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Use integrated automation to align your employee and customer experiences

How Sun Life uses RDA to eliminate customer service agents' mundane work and improve CX

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Defining Future Business Operations

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Your employees' and customers' experiences are inherently linked, whether or not you've made efforts to align them. Today's automation leaders must know that integrated automation can be a fundamental tool to connect those experiences in pursuit of a common goal. In this POV, we look at Sun Life's approach to using Pega Attended RPA (robotic desktop automation or RDA) as a tool for eliminating customer service agents' mundane work to support customer experiences better, starting in the contact center. Seeing these efficiencies pay off in the front office, Sun Life is now expanding its use of "integrated automation" (at the intersection of process automation, analytics, and AI) to become a more connected, decisive company that supports its customers and employees.

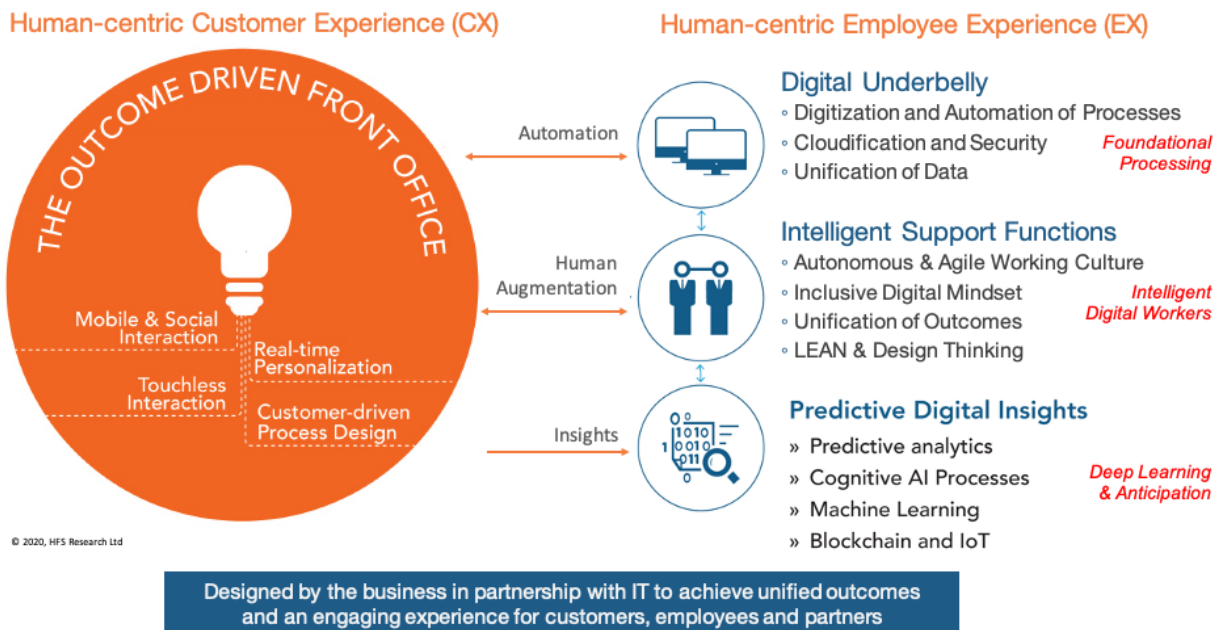
Through its automation journey, Sun Life has found that focusing on change management and understanding the impact automation has on employees' experience are critical elements of success. By testing, measuring, and understanding your employees' experiences, you can ensure continuous improvement and be better equipped to expand and design further automation. This focus empowers employees to serve the customer better, and it improves experiences all around.

OneOffice Experiences require connecting employee and customer experience

The HFS OneOffice Experience (Exhibit 1) is a framework for illustrating how customer (CX), partner, and employee (EX) experiences come together to drive unified mindsets, goals, and business outcomes. Organizations need to balance a robust business case using emerging technology to improve CX with getting the right information flows in place for efficiency and transparency. Ultimately, the impact is on business outcomes; ensuring exceptional EX and CX will drive loyalty and growth.

