

**NASSCOM**<sup>®</sup>



BUSINESS PROCESS MANAGEMENT

# Enabling Digital Transformation

Orchestrating the World's Businesses from India



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# Introduction



**Debjani Ghosh**

President, NASSCOM

The industry just completed 20 years. The last decade has been a game-changer for the BPM industry. While India was a leader in this space, it has also now emerged as the thought leader defining the vision and future for the industry. Starting from voice-based call services, the industry has evolved to reimagine operations from the back office to supporting top line impact through customer experience, analytics and revenue segmentation. Digital transformation has steered the focus from manual processes to automated solutions. Customers see BPM organisations as partners and thought leaders and not just service providers. The industry is now designed to enable complex business workflows and processes and adapt to ever-evolving business needs. The role becomes even more critical when it comes to driving the digital transformation of traditional industries like manufacturing where these technologies do not form part of their core capabilities. The time is right for the industry now to scale the digital capabilities and ensure penetration of these skills across industries and processes. The next decade will be the decade for making digital core to all offerings and driving the next level of hyper personalization in all offerings.



**UB Pravin Rao**

Chief Operating Officer, Infosys and Chairman of NASSCOM

The BPM industry has not just survived but thrived through demonstrating deep domain understanding, agility and nimbleness to adapt to varying industry demands. The BPM industry has also been instrumental in establishing globalization as an effective model of delivery across most industries. With innovation as the key focus, the industry has been standing tall. The industry has been a thought leader for its client's unlocking opportunities, navigating challenges, and catalyzing sustainable, positive impact. The willingness and ability to adopt new technology continuously and redefining the value proposition to customers worldwide has been a key differentiator. BPM industry has not just been a value generator for customers but also for the 1.3 million employee base who have had the opportunity to not just work for the global clients but also immensely benefit from the upskilling programs diligently run by organizations. BPM will advance in the coming decade of 2020-2030 as it will witness major, non-linear transformations that will create high impact opportunities, at unseen speed and scale.

# A Brand New Decade of Glory - Business Process Management and the Future of Automation

With the integration of technology and automation in Business Process Management (BPM) solutions, there has been a fundamental shift in the role and value proposition of BPM partners in the last two decades. BPM industry has transformed into a strategic partner for global clients receiving considerable attention due to its potential to significantly increase productivity and optimize costs.

## The Industry Snapshot

The global BPM market is currently valued at USD 3.38 billion and projected to reach a value of USD 4.78 billion by 2025 at a CAGR of 6.26% over the forecast period of 2020-2025. Geographically, Asia-Pacific region dominates the market followed by North America & Europe.



Business Process Management Market - Growth Rate by Region (2019-2024)



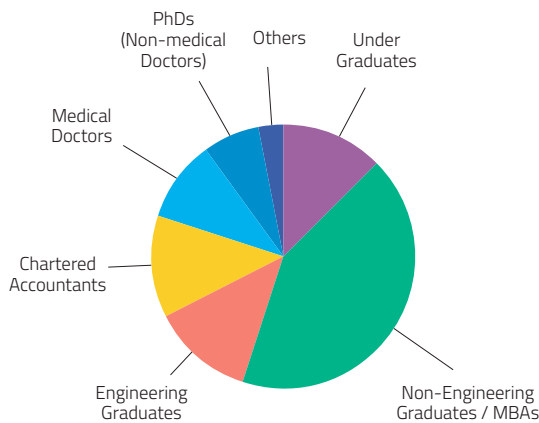
Over the last few years, countries like the Philippines, Vietnam, Mexico, Poland and several locations in South America and South Africa have evolved as stiff contenders to India.

While growth has largely been driven in these countries due to demand from Americas and Europe, but now with demands surging in APAC, the countries are expected to get a further boost.

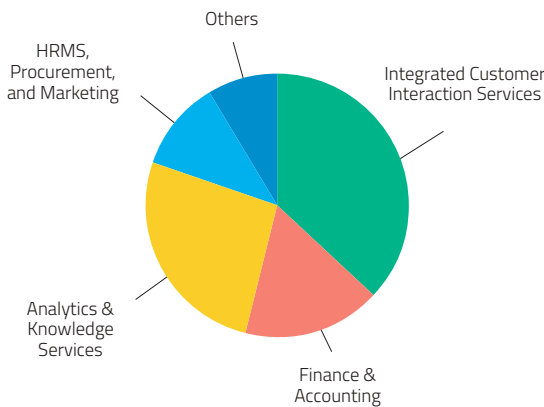
## BPM in India - The Big Picture

2020 marks 20 years of origination of the Indian BPM Industry.

The Indian IT-BPM industry accounts for 55% of the total global outsourcing market. With nearly 7.9% of India's GDP contributed by the IT-BPM industry.



Educational diversity



Work Profiles

The industry has been key in opening up India to global multinational companies and was one of the first industries to establish India's potential as a talent hub for the world. The industry also represents diversity in many forms.

The industry has demonstrated huge character, not just to support their employees but also citizens at large during COVID. Companies which otherwise fiercely compete in the market brought together their resources, people, and capabilities to create platforms that provide relief at large scale.

- Apathamitra: Five companies worked together to design, build, and execute the multi-channel customer contact solution as partners in the fight against COVID.
- Eight companies came together and ran a call centre in the Northern region to support patients dealing with symptoms.

Around end of March 2020, when the pandemic started affecting the entire world in full force, doubts were raised whether the BPM industry would be able to sustain itself. However, the trust in BPM industry has soared over the last six months as the industry has managed the limitations of the lockdown brilliantly to deliver service excellence.

These months have been testament to the industry's credibility, expertise, and commitment when it comes to dealing with unforeseen events. Not only did the industry take care of their customer and client commitments while ensuring safety for their employees, they also emerged as trusted advisors for their customers by guiding them through this crisis. Ensuring business stability and continuity while ensuring fantastic customer experience during these challenging times has proven the BPM industry's resilience and anti-fragility.

The industry has flourished on the foundation of business understanding and delivery excellence.



## The Key Business Drivers



### Presence of mature industry domain understanding

The existence of significant business process management domain capability that has also provided an edge to India in integrating technology into the services.



### The significant rise of start-up ecosystem

India is the 2nd largest start-up ecosystem in the world with over 18,000 identified start-ups. These start-ups are ever evolving and looking for BPM offerings to catalyse their business growth.



### Data driven focus backed by the Government of India

The Government of India has set a target to be a USD 1 trillion data economy by 2025. To enable growth, Gol has launched a rural BPM policy to expand into Tier 3 and Tier 4 locations – with a special focus on the North-Eastern states.





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# Digitized Healthcare Processes: Improving Efficiency through Automation

The healthcare industry has one of the most complex infrastructures and processes compared to other global industries.

The healthcare industry relies heavily on efficient processes to function like clockwork because of all the moving parts and transfer of data (as well as patients) across health systems. The first such process is the fax in-take process. This process requires an agent to access multiple screens and validate data according to federal and state medicare policies and business rules. Naturally, it is a time-consuming process that gravely hampers the efficiency of the agents and the healthcare facility and is prone to manual errors. To overcome these issues, the healthcare industry must evolve and adapt automation in everyday functions.

Manual process flow led to an inefficient & error-prone data capture for a US healthcare provider

One of the largest healthcare companies in the United States was weighed down by fax in-take processes that relied heavily on tedious, manual input. Each billing case took an agent upwards of 12 minutes to complete—a lengthy, error-prone process that resulted in a slow work pace and high cost of service delivery.

Medicaid billing operations involved extensive manual data input and validation checks. The healthcare provider realized they needed immediate measures to resolve the issues at hand.





## Alorica improved efficiency with automation

The US healthcare provider partnered with Alorica, known for transforming customer experiences through data-driven insights, actionable intelligence and disruptive technologies. The challenge for Alorica was to bring the client into the 21st century with an accurate, automated process that improves agent productivity and enhances overall business efficiency at the same time. To do this, Alorica leveraged its IP, Alorica Cognitive Engine (ACE).

## ACE brings in complete digitization

Using ACE, Alorica digitized the entire process and implemented a faster, more efficient and accurate workflow. ACE utilized an enhanced decision matrix that incorporated insurance grids and complex business rules, allowing the system to auto-validate and generate a new case.

The case was then handed off to the Robotic Process Automation (RPA) bot integrated with ACE to complete the procedure, with intuitive dashboards that enabled the team to monitor the workflow in real-time and course-correct if required.

## Automation in Healthcare Industry Processes

The healthcare industry needs to improve efficiency and throughput by cutting off manually intensive tasks. Conventional business practices can affect the customer experience and increase risks with regulatory compliance. Automation tools help to improve the performance of the organization, as it is not subject to human error and can increase productivity and automate repetitive tasks.

Automating the process helps provide predictive data analysis and reduces the cost per audit with consistent outcomes. This provides a standardized process that stays on track without any defaults on payments. Automation assists in data collection and process identification which helps augment the system.



### Key features of Alorica's automation:

- **Fax Capture, through OCR within the ACE engine,** extracted the provider and patient-related details
- **Triage Workflow** sorted inpatient and outpatient faxes, routine or expedited requests and documents with incomplete information
- **Decision Matrix** and **Validation** updated data fields without any human intervention
- **Automated Delivery** helped in inputting results into the client system using RPA Bots

### The success story

By automating 100% of fax processing, Alorica was able to address upwards of 70% of the overall client volume. Average Handle Time (AHT) for the agents was cut in half, significantly enhancing their productivity and enabling the client to reduce their operating costs by 35%.

Alorica's solution addressed ~70% of the overall volume, greatly enhancing quality and significantly improving turn-around-time (TAT)

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Automation reduced Average Handle Time (AHT) by nearly 50%; it now takes an agent six minutes per fax instead of twelve minutes.

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An overall cost saving of 35% was achieved

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# Digitalization in Credit Underwriting: Transforming lending decisions through machine learning



Lending is core to the banking industry. Commercial and Retail lending in its various forms is the biggest business activity for most of the banks.

However, the lending decisions involve extensive due diligence, making the entire process very effort intensive and error prone.

Manual handling of financial information is tedious, inconsistent and dependent on the capability of individual credit analysts. This affects the speed and quality of lending decisions thereby subjecting the organization to underwriting risks. To minimize this human dependency there is an industry wide need to automate and standardize the financial spreading process. The powerful combination of NLP, RPA and business rules provides a promising solution.

## Manual process delayed underwriting decisions for a regional Bank in U.S.

A US-based super-regional bank, one of the largest financial institutions of its kind, with more than \$100B in assets and more than 1,000 branches spanning 10 states wanted to improve the efficiency of the underwriting process, right from consolidating the data, assessing the creditworthiness to lending decisions. These customers provide information from multiple sources to prove creditworthiness, which are not in a consistent format and require extensive due-diligence. This resulted in high overhead costs and human errors. With multi-million dollar credit decisions on the line, these inefficiencies put the institution at risk of customer defaults and reputation loss.

With million-dollar credit decisions on the line, the potential for human error and slow decisions put the institution at risk.



## EXL helped transform the financial spreading process

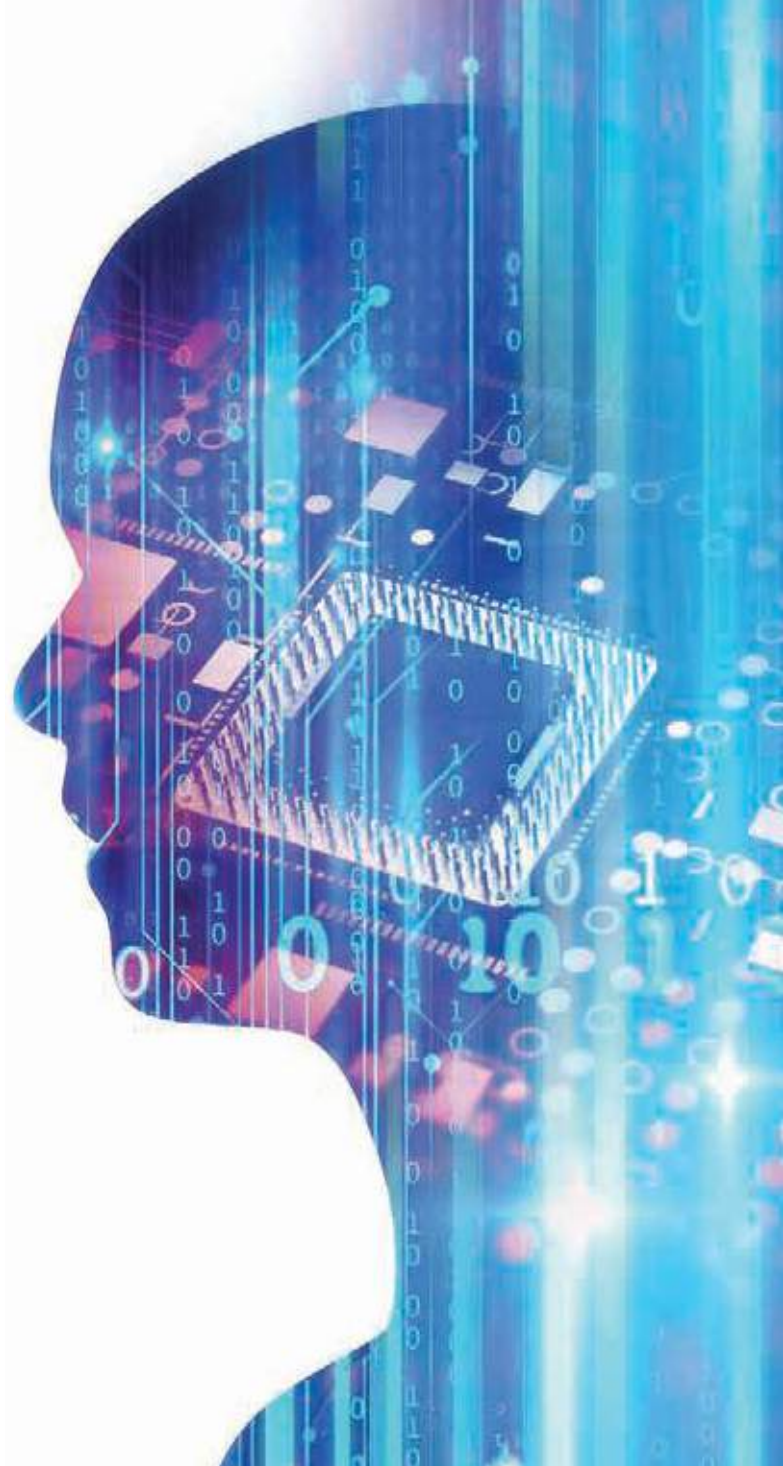
The U.S.-based bank partnered with EXL – a NASDAQ listed multinational operations management & data analytics company adept in digitally transforming business processes by leveraging artificial intelligence, advanced digital platforms and deep domain expertise. The bank wanted to streamline their financial spreading and risk analysis process without changing existing workflow and systems. EXL helped in improving the risk profile by providing a bespoke automation solution powered by machine learning.

