

# AAMP LIFY YOU

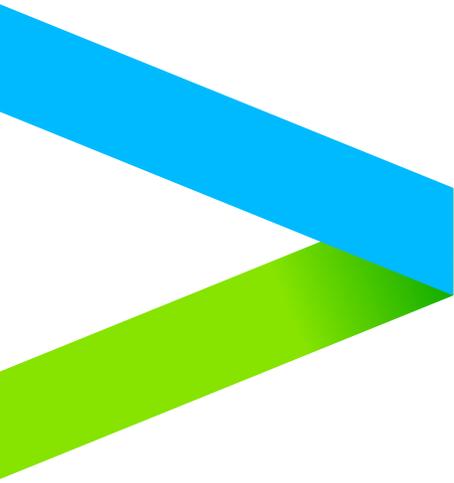
## TREND 4 **DESIGN FOR HUMANS**

Accenture and Oracle's work together, showcased in this Accenture Technology Vision for Oracle 2017, demonstrates how organizations now have the vision and the means to turn the tables on new, would-be disruptors, and truly become disruptors themselves.

# AMPLIFY YOU

Accelerating digital advances are creating a people-centric technology environment in which the power is shifting to people to shape technology for themselves. The world of enterprise IT increasingly has the same design principle at its core. So what does that mean for Oracle technologies and the way Accenture helps clients to harness their power for transformational outcomes?

It's clear that the enormous potential of new technologies like artificial intelligence (AI), machine-learning, advanced analytics and virtual reality has barely begun to be realized. And, for the first time ever, even technology pundits are overawed by the surging speed of technology change. Think about it: 2.5 quintillion bytes of data are now being generated every day.<sup>1</sup>



**More than ever before,  
we as humans control our  
own destiny. But the reasons  
why may surprise you.**

This accelerated pace of change is the driving force behind the five trends we introduce and analyze in this year's Accenture Technology Vision for Oracle. These trends — AI is the New UI, Ecosystem Power Plays, Workforce Marketplace, Design for Humans and the Uncharted — are based on how Accenture sees Oracle's technologies driving the future business environment. Just as today, it's a future in which Oracle solutions and Accenture's delivery and implementation will be right at the heart of change and innovation.

Instead of being disrupted by technology developments, the big shift is that technology is now adapting to us. As this gathers momentum, organizations will increasingly be equipped to empower their people and enable them to reach new heights. As this report demonstrates, Accenture and Oracle are together working to help realize this new symbiosis between people and technology.

# DESIGN FOR HUMANS

## Inspire New Behaviors



By Catherine Macrae

**Today, most technology operates at a machine level: it can do a great deal with data and facts, but it doesn't understand people. But what if technology could operate at a more human level?**

How would the relationship to technology change if it could not only interact with customers and employees in a more natural, human way, but understand personal and workplace behaviors and goals, and respond appropriately?

With today's nearly unlimited data stores, this is suddenly a real possibility. As technology is integrated into every action people take, every process they follow, and every object they use, 2.5 quintillion bytes of data<sup>2</sup> are produced every day. The data not only provides businesses with vast information on how customers live and employees work, it also creates an unprecedented opportunity for companies to use more sophisticated analytics to understand how people behave. Companies suddenly have a potential level of insight they have never

had before. In order to gain these insights, companies need to understand how to use the data that they may or may not know they possess. Designed with this in mind, technology can operate on a scale that is simultaneously more grand and more granular — at a human level, in other words.

The first step in humanizing technology is to provide technology that works for them — technology that's designed specifically for human behavior. And it's an area where Oracle technologies are pointing the way ahead.

# ORACLE'S ALTA UI: HUMANIZING TECHNOLOGY FOR A 'MOBILE FIRST' WORLD

Oracle has focused on the development of Alta UI for its most recent Cloud First products. Designed for Mobile First, one of its key design objectives is to engage users with more visual content. In a world where people snack content, the Alta UI is designed for browsability. The use of visual and typographical techniques makes its modern application pages more easily consumable — and more pleasurable to use.

