How a Leading E&S Insurance Provider Minimized Risks

----- Arcticle source ----- https://www.wipro.com/business-process/how-a-leading-e-and-s-insurance-provider-minimized-risks/ ----- Related Articles Contact Wipro Please fill the required details to access the content How a Leading E&S Insurance Provider Minimized Risks December | 2021 Client Background Client name: Leading E&S services provider in the Property and Casualty (P&C) market Industry: Insurance Products or Services: Specialty insurance and reinsurance Areas of operations: USA Challenge An underwriter of specialty insurance and reinsurance products in the Property and Casualty market was experiencing issues in assessing risk and providing an overall risk assessment view on time. The entire process was manual and required extracting 109 attributes (96 were "non-description" type and 13 were running text attributes), which prolonged the underwriter's wait time and resulted in lower policies being booked, especially at the end of the month. Solution To help the client, we classified the documents into standard and non-standard formats, such as Wipro's solution involved extracting the judgmental attributes on the basis of positive / negative sentiment, checking keywords with numeric values, and comparing values against standard databases. The final view of the risk associated was presented to the underwriters, highlighting any anomalies, thereby saving their time to ascertain the issues associated whilst covering the risk. Benefits Wipro's solution led to greater efficiencies, thus reducing risks and increasing productivity. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

A Consumer Platform Achieves New Safety Horizons at Scale

----- Arcticle source ----- https://www.wipro.com/business-process/a-consumer-platform-achieves-new-safety-horizons-at-scale/ ----- Contact Wipro Please fill the required details to access the content A Consumer Platform Achieves New Safety Horizons at Scale Ambition When it comes to trust and safety, consumer platforms face a paradox: They need to rapidly and continuously adjust the customer experience to improve platform stickiness, and at the same time they need to protect their customers — which often means slowing down product development. When a growth-driven global consumer platform sought to reimagine their trust and safety function, they reached out to Wipro for strategic support. The client's sheer scale of growth (2x bookings over a five-year period) was taxing their trust and safety function, and trust and safety concerns were threatening to slow down product development. The client was struggling to verify third-party vendors and

quickly remove fake listings, and also saw opportunities to further combat payment fraud, improve content moderation, and address account security. By taking on critical trust and safety functions, Wipro would boost performance while also freeing up client resources so they could be redeployed to the most business-critical imperative: product innovation to ensure continued global growth. Action To prevent platform misuse and account integrity problems, the client sought an experienced trust and safety partner to deploy customized AI/ML models and perform proactive investigations. Wipro deployed a team of 450+ operators to proactively investigate potential human trafficking, sex work, terrorism, and threats of violence on the platform. At the same times, the Wipro team leveraged AI-driven automation to bring new efficiencies to product authentication, account takeover investigations, and account integrity checks. The team also targeted critical risks like coupon abuse, incentive abuse, improper chargebacks, and identity misuse. Wipro supported a multi-language, multi-geography strategy aligned with the client's growth ambitions, and created a joint working group to ensure that the client could deliver on platform and product insights surfaced by the Wipro team. Ambitions Realized Agile, growth-oriented product development also has a downside: Moving too fast can invite reputational damage, regulatory compliance challenges, and even financial penalties. Working with Wipro, the client was able to prevent platform fraud and thereby maintain their leadership and brand in a competitive space. The Wipro team identified erroneous payments, achieved $17M in loss prevention through improved fraud detection, and brought significant annualized savings through efficient Power BI governance dashboards. On the customer experience front, Wipro's precision methods led to a 43% decrease in the platform's underage user appeal rate and a 15% reduction in unwarranted removal of top vendors from the platform, which both prevented topline erosion and improved customer stickiness. Meanwhile, process efficiency also improved, with time-to-resolution decreasing by 30-40% for some critical workstreams. Continued collaboration between the client and Wipro's cross-functional teams has become a cornerstone that enables success in an increasingly complex trust and safety environment. ======================

Creating Business Value

----- Arcticle source ----- https://www.wipro.com/business-process/creating-business-value/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Creating Business Value Making our customer succeed by enabling their business to improve end user experience, reducing cost of operations, and improving revenue. Traditionally, organizations outsourced "Processes", the focus being on "Process Value Creation". Service providers were held accountable for transaction processing with measurable Key Performance Indicators (KPIs) such as accuracy and cycle time. Today, however, we see the spotlight moving from "Process Value" to "Business Value", where responsibility for the customers' business outcome – based on factors such as end-user satisfaction, revenue growth, cost reduction, etc. – gains importance. This shift to "Business Value Creation" calls for significant investment in domain/

vertical-specific skill-sets, the objective being to offer solutions aligned to the customers' core business, while enabling the customer to achieve strategic organizational objectives. Early adopters of this concept have gained new business, built partnerships with existing customers, and are enjoying higher customer satisfaction levels – a win-win scenario for both the parties. The purpose of this paper is to understand "Business Value Creation" and analyze the benefits of shifting from "Process Value Meter" to "Business Value Meter". Why must BPO Service Providers standardize? Today customers realize that "Process Value Creation" does not necessarily result in "Business Value Creation". The primary objective of the traditional outsourcing process was cost arbitrage. Service providers based out of low-cost locations could provide services at lesser costs without compromising on work quality. With time, the focus shifted from cost to quality of service. This gave birth to the "Metrics Culture" that clients set up to measure performance of the service providers. Although KPIs in the traditional outsourcing process were defined on the basis of parameters like accuracy, cycle time, and productivity; service providers started working on improvement of each of these as customer expectations increased. This 3-D shift in the industry was termed "process value meter" - the new basis for measuring value delivery. However, with technological advancement, growing competition, and new outsourcing models (hub and spoke), these gradually became hygiene factors inadequate for achieving business targets, compelling service providers to move from "process value" to "Business Value". The Business Value Concept To understand the business value concept, let us compare it with process value as shown in table below; Business Value Process Value Challenges in Business Value Creation Creating business value requires significant domain expertise from the service provider with a deep understanding of clients' business and industry. Exposure to only a small part of the overall business function may limit the understanding of the service provider and limit the understanding of clients' business challenges and goals. Alternatively, a biased view may lead to a focus on short-term goals instead of long-term sustenance. There is also a possibility that the service provider may lack the know-how to create business value or have insufficient investment in technology and resources required to drive business value The Business Value Concept To meet these challenges, we propose a methodology known as "business value meter". The business value meter is a comprehensive measurement system aligned to the customers' business needs. It captures and reports business value created for customers under the following parameters Customer Experience Cost Optimization Revenue Enablement Customer experience management: This entails generating value for the client through focus on; 1. End user experience: raising the satisfaction levels of the clients'customers. 2. Regulatory and reputational gain: Initiating projects which enhance customers' reputation or business ranking, creating a positive brand image. 3. Service excellence: development and improvement of SLAs/KPIs linked to client's key business goals. Cost optimization: Service providers can cut costs in various ways: 1. Productivity/efficiency gains can be brought about by initiating process improvement–– introducing automation for instance – to reduce operational costs of the clients' business. These could be lean or six sigma projects. 2. Cost avoidance involves taking necessary steps to reduce notional costs/ increase notional gains. For instance, a large amount of funds blocked in collections can result in excessive bad debts. A cost avoidance

project can also facilitate improvement in the client's business performance through reduction of future costs/increased future benefits. 3. Resource optimization - Labor arbitrage, once the primary driver for process outsourcing, is no longer based merely on the 'lift and shift' model. Rather, it requires the service provider to deploy resources appropriately with initiatives like process complexity analysis, right sizing, deskilling, etc. for delivering best business results. 4. Revenue enablement:Customers can increase direct revenue or reduce revenue leakages through these projects. For instance, web or speech analytics done by a service provider can allow customers to generate more revenue through cross sell and up sell. Implementation of Business Value Meter A well-designed business value meter requires knowledge of customer operations, business goals, subject, and latest industry trends. The following are the key milestones in creating business value for customers. Understand business: Service providers have to comprehend the customer's business and the operations involved, identify key business metrics and collect performance data. Benchmark and measure gap: The next step is to benchmark the client's operations performance with the best-in-class performance, carry out gap analysis by comparing similar metrics and shortlist areas of improvement. Analyze gap and develop improvement plan: Benchmarking is followed by further analysis of the identified gaps to understand the reasons behind the shortfall and listing out the improvement actions that need to be taken. Implement solution: Some of the actions will necessitate changes at the customer end and should be owned by the client. Responsibilities of the customer and service provider should be clearly distinguished. Ensure sustainability: The service provider should ensure that the implemented solutions are sustainable and validate results for confirmation. Conclusion The BPO industry is facing challenges from changing market landscapes, emerging low cost competitors, and changing customer sensibilities with tighter budgets and more expectations from service providers. Service providers are being challenged to differentiate themselves through performance and pricing. In this scenario, BPO providers must drive standardization across their business to provide value to customers and enables enhanced control of business processes. A framework like 'Process Labs' can help them achieve this objective. Rajesh Sehgal is a Process Excellence Leader at Wipro. He has been with Wipro for over nine years and has played a leading role in transforming the role of the quality function from process compliance to value creation. He is a certified Master Black Belt and assessor for Malcolm Baldridge framework. He has represented and received awards and recognition at National and International Platforms (Global Six Sigma Business Improvement Award). His thought leadership papers have been published and shared at forums like Nasscom and ANQ. Rajesh is a mechanical engineer with an MBA in International Business from IIFT New Delhi. Gopal Aggarwal is a process excellence manager at Wipro. He specializes in the Business Process Reengineering for the Finance & Accounting processes. He comes with an experience of 10 years in the areas of BPO Operations, Quality and Process Reengineering. In his tenure, Gopal has derived various process improvement initiatives using Lean, Six Sigma, Standardization, and Process Benchmarking and has received "Top Gun" award. By qualification, he is a Chartered Accountant (CA), and holds a Post Graduate Diploma in Management. He is a certified Black-belt from Oracle Corporation and BMG Consulting. Additionally, he is a certified Trainer for Six Sigma. In this paper

we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. Billing and collections. It's not exactly a consumer's favourite part of their relationship with their telecoms provider, but it is of course necessary. =======================