EXL deployed its proprietary digital solution eFAB (EXL's Financial Analysis Bot) to extract, interpret, map and analyze credit data from various sources and produce a ready output for the credit manager.

## eFAB packages together three distinct engines to deliver value

'eFAB' is a machine-learning powered robotic assistant that extracts, transforms, and analyses entity data to produce a ready output for decision-making. This solution has highly customizable components to suit banks' changing requirements, and does not follow a black box approach. This aspect makes the solution especially appealing to the banking & financial services industry.

The digital solution has been successfully deployed with several customers of EXL across commercial & investment banking, insurance sectors, and credit rating agencies.



## Machine Learning in Financial Services

We can define machine learning (ML) as a subset of data science that uses statistical models to draw insights and make predictions. Data scientists train machine learning models with existing datasets and then apply well-learned models to real-life situations. So the context is quite important.

In the financial services context, enormous datasets are very common. There are huge amounts of data on transactions, customers, bills, money transfers, and more. This is a perfect machine learning scenario. Once the models are mature with all business specific terms and

data they can be great decision aiding tools. Eventually, Machine Learning Models can reduce operational costs by automating processes, increase revenues by enhancing productivity and upgrade user or customer experiences. They can also help financial services organisations with better compliance and reinforced security.

When used specifically in process automation, this technology allows to replace manual work, automate repetitive tasks, and increases productivity.

The solution broadly consists of three engines:

### Engine 1: Information Extraction

Using optical character recognition, intelligent character recognition and proprietary image processing algorithms, eFAB automatically extracts data from both images and PDFs handling both structured and unstructured data inputs. The solution is able to read most of the poor quality images using deep learning methods. In case the input parameters do not meet the minimum prescribed confidence threshold, the solution intelligently requests for human intervention from the credit analyst.

This largely automated the data capture process without sacrificing accuracy. eFAB also implemented strong scraping and parsing modules to extract information from a complex web of XBRL documents.

### Engine 2: Interpretation

This component utilizes machine learning and deep learning algorithms to interpret and analyze the extracted data. It interprets syntax, using predefined finance and accounting terms, to put the raw data in context. For example, the clustering model distinguishes between current and noncurrent assets and liabilities, and the classification engine for finer segregation of borderline cases, to weigh these factors appropriately for lending decision.

### Engine 3: Customized rules application

The third engine applies the bank's specific lending policies and requirements to the interpreted data for final analysis, and recommends loan acceptance or rejection decision. eFAB's flexible architecture allows quick reconfiguration in case the bank's policies, guidelines or business rules need any change.

For quality assurance, the solution comes with a confidence module embedded to ensure accuracy. Every point in the spread had a threshold "confidence" score. Anything scoring less than 98 percent requires manual intervention. This score however is again customizable to suit bank's requirements.

For strong quality control, eFAB application also produces a well-detailed audit trail. This enables the super-user to review the output and the analyst recommended exceptions before being hardened as a rule in the solution algorithms. These enforced rules creation forms a part of supervised learning for the eFAB solution. This enables the tool to act on its own when faced with similar financial tags.

The solution becomes more intelligent with every incremental document that it processes or is 'trained' on, which in turn reduces the need for an analyst intervention.



## The Success Story

eFAB's ability to accommodate bank's bespoke requirements, and at the same time bringing in the benefits of RPA and Machine learning has hit the sweet spot with many players in the banking & financial services industry. The solution now has added few new modules that automate reading and interpreting bank & tax statements as well.

The automation of financial spreading processes for underwriting elevated throughput reduced costs and improved risk profile helping the bank in making better credit decisions. The proprietary solution eFAB driven by EXL delivered significant outcomes for the bank without disrupting existing systems.

Reduced run-time by **80%**

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Increase in speed to market

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Decreased average handling time by **60%**

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Reduced costs by **80%-85%** on less complex business processes

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Reduced costs by **40%-60%** on complex business processes

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Decreased error rate from **10%-12%** to less than **2%**

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Improved risk profile and credit decisioning due to higher quality information

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Increased topline growth due to quicker turnaround times for loan disbursals

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All of this in turn improved the Bank's industry reputation and regulatory compliance.



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# Deriving actionable insights in Aviation: Increasing efficiency through Automation



Aviation industry is critical to make the commute across the world easier. Aviation companies need to take special care and attention of the airplanes they manage.

An airplane's engine has thousands of sensors that generate terabytes of data every hour—recording everything from temperature to altitude to tire pressure. If airlines and manufacturers could harness this data, they would be able to use less fuel, stay in the air longer while lowering maintenance costs and keep passengers safer.

This high volume of data cannot be processed manually, and needs a digital intervention.

## Non-standardized processes led to increase in operational cost for an aviation company

An aviation company that maintained 35,000 airplane engines needed to cut costs, turn 100 million flight records into insight, and make engine sensor alerts more accurate. The issues faced by the aviation company was segmented into three types:

### Expansion Limitations



The client expected their total engines to double in three years, to 70,000. That doubled the work for its 100-person maintenance team—which already struggled to keep up with the current load.

## Lack of Measurable Insights



The client had more than 100 million flight records coming in from sensors across 35,000 engines and they wanted to use this data to fix problems up front—before it grounded a plane. However, before it could harness the high volume of data, the maintenance systems needed some upgrades.

The business' fleet support was a medley of legacy systems from different vendors, criss-crossed by disconnected, manual processes.

## High frequency of false alerts



The aviation firm had no single way to add new engines to its customers' system, watch for issues, or tell the difference between alerts. So when a sensor tripped, a technician had to go in and manually look at each engine. This sucked up tons of time and money. Even worse, 96% of the time, nothing was even wrong.

## Actionable insights through automation by Genpact

The aviation company tied up with Genpact, a global professional services firm delivering digital transformation, as the company's co-pilot, helping turn data into insight and action, and reimagine its maintenance systems from nose to tail. Genpact's Lean DigitalSM approach, which was a balanced mix of Industrial Internet of Things (IIoT), digital technology, design thinking, and smart analytics, was adopted. Genpact helped the company harness its sensors and systems better.





## The following key-points were addressed:

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### Single-point management system

Genpact helped the aviation company adapt a leaner model by setting up an integrated fleet support engineering and analytics Center of Excellence (CoE). The CoE leveraged process redesign, global delivery and automation to effectively handle high volumes and velocity of machine-to-machine and other data, at scale, to enable Data-to-Insight-to-Action for predictive and proactive maintenance.

An initial count of 400 processes was documented which included everything from how to extract an engine to how to change a flat tire. It also created backups for more than 90% of their processes.

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### Shortlisting relevant KPIs

Genpact's Digital Smart Enterprise Processes (SEPSM) was deployed to measure and track relevant metrics. SEPSM used a framework through granular data analysis, benchmarks, and metrics to identify how clients can get the most from digital.

Out of its 400 processes, 12 key performance indicators (KPIs) were shortlisted to watch weekly. These ranged from how long it took to put engines back into a plane to how quickly it answered customer questions.

### Enhancing alerts accuracy

96% of the alarms detected by the aviation company were false. This was because the sensors worked in isolation and raised an alarm based solely on its data detection without considering environmental factors.

Genpact tied the sensors together with advanced analytics and machine learning. All environmental factors were brought into consideration which made the sensors analyse all pre-existing conditions reducing the false alarm generation.

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### Auto-respond to customer questions

The aviation company had 5,000 incoming queries every month which was being attended manually which led to decreased efficiency. Genpact channeled these queries through a single web portal and introduced robotic process automation.

This enabled an efficient system where the customer queries were being addressed without flaws.

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### Add new engines—in hours instead of days

The web portal became a one-stop shop for customers of the aviation company. It enabled an ease in adding new aircraft in the portal. Customers were used to filling out a long, manual form about their engine and it took days to track down all the details. Now, they could use a quick web tool that pre-populated most of the fields which enhanced the recording of engine changes count to 99% within the 24 hours.

## The success story

In a span of a year, the aviation company has harnessed IIoT data to make better decisions, save money, be efficient, and keep its customers happy.

Genpact's solution elevated the aviation company as is clear from the stats below:

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Detected **400 issues** that could have grounded a plane

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Slashed false alerts by **50%**

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Started using KPIs to track how its customers feel about different services provided and improved them by **50%**

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Saved **USD 240 million** (shared between the company and the airlines it works with)

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Reduced maintenance costs by **40%**

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Saved customers **2,000 hours** of work adding new engines to the company's systems

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# Merging Global Systems: Digital Transformation Through Process Automation



Consumer brands and businesses selling in markets across the globe, have operations that are typically based out of multiple geographies catering to consumers with diverse demographics.

These brands and businesses face a unique challenge in brand communication. While there is a singular brand vision and a strategy in these enterprises, the marketing organisation is fragmented across languages and geographies. Unifying this CMO organisation into a seamless working entity relies heavily on process management and automation. To make this unification successful, a business process management partner can enable better streamlining of the workflow.

## Fragmentation hindered efficiency

A leading European consumer tech major, with a web presence spanning over 7,000 websites across 72 countries in more than 30 languages, was facing limitations in driving scale, brand governance, and implementing best practices across channels. Their brand communication on websites, e-commerce channels, and digital assets were managed by fragmented marketing operations across different geographies. There were redundant efforts in replication and reuse of assets with a high time-to-market, and the overall brand compliance was off-target. The enterprise wanted to gather, streamline, and merge global systems.

A leading European consumer tech major, with a web presence spanning over 7,000 websites across 72 countries in more than 30 languages





The areas that needed immediate attention were:

### Content management

Content was spread across 72 websites in different geographies which amounted to 2 million pages per year. A system was needed to automate and streamline the content collection, and publishing of the client's digital assets

### Online store

End-to-end content management of retailer websites' product activation, banner creation, promotions activation and optimization, and content changes for 20 third-party retailer sites and 15 intranet sites.

### Application support

End-to-end coordination of functional support on the brand's product/asset library landscape that included over 10,000 assets.

### Discovery tagging and health check

Search engine optimization (SEO) recommendations, implementation of third-party tags, code rules in dynamic tag management (DTM), tagging plans for new pages, mobile apps and cultural intelligence components for 72 websites/markets.

## Three Considerations For a Unified Brand Across The Globe

CMO organisations are challenged when their consumer product marketing is spread across geographies in multiple languages. There is a constant difficulty to keep the singular unified brand ethos in sight over millions of impressions of communication. The considerations should be:

### Documentation

A well-documented style guide and playbook that explains the workings of all possible assets across the globe

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### Process

An airtight, efficient, and well-documented process, that omits redundant steps and ensures on-time quality delivery

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### Technology platform

A robust and agile integrated platform that helps people manage content, commerce and community across markets

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## Infosys BPM revamped client's delivery model with digitization

The client partnered with Infosys BPM, which is a subsidiary of Infosys providing end-to-end transformative Digital BPM services for global enterprises, to administer a hub-and-spoke model to drive efficiencies and implement best practices. The Infosys BPM team engaged stakeholders in a design-thinking workshop to reconstruct a delivery model that was productive, efficient, and transformative. The processes were streamlined and technology updated with the platform migrated to a comprehensive content management system (CMS) and an omni-channel content management software for e-Commerce services. The European enterprise successfully revamped their marketing communication operations to self-service and campaign based services.

Eventually, the new system trained requesters to make minor changes directly in the CMS, reducing tickets by 12%. Legacy processes were re-engineered to avoid redundant steps reducing the turnaround time (TAT) from 15 days to 6 days. A web crawler was deployed to find and fix errors in the web content, reducing customer-facing discrepancies by 75%. Automation helped in validating inputs provided by users, thereby reducing the number of inaccurate tickets by 25%. The solution extended outside the organisation to cross-train external resources in agencies in the new system. This reduced the implementation time from 22 days to 14 days.



## The Success Story

The Infosys BPM team's solution enabled several benefits for the client:

1. Brand compliance at scale
2. RPA led automation for queue management
3. Decision insights for real-time reporting
4. Plug and play digital services
5. Decoupling execution across channels with seamless agency collaboration

Together with process improvements, these changes delivered €9.6 million in annualized savings for the client. In addition, the overall shared services experience improved substantially:

**57%** reduction in total cost of operations

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**40%** reduction in TAT (Turn Around Time)

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**30%** reduction in effort employed

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**80%** reduction in incident volumes

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**50%** increase in speed-to-market

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The Infosys BPM team, through effective digitalisation and upgraded technology platforms, enabled the European consumer tech major to achieve substantial brand compliance across all their markets. This further ensured impactful business value delivery for the client, with a superlative experience.



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# Faster Reimbursement Through Automation: Reduced Claim-to-Cash Cycle Time



One of the crucial parts of the health-care sector is the process of filing and following up on insurance claims. Only an effective insurance model can assure healthcare organizations on recovering overdue payments from the insurance carriers on time without fail.

It is critical for healthcare providers and hospitals, especially with the recent trends of falling reimbursement rates, increasing patient deductibles, and rising operating costs. In a healthcare team, the accounts receivable follow-up team is responsible for looking after denied claims and reopening them to receive maximum reimbursement from the insurance companies. They help the healthcare service providers to avoid significant loss of revenue with regular follow-up of regular follow up of insurance providers and patients. The AR follow-up team ensures that the pending amount is refunded back to the healthcare providers without much hassle.

## A healthcare provider faced hindrances in settling insurance claim denials

A healthcare provider wanted to reduce Claim-to-Cash cycle time with faster reimbursement. The client was facing a lot of challenges in retrieving the pending settlements due to the manual operations that were greatly affecting the follow-up work and impairing the cash flow. This resulted in less open claims and was time-consuming when it came to settling insurance claim denials.