The arrival of the Oracle Alta UI means users can now interact with the machines used in a more natural way. Through a deliberately responsive design, it creates a more engaging customer experience that meets the modern expectations of customers living in a mobile world. Focusing on the design paradigm of 'Glance, Scan, Commit,' it humanizes the interactions that most people have every day with smartphones, smart watches, tablets or laptops.

Just as millions of people wake up and scan Facebook and Twitter on their mobile phones for the latest news, a salesperson using Alta UI to access Oracle Sales Cloud can now check their daily appointments on the same device. The mobile application simply displays the right information, at a glance.

By designing for humans, and building technology around this idea, Oracle's Alta UI helps people reach their goals, and positions companies as true partners with their employees. Most importantly, it's software designed for humans.

# ALIGNING BUSINESS GOALS TO PEOPLE'S GOALS: **INSPIRING NEW BEHAVIORS**

Increasingly, Accenture is seeing companies using their understanding of human behavior to deliver technologies that are more adaptive, responsive, and aligned to the goals and actions taken by customers and employees alike. It's a win-win: the more goals technology helps people to achieve, the more confident (and the more productive) they will be.

BAI Communications, an Australia-based company that designs, builds and operates highly available communications networks — broadcast, radio, cellular, Wi-Fi — across the globe, is embracing this approach. In 2016, in alignment with its growth and cloud-driven technology strategy, and with Accenture's help, the company implemented Oracle Human Capital Management (HCM) Cloud as part of their Human Resources transformation agenda. Along with a technology transformation, they leveraged Oracle HCM Cloud to change how employees are measured and monitored for personal growth and achievement. The BAI Communications performance management transformation was achieved by aligning employee performance to company strategy. The company captured insights into how closely its goals for revenue growth matched employee goals for performance.

As part of this change program, they did away with the traditional, yet sometimes demoralizing, rankings and ratings that most employees ignore until their annual performance meeting. Instead, they focused on introducing a goals-based approach for performance. Goals can be set at the most senior levels, and the goals of all BAI employees are inherited along reporting lines and can be shared in the same way. This means each time employees achieve their goals, their achievements are also reflected as successes for their managers. This way of setting goals increases both the visibility and accountability of employee achievement to managers and senior executives.

This technology implementation was rolled out in just eight weeks, across five continents, enabling all 800 of the company's employees to align with new HR initiatives set by the CEO. Accenture utilized the Accenture Oracle HCM Agile implementation methodology to take the company's wants and needs and turned them into software, built around the experience required to roll out this new change. With the extensibility of the Oracle HCM service, Accenture was able to deliver the technology component of this pervasive change with no significant IT overhead.

# AN ULTRA-PERSONAL MARKETING EXPERIENCE

The first step in humanizing technology is to provide technology that's designed specifically for human behavior. Imagine unleashing the power of intimate customer knowledge on your marketing department. Could the marketing department create a purchasing journey that supports individual customer wants and desires? We are using Oracle Marketing Cloud to do just this - harnessing the strength of this data to re-imagine the car-buying experience for a European auto manufacturer.

As part of a broader initiative to create a more cohesive, coordinated marketing theme across Europe, the company engaged with Accenture to rethink how the overall car buying customer experience could be improved. Nowadays, most car buying journeys typically start with visits to a company's website. So, as part of this redesign, the manufacturer wanted to incorporate the ability to request a test drive with a local dealership. This test drive request was far beyond a simple appointment booking. The manufacturer leveraged capabilities from the Oracle Marketing Cloud (Eloqua) to capture a customer's digital interactions and intent. This digital footprint, made prior to requesting a test drive, provides intelligence that is now passed to the affiliated dealer. The dealer now not only knows which car to have ready when the customer walks in the door of the showroom, but is able to tailor their interactions based on previously captured customer buying signals. Site visit information combined with intelligent analytics of first- and third-party data provide a better understanding of customer expectations. This ensures that the type of engagement customers experience at the dealership exceeds what any customer might expect from a car salesman.