Card Disputes and Chargebacks

----- Arcticle source ----- https://www.wipro.com/business-process/card-disputes-and-chargebacks/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Card Disputes and Chargebacks Improving customer experience while reducing costs Executive Summary For debit and credit issuing banks managing customer satisfaction and costs is like walking a tight rope. Today's customers have become more demanding and new technology & products means issuing banks have to spend more to keep customers engaged. Customers are taking to online and e-commerce in droves and this has added complexities into various customer facing processes for issuing banks, especially disputes and chargebacks. Add to this the fact that disputes growth rate is surpassing the growth in card purchase volume globally largely owing to global economic uncertainty (read spend slowdown). Proliferation of mobile devices is making banking & online purchases more accessible and at the same time increases the propensity of friendly frauds and disputes. In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes and steps that could ensure the delicate balance is not only preserved but help issuing banks exceed customer expectations by leveraging solutions that could be a win-win for all stakeholders. Disputes and Chargeback Management: The Growth Paradox Credit and debit card users are showing declining levels of satisfaction because of the manner in which disputes are handled. Time frames to resolve card disputes are growing longer. There is a lack of engagement with the card user during the process and chargeback teams have to cope with frequent changes in Payment Network Association (PNA) rules for disputes settlement. The picture is even more dismal when combined with the economic uncertainty. Other factors that are contributing to this trend include: Card transaction disputes and chargebacks have become especially alarming contributors to inefficiencies and are seriously impacting bottom lines. The annual growth rate of disputed volumes is already at a worrying 19%. This is expected to grow even further as consumers take to E-commerce and M-commerce. Consider this, in 2012, global B2C E-commerce grew 21.1% to top $1 trillion and is expected to grow another 18.3% to reach $1.3 trillion by the end of 2013 according to estimates by eMarketer . In the United States for example the E-commerce sales between 2012 – 2017 are expected to grow from $ 225 billion to $ 370 billion, while in Europe the growth is expected to touch $ 250 billion up from $ 146 billion in the same period as per a report from Forrester (Figures 1-4) . The growth in global M-commerce is expected to be larger at 44%,

taking the mobile transaction value from $163.1 billion in 2012 to $235.4 billion in 2013 according to estimates by Gartner . Figure 1:Online sales forecast for the US market Figure 2: Online sales for European markets Figure 3: Chargeback forecast for the US market Figure 4:Chargeback forecast for European market While the growth in E-commerce and M-commerce is welcome, it is likely to deepen the chargeback crisis. A recent Javelin Strategy & Research report suggested that online identity fraud incidents (Cards used without authorization of the genuine cardholder) increased by over one million in 2012 compared to 2011 . Identity fraud has become one of the top reasons for chargebacks. This increases fraud losses that are a liability to the card issuing bank. To put this into perspective, the global purchase volume of consumer and commercial cards combined touched approximately $ 7.7 trillion in 2012 of which the US market alone contributed approximately $ 3.8 trillion or 50% of total purchase volume (Figure 5). For the purpose of this study we have included purchase volume originating on Visa, Mastercard, American Express and Discover networks for credit cards and Visa and Mastercard for debit cards . Most network associations levy penalties or even cancel merchant memberships where the propensity of receiving a chargeback is above a designated threshold (abroad benchmark ranges between 1% - 3% of the sales volume) , our experience shows that issuing banks strive for lower charge back rates. At a conservative range of .05 (lower band) to .1% (upper band) of purchase volumes the global chargeback market could be pegged between $4 billion - $ 8 billion and $ 2 billion - $ 4 billion for the US market alone (Figures 6 and 7). With chargeback rates for online transactions generally being higher than regular (Point of Sale or POS) transactions, the chargeback market is only larger than estimated. This clearly means that while issuing banks may benefit from an increase in purchase volumes, they continue to face increasing risk of disputes & chargeback. This also means issuing banks have to ensure the risk associated with chargeback recovery is mitigated. Figure 5: Global cards v/s US cards volume in $ T Figure 6: Chargback Estimate-Global card sales Figure 7:Chargeback Estimate- US card sales Chargebacks add to the operating costs of issuing banks. In addition, they are substantial contributors to customer attrition. Chargebacks hurt Profitability Chargebacks add to the operating costs of issuing banks. In addition, they are substantial contributors to customer attrition. Among other reasons operational costs of a chargeback may stem from: Hiring and training: Training and learning curves for chargebacks are longer given the complexities around types of disputes, reason codes, systems involved and therefore add to the cost of operations. Human error: Many issuing banks maintain legacy systems which rely on human interpretation in assigning reason codes to a dispute. This may result in application of incorrect reason codes, thereby resulting in a loss to the issuing bank.06 Association penalties: Incorrect reason codes or incomplete chargebacks owing to human errors could in turn lead to PNA (such as MasterCard or Visa) penalties. These add to costs and increase the time to resolve a dispute. Complexities around legacy systems: Many issuing banks continue to manage their disputes & chargeback process through legacy systems which were enhanced over time with stop gap arrangements like macros, external tools, IT applications, etc. A leading bank in the APAC region for example uses up to 35 different systems, applications, macros and tools to manage their end to end disputes workflow process. Managing such a complex

infrastructure of systems adds to operational costs and may lead to delays in chargeback processing. Figure 8: The Disputes and Chargeback Management P Dispute write offs: Financial losses related to dispute write offs and chargebacks are high. A sample study of a leading global issuing bank showed close to $11 million spent in annual dispute write offs. This did not include the cost of managing the dispute. Financial institutions need to manage not only their operating costs such as labor, technology, overheads, etc., but also bundled costs of managing a dispute which could be $50/ dispute or even higher (excluding arbitration) . Arbitration: Every case filed for arbitration by the issuing bank with PNA members to resolve a chargeback that is challenged by the acquiring bank can cost between $250 and $750. If the issuing bank failsto win the arbitration, they are required to pay the entire cost of the arbitration. It is estimated that the total cost of managing disputes and chargebacks can be up to 15% of operating costs. Added to this are the costs involved when an issuing banks credits a customer by deciding not to investigate. There are two key reasons for not initiating an investigation – A) The issuing bank may be keen to maintain customer satisfaction (also called good faith write off 's) or B) The disputed amount may be below a pre-determined threshold and could be too small to investigate. In either case profitability is negatively impacted. The Impact on Productivity, Costs & Customer Satisfaction We have already discussed identity fraud as being a growing reason for disputes and chargebacks. Chargeback can be triggered by unauthorized purchases, cyber-shoplifting, errors in billing amounts, goods not being delivered, the quality / model / type of goods delivered not matching the merchant's promise in the case of online, mobile catalogue or kiosk purchases. When a transaction is disputed by the card holder, it sets into motion a complex, manual, time consuming, expensive and resource-intensive sequence of events to identify the exact reason – called the "Reason Code" - for a chargeback (Figure 8). The growing volume of chargebacks, the complexity in documentation requirements, frequent changes in PNA guidelines and meeting Regulation Z (Truth in Lending Act, see highlights on page 8) statutes means that agents assigned to investigate claims rarely have the time or requisite tools to accurately identify the correct reason code. Errors and the time taken in manual reason code identification are compounded by several factors: The growing volume of chargebacks, the complexity in documentation requirements, frequent changes in PNA guidelines and meeting Regulation Z statutes means that agents assigned to investigate claims rarely have the time or requisite tools to accurately identify the correct reason code. Highlights of Regulation Z (Truth in Lending Act) In a bid to address these issues affecting recovery and customer retention, issuers routinely follow quality checks by auditing between 10 to 15 % of all disputes and chargeback resolutions. This of course, does not provide a guarantee that the other 85% to 90% of resolutions are accurate or do not violate regulations. This raises several questions: Strategic Levers to Strengthen Disputes & Chargeback Management Issuing banks can take certain steps to alleviate issues in their disputes and chargeback process. While outsourcing such a process will bring immediate labor arbitrage benefits, we opine that for a long term solution issuing banks should re-look at the legacy systems currently in place and the possibility of replacing these with either a home grown system or partnering with vendors who offer an adaptive, secure and reliable chargeback management platform involving minimal human