The overall tagging accuracy was low, affecting the customer experience and the Net Promoter Score (NPS)

Some of the major challenges faced by the client in overcoming the hurdles were:

- People dependency due to which inefficiency was observed in work allotment procedures
- Ineffective rework process, thereby leading to quality issues
- Manual, tedious production tracking process
- Ineffective work allocation process to auditors leading to poor quality thereby leading to a penalty
- No clarity on the productivity attainment until EOD, thereby missing TAT / unnecessary OT pay-outs
- Tedious invoice consolidation process. Invoice back issue
- Loss of reports during project movement / team attrition / data corruption
- No scope for automation and real-time analytics leading to poor team efficiency
- Manual client reports / often used to miss TAT



## Automated Solution Through Omega Healthcare

Omega Healthcare, the leading provider of Revenue Cycle Management process and Analytics Solutions in the healthcare industry, helped to minimize costs and save time for the clients. With annual collections of over USD 5.2 billion per year, Omega's proactive approach led to

higher resolution rates and improved collections. One of the leading providers of Revenue Cycle Management process and Analytics Solutions in the healthcare industry, Omega Healthcare deployed ASPIRE for the purpose of managing Account Receivable.



## Omega Healthcare deployed ASPIRE for efficient file processing

Account Receivable experts of Omega Healthcare understood that time was critical when it came to working on physician and hospital claims. ASPIRE was used to process the input file via an automated approach. Upon successful processing, ASPIRE allocated the accounts to the agents through the ASPIRE Allocation module. Once allocated, accounts were directly routed to the respective agent's inbox that helped them analyze the accounts and increase the disposing of the accounts and the outcomes. All accounts disposed off by agents were automatically routed to the Inbox of the Quality Controller for Audit.

ASPIRE allowed Quality Controller to review the dispositions and actions performed by the Agent on respective accounts.

A plethora of insights through ASPIRE Reporting Module was observed which helped the supervisory officials in making various decisions pertaining to Productivity, Quality, Training, and Client invoicing.

ASPIRE's Real-time Monitoring of the accounts via Live Dashboards aided in quick corrections and actions.



## The success story

0% Unattended invoices

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30% Reduction in Total AR

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25% Collection increased

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95% to 99% Quality improved to avoid significant loss of revenue

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# Automation In Banking: Driving Client Growth And Enhancing Customer Experience Through Digitization

Banking ecosystem has seen a shift towards automation that focuses on real-time updates with fast transaction processes and less dependency on manual documentation. This shift requires a robust and disruptive technology intervention.

The conventional banking system relies heavily on on-site transactions using tedious manual documentation for highly regulated finance processes. Banking services viz., a letter of credit, bank guarantees, and foreign remittances require multiple data inputs using manual documentation which makes the engagement highly tedious and time-consuming for the customer. Manual documentation also results in a slower work pace, increase in errors, and high expense for the financing establishments.

To overcome these issues, banking processes need to adapt an automated platform that will help facilitate a direct integration with the bank's workflow reducing the need for on-site transactions and manual documentations. The platforms need to be secure and should comply to the regulatory aspects as well. It will thus improve customer experience and increase client growth through online banking facilities.

## A South Asian bank wanted to enhance customer experience by reducing manual documentation

A South Asian bank handling several corporate clients wanted to maximize its value by smoothly managing corporate trade finance requests and enhancing the customer experience.

They wanted to ease out client processes, reduce manual work, and optimize the use of information and data collected. The objective was to reduce the customer's need to carry physical documents for every transaction made at the bank. They opted for a real-time mobile banking solution to make these processes more convenient and cost-efficient while supporting the bank's growth goals.







## Concentrix enabled digitization with a real-time Digital Trade we and Mobile Solution

Concentrix Corporation, a leading business services company headquartered in the U.S. stepped in to upgrade the financial transaction system of the South Asian bank with digital support. The focus was to deliver an automated environment to the client with a unique real-time industry solution where all transactions are audited. To achieve this goal, Concentrix developed a clean workflow system on a mobile platform.

A mobile app iteration of its award-winning TradeFree™ system was also created for trade finance request processing. The versatile mobile solution enabled banks to automate the onboarding process with less paperwork, enhancing operational efficiency. This provided a highly secure environment for customers; with easy documentation and error-free data entry in turn, enhancing the customer experience.

With 80% of customers onboarded online, the client growth increased by 20%. 60% of customers opted for online bank transactions increasing the branch overhead cost savings by 30%.

### Key Features

Attach scanned images or soft copies of documents to any transaction	Generation of regulatory declaration forms online	Store transaction information temporarily before final submission	Specify foreign exchange contracts for payments / fund transfers
Secure built-in business validations (e.g. credit limit and balance checks)	Resolve discrepancies in request data	Discrepancy and workflow management help customers authorize and verify the details and rates for each case.	

## Automated Web and Mobile Banking Solution

Concentrix TradeFree Portal is a trade finance front office system that helps integrate customer transactions directly with the bank's workflow and core banking system. The seamless architecture enables commercial banks to offer a smooth transaction system with a paperless data processing and monitoring system. It provides a two-fold advantage - speed and ease of use for your customers. It allows them to initiate new LCs, BGs, Remittances, Shipping Bills, Bill of Entries, Bill Payments and Buyer's Credit shortening data entry cycles.

The mobile interface reduces manual processing of physical documents that helps in improving customer experience by helping in authorizations.

TradeFree Portal Can be deployed in an On Premise model and by an application service provider (ASP) in the software-as-a-service (SaaS) model. It supports banks in their business development and customer retention objectives by providing automation, ease-of-use, and real-time information on their business.



### The success story

The automated platform with a mobile interface enabled easy access to corporate trade finance requests with several benefits including over USD10 trillion in transactions.

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Discrepancy and workflow management helped customers authorize and verify the details and rates for each case.

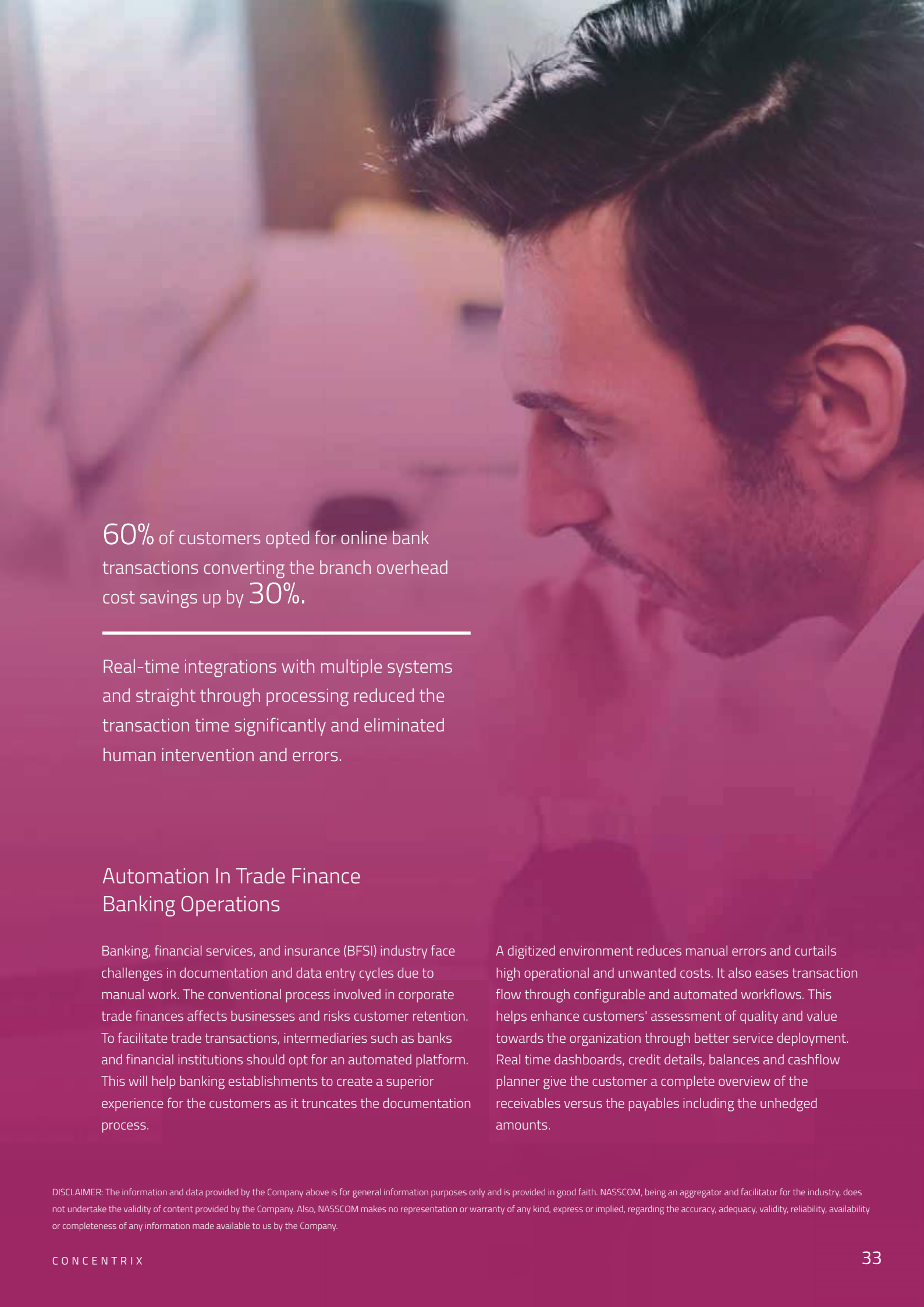
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Digitalization benefitted in creating a cost-effective and time-saving module where the customers can group multiple transactions and perform bulk payments.

---

With **80%** of customers onboarded online, the client growth increased by **20%**.

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60% of customers opted for online bank transactions converting the branch overhead cost savings up by 30%.

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Real-time integrations with multiple systems and straight through processing reduced the transaction time significantly and eliminated human intervention and errors.

## Automation In Trade Finance Banking Operations

Banking, financial services, and insurance (BFSI) industry face challenges in documentation and data entry cycles due to manual work. The conventional process involved in corporate trade finances affects businesses and risks customer retention. To facilitate trade transactions, intermediaries such as banks and financial institutions should opt for an automated platform. This will help banking establishments to create a superior experience for the customers as it truncates the documentation process.

A digitized environment reduces manual errors and curtails high operational and unwanted costs. It also eases transaction flow through configurable and automated workflows. This helps enhance customers' assessment of quality and value towards the organization through better service deployment. Real time dashboards, credit details, balances and cashflow planner give the customer a complete overview of the receivables versus the payables including the unhedged amounts.

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# Customer Retention & Revenue Sources Identification: Engagement Insights Fusing Automation



A good customer experience guarantees customer retention. Brands across the world strive to provide excellent customer service, which helps generate service revenue and ensures customers remain loyal to the brand.

Customer needs are always evolving, and modern businesses must keep pace with evolving business needs and technology options to support their consumers. While companies augment their products and services in an attempt to provide an optimal experience for their customers, they are ineffectual in generating service revenue due to ineffective customer engagement, which stems from a lack of actionable insights from customer feedback. Utilizing key customer insights derived through digitization, empowered by automation to adapt to the dynamic trends, is the need of the hour for brands & businesses across the market.

## Manual processes increased operational cost and hampered customer retention for a leading global network company

A multinational computer networking company that produces networking hardware for consumers, businesses, and service providers functioned on non-standard support models and manual processes. They faced challenges in managing multiple vendors, low issue resolution rates and high call handling times. All these added up to the operational costs and compromised the Net Promoter Score (NPS) and Customer Satisfaction Score (CSAT). The company also wanted to predict customer expectations with market trends and provide exceptional service efficiently and cost-effectively. But, their biggest objective was not just to reduce costs but also to enable revenue generation while driving customer retention.

## CSS Corp transformed support from cost to profit center

The networking giant partnered with CSS Corp - a leading IT services and premium tech support solutions provider headquartered in California, US, to help streamline the business model and identify new revenue potential. The company needed a modernized support infrastructure that would reduce support costs. CSS Corp leveraged a technology-led transformation strategy to empower digital customer engagement and create new sources of revenue generation for the company. This process was executed by focusing on two key segments:

Segment 1:

### Digitized CX Delivery System for an Integrated Support



CSS Corp quickly ramped up a strong team of highly skilled network support engineers to handle over 40% of the support operations that helped in driving exemplary customer service metrics. To complement the team, CSS Corp digitized the support machinery of the company by leveraging its award-winning Digital Contact Center (DCC) 2.0 solutions. The team created a 24/7 omnichannel support giving the customers numerous ways to interact with the company while creating a flawless and integrated support ecosystem.

The client has now accommodated various functions like warranty info, service reminders, subscriptions, create and

track service requests through a mobile platform. Real-time assistance is administered through multiple channels to help increase digital customer engagement. The client is also piloting new-age support channels like augmented reality to offer best-in-class customer experience to its premium customers.