Exhibit 1: The HFS Digital OneOffice Experience connects stakeholders across the enterprise ecosystem

The HFS Digital OneOffice™ Experience

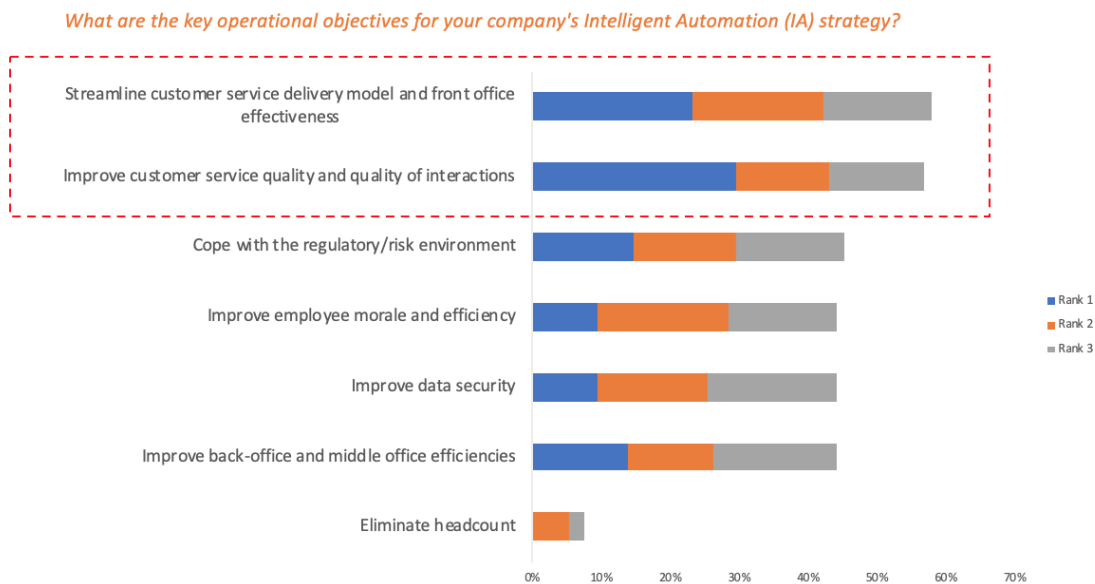


The OneOffice connects front and back offices, makes the enterprise more intelligent and connected, and supports the employees’ and customers’ experiences. OneOffice is about making customer, employee, and partner experiences the centerpiece of the strategy by supporting customers and anticipating needs. It is native to the entire organization, and brings customers and employees together with a common purpose and common outcomes. The new duality between who is servicing the customer and who *is* the customer is a lynchpin of the Sun Life Financial story. It started with giving its customer service agents access to the right information at the right time, and it is now expanding across the organization to more intelligent and impactful solutions.

Automation is a critical element to improving customer experience

Sun Life got curious about all the buzz around automation in 2017 after an executive in the contact center became interested in sponsoring a proof of concept to automate some of the mundane work most frequently taking up agents’ time. After doing due diligence in the competitive landscape, Sun Life selected Pega for the strength of its attended RPA capability to enable decision making for the agents. Many companies are similarly finding a lot of “low hanging fruit” ripe for automation in its customer service processes, where agents spend much of their time trying to find the information they need to support the customer they’re interacting with. When enterprise leaders are asked about intelligent automation (IA) strategy objectives, streamlining and improving customer service effectiveness and improving quality are ranked at the top (Exhibit 2).