intervention. Vendors with the ability to do both (provide the platform and service) can offer a long term remedy that adds immense value in not just lowering costs but also improving customer satisfaction. Issuing banks will be benefitted by ensuring they look at platforms that provide four key functionalities as specified below. 1) Identification of the correct reason code Most often than not agents handling the disputes process rely on manual assessment of dispute reason codes and require extensive training (then retraining) which adds to operational costs and is prone to subjective interpretation of a dispute which may lead to human error in the identification of the right reason code. Therefore automating the identification of the chargeback reason code (by examining transaction details) using the right domain expertise can help address this issue. An agent can be then made familiar with the time-scales and documentation involved with the identified reason code, without having to refer to the voluminous Scheme Regulation Manual (SRM) that provides the documentation list. This will eventually reduce manual intervention, improve turnaround time and enhance the accuracy of resolutions. It is vital that issuing banks urgently examine quick to deploy scalable solutions that use reliable technology without increasing the cost of managing the growing number of disputes. 2) Improve communication with customer Once the agent generates the list documents required based on the SRM the customer needs to be adequately informed (in line with Regulation Z). Unfortunately, most of today's customer communication modules as part of the disputes and chargeback management systems seem inept to meet this need. Customer communication letters are pre-set, designed only to let agents tick a check list of required documents. This does not always adequately communicate what the customer needs to be told. Such communication leaves the customer confused and unable to respond accurately in time. Additionally this adds to the turnaround time and leads to customer dis-satisfaction. Ideally, the Disputes & Chargebacks Management solutions should have an integrated Document Management System (DMS). Such a system coupled with a guided workflow would indicate which documents are required from the customer for a particular reason code and should direct the agent in managing the dispute in a timely manner while keeping the customer communication current. This helps increase customer communications accuracy. The DMS should also be flexible allowing for customization of letters, e-mail, secured messaging, etc., and should have the ability to highlight only the missing information which the customer needs to provide. Once the information is received the system should auto tag and inform the agent about completeness of the documentation to expedite the dispute resolution process. This will go a long way in streamlining the customer communication process and in turn increasing customer loyalty and satisfaction. 3) Ensure regulatory and PNA requirements are met Issuing banks operate in an ever changing regulatory environment. This also applies to regulations that cover retail customer management, payment processing, disputes management, etc. We have already highlighted the importance of Regulation Z in this article and find that in the current scenario many issuing banks that continue to operate on legacy systems spread across several tools and applications where quick adaptability to changes in regulations may be time consuming, costly and complex. Hence a solution which could for example dynamically codify all regulatory and PNA requirements and make them available in real-time for

an agent so that the case management work flow allows business as usual will help reduce potential legal/ regulatory lapses thereby reducing legal costs and financial penalties. 4) Use intelligent analytics to reduce operational costs Each dispute leaves a trail of data and most financial institutions struggle to mine this data effectively. We believe that with automation and analytics issuing banks can reduce the likelihood of human error and improve process efficiencies. Intelligent systems with inbuilt tools like predictive analytics can help understand the origin of disputes and interpret loss patterns to guide issuing banks to make intelligent rules in their card authorization processes which in turn reduces incidents thereby bringing down operating costs as well as reduces potential disputes / write offs. The Path to Success for Disputes and Chargeback Leaders To summarize, the manual process to manage chargebacks is prone to errors and can take between 45 - 120 days to resolve. For a disputes and chargeback leader, the key to success is to ensure that disputes are closed quickly and accurately. This implies automating the process, using guided documentation processes and workflows, eliminating agent errors, introducing a high degree of intelligence and analytics into the chargeback management framework. This strategy has several salient features. The time, cost and resources involved in training an agent in chargeback processes is greatly reduced. Lowered agent attrition is therefore not the number one priority of the leader. By deploying automation, intelligent analytics, etc., new recruits can be quickly made operational. Importantly, additional capacity due to the projected increase in disputes volumes could be better augmented and predictive analytics deployed to counter any emanating trends or financial threats. With the growth in E-commerce and M-commerce there is going to be an increase in the number of cards not available physically. In addition, economic conditions are expected to contribute to an increase in fraudulent transactions. As a result, the number of disputes will continue to grow. It is therefore vital that issuing banks urgently examine quick to deploy scalable solutions that use reliable technology without increasing the cost of managing the growing number of disputes. Sources Sumit Sood heads the solutions practice for Retail Banking for Wipro BPO globally. Based in India, Sumit brings domain expertise in retail banking along with New Business Innovation, Strategy Consulting experience in FMCG, Advisory and Manufacturing Industries with overall experience spanning 13+ years. Through his career Sumit has worked with some of the most renowned Banking and FMCG brands. His interests include all things digital, emerging trends in retail banking like mobility, new business strategy, solutions selling & marketing and entrepreneurship. Joseph Pinipe is based in India and is part of the Global Solutions Group in Retail Banking of Wipro BPO. He brings 9 years of domain expertise in cards including disputes and chargebacks. His areas of expertise also includes Chargeback Management (Issuing & Acquiring), Fraud Control Management, Customer Service, Process Re-engineering, working experience on various banking legacy systems, Process Consulting and Strategic Assessment, Quality Management and Business Continuity Plan Management. He has provided data analysis support to leading global financial institutions and IT firms. His interests include reading and learning new technologies. Today customers realize that "process value creation" does not necessarily result in "business value creation". Technology enablement plays a crucial role in tracking customer needs that are

expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. Billing and collections. It's not exactly a consumer's favourite part of their relationship with their telecoms provider, but it is of course necessary.
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The Many Shades of

Service Assurance in Telecom

The many Shades of Service Assurance in Telecom Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. This paper tells you how. Then & Now: Service Assurance in the Telco World Service Assurance, in Telecommunications is most commonly defined as the application of policies and processes by a Communications Service Provider (CSP) to ensure that services offered over networks meet a pre-defined service quality level for an optimal subscriber experience. However, there is a seismic shift in the Telecom world of Service Assurance and is prompting the sector to evolve. Previously, contact centers could manage telecom customer queries and customers were content and CSP's could accurately predict service assurance. Globally industries are facing volatility including the telecommunications sector in compliance, operational, strategic or financial segments. While volatility can denote positivity when it comes to applying principles of innovation due to technological advancements, the telecom sector must ensure it capitalizes on volatility. The biggest challenges to the sector are Low Average Return per User (ARPU) and high churn. The voice business is almost at the end of its lifecycle and data services are becoming hard to differentiate, given the number of new players entering.Technological advancements, easier access to knowledge and transparency are allowing new entrants to compete seamlessly, while consumer expectations rise. Today it is not enough to provide traditionally expected consumer needs such as billings, technical support, customer service, network fixers as companies are expected to provide differentiated customer services. A need, that cannot be taken lightly in the digital age where reputations can be mitigated. What compels Telcos to adapt to Changing Times? One-size-fits-all strategy is redundant, in volatility Consumers care about experience: Purchasing a telco product is not restricted to the product but the experience that differentiates it from other products. When products are homogenous, it is 'service experience' that retains and enhances your consumer base. Analytics to guide in consumer psychographics and solutions: Data analytics is allowing companies to make unprecedented. Analytics helps accurate assessment of churn propensity

and cross sell/up sell index, thereby directing timely customized offers to relevant customers. The shift is from 'Data' to 'Big Data'. Multi-level analytics on customer interactions, transaction, behaviors, preferences, demography, buying patterns helps in deriving the Next Best Actions (NBAs) for resolution, retention and sales offers. Technological Advancements: Due to technological advancements there has been a rise of the omnipresent consumer. With Digital innovations organizations are continuously evolving their support models to accommodate an omnipresence space that the consumer is active, from customer service links new digital channels (mobile, social, kiosks) and traditional channels (contact center, branch/ stores). A cohesive customer experience is one that is unified, universal and proactive, independent of location, time, medium and method. Even from a service and support perspective, enabling automated and ranked real time NBAs during trouble- shooting eliminates service delivery challenges mitigating agent discretion. Blending Dichotomies: From interlinking of customer service and sales, CSPs need to work in tandem. In addition customers expect a one stop shop. A user interface made of customizable pods integrated with CRM, knowledge base and knowledge tools gives instant access to desired information. A 360° view of customers across all channels of communication along with personal information, open tickets, recent communication, lifecycle stage, and satisfaction scores is most desired. And this information is valuable to customize interactions. Increasing Competition allowing Customers have a Wider Choice Rising competition amongst CSPs and non-traditional players offering mobile services offer customers wider options, giving the customers the right to demand enhanced service, customized products prompting the industry to constantly evolve. Sustainability of Business Model It's true that CSPs are bending backwards to retain customers with new products and services almost every day. However, to keep it sustainable, it is important for CSPs to improve customer experience, maintaining and increasing their revenues while innovating to find reduced cost to serve through technological advancements or enhanced strategy. Sustainability requires a holistic approach that includes strong hiring practices, robust business practices backed by continuous investments in technology led innovation for improving customer service operations. A good way to start is to find the right Business Process Services partner who can lead the way with next generation platforms that have Analytics-driven engines for customer insights and give you flexible and customized solutions to manage your customer interaction lifecycle. Your true partner is the one who takes ownership and drive these efforts to completion, puts skin in the game, makes it exciting by throwing in a gain share model and makes the right investments in technology platforms. Conclusion Great customer service is built around customers however a sustainable model cannot be discounted. The last few years have seen CSPs investing in technology, contact channels and enterprise data management. A regulation-heavy environment coupled with customer expectations for personalized services require simplified customer service systems, enhanced business strategy, technological advancements and Analytics-backed decisions. While Automation is changing how telcos can look to service providers for better managing Service Assurance, the humane element in providing service is enhancing. Industry heavyweights have competition from new entrants and the need to evolve is essential for all. Today customers realize that "process value

creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Billing and collections. It's not exactly a consumer's favourite part of their relationship with their telecoms provider, but it is of course necessary.
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Collections - The newest way to win Customers