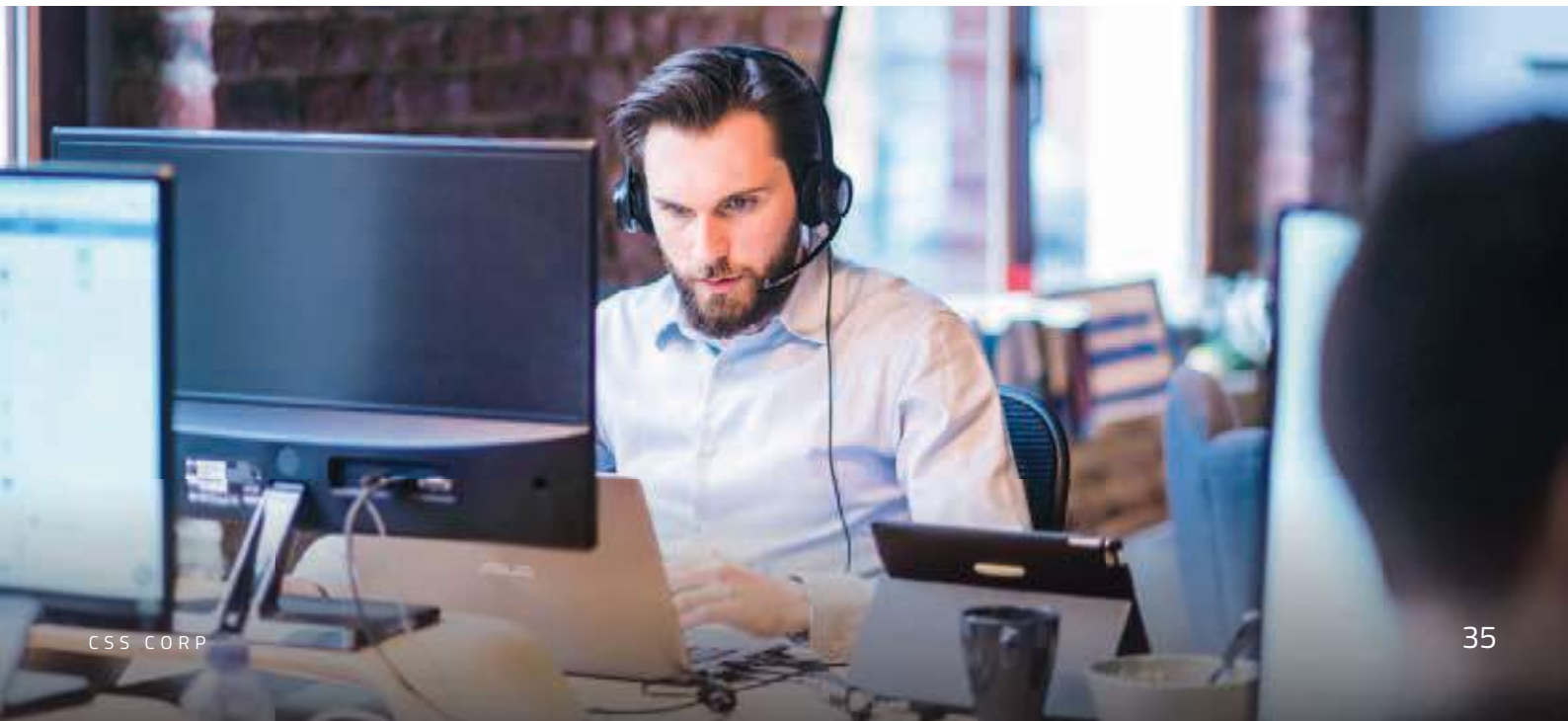
Segment 2:

### Premium Technical Support to Enhance Revenue Creation



By leveraging the agent-facing automation and analytics solutions under DCC 2.0, the team could effectively start up-selling and cross-selling subscription plans and services within support calls. It transformed the company's support from a 'cost' center to a 'profit' center and increased their product margins.. Two new sources of revenue generation were identified by offering Out-of-Warranty and Out-of-Scope support through dedicated hotlines. CSS Corp's Premium Technical Support (PTS) solution, powered by advanced analytics and cutting-edge intelligent automation tools, encompassed pre-built telecom specific domain offerings, 360-degree customer context, intelligent process guidance, and actionable insights to enhance customer interactions and reduce agent effort.

Advanced remote support leveraging AR-based support and co-browsing for home computing network devices and a platform-agnostic ecosystem helped reduce the support turnaround time, thereby amplifying customer experience.



# FINANCIAL REPORT

LAST UPDATED  
4 MIN. AGO.



Data Available



## INCOME STATEMENT

Sales	6,554,224.00
Less: Cost of Sales	3,420,563.00
Net Revenue	6,764,984.00
Less: Operating Expenses	6,550,452.00
Net Income	214,532.00



## ASSET STATEMENT

### Automation Drives Positive Outcomes

Organizations face several challenges in providing a superior customer experience due to manual analysis of customer measures at the time of digitalization, which is prone to errors. Conventional legacy systems slow down businesses. The human workforce takes more time to perform tedious, repetitive work leading to higher operational costs, which in turn impacts customer satisfaction.

With evolving technological enhancements, organizations cannot afford to be mired in such practices and systems. An automated environment creates an enhanced customer experience by improving support team's productivity and generating new revenue streams for the company.



## Customer Satisfaction And Revenue Generation Through Digitalization

The manual processes resulted in hefty support charges that affected customer retention. As the human workforce was slackening operations with lesser outcomes, the company wanted to create a revenue-generating stream from the cost center. It is automated to make an effective impact. The digitalisation was made possible through CSS Corp's smart automation services by focusing on two core areas - Digitized Delivery System and their White-labelled Tech Support Solution - Premium Tech Support (PTS).

A mobile platform built to engage customers through digital interactions, to deliver a superlative unified customer experience. By integrating the power of Artificial Intelligence, Machine Learning, and Natural Language Processing, to drive the automation of mundane tasks, resulting in efficient outcomes.



### The success story

The automated infrastructure provides agile customer support operations by enabling optimization and identifying new revenue streams. The CSS Corp customer support model converted non-revenue generating customer calls into new revenue streams and several other benefits:

**92% CSAT & > 45% NPS** delivering enhanced Customer Delight

**8x** reduction in support cost through PTS

**90%** increase in conversion rate through PTS in 2 years

**95%** case resolution rate

**37%** increase in Average Sale Price year on year

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# Enhancing Customer Experience: Customer Retention Through Actionable Insights From Analytics



Customer retention is the key to business success for brands and businesses in the service industry. Resolving customer complaints, from across different platforms, in real-time forms the foundation of customer retention.

In this data-driven world, businesses across the service industry need to gather actionable insights from customer interactions for a better experience. This requires optimization and automation of technology and processes. Data Analytics and Natural Language Processing are the cornerstones to help mine insights for better customer experience.

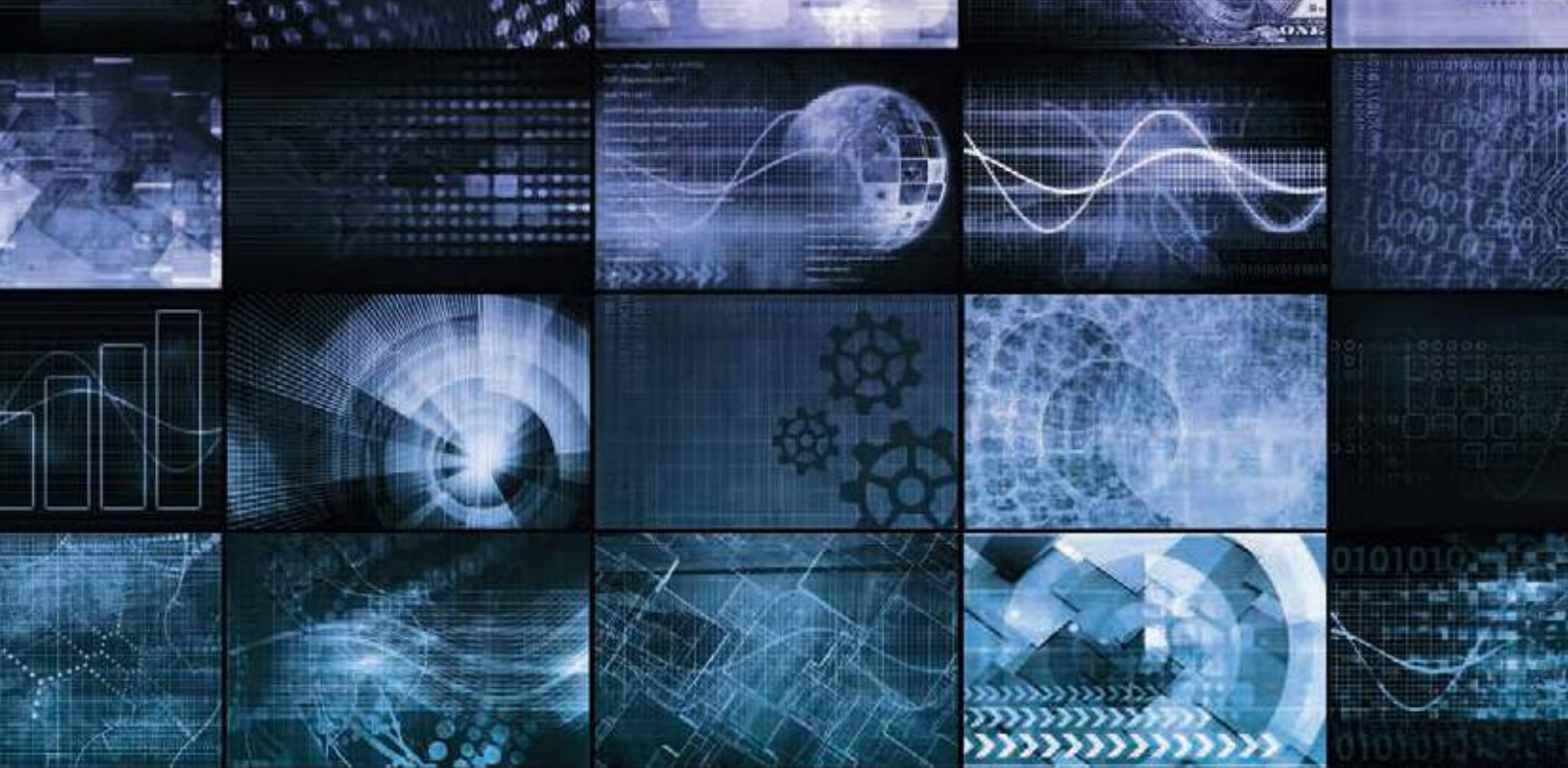
## Lack of accurate complaint tagging led to customer dissatisfaction for a telecommunications company

A pan-European telecommunications company offering subscription-based internet television and video-on-demand services had to handle complaints coming in from customers across different channels. Whenever an inbound complaint or query came in, the record needed to be tagged appropriately for easy retrieval and eventual resolution. The company call centers were facing challenges in tagging complaints accurately. The overall tagging accuracy was assessed at just 70%, affecting the customer experience and the Net Promoter Score (NPS).

The call centers handled customer complaints and queries over web-chat, email, social media, and phone for its content services. Inaccurate tagging by the advisers made it difficult to improve customer service and created compliance risk. It also hindered meaningful analysis of customer dissatisfaction data resulting in high customer attrition rates.

The overall tagging accuracy was assessed at just 70%, affecting the customer experience and the Net Promoter Score (NPS)





## Firstsource enhanced problem tagging by leveraging analytics

The client partnered with Firstsource - a leading provider of customised Business Process Management (BPM) services headquartered in Mumbai, India after they realised the missed opportunity and the compliance risk at hand. They wanted to

improve the customer query handling process and mine significant insights from their interactions. They needed a reliable business process outsourcing partner to increase the Net Promoter Score (NPS) and mitigate their compliance risk.

## Customer Service In Telecom And Media

Telecom and media industry has struggled to embed customer-centricity within the brands and businesses. The key is to drive a quality-driven strategy and execution model into their customer care organizations. Now with emerging services providers need new customer support strategies and a suitable approach to execution.

This approach requires telecoms to adopt a fundamental strategy which will allow a customer care organization to

conquer the complexities of customer support in a digital world. This will lead to customer satisfaction and will lay the groundwork for marketing and sales activities within the customer care organization. Across the whole customer lifecycle – from new customer acquisition, through upselling, to technical support and long-term customer loyalty – interacting with customers through personnel trained in actionable insights makes a solid digital brand experience in telecom and media as an industry vertical.

## Firstsource's Three-phased approach

The Firstsource team started their three-phased approach by deploying voice and text analytics on all records of customer service or support interaction. This involved phonetic indexing and speech to text transcriptions from which first-level insights were derived.

Further, the team identified key topics and root cause analysis to drill-down to underlying intent and drivers. This helped in a definitive set of actionable customer insights. The closure was training, assessment and accreditation of agents to make the solution effective and future-proof.

## Phase 1 - Customer Dissatisfaction Analysis

In the analytics phase, the team deployed an analytics platform, First Customer Intelligence (FCI) by Firstsource, which has been designed to deliver actionable insights from customer conversations. This tool used Natural Language Processing and sentiment scoring to analyse negative emotions, words and phrases. This offered a better understanding of customer dissatisfaction.

## Phase 2 - Complaint Categorisation for better Resolution

In the second phase, the team analysed data in each category to identify the root cause - where did the problem originate and what was the customer intent? This offered better categorisation of customer complaints and fixed inaccurate complaint tagging. The team reengineered process improvements to help individual advisers tag complaints more accurately and address specific complaint types more effectively.

## Phase 3 - Training Programme Development

The Firstsource team created instructional content based on the insights to develop a training programme for advisers, team leaders and call center managers. The trainees were put through an assessment where they had to score high to prove their mettle in identifying and tagging complaints. The personnel had to get a minimum passing score until they were considered ready to listen to customers again.



## Analytics and Actionable Insights Through Natural Language Processing

Customers interact with businesses over voice calls, social media, emails, messages and more. This is a perfect example of huge amounts of unstructured data, unmined. Natural language processing is about analysing these transcripts and text to extract information or insights that can be used in the decision-making process.

The recent advancements in statistical NLP algorithms have enhanced the capabilities of using statistical inference to understand human conversation by predicting the probability of results. Any platform or tool embedded with NLP features can constantly 'learn' with more data it processes. This technology is increasingly used to gather insights from the huge amount of unstructured data.



### The Success Story

#### Complaint Tagging Accuracy

70% To 96%

---

#### First-Time Resolution (FTR)

81% To 88%

---

#### NPS of the company

+47 To +60

---

With the help of Firstsource's phased approach, solution deployment and training, the complaint tagging accuracy increased from 70% to 96%. As a result, the NPS of the company moved from +47 to +60. First-time resolution (FTR) rates rose from 81% to 88% with the help of analytics and agent training programme by Firstsource.

This means customer issues will be resolved effectively and they will be happily retained with goodwill for this pan-European telecommunications provider.

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# Engagement Tracking & Insights: Enhancing Online Reputation through Automation and Analytics integration


Social Media is the largest communication tool in the world with constant real-time interaction between customers and businesses. It is the most active, easy-to-access and customer-abundant marketing platform for industries across the world for direct business through customer interactions.

This access to customers helps businesses analyse how their products/offerings are being perceived by the target audience. Businesses face a tedious task of analysing customer response and feedback across different social media channels. With the steady inflow of large volumes of customer interaction viz. comments, reviews and queries, businesses find it difficult to curate real-time responses resulting in negative sentiments towards the brand and its offerings, affecting business. There is an urgent need for these brands to create a platform that provides structured and actionable insights.