Exhibit 2: Customer service is top of mind for IA strategy



Source: HFS Research supported by KPMG, 2019, n= 355 Global 2000 Enterprise Leaders

RPA can be the glue that helps connect employees and customers

Success in the contact center is about obtaining information quickly and accurately to support the customer. Agents rifling through numerous systems to identify accurate information for customers is a source of frustration on both ends of a transaction. Sun Life's implementation of attended RPA ultimately serves to help process customer requests faster. RPA now performs many customer service processes that used to be heavily manual, such as checking claim eligibility or status, processing benefit withdrawals, or assigning leads to a sales team. These processes interact with multiple legacy mainframe systems and a stack of web-based tools to extract a client request. For example, a contact center representative may have to refer to five different applications before they can share the status of a claim in progress.

In this use case, Pega's RPA solution being "attended" is important. The agents are still making decisions, but they use the information the RPA finds and presents through a UI rather than fetching it themselves. For example, if someone calls and asks a question about their policy, the agent directs the RPA to go to the systems and find information, and the bot returns an answer and asks the agent to confirm the correct policy. In this sense, the bot plays the role of assistant to Sun Life agents. Now, more than 2,500 people across Sun Life Canada (40% of all operations staff) are using some form of the Pega bot. All 1,000 Sun Life Canada contact center agents are using the attended RPA described earlier. The RPA solution resulted in both cost and quality improvements, and they're doing better than anticipated. Originally, the primary goal was to save agents time and service the customer better, but Sun Life is also finding significant cost savings.

RPA provided the gateway to integrated automation

Pega developers ran the initial proof of concept with Sun Life, and it pulled in EY with a small consulting engagement to help set up a Center of Excellence (CoE). Now, Sun Life Canada has four internal scrum teams dedicated to building new automation, supporting production, and installing upgrades. The team spends 70% of its time building new automations and 30% on maintenance and continuous improvement. The CoE has created a playbook for the Sun Life Financial organization; its goal is to examine automation opportunities and continuous improvements, not just with RPA, but also holistically across integrated automation. In this regard, Sun Life is following the path of many enterprises that have found RPA to be a gateway to embracing machine learning, data ingestion, and advanced analytics to achieve real artificial intelligence.

So, what's next up on the IA roadmap? Sun Life is implementing a chatbot-style intelligent virtual assistant to use directly with customers. In this case, the automation is already built, but Sun Life needs to make it customer-facing. In addition, Sun Life is sunsetting its homegrown customer service workbench, which is siloed by insurance lines, and replacing it with Pega Customer Service for Insurance to further reduce siloes