----- Arcticle source ----- https://www.wipro.com/business-process/collections---the-newest-way-to-win-customers/ ----- Related Articles Contact Wipro Please fill the required details to access the content Collections - The newest way to win Customers Billing and collections. It's not exactly a consumer's favourite part of their relationship with their telecoms provider, but it is of course necessary. Not approaching billing and collections in the right way can cause significant damage to the customer relationship, particularly if that customer has fallen into arrears. Red letters and even being cut off causes a detriment that can run deep for many years and with the highly competitive nature of the telecoms industry, service providers, be they ISPs, fixed-line or mobile network operators, must approach this aspect of the customer relationship in new ways. By making customer service the focal point of the collections team rather than 'Cash Collection', Telecom companies can look to reduce customer churn, thereby improving their profitability in the long term. Technology solutions can help to do this. Collections fundamentals must be ingrained in the DNA of a company's processes right through the customer journey, from point of sale all the way to bill payment. This can help to prepare the collections team for any future correspondence. For example, one way of doing this is by using technology to segment customers more intelligently, helping to categorise the various risk factors that customers may represent in regards to paying their bills. One such risk area is whether a customer pays quarterly or monthly. More generally, customers who choose to pay on a quarterly basis do not pay by direct debit, which can lead to them falling into arrears - often by accident. Tactfully encouraging customers to change to monthly direct debit can help them to stay on top of their bills but also help telecoms to realise revenue early. This kind of value-add customer service could also be enshrined at the first stage of the collections of arrears process. If a customer pays an outstanding bill, offering to set up direct debit can take the worry off their mind for the future, should the non-payment have been accidental due to forgetfulness. There are a number of other areas in which technology solution implementation can help to improve the customer service aspect of the collections team and process such as advanced notification of a surge in use, so 'Bill Shock' does not take place; data collection and analysis to identify customer purchase, consumption and payment patterns to create actionable insights throughout the customer journey; or bill reduction for loyal, low risk customers. Overall, billing and collections shouldn't just be about collecting money from customers. It is about ensuring telecoms

companies get their revenues on time whilst ensuring that the customer relationship is maintained. Customers must feel like collections and billings is not just a headache, but see the department as a partner that can provide them with a first rate service whilst keeping their credit rating intact. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Standardization in the Outsourcing Industry

----- Arcticle source ----- https://www.wipro.com/business-process/ standardization-in-the-outsourcing-industry/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Standardization in the Outsourcing Industry Moving from "Variation by Rule" to "Variation by Exception" resulting in better quality, faster delivery and lesser cost of operations. To meet cost constrains, drive efficiencies, and inculcate scalability, outsourcing clients and vendors are looking to standardize processes across markets and products. This paper discusses the need for standardization and the various approaches that can be followed by companies to achieve it. Why must BPO Service Providers standardize? Outsourcing started in middle of twentieth century in the manufacturing industry. With the development of telecom infrastructure in the last few decades we have seen an increase in outsourcing of services particularly the IT & IT enabled services. Globalization and focus on core competencies has accelerated the outsourcing drive by organizations around the World. It brings them cost and quality advantages besides providing them opportunities to share the business risks with services provider. In last few years recession has forced organizations to initiate cost management programs. Outsourcing is one of the fastest ways to achieve this objective. In addition to labor arbitrage, customers also take this opportunity to consolidate their business and processes which are often spread across markets in different countries and multiple products. For service providers the challenge is scalability and cost containment as demand for outsourcing grows. To meet this challenge, leveraging their existing delivery model for new engagements makes business sense for them. A well developed and standardized delivery model can be positioned as a differentiator for service provider while enabling them to offer low-cost, value added services to their clients. The various benefits of standardization to outsourcing clients and vendors are outlined in the standardization vale map below (figure 1): Figure 1: The Standardization Value Map The Standardization Capability Model Standardization of delivery is deployed not just on core business processes outsourced by the customer but on enabler processes as well.

Enabler processes are those which support the delivery of core processes. Service providers integrate standardization of core and enables processes in their quality framework. Standardization approach is a four level model called the standardization capability model (Figure 2). Figure 2: Standardization Capability Model Level One Standardization Level One is the basic compliance of enabler processes against a set of standard practices which evolves through multiple engagements across industries, service lines and multiple global delivery centers. It is measured through a process of periodic audits using a standard checklist. The practices are further classified into "One Time Setup" practices and "Ongoing" practices. Level Two Standardization Level Two is the basic compliance of core process against a set of standard practices or industry best practices which evolves as the industry represented by the process evolves. This is referred to as "Activity Level Benchmarking". The extent of standardization across businesses is measured by process parameters like percentage common activities or output parameters like throughput. The latter is also referred to as "Metrics Based Standardization". Level Two standardization is the foundation for consolidation of business spread across markets in different countries and across multiple products. Often business processes of such customers are different for different units even if they are providing same services thereby not giving the advantage of economies of scale. By outsourcing, customers are able to consolidate this under a service provider who then deploys same set of people, processes and platform to provide the benefits due to economies of scale. It also de-risks the customer from resource utilization variation across geographies. Activity Level Benchmarking Activity level benchmarking measures the business processes against the industry best practices referred to as "Standard". It not only maps the process against the best practices but, also against the process objective. It then recommends changes in process design by balancing between process objectives and industry best practices. This exercise is done in two steps: 1. Map the activities to the business and process objective. Mapping to business and process objective will reveal process inefficiencies- activities which have no effect on the achievement of business and process objectives. This also helps in resource optimization by replacing multiple activities with a single activity 2. Compare the activities performed across units (similar process across multiple markets/ products for one customer; similar process across multiple customers and so on). The best and the most efficient ways of delivering the activities are identified. These are inputs to process re-engineering for customers which helps in developing a sustainable and long term solution for the customer. Metrics based Standardization It is important to quantify and measure the extent of standardization across units. To align standardization with business and process objectives, it is measured against process and the business outcome or "Metrics". Some of the commonly used metrics to measure standardization are throughput, quality, and turnaround time. It is important to identify the right outcome or metric and its appropriate operational definition. The identified metric is then measured across the units which could be different accounts or different market / products for same process. The variation in the value of metric across the units is a measure of (lack of) standardization. This provides a quantified output to track as improvement steps are approached with an objective of standardizing business processes. Sources of variations (drivers) are identified and these drivers are quantified

which helps in identifying the gaps and corresponding counter measures to manage these drivers. The results of this can then be measured by reduction of variation in the value of metric. As an example (Figure 3) let's consider an outsourced account payable process that is being delivered across multiple clients or across multiple markets to the same client (each representing a unit). The steps involved in standardizing the accounts payable process are: Level Three Standardization Automation of enabler processes is referred to as Level Three standardization. In a process lab, the reusable components like common measuring, reporting tools, etc. are replicated for the new customer without any considerable customization. This helps in faster scalability and predictability of performance. Level Four Standardization Automation of core process leads to development of processing platforms which ensures enhanced controls, higher efficiency, scalability and predictability of performance. This helps in complete consolidation of outsourced business processes of a customer. It also helps in development of outcome based fee business model. Figure 3: Metrics based standardization The Process Lab Framework The "Process Lab" initiative leverages technology for process standardization. Process Lab plays a vital role in driving a cultural shift in the organization in moving from manual work methods to automated processes through application of tools and technology. Process Lab journey starts from institutionalizing business process management system (BPMS) in transition of new processes (Figure 4). It helps in development and deployment of several tools that help in managing the delivery across the entire process life cycle. Process Lab diversifies into three work streams; Figure 2: Standardization Capability Model Process Lab generic tools cover a wide spectrum of standardization of vital enabler processes like measuring, reporting, process monitoring, resource management, knowledge management and commitment management. Large scale deployment of these tools helps in effective process management and governance. Re-engineering tools like process modeling and simulation, text analytics, data mining and speech analytics is adapted with a view to analyze a process from a standardization view point and generate other business value adds. While process simulation provides a distinctive edge in leveraging technology enabled analytics tool for capacity design and process design, next generation analytics like text, speech and data analytics helps in mapping business objectives with current processes which is a vital element in the journey towards standardization. It helps in mining potential business gains. Re-engineering tools help in standardizing and delivering excellence to customers. While above mentioned streams focus primarily on automation of enabler processes and analytics, process lab also helps in design and development of tools that help core process automation. These tools help in standardizing the core process, the benefits of which is reflected in improved overall productivity and quality of delivery. Automation projects are run at process level and best practices are replicated across service lines. Conclusion The BPO industry is facing challenges from changing market landscapes, emerging low cost competitors, and changing customer sensibilities with tighter budgets and more expectations from service providers. Service providers are being challenged to differentiate themselves through performance and pricing. In this scenario, BPO providers must drive standardization across their business to provide value to customers and enables enhanced control of business processes. A framework like 'Process Labs' can help them achieve

this objective. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

When Soft Robots are at Work in the BPOs

----- Arcticle source ----- https://www.wipro.com/business-process/when-soft-robots-are-at-work-in-the-bpos/ ----- Related Articles Contact Wipro Please fill the required details to access the content When Soft Robots are at work in the BPOs Some things have changed: It's a wake up call for the Service Provider world This section would have ideally had me talking about how things are changing for our customers and why must they adapt to change, in an 'adapt or perish' tone. But for a change, this is really about us service providers adapting to a changing trend. Yes, that is right, the alarm just went off on us. A quick recap of how the BPO industry has progressed in the last 15 years – BPO 1.0 was about pure offshoring and labor arbitrage based benefits; followed by BPO 2.0 that was about transformation through process harmonization, innovation, and evolving options of business models. BPO 3.0 today is about technology play for improved costs and efficiencies. And, what did BPO 3.0 do to us? Well, it had our back against the wall, literally. Most of the engagement models which had a list of benefits on a 10-15 year window had begun to decline. We had seized to impress customers with the 10-15% efficiency gains and cost benefits from traditional improvement methods. These declining benefits became a natural ceiling to performance management and we simply had to bring in noticeable efficiency and cost improvements. Cost savings for all the right reasons stays paramount for any customer and they want more than the 10-15% benefits that we were good to pass on, until a year ago. With all options being maxed out, it got worse when process changes were introduced as they caused further decline in benefits. When we looked around to see what could set us sailing, it was 'Automation'. Automation isn't new, it's been around for a while. But pushing the envelope had the answer to getting right back on the horse. Call it Robotics, call it Robotic process automation (RPA), but do not miss out on what it can do for you. Leave the 'how' to the experts. As much as it's a boon for service providers, it's an equal blessing for all industries. What's in it for you? 'Quick and dirty' does it for most occasions where you are looking for a quick turn-around and need solid numbers to tell your story. But this time around, RPA gives you a 'Quick and clean' answer, and above all it's non-intrusive. It's a new and a great way to quick change. You can look at it as a short term method for adding immediate business benefits to automate a business process for increased efficiencies, or look at it as an aid to a larger change initiative.