## Lack of actionable insights led to rise in negative customer sentiment for an F&B client

The client with a high social media presence was unable to gather actionable insights from social media due to the large volume of customer engagement viz. comments, tags and reviews. This made it hard for them to track customer posts and engage with queries. Every 42 seconds, someone posted a comment or question on social media of the client that equated to about 4 million mentions a year.

Customers were demanding answers over various queries. They also wanted a resolution to their bad customer experience. A part of this large volume of mentions was coming from 14,000 local restaurant pages. The restaurant team was unable to filter out random tags and identify posts that needed immediate attention. This put the restaurants' online reputation at risk. They wanted a swift action, where customers can experience a local feel on their Facebook page as though talking with their neighbourhood client on Facebook. They also wanted real-time insights on how the performance of specific campaigns was doing on social media.



Every 42 seconds, someone posted a comment or question on social media about the client's food, that equates to about 4 million mentions a year.

## Hinduja Global Solutions (HGS) enabled an AI, automation and analytical solution

Hinduja Global Solutions (HGS), one of the top leaders in business process management organizations was brought in to provide a prompt solution for the client's social media weakness through proactive and reactive engagements. An HGS team of 20-30 full-time social care agents was deployed to provide monitoring, engagement, insights, and analytics (in English and Spanish) on their Facebook pages, Twitter handles, and Instagram. The team also responded to the client's Global Mobile App Reviews in Apple and Android stores.

### Systematic 4-step approach:

HGS brought together people and tools to understand the client's problems, uncover obstacles and appease negative sentiments systematically by following these four steps:

#### Step 1: Building an expert team

The full-time social care agents team underwent an extensive three-week training program that included topics such as understanding the top contact drivers, how to follow the rules of engagement manual, writing with the use of the brand and local voice, spotting a crisis, engaging with influencers, and more. To help design, run, and operate the program, two leaders of more than 10 years of social media experience with Fortune 100 brands were onboarded.

#### Step 2: Social Customer Care Playbook

The HGS team put together a Social Customer Care Playbook that included best rules of engagement and best practices from 10+ years of experience, process and workflow, quality management program, case management and design, reporting & KPIs, ideal agent profile, and training program.

#### Step 3: PR Expertise Partnership

The HGS team also sought the expertise of a PR partner to help protect the brand in case a crisis arises that has gone viral while also amplifying the positive buzz by tapping into influencers and celebrities.



## Step 4: Leveraging Analytics

To understand customer queries and problems, the team created a structured tagging system and used text analytics. Analytics helped make operational business decisions, as the enterprise will be informed on competitors and trends by decoding the customer's voice. When a marketing campaign is

being launched, the voice of the customer will be tracked about the campaign. To track progress and effectiveness, the team works in close coordination with the client's digital and marketing teams.

## AI and Automation Based Insights

HGS used Artificial Intelligence to filter out non-actionable posts leaving only engage-worthy messages and get actionable insights. Implemented with a partnership with best-in-class social engagement platform, the AI tool helps in prioritizing

social media posts based on context and keywords by leveraging rules-based routing and automation. This helps to route the tagged posts to the right social care agents or internal teams, whether that's customer care, marketing, or PR.

## The Success Story

The HGS team helped in creating a positive social media impact for the client by deploying required people, partners, expertise and tools. This helped in 100% more reporting insights, including the in-depth voice of the customer reports helping drive important business decisions.

Millions in cost savings by filtering **10%** more non-actionable posts and tagging via enhanced automation

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**7 million** engagements tagged and reviewed in first year, including owned and earned content

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**5x** response rate as the previous solution

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**815,000** likes, shares and comments from our responses

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**2x** faster response time due to content prioritization

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## Effective Marketing Through Social Media

With the world at our fingertips, social media is an effective marketing tool for the retail and e-commerce industry. These platforms help businesses understand the latest industry trends to increase customer footfall. Understanding customer reactions of a brand helps in strategic planning for future campaigns. But unstructured tagging/mentions of brands and the inability of the internal team to decode customer complaints lead to negative

brand sentiments. Brands and businesses need to understand their customers. Inaccuracy in identifying potential posts affect customer engagement. Negative reviews on social media have a bad impact on the brand and its products. An automated environment with the right set of tools and experts helps to get actionable insights by identifying action-worthy social media posts.



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# Automating Customer Support Team Training: Enhancing Customer Experience (CX) Metrics through Innovation



Chat applications and programs have steadily seen an increase in usage across the Indian landscape and generate 10 - 15% of the revenue for the geography.

India is poised to be the non-voice hub in the upcoming years, and the chat medium will play a critical service channel. Several clients are ramping up their chat business this year.

This increased focus on chat capabilities requires customer engagement teams with extensive training in the nuances of chat-based customer interactions to drive customer engagement. Businesses need to be cognizant of customer interactions as that creates the brand positioning - a good interaction with trained experts can enhance the customer experience. This requires an efficient training program to build the cognitive skills and integrate experiential learning through a technology solution. However, modern training tools fall short in training consultants to improve their cognitive skills that drive customer experience.

## A consultancy company faced lack of an intuitive training program leading to limited business opportunities

A leading European consumer tech major, with a web presence spanning over 7,000 websites across 72 countries in more than 30 languages, was facing limitations in driving scale, brand governance, and implementing best practices across channels. Their brand communication on websites, e-commerce channels, and digital assets were managed by fragmented marketing operations across different geographies. There were redundant efforts in replication and reuse of assets with a high time-to-market, and the overall brand compliance was off-target. The enterprise wanted to gather, streamline, and merge global systems.





The following aspects of enhancement were required on an urgent basis:

1. \_\_\_\_\_

Improve a consultant's cognitive multi-tasking ability to drive higher concurrency

2. \_\_\_\_\_

Create better CX by improving consultant's free-handwriting / free-flow chats

3. \_\_\_\_\_

Adding robust skill practice without increasing the training duration.

\_\_\_\_\_

The design was driven by the consultants' need to engage with multiple customers and solve their problems concurrently.

## Sutherland narrowed down the problem for a quick resolution

The Consultant Learning Services (CLS – Sutherland Training Team) led the initiative and partnered with the Platform Solutions Group (Sutherland) to come up with a digital solution a.k.a a bot. This bot was designed to think, act, and behave like a human and it needed to get smarter as it was to be used more and more as part of the training roadmap.

The 5-point core principles of the design were tabulated by Sutherland to create a chatbot inclusive training curriculum that could:

1. \_\_\_\_\_

Play the part of single or multiple customers with whom a consultant can interact. Not only does this help with proficiency, the consultant gains an increased understanding of his/her customer's queries and behaviours, enabling a greatly improved customer experience.

2. \_\_\_\_\_

Comply with VAK (Visual-Auditory-Kinesthetic) learning style model while being highly experiential in nature. This results in increased retention of knowledge and application of required skills and behaviours.

### 3. \_\_\_\_\_

Create an engaged learner with positive customer experience and brand behaviours – all reinforced daily.

### 4. \_\_\_\_\_

Provide direction and reinforce learning through coaching, feedback and real-time bridging of gaps.

### 5. \_\_\_\_\_

Develop a confident consultant who demonstrates the top three skills operating from Peak Learning Zone:

- a. Resolve the issue
- b. Connect by being yourself
- c. Value your customers' time

## Sutherland deploys Aiden, the Training Bot

Aiden, the Training Bot was used to train consultants for chat programs via simulation of real interactions to get the feel of chatting with live customers before hitting the floor.

Aiden started with a simple idea of providing a realistic chat experience for our learners while in training. This inspired Sutherland to design chatbots that behave like real customers and include them in the learning technology solution. Both simple and complex, these chatbots interacted with consultants inside the classroom.

This “role reversal” – the only solution of its kind available today – was simply ground-breaking in creating effective and immersive learning experiences, during all phases of training (foundation, process, and nesting). The consultants’ overall performance greatly improved from the moment they hit the production floor.

Aiden behaved like a customer and presented a variety of support scenarios and questions to consultants. The trainees were asked to respond appropriately. Their responses were validated using Natural Language Processing and advanced algorithms in the cognitive space. If the trainee’s response was incorrect, the bot suggested a better response to the trainee. This continuous process of self-learning through mock sessions – with assistance from the chatbot – helped the trainees evolve and become top quality chat consultants.





Solution design was based on extensive UX/UI testing and feedback with a primary focus to improve key outcomes. Learners felt like they were talking to real customers in real time!

## The success story

Thanks to Aiden, outcomes demonstrated improved cognitive ability and a significant reduction in time to proficiency.

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Customer Understandability ("CCX") is a metric of customer's ease of understandability and communication they had with the Consultant. In addition, customers also rate the level of helpfulness displayed by the associate while resolving the issue. This metric showed an overall improvement of 2% when tested in batches that used the bot in the Pre-process or Foundations training, along with Process training.

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Repeat Adjusted Positive response rate ("RAP") is a positive first-time customer experience, defined as a transaction that is resolved and where the customer does not contact us in the next 7 days for the same issue. An overall improvement of up to 7% was noted in the same group of employees on a base of 984.

---

Aiden was used in 50 training classes with 984 learners. A throughput of 93% was observed with 917 graduates and their performance against program goal (SOW Targets) in the first 30 days (new hire (NH) attainment) stood at 102%. This was a 3% improvement on NH attainment and 10% on throughput (baseline) which resulted in 140+ employees added to the floor.

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Aiden has been deployed across multiple geographies where Sutherland operates and caters to a variety of languages. Results measured across different verticals like telecom, technology, retail and travel have shown significant improvement in the learning curve of the new hires.

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# Enhancing Customer Experience Through Digital Transformation



Customer experience is the foundation for business success. Organisations across the world are looking to evolve the business model through digital transformation, to enable a fast-paced, user-friendly, and efficient customer experience.

However, managing digital transformation to realize successful outcomes is not an easy task. There needs to be a balanced approach between technology and operation models, the lack of which leads to a digital dip. Such a dip is typically caused by siloed approach, confusion over KPIs, conflicting stakeholder views, and poor user adoption. Operating model changes without adequate technology upgrade will constrain the efficiency of the enterprise

The need of the hour is for a new, connected consumer experience through Digital business transformation which is balanced and practical.

Redesigning services through a unified operations model to enable connected consumer experience while improving cash flow

One of Australia's leading integrated energy companies providing electricity, gas, solar and renewable energy services to homes and businesses sought immediate measures to improve customer satisfaction and promote loyalty. The utility industry in Australia had been undergoing a tectonic shift. The consumer trust in the industry had dwindled and it was at an all-time low.

The client needed to provide a unified, personalized and seamless service across communication channels and adopt an integrated operation model and channel communication strategy.

## TCS Cognitive Business Operations enabled balanced digital transformation

This Australian energy company partnered with TCS - a global leader in IT services, consulting and business solutions that has been partnering with many of the world's largest businesses in their transformation journeys for over 50 years, to help them establish an integrated business model that would help elevate customer experience and promote loyalty.

## Resolution through Machine First™

TCS leveraged an integrated operations model and enabled digital transformation across the customer onboarding, meter to cash and retention value chain leading to superior customer experience, reduced cost to serve and improved cash flow. TCS deployed Machine First™ approach which essentially meant a perfect digital transformation which had four elements to it:

### 1. Human centered design approach:

Design thinking principles helped the energy company take a human-centric approach at its core by empowering the team to design solutions and experiences that address the core needs of the customers

- Undertaking significant amount of customer research in the early stages to understand customer needs and problems.
- Leveraged design thinking to help in the ideation phase and produce innovative solutions to solve customer problems



## 2. Automation takeover

The second was using automation to take over routine manual tasks and processes.

## 3. Acquiring actionable insights

The third was extracting actionable insights from data generated by the automated processes. While this task heavily relied on human intervention, a Machine First™ approach was adopted which conserved human efforts.

## 4. Preventing imminent process disruptions

The fourth element was identifying imminent process disruptions and preventing or correcting them.

This Machine First™ automation, orchestrated with Business process exceptions management, zero-touch server provisioning and technology enhancements across the Meter to Cash cycle ensured accuracy and timely release of invoices while reducing billing queries and complaints.

The billing process optimization led to reduction of aging and unbilled accounts resulting in faster revenue realization. The zero-touch server provisioning helped automation of approvals for IP, hostname provisioning, storage allocation and capacity that resulted in reduction in errors.

## The success story

The transformation helped this leading integrated energy company from Australia achieve the following outcomes:

Achieving > 90% Customer Satisfaction

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Significant **Cashflow** improvement

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**Webchat expansion** leading to volume deflection to digital channels

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**Agile workforces** providing higher efficiency





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## Efficiency in Customer Support Service: Improving Customer Retention through Automation



Retail customer service is assisting retail end-customers with their queries and helping them with the fastest and best resolutions. However, with the growth in online retail and the saturation of the retail marketplace, the increased probability of dissatisfied customers can easily lead to switching of retailers, even the ones that they've been loyal customers of for years, and move on to a competitor.

Customer experience, particularly in the digital world, is now a competitive differentiator among retailers, and the retailer that provides the most optimum retail customer experience wins. Aiding the customer experience journey with custom need-based tools and services, particularly in the retail space, is crucial. Doing so, leads to happier, more loyal, customers.

One of the key differentiators is the efficiency of customer issue resolution across customer touchpoints. One of the lagging touchpoints to resolve customer issues come in through emails, as most organization measure response time in hours or days. It is imperative for organizations to improve their omnichannel support to retain customers.



## Low customer retention due to lack of efficient customer issue resolution system affected a UK-based shopping e-Retailer

A shopping e-Retailer in the UK, associated with other partners under different brands, had numerous customer issues coming in via emails, however, the overall processing time was high due to the entire process being undertaken through human interaction. The typical response turn-around time was 48 hours from the time a customer query came in to when a response was given. This long turnaround time was a constant factor of customer dissatisfaction which made customer retention extremely volatile since the customers were expecting quick resolution of their grievances. While the time taken and the manpower deployed for the task was high, the accuracy of responses also impacted quality scores.

The client realized that a complete process overhaul was an urgent need of the hour.

## Teleperformance brought in efficiency through automation

The e-Retailer partnered with Teleperformance, an omnichannel company headquartered in France that specializes in outsourced customer experience management, to assist them in a complete process overhaul. Teleperformance took stock of the entire process and realized that the change to the entire structure had to be initiated from the very initial steps itself.