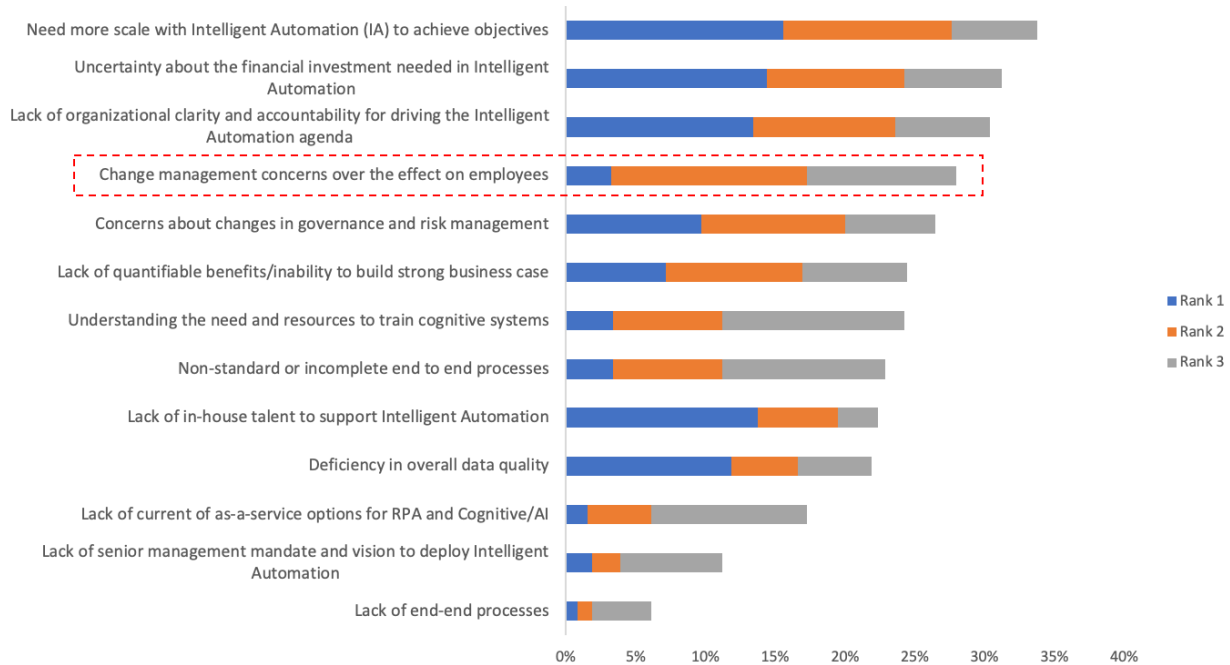
The automation and data analytics teams are exploring more intelligent solutions, showcasing why it is important to keep the automation CoE from being siloed from other IA elements. RPA alone does not make something "intelligent," but it can be a lever for bringing in the data science team to create predictive models for greater complexity and intelligence potential. The CoE doesn't just identify opportunities for automation; it also identifies how to bring in other technologies, perform cost/benefit analysis, and manage expectations for the balance between business outcomes and technology implementations. "The two most important things are change management and knowing your ROI. If either of those fails, you can't sustain long term," said Bhuwan Singla, Director of Business Process Automation at Sun Life.

Change management was a critical success factor for Sun Life Financial

Technology that works really well and that was designed with human experiences in mind should be easily adoptable. Even so, change is one of the more difficult elements organizations struggle with in new technology implementations. “Change management concerns over the effect on employees” is one of the top inhibitors that keep business leaders from achieving their operational and strategic goals with IA (see Exhibit 3). Even when a company develops a solution specifically to aid employees and improve their experiences, it must address the elements of trust, transparency, and communication to succeed.

Exhibit 3: Change management is a major inhibitor to achieving IA goals

What are the top three inhibitors that are holding you back from achieving strategic AND operational goals?



Source: HFS Research supported by KPMG, 2019, n= 355 Global 2000 Enterprise Leaders

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Business Process Automation,
Sun Life

With RDA, it’s harder to manage change than with RPA because instead of offloading a task from an employee, you’re asking the employee to use a new tool, so the adoption curve is steeper. “Getting people to trust the automation is the key,” said Bhuwan Singla, Director of Business Process Automation at Sun Life. When Sun Life put its attended RPA tool into action in the contact center, the agents initially wanted to double-check the tool by performing the same manual process they normally would. Once they came to see that the bot was providing accurate information, they started trusting it, and the efficiencies followed. Using agile development also helps with change management because it involves end users

and sponsors from the beginning to the end of the development cycle. Agile gives an opportunity to pilot in small increments to get end user feedback, which paves the path for better adoption. Sun Life has been proactive about addressing trust and transparency by promoting a culture of continuous change. People *want* to adopt tools when tools help them become more efficient and eliminate frustrating tasks. Increases in transaction volumes and the need for more value-added services for clients means that people are not being eliminated as a result of the automation. The lack of the threat of job loss helps the adoption of automation.

The Bottom Line: With well-executed change management, RPA can provide the gateway to integrated automation for connecting OneOffice experiences.

The path toward integrated automation is a winding one, and it looks different for each organization. For companies like Sun Life, RPA not only provides a gateway into the world of integrated automation, it is also one of the key elements for aligning customer and employee experiences. As Sun Life Financial continues on its integration journey, it is pursuing capabilities that do more than create connections and efficiencies. It seeks those that will give the company a competitive advantage by making it more intelligent and anticipatory for customer and employee experiences.

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