Accenture enabled this seamless transition from the digital world to the non-digital world by aligning an individual's implicit digital buying signals with their real-world experience at the dealership.

Accenture was involved from the start of the project, bringing in Oracle Marketing Cloud expertise to design, implement, and integrate the platform for the company. Implementation was completed in an agile manner and leveraged the quick enablement of the platform capabilities. The Oracle Marketing Cloud was operational within months while additional layers of capabilities have been added throughout the lifetime of the engagement. Accenture continues to be involved from a marketing strategy, technology enablement and execution perspective.

The relationship between the auto manufacturer and Accenture further embodies this idea of aligning technology with business goals to achieve desired results. The initial engagement was a sales lead and opportunity management system that would encourage customers to visit the dealerships for test drives and then to purchase. Accenture and the company took this further by implementing a shared responsibility approach, whereby Accenture uses the Oracle Marketing Cloud to provide ongoing innovation on the car buying customer experience and is compensated for the number of customers initiating test drives and purchasing cars. Outcomes have been outstanding for both parties, with significant increase in the volumes of the campaigns executed; more than 15 percent in leads from digital marketing campaigns and a nearly 10 percent increase in leads converted.

# A NEW PARADIGM FOR CUSTOMER AND EMPLOYEE RELATIONSHIPS

**By responding to human behavior, companies will find themselves redefining their relationships with both customers and employees. In other words, businesses are shifting from provider to partner.**

The creation of partnerships with the people who use their products, services, and technologies gives enterprises a new opportunity to create long-term loyalty — driven lasting value into both the marketplace and the workplace.

Through its “Service Revolution Transformation,” Westpac, an Australian bank and financial-services provider headquartered in Sydney and one of Australia’s “big four” banks, is leading the way in this area by pursuing an experience-led transformation, putting the customer at the center of the roadmap. For this core customer hub replacement, the bank has selected Oracle as the technology to provide platforms for customer and product originations, loans and deposits, a single customer master, and customer relationship management capabilities.

Westpac’s approach to upgrading its technical capabilities represents a different approach to technology modernization. Rather than starting at the bottom layer of technology where the core systems were all upgraded so that they could then be built on top of, Westpac has started in the middle so that older systems can

work in a more modern fashion. Westpac has chosen a “middle out” customer hub replacement as they did not want to restrict themselves to a core banking replacement.<sup>3</sup>

However, rather than being led by technology, we see many Australian banks using a human-centered, experience-led approach to truly transform the customer experience. So what does a human-centered, experience-led roadmap look like?

For Westpac, the first phase of their program has focused on helping customers with “home ownership,” typically described as “loan origination” in traditional banking speak. By simply re-framing the business intent as home ownership, rather than loan origination, our perspective becomes much more expansive. For example, the entire home ownership experience brings into consideration capabilities that may be linked to home search, borrowing capacity assessments and pricing guidance, through to auction bidding and negotiation support — in other words, everything people go through when they buy a home. Helping customers with home ownership isn’t simply a more efficient way for bankers to process loans.

By going deeper into partnership with its customers, banks are rethinking what “customer” actually means. Typically, the definition of customer tends to be heavily IT-led, thanks to established system guidelines that have been in use for years through established CRM applications. In Siebel, a customer has a lifecycle in IT which starts with prospect, before moving on to lead and customer. The status only shifts from prospect to customer once an individual commits to purchase, and it’s only at that point that the level of service they receive starts to change.

What if banks started thinking about their customers from the angle of human experience, instead of a system experience?