## The stepwise resolution undertaken by Teleperformance

Teleperformance suggested a series of steps to help resolve the issues at hand. These steps included careful root-cause analysis:

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### Step 1: Information Assimilation

There was a basal need to gather all the information from CRM and other multiple applications that were used by the client to gather customer issues.

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### Step 2: Advisor Implementation

A unified screen was created to display information to the Advisor, who would then validate the final submission.

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### Step 3: Final Email Release

An auto-updation of notes was implemented to cater to different brackets of issues gathered in step 1, for the final email release.

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These solutions were built for top query types and were easy to source and respond to with an optimized records management system, where the transaction history was also stored in a centralized database. The entire process flow was customized with extremely user-friendly audit forms with auto note generators.

## The Success Story

Outcome demonstrated improved efficiency, with a significant reduction in time to proficiency, thanks to Teleperformance.

The turnaround time which was 48 hours earlier, dropped down to as low as **18** hours, resulting in higher customer satisfaction

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An improvement of **20%** in efficiency through productivity enhancement

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The accuracy of appropriate customer resolution was greater than **99%** because of efficient data capture and automation in responses

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The flexibility to operate beyond the operational window was acquired, which meant a steep reduction in the turnaround time for the client to resolve customer issues.

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# Digitized Healthcare Auditing: Driving Scalability through Automation & Knowledge Process Outsourcing



Compliance and customer information vault management are anchors for the healthcare industry. Maintaining healthcare payers' information and ensuring process and system compliance requires robust and disruptive technology intervention.

Healthcare providers, insurers, and associated entities face the difficult task of keeping up with tedious manual audits. With a steady inflow of new claims, this fragmented business process can result in poor customer experience and a backlog of unresolved audits. It can also hinder the implementation of regulatory compliance measures. To reduce the risk of non-compliance and enhance the customer experience, health insurers must opt-in for the digitization of data and processes.

## Non-standardized processes affected credibility for a U.S. healthcare insurer

The Centers for Medicare and Medicaid Services (CMS) mandates all health insurers that offer Medicare plans must resolve member payment requests within 7 calendar days. Insurers that fail to meet this deadline face penalties and/or may lose the ability to offer their members these types of plans.

A U.S. healthcare insurer missed this mandated 7-day deadline for customer validation because it had difficulty managing a large inventory for Medicare demographic reconciliation. The healthcare insurer's inability to resolve customer payments risked their business credibility, because the foundation of an insurance provider's reputation is relationships, trust and dependable service.

The healthcare insurer faced a two-year backlog of unaudited transactions (out of pocket payments) due to a tedious manual audit process. The absence of a scalable model to keep up with the steady inflow of new claims also contributed to the backlog. This led to discrepancies between the claims system and the pharmacy benefit management (PBM) system. They missed out on outstanding premiums and account reinstatements. The client wanted to clear the Medicare audit backlog, reduce costs, and standardize the process through automation.

## Atos|Syntel improved scalability & efficiency with digitization

Atos|Syntel, a multinational provider of integrated technology and business services stepped in to clear the Medicare audit backlog and completed 51,000 audits within a short period of time. This helped improve the efficiency of the overall process with a shift towards digitization of the insurance registry.

The focus was to apply automation to resolve the problem with speed, agility and efficiency by adopting a phased approach to tackle the backlog.

### The phased approach

Atos|Syntel conducted a root-cause analysis to identify the key reasons for the challenges in auditing the backlog. The primary cause for the unaudited transactions was a time-consuming unstandardized manual process. Each case was examined independently to identify patterns and clusters in order to help make the process more efficient in the future.

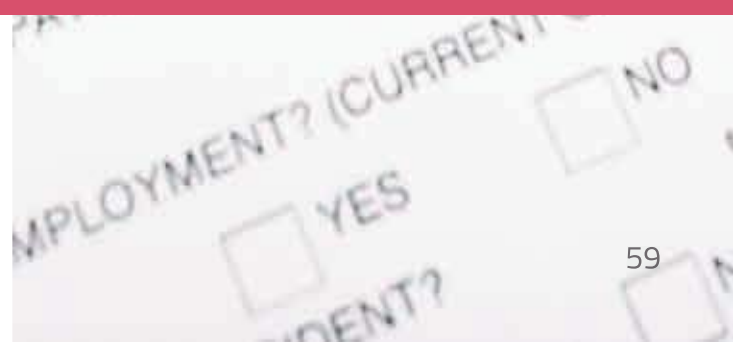
To drive productivity and resolve the client's underlying problems, automation was to be implemented in three phases.



## Automation In Medicare Services

The healthcare industry needs to improve efficiency and throughput by eliminating time-consuming manual tasks. Conventional business practices can affect the customer experience and increase regulatory compliance risks. Automation tools help improve organizational performance, as they eliminate human error and deliver increased productivity by automating repetitive tasks.

Automating Medicare platforms helps provide predictive data analysis and reduces administrative costs while delivering more predictable outcomes. By standardizing processes, insurers can stay on track with customers, without defaulting their payment. Automation also assists in data collection and process identification for continuous improvement.



## Atos|Syntel's three-phase digitization approach:

### Phase 1 – Error identification

Automated comparison of out-of-pocket (OOP) and deductible expenses in the claims adjudication and Argus PBM system was conducted. In the current process, each individual line amount had to be checked in both systems, cross-matched, and errors identified. Automating the process resulted in a 20% boost in productivity and reduced manual errors.

### Phase 2 – Data matching

Errors and mismatches between the two systems needed to be corrected. The correction process was automated by using an internal code to add each mismatched amount to either the deductible or OOP bucket in the adjudication system. The only manual step was to identify which type of code to use.

### Phase 3 - Error resolution

For any mismatched amounts, Atos|Syntel employed an automated pre-load on Argus to add the proper amount to the deductible or OOP bucket, so the PBM and adjudication systems were fully in sync.

A dedicated Knowledge Process Outsourcing (KPO) team was set up to eliminate the backlog while the improvement initiatives were being put in place. With the current issues resolved and a long-term solution in place, the client had solved future issues while addressing the present challenge.



40%  
Increased  
productivity

60%  
Drop in cost  
per audit

100%  
Accuracy

## The success story

Atos|Syntel assisted the health insurer to adapt to the ever-changing insurance business and regulatory landscape through automation. They delivered the completed audits in three months, coming in two weeks ahead of the client's stated deadline.

90% reduction of pending accounts (ageing 100+ days) from 20,000 to just 2,000

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USD 1.3 million cost savings using automation process

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Cost per transaction dropped by >60% from USD 23 per transaction

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35% to 40% time savings through automation

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# Innovation in Supply Chain Management: Improving Efficiency through Automation



Supply chain management is the management of the flow of goods and services and includes all processes that transform raw materials into final products. It involves the active streamlining of a business's supply-side activities to maximize customer value and gain a competitive advantage in the marketplace.

However, as brands evolve with extensive service offerings, the process of manual management of inventory results in pressure on the supply chain, warehousing, and logistics systems. The need of the hour for all brands is to bring in a new era of automation in supply chain management to maximize efficiency and reduce losses.

## Manual process management led to cash flow impact for a client

A client was looking at streamlining its supply chain management covering seller enrollment, inventory management and reordering. The process was being managed manually as a result of which tracking and closing dead/rejected inventory became an impact point on working capital management for the client. Based on the assessment, it was estimated that there was a cash flow impact of approximately USD 2-3 million dollars resulting from the delays in the manual process, reconciliation, and completion of inventory tracking for the client.



## The challenges to the overall process resulted from 3 primary factors:

### The opacity of the overall process:

One of the key challenges to the overall process implementation was the lack of visibility into the complete inventory management process lifecycle. It was ascertained that visibility into the overall process would help in identifying the gaps which could then be addressed so that problems and complaints could be reduced.

### Building an integrated team:

The overall process had gaps and blanks to obtain a clear and complete understanding of the flow and handoffs due to multiple stakeholder involvement. This led to numerous scheduling conflicts. There was an urgent need to establish a common purpose which all teams could get behind.

### Multiple points of engagement (internal, client-side and seller side):

One of the biggest challenges was the existence of multiple points of engagement resulting in a lot of input, feedback, insight, and concerns. Each of these had to be individually considered, addressed, and suitably disposed to ensure that all stakeholders felt that their viewpoints were being merited with the appropriate weightage as required. As a result of this, it was a slow and steady process to invite inputs and then review and action them based on nature, cause and action required.



## Startek Improved Efficiency Through Automation & AI Enabled Omnichannel Platform

The client partnered with Startek - a customer experience management company to resolve all of the above issues. As part of managing this engagement, Startek first undertook an activity mapping exercise to study the complete cycle of the

process beyond what was being managed within the centre. This included the coverage of other vendor partners as well as the client's internal systems and departments.



## Resolution through Innovative Process Implementation

Once the process was mapped, the Business Process Innovation team was able to identify activity tasks and processes which could be revised and modified with automation to change the way the inventory management was being carried out. Startek implemented a semi-RPA construct along with AI enabled omnichannel engagement platform to automate the complete inventory management lifecycle for the client. The solution deployed for the client was innovative as the solution was modelled around the existing process and changes were made based on prior experience and process assessments to revamp the activity flow for the client.

The complete process cycle for implementation took 3 months from the time of full proposal to actual implementation. The planning process involved bringing together internal teams to build a cross-functional team and then establishing a connection between the cross-functional team and the client team.

### 1. \_\_\_\_\_

Using the understanding garnered, specific levers and tools were deployed in order to refine and improve the process based on a model which was developed after the process mapping study was conducted. The approach for the implementation was to use Poka-Yoke (mistake proofing) principles, implementing a semi-RPA construct along with a CRM tool for managing interactions between the teams.

### 2. \_\_\_\_\_

The tool was able to generate emails on the basis of the pending status of inventory and conduct auto follow-up at a set-frequency following an escalation matrix for no-response cases. This helped in ensuring that there were no miss-cases during high volume periods in which cases were wrongly categorized, missed or returned as a result of human error in issue assessment, documentation or communication.

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This structured process for tracking all inventory by unit incoming and exiting out of the client's warehouses helped in significantly reducing cost and time overruns for the client..



## The success story

As a result of the implementation of the solution proposed for the client, it was possible to realize savings of **~80%** by bringing down the cost of inventory management. A further benefit realized by the client was that the median turnaround time for individual units of inventory was reduced by **~70%**. Most of all, the process of faster inventory reconciliation also helped to improve the relationship of the client with its sellers.

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Realization of Savings in Cost and Time: After implementation, quick results in reconciliation and turnaround time were noticed which helped in improving the inventory management process and enhancing the overall seller satisfaction.

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The implementation delivered results in the immediate term with quicker turnaround time in inventory management. This saving in time helped in ensuring that there were better accuracy and consequently a saving in cost which provided a positive impact to all parties.

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This engagement was recognized by the International Association of Outsourcing Professionals (IAOP) with Excellence in Strategic Partnership 2020 for Startek's successful intelligent automation deployment and high ROI engagement with the client.

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# Operational Excellence In Order Management Process: Through Cognitive Automation



Order management is a process that is initiated when a customer places an order and ends when the product or service is received by the customer. The process enables a business to oversee and coordinate the entire engagement process — from order collection, inventory and delivery visibility to service availability.

From the time of production until a customer purchases it, there are many processes involved that require utmost supervision to ensure that the delivery mechanism and experience is smooth. Any kind of shortcoming in this process can affect business and hinder customer retention leading to revenue impact. Challenges often occur due to the manual elements in the processes that can slow down the operations. It leads to significant delays when not coordinated efficiently and manual operation is always prone to errors resulting in poor experience for the customer. Automating the order management process can help in overcoming all these barriers and boosting customer experience.

## Manually driven Order Management process hindered Business Operations for a Telecommunications networking equipment provider

A European multinational Data Networking and telecommunications equipment company offers a comprehensive portfolio of network equipment, software, services and licensing opportunities across the globe. Their operational activities include order intake (registration of customer purchase orders), order entry in Enterprise Resource Planning (ERP), sourcing (purchase orders to own suppliers), delivery note creation, shipment assistance, delivery tracking, and invoicing.

There were numerous complexities involved in the order management process that included unstructured information flow from customer-facing teams, multiple order entry mechanisms, and complex workflow engine and process flows.



These intricacies increased further due to the requirement of operating out of multiple geographic locations, working with local suppliers and managing country specific regulatory requirements. The order flow was designed to engage with various business complements to work towards achievement. The company also faced several other challenges including:

- Multiple business applications to manage Orders; 10+ IT applications in use to manage the Order fulfillment.
- Disruption within the industry; erratic customer demand with Telecom industry being competitive; Changing regulations - leading to ineffective demand forecasting.
- Over 10K Telecom service providers and their subsidiaries - Differences in the way business handled within entities / subsidiaries of a customer.
- Unstructured inputs - emails / voices / scanned images.
- Over 1000 unique activities across all global business markets.

Our client wanted a reliable partner to digitize their order management processes while maintaining business continuity and Operational excellence, to establish a state of the art Order Management operations.

## Wipro Paved The Way For Digital Transformation

To advance the digital transformation of its supply chain to run complex operations, the company partnered with Wipro, an Indian multinational organization headquartered in India's Silicon Valley - Bengaluru. Known for their impeccable services in

information technology, consulting and business process outsourcing, a deep knowledge of the industry, and in-depth expertise in executing large-scale digital transformation projects, Wipro led the digital transformation of the client.

## Wipro deployed BASE)))™ NextGen

As the first step towards automation, Wipro deployed its business transformation platform BASE))) that executes an end-to-end process orchestration automation. Driven by analytics, it comprised business and technology blocks to deliver targeted solutions. Wipro also leveraged Smart Automation and Robotic Process Automation (RPA) for the digital transformation. Emails and associated indexing efforts are eliminated by setting a web-based customer portal with a market-specific Service Request (SR) catalogue to send requests. Cognitive RPA is used wherever there is a need to convert unstructured input into structured feed for RPA automation.

