



# THE AUTOMATION ADVANTAGE

## AUDIO TRANSCRIPT

**Bhaskar:** When you talk about the intelligent automation, we are talking about the differentiated experience. We are talking about the superior decision making in the organization. We are talking about the growth of the business. So, these are fundamentally different agenda and unless you can embrace your people within the organization, it is not going to happen.

**Penelope:** Well, hello everyone and welcome to today's episode of the CIO 24-7 podcast series. I'm Penelope Prett, I'm Accenture's Chief Information Officer and I am absolutely thrilled to be here today speaking with Bhaskar Ghosh. Bhaskar is Accenture's Chief Strategy Officer and the coauthor of a new book, *The Automation Advantage*. The book, which is available now, provides an in-depth look at how intelligent automation has become one of the most powerful means of driving performance and value across global organizations. Bhaskar, thank you so much for being here.

**Bhaskar:** Thank you, Penelope. Good morning to all of you, I'm glad to be here today.

**Penelope:** Well, let's get right into it, Bhaskar. First of all, congratulations on the new book. This was a fascinating read by you and your Accenture colleagues, Gayatri Pallo and Rajendra Prasad, also goes by RP. So, why don't you share with us a little background on your collective motivation and inspiration to write a book specifically about automation?

**Bhaskar:** Oh, that's a great question. So, me and my co-author's driving automation for last many years together. So, always we wanted to share our experience to the larger population. But what actually triggered us to writing this book is the two very specific key factors and

which led to the paradigm shift in this scope and opportunity related to automation. So, let me explain that little bit detail the two factors.

The first one is the complete change in the technology landscape. So what we see for last few years, the some of the technologies like cloud, data, analytics, artificial intelligence, machine learning, have significantly developed and improved and come together. I believe that that has created a huge opportunity for the business. So that is factor one.

And the factor two, is the complete change in the mindset of our clients and the users of automation. So, when I say any change in the mindset, you know, recently what we see that no one is asking whether they should use new technology or not. They want to love to embrace the artificial intelligence data and the new technologies. And when I talk to them, they all they tell me that they have already done pilot, they have done some experiment, which is very successful. They want to scale that to the organization at the enterprise level to drive value. So there is a readiness from the user side.

So I talked about the paradigm shift, which led to these two events. This paradigm shift is related to the scope and opportunity related to automation. Historically that whenever you talk about the automation, we were driving cost, scale, quality, and productivity, primarily. But when I talk about the new automation, or the intelligent automation, what I see these opportunities are related to have better decision making, superior experience and grow business, new business model. So that is fundamentally different scope and opportunity of automation, which is over and above the



traditional scope of cost, scale, quality and productivity. I think that is fascinating and we believe is that all the enterprise should take advantage of that and embrace that intelligent automation to create value for the organization. So we thought that we'll write that book so that it's available to all.

**Penelope:** Thanks, Bhaskar. The great thing about the book is that it's very concise and straightforward in how it explains the automation advantage. But within the book, you offer up quite a comprehensive blueprint for using and scaling AI powered intelligent automation. What types of things do you think an organization should consider when building out their intelligent automation journey?

**Bhaskar:** So, in the book we talked about a larger concept of automation where we said that there are broadly three types of automation. We talked about the individual automation, which is more human centric. Second, we talked about the industrialized automation, which deals with the group efficiency. And third thing we talked about the intelligent automation, which is about the business efficiency, enterprise efficiency, enterprise value.

But the point is that we believe that this overall automation is a journey, and it is, you know, divided into five different steps. Like, step one is the foundation, which is tools driven. Step two is the optimize, which is process driven, you need to improve all the processes. Third is efficient, which is RPA, or the robotics process automation driven, which removes the repetitive task. Fourth is predictive, which is that driven by the data, data-driven. And fifth is intelligent automation, which is AI driven.

Now, this is a journey. If any organization wants to adopt the intelligent automation, the first step they need to understand that what is the status in their organization in terms of their automation roadmap? So we normally recommend that first, they should do the assessment so that you know exactly where you stand, so that you know where you have to go. Then, you need to have a clear automation strategy, which is linked with the business strategy so that when you implement the automation, it delivers the desired the business outcome.

We said the four "s" methodology in the book,

which is basically the strategy, should be simple. It should be seamless, so that it can be implemented across the organization. It has to be scaled. That means it should not stop at the prototype. So when you create a strategy, you need to think how you scale from prototype to enterprise level into implementation. And finally, it has to sustain. It is not a one-off exercise that you create that automation strategy and implement, and that is it. So, you drive the continuous improvement. So, I think that is the journey. But with that journey, one can achieve the intelligent automation and deliver that business value.

**Penelope:** And, Bhaskar, when we were setting up the Automation Center of Excellence within Global IT for Accenture, one of your principles that we pay particular attention to was a people-driven approach, which is true of most of the new wave of technology in terms of what's really important to get it right. Can you talk a little bit about what you think of when we say a people first approach to automation?

**Bhaskar:** That's a very good question, Penelope, because what I truly believe is that implementation of automation in any organization is not just a technology project, it's a huge change management. It's a huge cultural change for the employees, along with the training and other things. Because you can go on developing the software of the tools and the strategy, but the point is ultimately it is the adoption. Whether the people will embrace this automation in this organization and not. See normally what we have observed that there are certain barriers in the organization which creates a problem in the implementation.

One of the barrier is the availability of the right talent, and the talent should not be just technology talent, they should have the right industry knowledge or the business knowledge. Then they should be able to implement this automation.

