applications, channels, and automations, then use decisioning models to proactively determine the best course of action. The benefit to your business is reduced cycle times, fewer missed SLAs, and increased productivity. Your customers will simply appreciate better, faster service.

Managing exceptions

Resolve work faster and improve experiences for everyone

Organizations face a number of challenges in managing data and processes for employee, vendor, and customer workflows. And unplanned events happen all the time, slowing customer outcomes and decreasing cost-efficiency. But many businesses do not operationalize their approach to managing exceptions. Instead, they rely on their workers to identify the problem, access the right systems and data, collaborate across multiple teams, and ensure compliance with policies and procedures. Intelligent workflows provide a better way to manage and resolve exceptions. They help you detect anomalies and automate the steps needed to fix them so you can deliver on your promises and continue to build trust with your customers.

Predict exceptions and respond proactively – in real time

Intelligent workflows bring together all the people and information needed to get work done and reach the best business outcome, automating mission-critical tasks. But even more powerful than resolving exceptions quickly is the power to identify potential issues and address them preemptively – or avoid them all together. Intelligent workflows use real-time data and applied AI to proactively identify issues and dynamically take the most appropriate action to intervene, helping you identify and close process gaps.

Guiding employees to respond to unfamiliar situations

In many customer-facing situations, blindly following standard procedure isn't enough. It's frustrating when people refuse to apply some common sense and don't think about the bigger picture. Because so many customer situations require some exercise of human judgment, rigid systems and mechanical responses won't do.

Intelligent workflows don't force your employees to follow a set script. Rather, they interpret the situation and intelligently guide decision-making and action by asking and answering questions such as:

- Given the background and conversation, as well as your organization's goals, policies, and procedures, what are the customer's options?
- Based on data from all past customer interactions, which actions, products, or services would most likely produce the best outcome for the customer and the company?
- If escalation is required, which option is best for this customer?

As the conversation with the customer proceeds, intelligent workflows reevaluate the situation in real time and suggest the most appropriate recommendation to achieve the best outcome.

Servicing customers

Delivering better experiences and consistent outcomes

Customers expect the convenience of 24/7 service, but too often, this service comes at the cost of quality. Nobody likes clumsy, interactive voice response systems, long hold times, unanswered emails, or impersonal and ineffective service. Yet these experiences are commonplace. Your customers will trust and respect you only if they feel that you know them, have their best interests in mind, and can resolve their questions and problems quickly and completely.

Intelligent workflows help make every customer interaction an opportunity to demonstrate excellent service. By connecting the right people, data, and systems, you'll deliver better, consistent outcomes that, in turn, drive higher levels of customer satisfaction and customer loyalty.

Connecting across channels

With the rapid growth of mobile devices, social channels, and remote work requirements, there are plenty of opportunities to serve customers and empower employees wherever they are. However, most business systems are designed for specific channels, such as a call center or website. When you use different systems for different channels, it's hard to give your customers a consistent experience.

Intelligent workflows are designed to deliver frictionless, intuitive customer experience, regardless of how your customers connect with you. By organizing disjointed processes, you can provide seamless experiences that guarantee good service across all channels. As part of a Center-out™ business architecture, intelligent workflows connect down to systems of record to grab the data they need when they need it and deliver consistent messages in the right format through the appropriate channels.

What that means for the customer is they could, for example, initiate an auto-accident claim on a mobile chat; follow up later on a website, email, or call center; and still receive continuity of service. The workflow tracks the interaction and centralizes the communications into one record to ensure continuity.

Resolving work quickly

Customers seeking a solution to their issues want more than just a response; they want a timely, complete resolution.

Too often though, customers are placed on hold. Even worse, they are regularly forced to manage the resolution of their inquiries themselves. They navigate the organization manually, following referrals, shepherding work from one representative to the next, and making repeated follow-up calls to ensure that their issue gets resolved.

Intelligent workflows improve the experience by:

- Automatically pulling and displaying customer background information as well as relevant product and service details, so representatives see the whole customer picture quickly.
- Intelligently guiding employees on the next action to take, eliminating performance gaps between agents.
- Ensuring that every case reaches resolution and nothing falls between the cracks – no matter how complicated the work becomes.