The broad solution was based on four key pillars

### Simplification

Best in the class process implemented using BASE)))™ NextGen

Lean Six Sigma Deployment

Shared Service Setup

Digitization

### Automation

BPM Solutions

Robotic Process Automation

Workflow Solutions

Smart Scripts & Utilities

Platform Solutions

### Analytics & Intelligence

Data Visualization

Predictive & Prescriptive Analytics

Cognitive RPA

Interactive Dashboards

### Immersive Experience

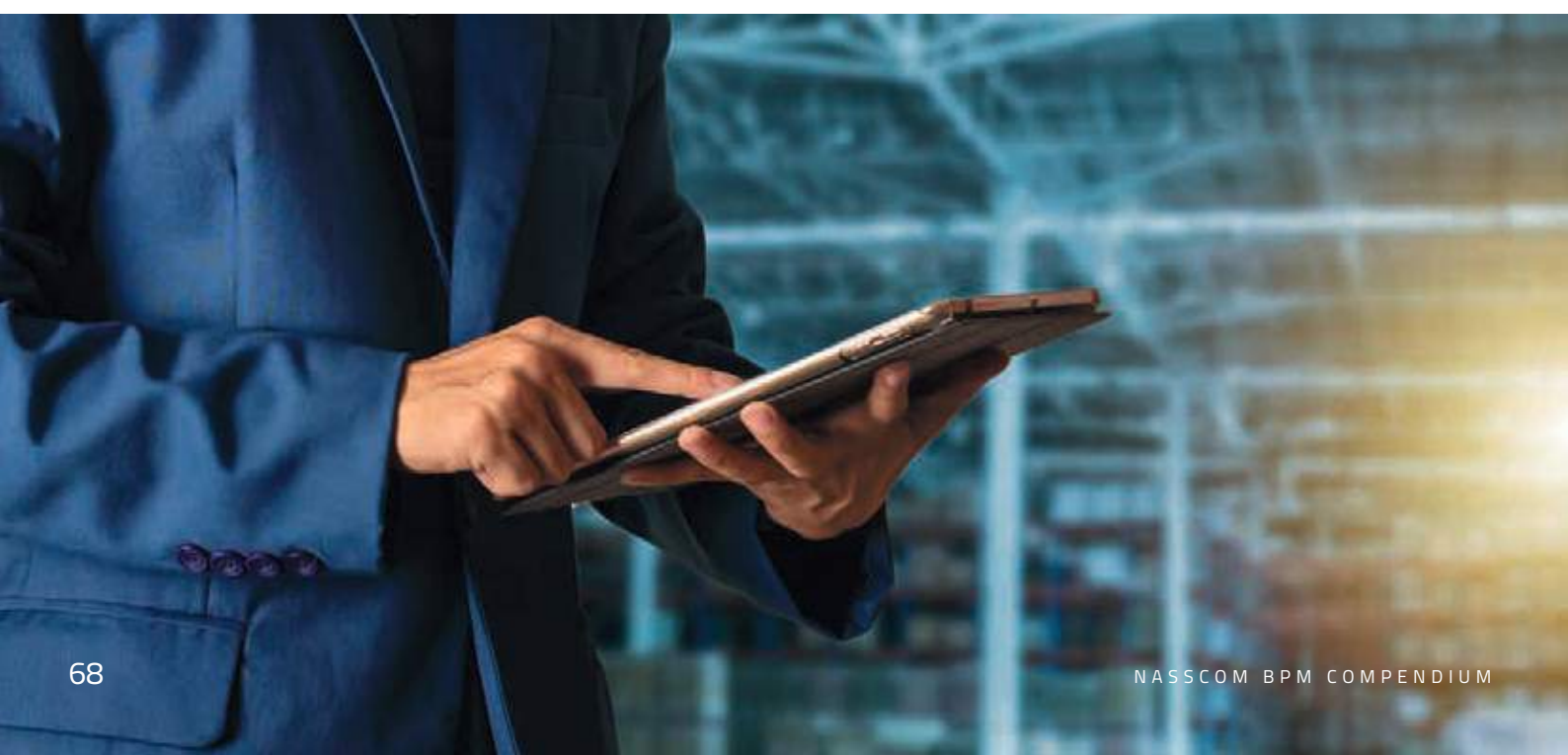
Wipro CxT

Mobile-First Strategy

Channel Optimization

Vendor / Customer Portals to drive self-service

Designit Acquisition



## The Success Story

An integrated orchestration and automations solution by Wipro has delivered innovative solutions with an easily accessible order management system and several other benefits including:

**40%** Productivity Improvement in the first 2 years, accelerating to achieve **60%** by the end of 3rd year

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**150+** Automation solutions deployed

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Near **real-time** insights on Backlog, operations KPIs, performance quality, automation rate, etc. through cloud-based BI tool

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Digital Value **Stream Mapping** - Near real-time supply chain performance review

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Reduce briefcase time (Sales order preparation and entry) by **60%**

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# An Industry-first Offering Creates a Game-changing Shift to Digital Finance

## Quote-to-Sustain



The finance function is accelerating towards re-defined stewardship that calls for ownership of transactional operations, business growth and customer experience.

A digital-driven approach that unifies front, middle, and back-office processes through intelligent automation, Artificial Intelligence (AI) and predictive analytics is now an imperative in Finance and Accounting (F&A) operations.

WNS' Quote-to-Sustain (QtS), an industry-first offering, enables CFOs to make a paradigm shift to Finance "One Office" that integrates processes, both upstream and downstream. Powered by data and intelligent automation, this 'business-and-technology stack-as-a-service' is driven by WNS' domain expertise in F&A across industries, combined with its digital, analytics and process expertise to deliver sustainable growth.



The following success story encapsulates how QtS enabled a client to move the needle to digital finance.

A leading manufacturer was looking to architect company-wide transformation by elevating its finance function to a future-ready state. But siloed, fragmented and manual operations were impeding the company's efforts in this direction. Its F&A operations were spread across multiple

geographies with a decentralized model, leading to high operating costs, and poor compliance and controls.

As a strategic partner for more than a decade, WNS created a future-ready digital blueprint leveraging the synergies of a digitally connected QtS solution to enable the manufacturing company's vision.



### Enabling the Leap to 'Finance One Office'

WNS' QtS broke silos and resulted in:



Providing real-time control and visibility with deep insights through integration of unified master data, digital contracts, cognitive credit and digital orders



Gaining access to powerful analytics-driven reports — predictive disputes and deductions, intelligent collections and seamless cash applications — that powered scalable, sustainable and future-ready strategies



## Co-creating Successful Outcomes

Backed by automation, AI and analytics, QtS enabled an agile and scalable finance function to support the manufacturing company's growth, improve compliance and margins, and minimize risks. The path-breaking outcomes of this transformation to digital finance include:

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**USD 38 Million** incremental free cash flow by optimizing payments from late paying customers; **11 percent** reduction in bad debts by improving late stage collection via the revenue assurance process thereby adding incremental cash flow

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Enhanced performance: **~40 percent** improvement in productivity; more than 60 percent reduction in time taken for General Ledger (GL) closure

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Higher stakeholder engagement and Purchase Order (PO) penetration: More than **65 percent** PO penetration

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Effective control and compliance: Adaptive, stratified and unified master data and risk management approach; **greater awareness of compliance opportunities**

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Elevated customer experience: Improved time-to-resolve, minimized disputes and deductions, proactive credit exposure to **reduce order holds and credit holds**

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Better accountability and efficient review process: **Unified governance**

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Empowered stakeholders: Enhanced and consistent processes and **technology experience**

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Timely and accurate reporting, provisions, reserves and forecast: **Digital dashboards** that provide greater visibility and controls

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Proactive approach to disruptions and changes: **Unified reporting and monitoring platforms**



## Tackling a Global Storm with Resilience

While our 10-year partnership with the manufacturing company has been an exciting journey, the disruption caused by the pandemic was the most crucial test for this relationship. When lock-downs and restrictions were imposed, WNS quickly invoked its comprehensive and far-sighted business continuity strategy. Within a short time-frame, 100 percent of the manufacturer's operations were up and running, while ensuring the safety and health of our employees. Through regular

communication, the manufacturing company was updated at all times of the evolving situation across diverse regions. A Virtual Desktop Infrastructure (VDI) ensured that tasks were strategically prioritized and enabled seamless remote working. There was no impact on governance and control mechanisms. The agility we demonstrated during the crisis enabled the manufacturing company to close books in a timely manner.

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## Industry Quotes - Clients

“

A multinational pharmaceutical company thanked Genpact for our ability to quickly change how we delivered services related to the closings of their financial books. When everyone needed to work remotely, we rapidly pivoted our delivery models to ensure continued client service. “Many thanks for this great work! The planning and delivery of the closing at the end of March during a general work from home situation were quite extraordinary. So all my gratitude to keep the trains on time. We have a mission that we need to deliver on and we need to continue to serve patients without failing.”

Multinational Pharmaceutical Company

“

Customers develop strong relationships with our brands. HGS is helping us understand how those relationships are formed and how they can be nurtured. We’ve outsourced the care line before, but never found a supplier that shared our vision of our determination. HGS not only understands our vision but has creative ideas about how we can make it real.”

Global Customer Engagement Director,  
An FMCG Giant

“

Thanks for the selfless manner in which you’ve helped us get in this strong position. I am extremely confident in the capabilities of our collective teams... with strength in all the business delivery expectations. You’ve shown what you’re made of. With that, there’s no doubt in my mind, together we will shine.”

Corporate VP,  
Global Technology Giant



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“

Our effort is to ensure that as a marketplace we enable growth for our sellers community. The pandemic no doubt has posed several challenges for MSME across sectors. It has been our endeavor to ensure business continuity and provide required support in these tough times to bounce back more effectively. We found a likeminded partner in Startek who has played an integral role in helping our marketplace team to work from home during these unprecedented times. To accommodate the Covid 19 pandemic, the Startek team reviewed our business continuity plans and supported it with their emergency response and mitigation teams as we moved through the various phases of the lockdown. A team comprising of Startek Operations, Training, HR, IT, and Security & Compliance worked with our team to ensure smooth service for our seller community. Their planning and resource management in terms of providing IT assets and infrastructure is commendable.”

Global Customer Engagement Director,  
An Ecommerce Giant

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“

TCS' Cognitive Business Operations (CBO) has helped AGL to enable a unified, personalized and connected consumer experience across customer onboarding, meter to cash and retention value chain leading to superior customer experience and loyalty. TCS leveraged an Integrated Operations model and Machine First Delivery Model (MFDM™) coupled with a Human centric design approach. Additionally, during the COVID 19 Pandemic, TCS has been a trusted partner in mitigating challenges that helped provide uninterrupted services to our consumers.”

GM Customer Market Operations,  
AGL Energy



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“

We appreciate the determination your managers and team leaders have shown to not only set up the teams remotely but also to quickly install a rhythm to ensure everyone feels connected and safe. We feel confident that combined with the technology and tools we have in place, as well as the dedication of both of our teams will support the business operations continuing uninterrupted. This may also bring us new opportunities to work in different ways together in the future, once we return to a 'new normal'. We are very thankful of the collaborative and responsive approach Wipro has taken in these challenging times.”

Leading international property and infrastructure group

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“

WNS has been a huge part of the collaboration as their business also moved to a work from home setup. We worked together to ensure what functions needed to be supported in what time zones, what was critical and what would be phase 1, phase 2 and a phase 3 project. Throughout the last 8 weeks, we have built our infrastructure together in the work from home environment to ensure all of our customers got access to the products they need at a time they wanted them. This has been a partnership, this has been 4 years of working together, understanding each other's objectives, deep knowledge of each other's business processes, a domain knowledge of each other's systems and that really is what has enabled us to transform from an office space environment to a work from home environment.”

Chief Financial & Operating Officer, a leading global payments services company in the UK.

# Industry Quotes - Leaders



"The BPM industry has consistently been moving ahead on the digital transformation journey in collaboration with clients, over the last couple of decades. The New Normal has further accelerated opportunities to innovate on operating models, while enhancing digital capabilities. In the current context, the focus on employee safety and well-being as well as client business continuity have been reinforced as our utmost priorities, while delivering business as usual and beyond. The future of work across industries will rely on the 'digital technology plus human-ware' principle, wherein humans and machines co-exist since social-capital is as important as knowledge-capital. The BPM ecosystem will need to collectively move forward with an enriched hybrid work model, and evolve its people, processes, and technologies accordingly. This new reality will need enterprises to build a stronger digital infrastructure, advanced cloud capabilities, more reliable data, and robust cyber-security practices. Companies will increasingly explore ways to digitize some or all operational areas, through advances in new and emerging technologies, while humans will increasingly focus on empathy, creativity, and problem-solving. Digitization will continue to accelerate business outcomes in the BPM industry beyond the tenets of efficiency and effectiveness, to deliver superlative customer experience, with empathy."

Anantha Radhakrishnan, CEO and MD, **Infosys BPM**



I still remember those dream-filled days of creating a Business Process eco-system about two decades ago. It was the dotcom era. While technology capability and capacity were our prowess, a few of those dreamers gave birth to this new baby - the BPM industry. I distinctly remember our first recruiting Ad, "BA, BSc, or BCom, and it's time to join dotcom." It was a beacon call to attract talent who could work for technology companies without knowing technology. The key was Process. Our baby steps matured into a robust BPM industry that spreads far and wide, beyond India, across cultures and continents. Today we have demonstrated our pre-eminence as we march towards disruptions and transformations. Thank you, NASSCOM, for being the everlasting evangelist in making this happen. Feel very proud to have touched so many million lives, creating many billion dollars' worth of value. It is indeed a very satisfying and fulfilling experience. We just turned 20, and I welcome the end of this beginning and the start of a new era."

Aparup Sengupta, Executive Chairman and Global CEO, **Startek**



"The world is undergoing a tectonic shift with unprecedented consumer behavioral shift, disruptions in global supply chain and virtual workplaces. Enterprises that are driven by a strong purpose and build resilience into their fabric would be better able to navigate the new normal. BPM industry of tomorrow will evolve into an integrated operations model – Unifying operations across IT, IT infrastructure and business processes. Talent Cloud along with Data led insights and AI driven human-machine collaboration will revolutionize the services industry."

Ashok Pai, VP & Global Head, Cognitive Business Operations, **TCS**



The new business model of the industry would be to manage extreme business variability at the clients' end, and yet, deliver the highest quality despite the variability. Those who can perfect that art would be the ones who could survive.

If a few months ago, clients were asking us (industry players) to deliver quality and certainty with process excellence, transformation and innovation, those same clients and others are asking us, their strategic partners, to now deliver the same quality without any certainty around business volumes from their end! That's the future state of the industry we are staring at. This would mean a 'Hyperleap' in terms of operating models for industry players, and would also mean that we would have to enable 'Digital Innovation' for clients, so that they can build rapidly scalable and differentiated products and services for their end-customers. If the past of the industry was around process optimization and transformation, the future will be about innovating and rapidly scaling those innovations. Customer experience and wallet share will drive unprecedented innovations."