Either way its contribution to your life comes in the form of: The key to making the most of these three opportunities lies in an intelligent design framework that will hold all the aces. A framework that will pay due attention to process harmonization, redesigning of team structure, providing a case management tool, standardizing input, providing ongoing support and managing the flow. Managing the nuts and bolts: Design holds the clue Plonking a robot on the desk and ordering it to do the mundane repetitive tasks that processing advisors carry out would have been ideal, but unfortunately that's not an option. Robotics in BPO is about making alterations in the traditional processing ecosystem. As much as it holds a quick fix to our immediate problems, it cannot be looked at as a mere point tool. It's about the approach you take towards milking the concept – a framework. It's about doing certain things in sequence in a well-designed manner to make way for robots: A few other things that will further work in your favor include a control system built within an Order Provisioning Platform that will manage the performance of a robot and building reusability in a cognitive model to aid decision making, and accrue learnings such that a robot knows when and how to call for assistance. Getting all of these right and in perfect timing can be challenging, but an expert service provider will know how get their ducks in a row. 'They are firing on all cylinders': not just a cliché, with Robots it's for real Four simple, tried and tested steps can lead you to a successful RPA implementation – Assess, Design, Build, Test and Deploy. Let's look at them in more detail. A holistic approach to Robotics is required for optimum outcome. It involves 1) a high-end automation platform to reduce human intervention to the maximum extent 2) imbibes the aspect of Data management to power your decisions, and 3) relies on a business operations platform to accommodate the finest of operational nuances that hold the potential to increased process efficiencies. A combination of these three tenets bring long term and sustained benefits from the implantation of Robotics. The giveaway is simple. If you shout out RPA, the echo in return must be 'cost savings, improved opex and agility'. And the numbers are not small anymore! Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Simplify Telecom Network Migration

with Repeatable Frameworks

Simplify Telecom Network Migration with Repeatable Frameworks A perfect 10 in network migrations in the Telecom world is almost a mirage, but there's a lot that you could get a grip over to get closer to a 10. Associated risks with Network Migration and the desired shift in focus Telcos migrate their network for reasons such as tackling security issues, increased storage needs, increasing customer need for bandwidth, corporate restructuring, leveraging new innovation, containing cost, using open standard base interfaces, moving from traditional legacy environment and more. These drivers don't normally follow a sequence; hence attempting them as they come feels similar to managing a host of unplanned activities. Collectively, they have the potential of throwing in a high degree of uncertainty as the team takes on the execution. Network migrations are never perfect, however that does not imply that perfection mustn't be attempted. The known devils in the world of risks associated with network migration include facility issues, carrier order verifications, equipment support, and configuration checks. Upgrading a network or changing over to a new network provider can be time consuming, painful, and expensive for any business if it's not carried out under the watchful eyes of an experienced project management team. It's about how the team manages these risks to deliver your project on time and within the estimated budget – A tight rope walk! A base requirement for a successful migration plan is that of shared responsibilities between the network team, core engineering team and the service delivery function to arrive at a collective decision on inventory, customer expectations and network requirements. Doing so arrests snags caused due to inventory mismatch, readiness to make alterations to the network, meeting customer expectations and inventory management. They typically lead to post migration hiccups like service outage issues, unmet requests for upgrade and downgrade, missing deadlines set by the customer and lack of service assurance support to the customer. If these issues persist, the account teams are disabled from staying updated on the status of their consumers on the network, for example- the number of active services, bandwidth of services and whether or not the collections team is lockstep with services provided. The picture of an ideal Network Migration setup 'Planning' is the most critical step in a migration process. A successful migration is a result of clear planning across project tasks - ordering, provisioning, turn-up, cut-over, equipment installation and smooth running. Immaculate planning increases the probability of positively impacting customer expectations, managing service issues, CSAT scores and reduces the burden of customer escalations. It avoids the risk of mismatch on the OSS and BSS stack, which normally occurs when the actual migration deviates from the conceptualized plan. Appropriate inventory management has a direct impact on Service Assurance. To get it right, a timely involvement between the Engineering team for core telecom requirement and the Finance team for estimating cost of network, network consolidation, opting for a technically advanced network, and planning the migration remains an important stage. If these checks and balances are not set right, right from start, telcos begin to feel the heat half-way into the transition due to unanticipated costs, technology requirements and customer desires for enhanced services that the current network cannot provide. Evidently, smooth migrations are a result of a well thought out plan, proven delivery models and managed by a core project

team that sits outside of your delivery team. The credit belongs to this core project team that comprises of telecom experts, delivery experts, customer interface experts and the project management experts. This team is responsible for establishing a roadmap for migration- a good plan will help meet time lines, client's core objectives, cost estimates, optimize resource utilization, predict and reduce cost of failure, integrate legacy and new systems and combat any adverse customer impact. The telco benefit from a shortened migration cycle time. Perfect picture of a successful migration promises retained customers, retained revenue pipeline, and enhanced network for consumers that provides multiple services and above all meets cost challenges as per plan. Even if there are minor possibilities of a downtime during the process, a good project team will ensure open communication and prepare the telco in advance for the downtime. Steps for successful Network Migration As stated in the beginning, network migrations are not perfect however the secret lies in the attempts to score 10! Here are a few steps that must be perfected and carried out in a sequence for increased success: *Steps for a successful network migration* Step 1: Establish and setup project team. Step 2: Define solution architecture. Step 3: Craft dats and customer migration strategy. Step 4: Test capabilities and model. Step 5: Define and communicate the roll out plan. Step 6: Execution of migration across all layers. Step 7: Control and mitigate and variations. Step 8: Close project. Step 9 Refine capabilities. 5. Execute- This step is governed by the plan built in step 4. Project management needs to be installed to oversee the execution plan and to check if it adds up to the overall plan. A control/quality team must ensure adherence to the quality plan. In case the project over runs during the real time mitigation; it is this team that has the onus of addressing the real time execution challenges. 6. Close the Migration Project- this is a step for status check to determine whether or not the goals and objectives that we set out to achieve are met. A set of questions asked to the decision makers of the project, before the migration commences will determine the urgency of the migration and the expectations at every stage. Finding your trusted partner for Network Migration There is a constant need for telcos to adapt to change rapidly and offer new services to customers while operating in an efficient manner. For this to happen, agility is of utmost importance. While you focus on your core business, you can decide to find a technology partner to manage your network migration. In doing so, evaluating your service provider on two critical parameters will go a long way in guaranteeing success. 1) Capability- Experience in managing end-to-end migrations, right mix of expertise (Consultants, technicians, network engineers, project management team, reporting, client service team), investments in tools, technology and platforms, domain knowledge, ability to connect to your business objectives that is steering this migration plan, delivery prowess and multi-geo reach 2) Ability to deliver within the budget- Your technology partner should be able to offer you cost effective competitive rates with credentials that match up. We are seeing an increasing shift from traditional copper and legacy networks to MPLS and IP based networks. A follow up to this is a step change for telcos in operational flexibility and efficiency while reducing the total cost of ownership. And it's not surprising that these changes bring added intricacies to network migration. The various services need to be tested on the new setup and it becomes compulsory to factor different communication protocols. The big-ticket items in migration are

core network (Core Infrastructure), services and updating the customer on the progress and anticipated down time – all simultaneously. This is where and why we think a framework to plan and oversee migrations comes to rescue. It gets easier when entrusted to a third party who abides by industry-guided frameworks. If the balance is right you can be rest assured that you are stepping towards successful closure of the planned migration. You will certainly have iterations based on learnings but they will be in safe boundaries. I repeat- aspire to get closer to a perfect 10! Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Business Transformation:

The Authentic Recipe

----- Arcticle source ----- https://www.wipro.com/business-process/business-transformation--the-authentic-recipe/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Business Transformation: The Authentic Recipe Quantifying a successful business transformation initiative and finding the right partner for it   A closer look at Business Transformation: There's no denying that "Business Transformation" is an overused term. I believe this is due to the ambiguity around the concept. Leading business consulting firms and organizations usually refer to Business Transformation in the context of three distinct improvements: Evaluating the relationship between these parameters under different business scenarios lead me to believe that any single improvement must not come at the expense of another critical area. A narrow focus on any one specific objective can be detrimental to the overall health of a business. For example, if top-line growth does not balance with cost efficiency while also maintaining customer satisfaction, the benefits from such an initiative are not sustainable and thus, cannot contribute to long term profitability. Similarly, if cost savings or profitability happens through headcount reduction, a drop in customer satisfaction can be a predictable outcome from poor service and will eventually impact top-line adversely. A genuine, sustainable Business Transformation plan requires an objective and a broad point of view to truly gauge success over time. The breadth of the perspective needs to balance growth, profitability and customer experience simultaneously to be truly transformative. Whether driven internally or through a third party, organizations need to ensure that this point of view also resonates with the engaged stakeholders along the journey to be successful. As a practitioner with several successful Business Transformations delivered, the following is my candid perspective on how clients have succeeded with the authentic Business Transformation recipe.

