



# CLEARING OUT THE QUEUE WITH SMART DIGITAL ASSISTANTS

## Abstract

Andrea Smith, the Head of Operations and Customer Service at a leading global financial services organisation, wanted to reduce her agents' heavy workloads and improve the overall efficiency of operations. When she collaborated with Infosys BPM to achieve this transformation, it resulted in the deployment of fully automated and functional digital assistants that saved her team 17k hours of human effort, drastically reduced turnaround times by over 90%, and saved a £100k in annual costs.



## Inching through long queues

Andrea Smith is the Head of Operations & Customer Service at a leading global financial services organisation, specialising in credit cards, loans, and other banking services. Over the years, she built a team of agents who took pride in their ability to deliver outstanding customer services, in line with the organisation's goal to help customers succeed.

She periodically evaluated her team's performance to address issues and introduced measures to equip them with the tools needed for success. As a result, the team had consistently performed well in terms of quality of service and compliance with regulations and processes.

However, of late, her on-ground agents had been struggling with significantly increased volumes of customer requests daily. And each request had to be resolved within set service level agreements (SLAs), whether it was a basic product inquiry or a complex onboarding process. Since the agents were already overloaded, customers were subject to long waiting periods and a longer turnaround for complex issues. Andrea knew that if the situation was not rectified soon, it could have a massive impact on customer satisfaction levels.

In her quest to improve operations, Andrea partnered with Infosys BPM and together they set out to revamp processes, focusing on a tech-driven approach to streamline

and enhance services. With the company already having more than 15 years of experience working with Infosys BPM on KYC processes, customer support, fraud investigations, collections, and specialist support, she had confidence in their ability to provide a suitable solution.

Andrea started working with Arjun Mahajan, a digital transformation expert from Infosys BPM, and briefed him on the challenges her team faced. She outlined her expectations for an efficient solution that could engage customers better and continuously upgrade processes. Her aim was to free up time for her agents and enable them to devote more time to resolving complex issues.

## A secure, user-friendly, efficient solution

Arjun and his team began analysing the details of the challenge. As Andrea had pointed out, they discovered that manual processing was one of the main hindrances to the team's ability to quickly handle requests within the 48-hour SLAs.

The Infosys BPM team proposed a multifaceted learning transformation program to redesign workflows and shortlisted the self-service unit of the cards department as a candidate for the program. Besides costs, the aim was to reduce biases

in card operations and the risk of operating in hybrid environments. They also hoped to deliver 95% positive customer outcomes and reduce average handling times (AHTs) with each technology iteration.

## Approach summary



Arjun brought in technical consultants certified in robotic process automation (RPA) and artificial intelligence (AI), who spent the next six months conducting a time and motion study of operations. The consultants mapped out processes and calculated the return on investment (ROI) associated with building a solution. The resulting process heat maps highlighted areas for lean improvements and narrowed down potential use cases for automation across different categories. The analysis combined external performance benchmarks, internal quantitative data, and qualitative evidence to find workflow gaps. Then, the consultants mapped the gaps with learning interventions to enhance the efficiency of card-handling processes.

After completing the analysis, Arjun assigned developers to build digital bot assistants that would automate workflows. They opted for independent methods instead of relying on monolithic codes and securely hosted the solution within the organisation's network, implementing

three levels of authentication and authorisation. This restricted access to the model solely to designated personnel, effectively eliminating the potential for data breaches.

Also, the team adopted a plug-and-play model that did not require tight integration with other applications. They ensured that the model was upgradeable using Microsoft policies and avoided licensed tools or heavy infrastructure for hosting or executing. Additionally, the model was deployable in agents' virtual machine (VM) and could run on a collection of VMs, making it cost-effective in every way.

Once deployed, the digital assistants automated the workflows end-to-end, having been trained on virtual and hybrid work scenarios in secure environments during the pandemic. Without external inputs, the bots could autonomously act on requests and close queues in batches. The automated queues helped balance workloads and prevented any utilisation issues. The bots also allowed agents to substantiate data with a click instead of

depending on predefined processing and turnaround times (TAT). With the system generating periodic reports, customer management departments could now promptly address issues ahead of stated SLAs.

After deployment, the Infosys BPM team conducted a process study against set benchmarks. They further bifurcated the workstream where the automated solution was deployed and realised they could execute certain processes in parallel. This eliminated non-value-added steps in the workflow, reducing wait times even more.

Throughout the implementation, Arjun ensured that his team operated with high levels of transparency. He established governance routines to review progress, involving process leaders, training specialists, and onsite and offshore operations leaders. With guidance from Six Sigma professionals, the team also employed lean principles, such as mistake-proofing, variation reduction, and procedural waste removal at various stages.

## Delighting customers with efficiency

The digital assistants were deployed on six workstreams and processed an average of over 168k customer requests annually. The assistants eliminated manual effort, saving more than 17k hours of human effort annually and the efforts of 9 agents offshore.

### Key benefits



17k hours of effort saved



92% reduction in TAT



£100,000 saved in annual costs



What was more, the speed at which the digital assistants processed records exceeded Andrea's expectations. Upon reviewing the operation timelines, she observed that requests were being consistently resolved ahead of even the targeted 4-hour SLA, a significant improvement from the previous 48

hours. The bots accomplished this over 90% reduction in TAT by simultaneously handling processes volumes. In the end, the assistants also saved the company approximately £100,000 in annual costs.

Andrea was so pleased with the outcomes of the implementation that she mandated

Arjun with expanding the model to more workstreams. With redeployment of the scalable solution requiring minimal recalibration and development costs, she is now looking forward to achieving even more savings and value.

*\*Names have been altered to preserve the identities of the people involved.*

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