Second thing is that the people a lot of time you know are scared. They feel that the automation



means it's all about the reduction of effort, elimination of job and so on and so forth. And so naturally, there is a resistance, the active or passive resistance in this organization. But what we are talking about, of course, that can happen in some a job change, can happen that's say you need to have it rescaling, retraining, uplifts, upskilling program. But this more importantly, that when you talk about the intelligent automation, we are talking about the differentiated experience, we are talking about the superior decision making in the organization, we are talking about the growth of the business. So, these are a fundamentally different agenda. And until this you can embrace your people within the organization, it is not going to happen.

Let me give three quick examples to make that point. Like, you know, during this pandemic, the early stage of pandemic, we were working with one of the insurance company. So they had a large sales team to you know deliver on the insurance product to the customer. But during the pandemic, they switched to more of a digital mode. But when they moved to the digital mode, so happened the number of inquiries in digital channel was significantly increased and it was not possible for the sales team to handle it. And, you know, the option was to increase the number of salespeople, but the conversion rate was also very low because that a lot of inquiries have just inquiry. So, they implemented the intelligent automation led with the AI driven technology. So, if we just basically help these sales agent to choose the right customer and allocate the right product for that customer and so that the conversion rate is very high. And after the implementation, we've noticed that there is a significant growth of the company and is driven by the higher conversion rate. But in this example, there is no elimination of what, there is no effort reduction, but it is empowering people with a better decision making so that they can do their job better. So, that is the new intelligent automation. That is one example where empowering people with a better decision-making.

Secondly, they said that the focus of intelligent automation is a superior experience, and I know that one of the hospital is working on a system to support the patients after the chemotherapy. And normally after chemo, you know, people develop different time of symptoms and it varies from people to people. And one will have lot of

queries with the different symptoms. And you don't know when to call doctor, when not to call a doctor, what is normal and so on and so forth. So this hospital is creating the AI driven personal assistant for the patient, so that based on their profile, their different parameters, that the AI engine will help patients to guide them when to call doctor, what to do based on different symptom. So this is an example of how the hospital is creating the differentiated experience by using the automation, using the technology. Again, there is no effort reduction on any other thing. But the point is whether it is a hospital employee or the doctors, they need to embrace this technology and they need to trust that they will put this technology in play so that the patients will get better care.

Third example I'll give that, you know, creating the differentiated business model to drive growth. And that example I entailed that one of the digital bank in China. So, they have created the AI driven engine to give loan to their customers, which are primarily SMB segment. That means small and medium business, and they are the first-time borrower. What they do, they take the loan application. They take normally three minutes to apply for the loan and that an AI engine checks with three thousand plus parameters based on the customer data. And based on that, it decides in 30 seconds, yes or no, whether it is approved or rejected. And these companies is one of the fast growing bank and these companies, NPA, which is non-performing asset, is one third of their peers. So this is an example, the companies are embracing intelligent automation and creating the new business model to drive growth. So this is the paradigm of the new intelligent automation. But, you know, people should embrace it. But, as your question, they have to embrace it along with the people, and then only it will be successful.

**Penelope:** So, the impact to both organizations and humans in terms of value delivered is astounding, Bhaskar. But we never get any place great without overcoming some challenges and barriers, right? So, when you think about giving practical advice to companies



about their automation agenda, what do you consider the most common barriers that most companies will likely encounter? And what can they do to counteract those barriers?

**Bhaskar:** That's a good question, Penelope, I think that a few things, I just call it out. First of all, the common barrier is the, you know, it's not the technology. It is most of the time the common barrier is the, you know, the resistance from the organization, the passive or active resistance from the organization and the different level need for a better chain management changing the organizational culture. So that comes as a challenge. The skill set comes as a challenge because, you know, a lot of times you don't get the right people to implement the automation. But then they said that this is not a Fjord technology implementation. You need the people with the right industrial scale so that when you implement you bring the technology and industry together and you know create the business value. And of course, other big barrier is the, you know, the legacy technology. A lot of our clients that we see that, a lot of companies we see that, they have built their system over time. Their data don't talk to each other. The technology is some part of it is a legacy and old. So that is a huge barrier because the most of example, what I talked about intelligent automation is driven by artificial intelligence, and backbone of that is data. So, the better decision making always comes from the data. And, you know, for the organization level they need to have the right infrastructure so that the data can be captured and data should be, the data should talk to each other. So, I think that if I summarize that one is the related to the skill. Second is, you know, more of a team management and culture. Third is the technology backbone, whether it is a legacy technology or is there a non-availability of the data, that creates the problem.

**Penelope:** So Bhaskar, you shared very practical, straightforward advice with our listeners about how to draw up and implement their own automation agenda. Are there any other key thoughts from the book that you'd like to make sure the audience takes away from this podcast?

**Bhaskar:** I think that first of all, it is the, you know, organization should embrace this intelligent automation with the AI first mindset.

That would be my first message. And keeping the business value in mind, so automation is not for automation sake, but driving the business value. So, that is the first point. Second point is that you have to take your people along with you. You cannot be successful unless all the people in the organization get trained and they embrace the technology. And the third point I will say, the important thing is the data. Your success will be dependent on how good you are in capturing the data both internally and externally and translate that data into decision making machine. So, I think these are the three important thing one need to focus on that, but I'm sure that the management with the right focus and the AI first mindset should be able to embrace the intelligent automation to create value for the organization and for all stakeholders.

**Penelope:** Well, Bhaskar, this has been fascinating, and I want to thank you again for taking the time to talk with me today about intelligent automation and your new book. It was an absolute pleasure to speak with you.

**Bhaskar:** Thank you, Penelope. Thank you, all.

**Penelope:** And for all the podcast listeners out there, Bhaskar's new book, *The Automation Advantage*, is now available at all major retailers where books are sold, and for more insights, you can go directly to [Accenture dot com backslash automation advantage](https://www.accenture.com/backslash-automation-advantage). Have a good day!

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