Getting the basic ingredients right: First, we need to come to terms on how we define success, which in turn is objective, subjective and relative. The three key stakeholders that determine success are: 1. Customers: Customers associate themselves with a brand when they believe that their investment or purchase yields them credibility; or a satisfactory customer experience; or even the hope of a better experience because there is something unique and exclusive to the brand and the offering. Customer experience as a value is both subjective and relative. 2. Employees: Talented employees will gravitate to the organization that offers them a better future. The better future is anticipated only if the organization is recognized as better than others as measured by cultural cohesion and loyalty, superior compensation and benefits, or better opportunities to accomplish career goals. The measures of value here are a mix of both objective and subjective. 3. Principal shareholders: Quantifiable assessments determine whether or not investors will pay a premium for a share in business and this is based on future projection of earnings or a discount if further capital investment is required to attract revenue. Valuation is also based on the anticipated growth, competitive strength and profitability. Value as measured by these stakeholders is primarily objective, but is also relative with reference to comparative investment options available to the investor. In the initial planning stage of a Business Transformation initiative, all three stakeholder expectations must be anticipated for the effort to be justified over the risk. After having anticipated expectations of these key stakeholders who determine success, the realistic planning can begin. This rarely happens as not all stakeholder expectations are taken into consideration. The true victors of Business Transformation are the ones who balance out their initiatives across growth, efficiency and customer experience simultaneously. Collaboration: The secret sauce: To obtain the best possible outcomes - a ground breaking Business Transformation, leadership must steer a collaborative process and define the ideal future state from the start with genuine expectations for all involved. It is equally important to continue this dialog beyond the envisioning process towards a solution that works for all stakeholders before finalizing the plan. This means climbing down the stairs to understand what is actually required to execute this vision in a bottom-up way. Buy-in and participation at all levels including the lowest rungs of the organization is necessary to effect a real change. While you cannot outsource leadership, you can learn from those whom have traversed certain parts of the path. In case of a third party service provider, the partner should have developed the expertise, through several specializations, to identify the pitfalls in a major transformational effort and to recruit the skills whenever and wherever required. When I started my career in the Outsourcing and Managed Services industry in 1996, I believed in the trend of increasing specializations amidst emerging hyper competition. These trends are accelerating and the smart must not only adapt, but adopt. The secret is that it takes a combination of specialized efforts over time that culminate into a Business Transformation; no one single ingredient will make that happen. Appropriate business analysis, effective technology implementations, appropriate process re-engineering, change management, training and governance are amongst the efforts that need to be managed carefully for the end product to be transformative. It requires leadership to bring in the collaboration that drives the associated teams towards being creative and finding the opportunities for

improvements while maintaining the balance of priorities to ensure sustainable growth. As an allegory to the aforementioned, consider the landscape of innovative business start-ups of the last two decades. The novelty of an idea only serves as the origin of the enterprise which can be likened to how a Transformative Business engagement is often built on a novel idea. Yet, invariably, it is those businesses that have the discipline to operate effectively and adapt to change that succeed. This is because corrections are always necessary and diligent professionals make that happen because they have invested efforts in the success of the engagement. Similarly in your engagement with a service provider, you need to look for the rigor of a collaborative, dedicated team that understands the importance of balancing the three parameters of growth, value and customer experience. The key to achieving a Business Transformation is a motivated team. The right partner will mobilize a motivated team quickly. It makes sense to engage an experienced external partner under many scenarios as an alternative to doing things in-house. A third party service provider is incented to bring forth accelerated change in order to achieve their profitability and brand relevance. A smart client will understand that this service provider urgency will help break through a number of internal barriers. A second scenario often is the need to bring confidence to a third party such as an investor, whose conditions of investment require significant improvements to the status quo. Often survival in a turbulent market necessitate the involvement of a qualified business partner. Whatever the case may be, success requires owning a common set of business objectives. You know you've found your partner when their proposal and engagement model match a vision that: In terms of a third party service provider, the dynamics of collaboration is reflected in the core values of your partner organization and how these are exemplified in practice. A value proposition pitch that is spot on, creative and intelligent is attractive on the surface, but you need to look beneath the hood. During the sales process, does the service provider provide a realistic plan to achieve the end state? Will they make commitments where they share the risk? It's "integrity" where a service provider must score and collaboration up front is the best test of this relationship. Does your supplier really want your business and thereby demonstrate a willingness to work towards a reference-able engagement? Mohammed Omran Author is a Practice Leader, North America , Global Media and Telecom Market, Business Process Services at Wipro Ltd. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Operational Benchmarking Driving

Business Efficiency

Operational Benchmarking driving Business Efficiency Delivering best in class performance by targeting world class benchmarks and making processes more efficient and effective. In a competitive business environment, organizations are mainly looking at two things: revenue enhancement and cost reduction. These two factors together define winning businesses. Organizations take different approaches to achieve these two goals. This paper discusses the importance of operational benchmarking in helping organizations improve efficiencies and reduce costs. Introduction An organization's vision and mission statements act as the guiding principles to envision the long term goals and achieve the short term goals of the organization. The day-to-day activities are modeled along those principles to achieve the business objectives. Various departments across the organization performing different functions work together, to achieve the overall vision of the organization. Though the different departments work towards a common goal, they have individual objectives to achieve. For example, Accounts Payable department has to ensure timely payments to all vendors and suppliers. IT Department has to ensure that all the systems and in house solutions are operating in perfect order. The manufacturing department has to take care of the manufacturing schedules and inventory etc. Benchmarking as a practice helps an organization get a comparative view of these functions across the organization as well as across industries and identify gaps in performance. Benchmarking is important whether these activities are performed in house or outsourced to service providers. A service provider benchmarking its operations adds value to the clients' business by proactively highlighting improvement areas and best practices. However, benchmarking is a very dynamic process as the measures and metrics involved change frequently depending on industry performance. In a competitive business landscape it is important to stay abreast with the latest trends in benchmarking to ensure that all organizational processes adhere to industry best practices. Process upgrades usually result in large cost savings for the organization and also lead to a more streamlined approach ensuring maximum quality. Operational Benchmarking Operational benchmarking helps organizations achieve their slated business objectives using the best in industry practices across verticals to optimize their operations. It drives process optimization by comparing different activities, performed for different clients, across industries. It also compares the efficiency or automation level of the activity performed and consequently its importance to the business. The benchmarking focuses on resource optimization by making changes in the process design. Operational

Benchmarking can result in several changes across the organization. They include: Policy Changes: Lack of certain policies can be a high cost and effort situation. For example: If the benchmarking activities identify such gaps in the existing policies of the organization then corrective actions can be taken and appropriate policy created or modified. Process Changes: Non-value added activities such as manual trackers maintained where system reports can be generated; entering travel expense data manually in the mainframe system in place of automating using macros etc. drive down the efficiency of an organization. Such processes, identified through benchmarking can then be upgraded to match the best in class available at that point in time. Technology Changes: There maybe a lack of automation such as raising queries through the emails in place of raising queries within the ERP workflow, or lack of integration of the scanning workflow with the ERP. These outdated systems cause delays and errors costing time and effort to resolve issues, not to mention the resource cost. Benchmarking identifies the best practices in automation across industries and the same can be implemented by the organization to drive efficiencies. How to Benchmark Your Operations? Operational benchmarking involves identifying the best practices in the industry and then comparing them with the current practices in the company and making recommendations for change. This is a two step process. Benchmark activities against the industry best practices In the first step, a detailed description of the organization's processes is listed out. The details include the type of activity performed, how is it performed, extent of automation and its importance to the business. These lists are then benchmarked against the best practices in the industry. This is known as the "Best-in-Comparison" process. The process helps identify: Irrelevant Activities Does not impact Business Objective (e.g. Updating excel tracker, Validating signature on invoice without knowing approval matrix) Action Required Remove these activities Inefficient Activities Impacts achievement of Business Objective (e.g. Automate manual data entry in Mainframe, Cancel check online at 0 cost instead of stop payment at $15 per check) Action Required Replicable Best Practices Gap Activities Required to achieve Business Objective (e.g. Split report, Using 'R-Block' to increase STP rate for exception invoices) Action Required Add these activities Calculate process efficiency scores and propose design changes The second step is to assess the efficiency of the existing process and propose process design changes to increase the process efficiency. Process efficiency score is calculated as below: Activity Score (1, 0, NA): Efficiency Level (1,3,9): Business Importance (1,3,9): Activity Efficiency Score: Activity Efficiency is a product of Activity Score, Efficiency Level Score and Business Importance Score Possible Efficiency Score: Possible Efficiency is product of Best-in-comparison Efficiency Level (always 9) and Business Importance Score. Process Efficiency Score: Process Efficiency Score is ratio of Total Activity Efficiency Score and Total Possible Efficiency Score. An example of this scorecard for an Accounts Payable process is shown in Figure1. Figure 1: Process Effciency Scorecard for Accounts The Business Case for Operational Benchmarking Operational benchmarking provides a structured approach to assess process efficiency, identifying process gaps, and process improvement to an organization. Due to its various benefits, it is a trend followed by most large organizations across industries. The benefits of operational benchmarking include: Knowledge Enhancement - Benchmarking is an opportunity to learn from each other, maximizing gains,