From a human-centric view, a customer is still a customer even if he or she hasn’t committed to a loan product. If banks see themselves as a partner to customers, getting to know them and being part of their journey at the “moments that matter,” it follows that they will be selected when the customer

finds a home and applies for a mortgage. It’s a radical mind shift. And a crucial one: banks are now seeking to build lifetime customer relationships that go beyond transactional events that are just one aspect of a human experience.

As banks look to harness experience and design to drive innovation in customer service, Accenture is working with Oracle to drive process flexibility with the Oracle software that banks use. Accenture is helping to define what business flexibility

## Focus on building lifetime customer relationships that go beyond transactional events. It’s a radical mind shift.

means, the functional and architecture patterns it requires, and recommending solution changes. Accenture is also critically assessing how Oracle implements change so that what it delivers is future proof, easily upgradeable, and able to adapt to new developments.

For example, Progressive Decisioning during the originations process is an experience that shifts when considering a natural human experience. The existing Oracle Banking Platform product experience was a linear process with limited ability to jump around the steps, and limitations on progressing past the defined steps without providing detailed and comprehensive information. Oracle product development is working to refine

the user interface of this foundational technology, reusing existing data and adding automation to bring to life the desired customer service experience.

Building on Accenture’s long history of working with Oracle, Accenture is able to support clients who are

seeking to transition Siebel to Oracle Sales and Engagement Cloud, a new offering in Oracle’s Customer Experience Cloud portfolio. The Oracle Cloud is set to play a key role in making this happen. As well as giving banks the benefits of cloud-based software agility, it also comes pre-delivered into Oracle Customer Hub and Oracle Banking Platform for needs assessments, customer creation and origination. As an enterprise-wide solution, it significantly accelerates the velocity with which IT can be enabled to support the new user experiences that are so essential.

# ACCENTURE & FJORD: **DRIVING A HUMAN-CENTERED EXPERIENCE AND ROADMAP**

**Fjord, part of Accenture Interactive, can drive an improved customer experience in digital customer-facing channels. Now, it's also successfully driving customer service transformations in IT consolidation programs.**

One leading financial services business is conducting a trial of Fjord's human-centered approach to design, using Oracle Engagement Cloud to test and confirm its CRM capability. This technology is the engine that's driving an improved customer experience. The organization leveraged Accenture's Human-Centered Design approach and Fjord methodology to arrive at an optimal customer experience. With this baseline established, it's been able to confirm the capability and design required to drive implementation activities.

The Fjord approach uses an industrialized methodology for collecting customer insight through research, customer workshops and Fjord Rumble™ sessions. A customer roadmap is created, which empowers the business to progressively achieve its digital transformation and customer vision.

Using an agile delivery methodology, 30-day sprints are defined in line with prioritized product backlogs, with the team engaged to deliver a complete and potentially shippable increment. These sprints can be deployed to production as a fully-working, comprehensive solution. This moves the approach from quarterly release schedules that are part of the traditional waterfall methodology.

The scope for agile delivery is driven by business-prioritized changes that flow through the governance model. Human-centered design workshops create a runway along which these requirements can be rolled out.

# PEOPLE FIRST APPROACH WITH **TECHNOLOGY FOR FOOD INSPECTION**

The Canadian Food Inspection Agency (CFIA) is a science-based regulator that safeguards food, animals and plants, which enhances the health and well-being of Canada's people, environment and economy by enforcing regulatory requirements, which includes granting import and export licences.

The complexity of the global marketplace and the interplay between different regulations make the manual management and administration of multiple export licences — up to 300,000 a year — very challenging and time-consuming, often requiring highly skilled field inspectors to spend hours on policy documentation search and retrieval. CFIA needed to develop a better approach.

Working with Accenture and Oracle, the agency has begun to implement a new solution based on Oracle Policy Automation. The solution will eliminate many of the manual inputs required to keep constantly changing import/export information up

to date. In the past, employees spent a considerable amount of time on policy administration. Once implemented, the new system will reflect global market and regulatory changes in near-real time. It will also be easier for exporters to find the information and guidance they need to apply for an export licence. With field staff's time freed up by the new system, they will be able to devote their efforts to more valuable work, such as inspections. And other CFIA staff, who often would spend hours updating the system with new information, will have a very simple and rapid way to provide new data at the touch of a button.