Keshav R. Muruges, Group CEO, **WNS**



I see that the world will be led by software, and I see tremendous opportunities for companies such as ours. That's why you see, in Nasdaq, technology stocks are doing really well. So, I believe that technology will consume the world more than ever, and a services business such as ours is going to thrive. I'm very bullish on technology, wealth managers, and health. I have mixed feelings about gloom because when people predict doom, the doom never comes. It is like the weather forecast. Therefore, the models and the predictions...they are fine, but we will land in between. It will not be a V, it will not be a U, it will not be a W, it'll be a combination of everything. The companies that will manage revenue risk very well are going to have better valuations and market capitalization."

Nagendra Bhandaru, Global Managing Partner & Wipro Executive Board Member:  
Digital Operations and Platforms, Cloud and Infrastructure Services,  
Cybersecurity and Risk, **Wipro Limited**



As we stand at the threshold of the 2020's decade, our \$38-billion industry is set to evolve into a more strategic partner for clients in their end-to-end customer experience (CX) and digital journey. There's a big opportunity for disruption, led by technology and the CX generation, both from current areas of work as well as new segments and verticals that didn't exist before. India has two big advantages to sustain its lead in the global BPM market – our talent availability and the ingenuity to innovate with technology, led by AI, automation, analytics & big data, cloud and social care. We must work with the overall ecosystem – be it BPM companies, clients, tech and solution partners or government – to create solutions that drive outcomes with impact at a faster pace. This collaboration is going to be key to our future

Partha DeSarkar, Wholetime Executive Director and Global CEO,  
**Hinduja Global Solutions (HGS)**





“As perhaps the earliest adopter of BPM services for my then employers (American Express) in India, I’m proud to see how the industry has transformed from captive back office into pure play customer services in 2000 to being the strategic partner in the next 20 years, thereby facilitating the embedding and upgrading of technology in global businesses. The industry today provides deep domain expertise and a diverse talent pool employing over 1.3 million staff with another 20% increase being forecasted in the next five years. As we started out we had a dream, aspirations and a strong business sense that it could be big. I am delighted that the industry has exceeded all expectations in size, scale and in global recognition. For India, the industry is a source of income for several first-time employees and is perhaps the only industry in the organised sector, that is demonstrating diversity with almost 50% female staff. I now foresee an enhanced global market share that will continue the inclusive growth and will significantly contribute to the global enterprise in solving the business issues in the next five years, thus ensuring a skilled and productive workforce that will welcome newer opportunities with the changing distributed operating model. I am convinced that digitization, technology along with the abundant and relevant talent pool will continue to accelerate business outcomes in the BPM industry in the years to come.”

**Raman Roy, Chairman and MD, Quattro; Founder, Indian Angel Network**



India’s Business Process Management (BPM) industry has evolved significantly over the last two decades through two vectors: pivoting from tactical support to strategic business partnership and getting closer to the end-consumer to enhance the end-to-end customer journey. The story of the BPM industry has been a case study in strategic growth and human ingenuity, as it has evolved from an outsourced scale provider, largely focused on operational efficiency, to a strategic source of advanced analytics, AI-powered automation and deep digital capabilities.

As we look ahead to the next 5 years of innovation and evolution, we see the next phase of evolution for the industry being dominated by three key trends:

- 1) rapid-fire growth of end-to-end data and analytics that provide real-time insights at the point of execution,
- 2) a focus on end-to-end customer experience with digital journeys seamlessly integrated into business workflows, and
- 3) expansion of resilient operations, built on leapfrog adoption of cloud to support large-scale work-from-anywhere platforms, global operations delivery models and flexible supply chains.”

**Rohit Kapoor, Vice Chairman and CEO, EXL**

“

Trends are reshaping the way we work across all industries include shifting from offline to online, which has led to the virtualization of technology, services, and solution delivery; an uptick in the consumption of cloud-based services and solutions, with exponential growth in real-time predictive analytics; and a strong focus on human centered design combining process and experience. These trends are true today and will be moving forward. From a talent perspective, this means all clients and our industry will need to embrace reskilling efforts at all levels. As digital transformation accelerates, everyone's success will be determined by access to reskilled talent.”

Tiger Tyagarajan, CEO, **Genpact**

“

“Over the next five years, I see three major themes emerging in the BPM industry. One – the focus will increasingly shift from ‘running’ efficient processes to ‘designing’ smart processes leveraging the modern toolkits of automation, SaaS options, data analytics and platforms. Two – with the core operating philosophy centering around augmenting human-machine partnerships, the industry will play a catalytic role in reskilling large swaths of workforce in contemporary digital skillsets. Finally, the ability to deliver outcomes that matter to end consumers and clients will be the dominant measure of success. This will entail changes to existing commercial models and the rather artificial distinction between contact centers and back office will fade away.”

Vipul Khanna, Managing Director & CEO, **Firstsource Solutions**

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# In Conclusion

With over 3,000 firms, India has the largest BPM base in the world. The industry demography continues to be unique in the sense that while there are so many firms, the top 10 probably constitute more than 60% of the revenue. India as of now, holds about 38% of the outsourced market and the total outsourcing market size is 43% of the total BPM spend. What this presents is an immense opportunity for all 3,000 companies to expand their reach and footprint significantly. With the right skillset and go-to-market strategy, it may be a possibility for smaller firms to double their revenue in the next 5 years. At this point, the Indian BPM industry is at a high point, having earned respect, trust and faith of thousands of enterprises globally through their demonstration of capability and commitment during COVID. This is the time to ride the tide and leverage the escalated platform that we have built for ourselves to step up and offer more.



## Key trends that will define this industry:

1. Growth and boom in the industry – With the absolute confidence that the industry has demonstrated and cost pressures that organizations will face, offshoring of business processes is expected to continue to grow and in fact, will see a boom.
2. Blurring of lines between IT and BPM – BPM players with their increasing tech capability will play a great role in driving digital initiatives for enterprises. Pure play players will evolve to expand their portfolio.
3. Digital and domain as the core – Tech line Analytics, RPA, Cloud, Cybersecurity will be core skills in the BPM industry along with business understanding.
4. Consolidation will be a possibility – With the need of integrated IT and BPM operations, organizations will come together to leverage synergies and enable economies of scale.
5. Fragmented models of operation and gig-economy – Distributed model of operations, teams operating from remote locations, part time employees, freelancers, etc. operating on demand and based on availability and demand.
6. Diversity in skills and employee profile – With domain and process at core, BPM industry will continue to be a very diverse industry with women consisting of more than 30% of the workforce (many are primary earning members) and people from educational backgrounds as diverse as tech, healthcare, manufacturing, legal as well as arts and languages.

With a robust talent base, customer trust and understanding of this domain, India is poised to define the next generation for the industry. With the giant strides and adaptability showcased by the BPM industry during the crisis, our confidence in the industry's ability to reach greater heights is stronger than ever before. Time to take a deep breath and take some giant steps!

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### K S Viswanathan

Vice President (Industry Initiatives)  
NASSCOM

### Sukanya Roy

Head GCC and BPM  
NASSCOM

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# Illustrative List of Major Companies Offering BPM Services from India

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## **[24]7.ai**

[www.247.ai](http://www.247.ai)

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## **Accenture BPO**

[www.accenture.com/in-en/services/business-process-outsourcing-index](http://www.accenture.com/in-en/services/business-process-outsourcing-index)

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## **ADP**

[www.adp.in](http://www.adp.in)

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## **Alight Solutions**

[www.alight.com](http://www.alight.com)

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## **AllSec Technologies**

[www.allsectech.com](http://www.allsectech.com)

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## **Alorica**

[www.alorica.com](http://www.alorica.com)

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## **Arvato**

[www.bertelsmann.in/#st-1](http://www.bertelsmann.in/#st-1)

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## **BA Continuum (BoA)**

[www.bofa-india.com](http://www.bofa-india.com)

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## **Barclays**

[www.barclays.in/bsipl/](http://www.barclays.in/bsipl/)

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## **Capgemini BPO**

[www.capgemini.com/in-en/](http://www.capgemini.com/in-en/)

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## **Capita**

[www.capita.co.in](http://www.capita.co.in)

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## **CGI**

[www.cgi.com/india/en](http://www.cgi.com/india/en)

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## **Citicorp Services**

[www.citigroup.com/citi/](http://www.citigroup.com/citi/)

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## **Cobra Legal Solutions**

[www.cobratx.com](http://www.cobratx.com)

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## **Cognizant BPO**

[www.cognizant.com/india](http://www.cognizant.com/india)

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## **Conduent**

[www.conduent.com/innovation/conduent-labs/conduent-labs-india/](http://www.conduent.com/innovation/conduent-labs/conduent-labs-india/)

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## **Conneqt Business Solutions**

[www.conneqtcorp.com/in/](http://www.conneqtcorp.com/in/)

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## **DXC Technology**

[www.dxc.technology/in](http://www.dxc.technology/in)

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## **eClerx**

[www.eclerx.com](http://www.eclerx.com)

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## **EXL Services**

[www.exlservice.com](http://www.exlservice.com)

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## **Fidelity**

[www.india.fidelity.com](http://www.india.fidelity.com)

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## **Firstsource**

[www.firstsource.com](http://www.firstsource.com)

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## **GEBBs**

[www.gebbs.com](http://www.gebbs.com)

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## **Genpact**

[www.genpact.com](http://www.genpact.com)

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## **Hexaware BPO**

[www.hexaware.com](http://www.hexaware.com)

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## **HCL BPO**

[www.hcltech.com](http://www.hcltech.com)

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## **Hinduja Global Services**

[www.teamhgs.com](http://www.teamhgs.com)

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## **HSBC Electronic Data**

[www.hsbc.co.in](http://www.hsbc.co.in)

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## **IBM**

[www.ibm.com/in-en](http://www.ibm.com/in-en)

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## **Infosys BPM**

[www.infosysbpm.com](http://www.infosysbpm.com)

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## **J P Morgan Services India Private Limited (JPMSL)**

[www.jpmorgan.com/IN/en/about-us](http://www.jpmorgan.com/IN/en/about-us)

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## **Mahindra Integrated Business Solutions**

[www.mibs.in](http://www.mibs.in)

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## **Omega Healthcare**

[www.omegahms.com](http://www.omegahms.com)

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## **Optum**

[www.optum.in](http://www.optum.in)

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## **Outsource2India**

[www.outsource2india.com](http://www.outsource2india.com)

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## **Quattro**

[www.quattro.com](http://www.quattro.com)

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## **Sitel**

[www.sitel.com](http://www.sitel.com)

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## **Standard Chartered Global Business Services**

[www.sc.com/in/](http://www.sc.com/in/)

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## **Startek**

[www.startek.com](http://www.startek.com)

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## **Sutherland**

[www.sutherlandglobal.com](http://www.sutherlandglobal.com)

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## **Sykes**

[www.sykes.com](http://www.sykes.com)

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## **Synnex / Concentrix**

[www.synnexcorp.com](http://www.synnexcorp.com)

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## **TCS BPO**

[www.tcs.com](http://www.tcs.com)

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## **Tech Mahindra BPO**

[bps.techmahindra.com](http://bps.techmahindra.com)

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## **Teleperformance**

[www.teleperformance.in/en-us/](http://www.teleperformance.in/en-us/)

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## **TTEC**

[www.ttec.com/asiapacific/india](http://www.ttec.com/asiapacific/india)

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## **Wells Fargo**

[www.wellsfargo.com](http://www.wellsfargo.com)

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## **Wipro BPO**

[www.wipro.com/en-IN/](http://www.wipro.com/en-IN/)

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## **WNS**

[www.wns.com](http://www.wns.com)

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## **Xerox**

[www.xerox.com/index/enin.html](http://www.xerox.com/index/enin.html)

# Acknowledgement

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## Contributors

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# Glossary

<b>AHT</b> - Average Handling Time	<b>ML</b> - Machine Learning
<b>AI</b> - Artificial intelligence	<b>NLP</b> - Natural Language Processing
<b>AMP</b> - Active Market Participant	<b>NPS</b> - Net Promoter Score
<b>ASP</b> - Application Service Provider	<b>OOP</b> - Out Of Pocket
<b>BG</b> - Bank Guarantee	<b>PBM</b> - Pharmacy Benefit Manager
<b>BPM</b> - Business Process Management	<b>PR</b> - Public Relations
<b>CMO</b> - Chief Marketing Officer	<b>PTS</b> - Premium Technical Support
<b>CMS</b> - Centre for Medicare and Medicaid Services	<b>QC</b> - Quality Controller
<b>CMS</b> - Content Management System	<b>RAP</b> - Repeat Adjusted Positive
<b>CoE</b> - Centre of Excellence	<b>RPA</b> - Robotic Process Automation
<b>CSAT</b> - Customer Satisfaction Score	<b>SaaS</b> - Software as a Service
<b>CX</b> - Customer Experience	<b>SEP</b> - Smart Enterprise Process
<b>DTM</b> - Dynamic Tag Management	<b>SR</b> - Service Request
<b>ERP</b> - Enterprise Resource Planning	<b>VAK</b> - Visual-Auditory-Kinesthetic
<b>FCI</b> - First Customer Intelligence	<b>VOC</b> - Voice of Customer
<b>FTR</b> - First Time Resolution	<b>XBRL</b> - eXtensible Business Reporting Language
<b>GAN</b> - Generative Adversarial Network	
<b>IAOP</b> - International Association of Outsourcing Professionals	
<b>IIOT</b> - Industrial Internet-of-Things	
<b>KPO</b> - Knowledge Process Outsourcing	
<b>LC</b> - Letter of Credit	



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# About NASSCOM

NASSCOM is the industry association for the IT-BPM sector in India. A not-for-profit organization funded by the industry, its objective is to build a growth led and sustainable technology and business services sector in the country. Established in 1988, NASSCOM's membership has grown over the years and currently stands at over 2,800. These companies represent 95 percent of industry revenues and have enabled the association to spearhead initiatives and programs to build the sector in the country and globally. NASSCOM members are active participants in the new global economy and are admired for their innovative business practices, social initiatives, and thrust on emerging opportunities.

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