With intelligent workflows streamlining work, representatives can concentrate on getting the best result for the customer and the business.

Keeping promises

How valuable is a promise fulfilled? Consider the financial crisis, when five banks were fined \$25 billion for foreclosure processing abuses. For the overwhelming number of homeowners who needed assistance, the mortgage servicing industry was ill-equipped to help at a time when customers needed a trusted business partner.

Today, one of the largest banks uses intelligent workflows to comply with federal regulations requiring them to give borrowers a fair shake. The case-based default management system cuts the time required to modify a loan from 120 days to just 30, meeting regulatory agreements and increasing loan processing throughput by 120%. Case management simplifies the communication between employees and customers, as they both can check the status of an application.

With expectations clearly set and communicated on both sides, banks see significantly fewer calls regarding loan status.

Empowering business-led development

Work faster and adapt to unforeseen changes

Business history is littered with cautionary tales of companies that lost customer focus as they grew and firms that couldn't keep pace with nimbler competitors. Were these companies blindsided by change? Some were; others knew what they had to do but couldn't pivot.

From operational tweaks to profound enterprise transformations, intelligent workflows built on a collaborative, low-code platform provide excellent change management capability. They empower all of your stakeholders – business developers, citizen developers, and pro developers – with low-code tools to adapt workflows as needed and bring together the right people throughout the development process to help future-proof applications.

Model work visually, together

Low-code, intelligent workflow design tools capture business requirements in a way that both business and IT can understand. They make it possible to visually model all aspects of the work, including high-level case flow, detailed processes, the appearance of user screens, and data. This visually modeled, WYSIWYG (what you see is what you get) approach eliminates the misunderstandings that plague teams who construct applications with traditional methods: requiring business analysts to document requirements in painstaking detail; IT analysts to translate the requirements into IT designs; and programmers to implement the designs into finished applications. Too often, in these traditional application development methods, the results don't match expectations. Plus, the entire process can take so long that the system is obsolete before it's done.

Whether implementing citizen development initiatives or simply empowering business users to build and make changes, low-code, intelligent workflows enable business and IT users to collaborate on the same platform through Agile development methods to deliver new or updated applications in sprints. An Agile approach not only delivers valuable functionality to the business faster, but also enables participants to review and refine requirements throughout the project.

Analyst firm Gartner predicts that “by 2025, 70% of new applications developed by enterprises will use low-code or no-code technologies, up from less than 25% in 2020.”¹



See workflows in action

Learn how these businesses are using intelligent workflows to achieve real results.

Onboarding relationships	Virgin Money	<u>Reduced account opening times from 15 days to 15 minutes</u>
Operating efficiently	Google	<u>Improved ticket processing time by 10X</u>
Managing exceptions	U.S. Department of Treasury	<u>Improved accuracy of \$1.3+ billion payments annually</u>
Servicing customers	Aflac	<u>Automated processing of 3000+ emails weekly</u>
Business-led development	Deutsche Bahn	<u>Empowered citizen developers and reduced process lead times by 50%</u>

Realize rapid ROI and transform at scale

Intelligent workflows will help you streamline complex work and adapt to unforeseen changes. They're so effective at increasing productivity and driving results because they apply the concepts of design thinking and intelligent automation to help you align the people, data, and processes critical to your business outcomes.

On an enterprise scale, intelligent workflows help you connect and orchestrate all of your applications, systems, processes, data, channels, and people – so you can work smarter, collaborate better, get to market faster, transform quickly, and be ready for what's next.

See how our low-code Pega Platform™ makes it easy to support all of your workflows.



Pega delivers innovative software that crushes business complexity. From maximizing customer lifetime value to streamlining service to boosting efficiency, we help the world's leading brands solve problems fast and transform for tomorrow. Pega clients make better decisions and get work done with real-time AI and intelligent automation. And, since 1983, we've built our scalable architecture and low-code platform to stay ahead of rapid change. Our solutions save people time, so our clients' employees and customers can get back to what matters most.

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