It's a win-win for CFIA and its clients, putting people's needs at the heart of technology innovation. As CFIA's Geoff Kneen, Director IM/IT Projects, says: "With so many moving parts to be integrated into this solution, we needed the expertise of Accenture and Oracle to bring everything together and provide the benefits both for our clients and for the agency."

# EXTENDING THE **BOUNDARIES OF THE POSSIBLE**

By considering and responding to human behavior, businesses have an unprecedented opportunity to transform their relationships with people. Building on the insights available from vast quantities of data

residing on Oracle systems, leaders are moving to create rich, responsive journeys that guide customers and employees toward achieving their goals, and walk with them to help them get there.

# REFERENCES

- 1** "IBM Bringing Big Data to the Enterprise."  
<http://www-01.ibm.com/software/data/bigdata/what-is-big-data.html>
- 2** "IBM: What is big data?"  
[www-01.ibm.com/software/data/bigdata/what-is-big-data.html](http://www-01.ibm.com/software/data/bigdata/what-is-big-data.html)
- 3** "Westpac promises improved customer service after formalising Oracle Deal", Financial Review, December 19, 2016.  
<http://www.afr.com/technology/enterprise-it/westpac-promises-improved-customer-service-after-formalising-oracle-deal-20161218-gtdtbg>

## FOR MORE INFORMATION

### Pat Sullivan

Global Oracle Technology Lead  
patrick.sullivan@accenture.com

## ABOUT ACCENTURE

Accenture is a leading global professional services company, providing a broad range of services and solutions in strategy, consulting, digital, technology and operations. Combining unmatched experience and specialized skills across more than 40 industries and all business functions — underpinned by the world’s largest delivery network — Accenture works at the intersection of business and technology to help clients improve their performance and create sustainable value for their stakeholders. With more than 394,000 people serving clients in more than 120 countries, Accenture drives innovation to improve the way the world works and lives. Visit us at [www.accenture.com](http://www.accenture.com)

## ABOUT ACCENTURE LABS

Accenture Labs incubate and prototype new concepts through applied R&D projects that are expected to have a significant near-term impact on clients’ businesses. Our dedicated team of technologists and researchers work with leaders across the company to invest in, incubate and deliver breakthrough ideas and solutions that help our clients create new sources of business advantage. Accenture Labs is located in seven key research hubs around the world: Bangalore, India; Beijing, China; Dublin, Ireland; Silicon Valley, California; Sophia Antipolis, France; Washington D.C.; and Israel.

## ABOUT ACCENTURE RESEARCH

Accenture Research shapes trends and creates data-driven insights about the most pressing issues global organizations face. Combining the power of innovative research techniques with a deep understanding of our clients’ industries, our team of 250 researchers and analysts spans 23 countries and publishes hundreds of reports, articles and points of view every year. Our thought-provoking research — supported by proprietary data and partnerships with leading organizations such as MIT and Singularity — guides our innovations and allows us to transform theories and fresh ideas into real-world solutions for our clients.

Copyright © 2017 Accenture  
All rights reserved.

Accenture, its logo, and  
High Performance Delivered  
are trademarks of Accenture.

This document makes descriptive reference to trademarks that may be owned by others. The use of such trademarks herein is not an assertion of ownership of such trademarks by Accenture and is not intended to represent or imply the existence of an association between Accenture and the lawful owners of such trademarks. Information regarding third-party products, services and organizations was obtained from publicly available sources, and Accenture cannot confirm the accuracy or reliability of such sources or information. Its inclusion does not imply an endorsement by or of any third party.

The views and opinions in this article should not be viewed as professional advice with respect to your business.