and creating efficiencies. Clarity and Objectivity in decision making - Benchmarking provides clarity on relative performance in quantifiable terms. This makes management decision making easier based on facts and hard data and provides actionable results. Process Improvement - Benchmarking identifies irrelevant activities that drain resources and control gaps in various processes for a company. It provides end-to-end visibility of process activities, and opportunities to make processes as efficient as possible. Stakeholder satisfaction - Measuring the company against best-in-class and improving accordingly gives stakeholders a clear sign of the company's intent. It also helps a company to identify areas where stakeholders value competition more and focus more efforts in those areas. Competition and Motivation - Comparing the company performance with competitors can help the organization stay competitive. It also defines a clear set of goals and objectives that help the employees stay motivated. Conclusion The BPO industry is facing challenges from changing market landscapes, emerging low cost competitors, and changing customer sensibilities with tighter budgets and more expectations from service providers. Service providers are being challenged to differentiate themselves through performance and pricing. In this scenario, BPO providers must drive standardization across their business to provide value to customers and enables enhanced control of business processes. A framework like 'Process Labs' can help them achieve this objective. Rajesh Sehgal is a Process Excellence Leader at Wipro. He has been with Wipro for over nine years and has played a leading role in transforming the role of the quality function from process compliance to value creation. He is a certified Master Black Belt and assessor for Malcolm Baldridge framework. He has represented and received awards and recognition at National and International Platforms (Global Six Sigma Business Improvement Award). His thought leadership papers have been published and shared at forums like Nasscom and ANQ. Rajesh is a mechanical engineer with an MBA in International Business from IIFT New Delhi. Gopal Aggarwal is a process excellence manager at Wipro. He specializes in the Business Process Reengineering for the Finance & Accounting processes. He comes with an experience of 10 years in the areas of BPO Operations, Quality and Process Reengineering. In his tenure, Gopal has derived various process improvement initiatives using Lean, Six Sigma, Standardization, and Process Benchmarking and has received "Top Gun" award. By qualification, he is a Chartered Accountant (CA), and holds a Post Graduate Diploma in Management. He is a certified Black-belt from Oracle Corporation and BMG Consulting. Additionally, he is a certified Trainer for Six Sigma. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

The importance of Customer Experience in Telecom

----- Arcticle source ----- https://www.wipro.com/business-process/the-importance-of-customer-experience-in-telecom/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content The importance of Customer Experience in Telecom The telecom industry is witnessing an explosion of competition and an era of hyper consumerization. The most immediate impact has been an increase in customer churn. As a consequence, telecom operators are investing more in retaining and maintaining a customer. The price point of delivering services to those customers, however, has remained the same, leading to stagnant revenues. It is a tricky situation since the demand from customers for multi-play services– such as broadband, cable TV, IP TV, mobile wallets, data and content–can actually boost revenues if customers can be retained. Fortunately, the answer to both challenges, retaining customers and increasing Average Revenue per User (ARPU), is the same: creating exceptional Customer Experience (CX). While the industry has had a successful "customer first" management approach for the last decade or so, customer needs and sentiments are changing rapidly. To keep pace, operators must take large technological leaps. Fortunately, with the growth in touch points, the opportunities to improve CX have also grown. For operators determined to address CX at each moment of truth in the customer's journey, the rewards are ample and quick. Essentially, operators are focusing on three business areas that impact CX: Each of the business areas listed above is characterized by its own challenges and solutions. The discussion that follows for each of the areas is a starting point. Every operator must apply a layer of innovation to offer truly differentiated CX. Fulfillment Assume an operator can activate a new SIM for a customer in six hours. What if that time can be reduced to an hour? Every hour of delay in provisioning and activating a service means an increase in cost to serve. Similarly, the execution accuracy of an order determines how swiftly revenue can start flowing into account books. But, more importantly, at the other end of both processes is a customer whose patience levels are being tested and who could, without warning, switch to competition. Streamlining real-time prioritization of customer needs should be high on the agenda of operators. This means combining and analyzing customer data, service requests, service parameters, network capacity, inventory, billing, support availability, exception management and finally mapping them to regulatory restrictions. Service Assurance Customer expectations are growing. They want voice, text, data, TV on mobile, hosted services, applications, payment mechanisms, flexible plans for download speeds and volumes, etc. In addition, the number of channels for customer interactions is growing. It is difficult for operators to acquire a unified view of the customer across channels and develop a reliable understanding of the customer. As a consequence, CX is being hurt and the cost of customer support is going up. Operators have not made the investments in technology that help them

understand customers through real time analytics. They are handicapped by the fact that they are unable to reduce the touch points or ensure that hand offs between touch points are accurate and faster. Billing and Revenue An operator's margins depend on accurate and timely billing. When an invoice is not accurate, it hurts the operator's business. But more damaging is the fact that over billing has an adverse impact on CX. Poor billing processes have other adverse effects. For example, a customer may be a subscriber of multiple services from the same operator. But back end customer acquisition, provisioning, support and billing processes are configured separately, resulting in the operators seeing the same customer as different ones. This means multiple invoices, payment reminders and transactions that are unnecessary. The platform mix for great Customer Experience The complex requirements of CX demand a mix of platforms that combine technology and process. These platforms understand the customer, predict events and needs, make decisions, ensure consistency in CX and – important from an operator point of view – bring down costs. These platforms can be broken down into four components: Where to begin? While these are powerful tools and technologies aimed at improving CX, the broader question is: does every operator need everything? The answer depends on the maturity of the operator and the markets being served. What is essential is that the operator begins the process to keep CX as the primary driver of business. The ideal route to doing this is to work with a technology partner that can break down each of the tools and technologies into smaller components that fit into a larger picture when required. If the operator has a deeper and more urgent need to address CX in the areas of voice or data or value added services, the technology partner should be able to implement only those components that are most immediately required – with the provision that components used later will easily fit into the overall CX jig-saw. Somit Kapoor Somit Kapoor leads the customer acquisition line of business for Global Media and Telecom vertical of Wipro BPS along with the niche practice of Customer Experience Transformation that is focused on new frameworks, tools and technologies that enables transformation of service delivery through innovative solutions. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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A Holistic Approach to Collections in Telecom

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Approach to Collections in Telecom Collections success today is measured in terms of customer retention and increased customer base. How can telcos leverage business process service pro Old methods of managing the collections function are a passé There's one for every one. That is the rate at which we see telcos launching new products and services to retain customers. The trigger for this is the addiction that consumers have developed for speed and connectivity. The ongoing expansion of the mobile ecosystem, coupled with demand for high-bandwidth applications and services such as video and gaming has directly added to the pressure on telcos to compete tooth and nail to meet customer expectations, be it with new products and services, value added services at marginal difference in Average Revenue Per User (ARPU) or flexing the Collections terms and conditions to simply avoid churn. A growing variety of consumption needs of customers implies need for new products and services which in turn suggest that the traditional Collections (also known as dunning) which was mainly about either sending notices for payments or discontinuing services for missed payments, today requires a new approach to avoid all possible chances of revenue leakage and maximize working capital. Consider the regular Telecom Collections process. It includes Times are such that Collections cannot just be about soft actions (sending notices) or hard actions (discontinuing services). There is a lot in between that telcos need to wake up to if they want their customers retained. While it is true that technology works hand-in-glove to automate Collections through configurable workflows, set triggers for responses in the form of emails, letters, schedules customer calls, supports collection agents with a referenceable knowledge base on collectibles and enables easy update of system with customer information; ensuring customer satisfaction and thereby a secured customer base is dependent on the learnings and best practices accrued by the Collections team and their ability to quickly expedite it into actionable. Ensuring success from service providers When telcos select a third party to manage their Collections process, it's a normal practice for the third party to suggest a few tweaks to the process to increase straight through processing, after which it is business as usual. Under such circumstances the goal of 'improving customer base' can be missed. We need to bring our attention to the fact that 'increased customer base' is a key success parameter to measure Collections, and this linkage is seen as a strong one today. Service providers have the potential to make a stellar impact on customer base by managing the Collections function more holistically and tad differently. The thing to marvel about is that these simple shifts in managing the process go a long way to up customer satisfaction and make a stark impact on your customer base. From our experience we have learnt that suggesting drastic changes to the Collections process upfront to the client and expecting them to implement it is a difficult try. Instead, driving pilot improvement project, basis the process changes, we believe will benefit the client; when showcased with proven results earn a confident buy-in. Here are some aspects of Collections that can be taken up differently. Process knowhow of the telco client It shouldn't surprise if the client has a history of operating the Collections function in a bare skeletal format with minimum variables and is expecting the third party to take charge of the process and outperform. In such a case, meticulous investment to understand the process to its base elements, and training the team is a worthy one. It calls for mastering the payment process, payment terms,

customer segments, their corresponding characteristics and behavior, dialer management, supporting technology and the role of Lean and Six-Sigma to deliver on new, revised goals. It is easy to skip the measurement of dialer efficiency, an important component in the Collections process. To prevent this, a safer practice is to jointly (telco and service provider) implement SLA terms for dialer management. This makes it simple for the telco to measure third party performance as per capacity, in step with the dialer SLA. And the most important side is to share best practices imbibed during the learning process with the client. We have benefited from such measures and reduced customer churn through non-payment by over 22%. Risk rating at Point of Sale (PoS) Although, it's the telcos who decide on the risk rating criteria for customers, studying the upstream process in detail is a good way for the third party to get started. They need to share the gaps identified with the client. Telcos most often bucket all risky customers together. To increase the effectiveness of the Collections process, it is advisable for the third party to do some intelligent customer segmentation and further categorize the risk factors. Advanced risk categorization during PoS has the power to provide clearer insight to the Collections team to be ready with corresponding actions/conversation pointers for each category. Our experience shows that over time, this detailed categorization has supported us with actionable insights from data points like collections history, risk category and payment patterns. It is vital to keep the risk rating of a customer dynamic. This seems like an apt step for any third party to stay on the top of 'customer credit rating'. Intra cycle balance monitoring 'Bill shock' is an unpleasant phenomenon that leads to customer churn. Capturing the 'surge' factor in every customer's bill and finding the best way to communicate this with them before the bill is generated does a lot good towards CSAT and customer retention. This is also a perfect opportunity to improve customer experience by educating the customer on the reasons for the surge, informing them on their payment options, payment deadline or providing a relaxation on the same if applicable in special cases reduces the debt amount. Our experience on this count has been a great one where we have succeeded in reducing bad debt written off by our customers. This typically happens when customers abandon the connection or have defaulted on payments. Having 'Cash collection' as the sole focus of the Collections process can run you the risk of leaving a lot on the table. Other softer nuances need equal attention to make your customer's ledger books look good. Bill format If 'billing query' calls be carefully studied, they will show a trend on the reasons for confusions that customers have around billing. Example: if customers are moving out of direct debit (the most ideal for telcos), then the communication on the bill should be scrutinized for risk of carrying inadequate information or confusing the customer. This can be fixed by simply re-wording the bill format. This humble yet powerful step helped us reduce our customer's DSO to 8-12 days from 32 days. Quarterly/ Monthly billed customers Revenue projections differ for quarterly and monthly billed customers. Quarterly billed customers do not normally opt for direct debit. However, there is a way to engage in conversations with this category of customers to check if they will consider enrolling for direct debit on a monthly basis, built on accurate estimations. This is early revenue realization for the telco, provided the customer buys the idea. These conversations are delicate and need to be handled with tact. We implemented this for one of our clients in the UK a couple of years ago when

the economy was down. It proved to be a well-timed welcome relief for the client. Unnecessary hand-offs A common, yet unpleasant scenario is when the Collections team disconnects the customer's connection for reasons seen as valid, for the telco. This is followed by a conversation between the customer and the Customer Service Representative where the connection is re established for fear of churn – clearly a bad experience for the customer. This goes on for a few cycles and it remains undecided as to where the buck will stop. A better way to manage this can be if these delayed payment/ defaulter cases are managed only by the Collections team and not the Customer Service team. To do this effectively, the Collections team needs to be educated on the customer list that is up for disconnection and the associated conversation required for restoring the relationship with the customer, without putting the telco at loss. When the customer's line is restricted they have the option to call the telco and this line can be routed to Collections. The Collections representative should take this opportunity to educate the customer on the next steps to avoid loss of connection, and also facilitate the payment process. Our experience tells that customer education even at such an uncomfortable juncture can reduce customer churn and improve cash collections – a team of 30 collections representatives succeeded in dropping call repeats by 50% for one of our clients. The above examples are a portrayal of a clear shift in attitude towards the Collections process. The point is to move away from looking at Collections as a plain vanilla last step in the customer management lifecycle. While technology can power every step to automate the Collections process, the onus of making it successful cannot be left on technology. Although it's true that Collections will sequentially remain the last step in the customer lifecycle management process, the secret lies in seeking an element of Collections in every step of the life cycle and making the necessary impact right then and there. Here's how. Point of Sale (PoS) This takes care of every event in the customer lifecycle management. For effective debt management it is imperative that telcos closely watch every customer's payment options and consumption pattern. The need is of a robust mechanism to feed the dynamic data back into different stages and make relevant adjustments in customer management approach, on the go, so the customer knows that we are truly aware of their preference patterns. Order Fulfilment Fulfilment within the cycle time plays a key role in making sure that customers don't fall into the debt cycle. As the process unfolds, completion of order adjustments needs to happen as deemed fit. In cases of provision delays, the risks are twofold – either the customer falls into the dispute category or will most probably churn. If the provisioning has not happened then disputes arise on 'charge' terms at the Collections stage. This leads to debt management at some point in time if the customer churns. The choice of avoiding these situations to a large extent rests with the telcos. Intra cycle balance monitoring This takes care of every event in the customer lifecycle management. For effective debt management it is imperative that telcos closely watch every customer's payment options and consumption pattern. The need is of a robust mechanism to feed the dynamic data back into different stages and make relevant adjustments in customer management approach, on the go, so the customer knows that we are truly aware of their preference patterns. Conclusion 'Collections' is a lot more that collecting dues from your customers; it is about pledging that you get your due revenues on time. Collections as a flavor must be ingrained in the DNA of

processes such as PoS, order fulfilment and intra cycle balance monitoring stages. It is the responsibility of the Collections function to convey to customers that they needn't look at Collections as a hazard, but take them as their trusted partners who can help improve their credit rating. For a moment, step into the customer's shoes who is attending to a collections call – they are worried about their credit rating, are reluctant about giving up the connection, and may even be worrying about funds. At such a volatile stage, if the Collections representative, empowered with the right insight, is able to empathize with the customer and suggest ways to salvage the situation, then the telco-customer journey just got catapulted on a path exactly opposite to 'Churn'. A healthy customer base is just a fall out of many such saves. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Ensuring Procurement Compliance in Infrastructure Maintenance Business

----- Arcticle source ----- https://www.wipro.com/business-process/ensuring-procurement-compliance-in-infrastructure-maintenance-bu/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Ensuring Procurement Compliance in Infrastructure Maintenance Business It is quite interesting to learn that in the business of maintenance service, lack of procurement compliance is one of the major causes of a serious revenue leakage for companies. While strong contractual agreement between the company and its sub-contractor is expected to be the core competence of this business, the lack of compliance to these contracts is its worst nightmare. This paper makes an attempt to establish how exactly non-compliance occurs and what role could outsourcing possibly play in achieving revenue protection for the business. Modus operandi of Maintenance Service Companies Many government entities, large corporate houses and residential housing complexes have long term contract with maintenance companies for the maintenance of properties across areas like housing, schools, and commercial buildings in serving different regions. In turn the maintenance companies subcontract it to multiple sub-contractors basis their trades. The sub-contractors manage maintenance of the properties typically for work such as electrical fitting, plumbing, carpentry, IT and other miscellaneous repairs/service. The sequence of activities in the value chain is as follows: What can possibly go wrong? While the model looks to be pretty straight forward, complications arise in managing the

procurement compliance. Compliance has to be controlled at two areas, the sub-contractor claims and the invoices to the client. While the work order might have standard costs, the sub-contractor can still incur travel, labor call charges in addition to the core activity. These charges might be warranted in certain cases; however, there would be many cases where the billing is not justified. Issues such as these attribute to the revenue leakage as the maintenance company would not be able to pass on the billing to its client. Revenue leakage could also be a result of various other factors like ignorance of warranty utilization, inventory management and work order allocation methodology. The revenue leakage can have a direct impact on the companies' revenue and margin significantly. Moreover, if the loophole is not rectified, the revenue leakage might reach any proportion. How companies control the leakage today? Today, companies get into a very reactive mode in taking measures for protecting revenue. They either do it in an ad hoc manner by employing the existing workforce as and when required or alternatively companies also form teams to manage the procurement compliance and ensure control of revenue leakage. However, this manual intervention for compliance check by the maintenance company comes at a significant effort and cost. To add to that, companies are left with no other choice than to utilize the highly trained resources for managing a relatively non-technical task. Moreover as of now, companies do not have a dedicated technology application for doing compliance check. Given the dynamic nature of the volumes, companies need to keep buffer resources to take care of the surge in volumes. What makes it a good case for outsourcing? An ideal maintenance service business should comprise of the following: Feasible: The procurement compliance has all the tenets required for building a case for outsourcing. Starting from a feasibility perspective, the compliance check activity could be completed, decoupled and offshored to a third-party outsourcing service provider. Another merit of outsourcing to a third-party service provider is that any backlogs in pre-billing could be managed by a ramp-up of resources from the provider. Reports and Triggers: Reporting of the process at all levels could be managed by service providers with separate reports flowing in to different stakeholders. A preventive mechanism could be set up by outsourcing where the service provider sends alerts when some threshold levels are crossed. This trigger could be used to raise an escalation by the service provider to the concerned team. Technology Enablement: Service providers with a technology application could also help automate large part of the process thereby saving manual efforts. The process could not be automated fully as it requires a good amount of interaction with the subcontractors, tenants, local supervisors (from the maintenance service company). However activities such as work order allocation could be automated to a large extent. Process Improvement: Service providers also come with a mandate of process improvement where they go into conducting a root-cause analysis of the cases. This becomes the cherry-on-top as the maintenance company is relived of the effort of deploying a consulting team or a quality team to take care of this activity. Adopting Best Practice: The third-party outsourcing service providers are able to share the best practices basis their exposure to multiple clients across different geographies. Third-party outsourcing service providers having a good technology arm are also able to introduce the best-practices. Calculating Return on Investment Given the volume of transactions and the value associated with the transaction, it is more

rational to go ahead with sample audits instead of doing a complete check on all the transactions. Doing a check on every transaction would mean a complete duplication of the effort. Sampling mechanism could be used and the sampling of the audit could be done based on the value of the transactions, specific job codes and regions. The Return on Investment could be shown by reporting of the cost avoidance (stoppage of revenue leakage) in dollar value as against the cost of outsourcing. Dollar value reporting of the transactions would give a clear picture of the revenue protection enabled; comparison with the cost incurred for revenue protection (service charges for outsourcing) would indicate the high quanta of Return on Investment. Future outlook for procurement compliance Moving to a Proactive Approach: In future, compliance would become more proactive from being reactive. This would be achieved with the advent of better technology enablement as well as increasing maturity levels of compliance enablement at maintenance companies. With a proactive approach, the load of the compliance at the post facto stage would come down significantly. Risk-Reward Commercial Model: Currently the popular commercial model is of time-and-material with service providers charging for resources deployed for the process. The service providers would become mature enough in due course and might be able to come up with a commercial model of risk-reward. In this model, service providers would share the risk of revenue loss and also gain based on the revenue protected. The concept of outsourcing of procurement compliance in infrastructure maintenance companies would gain momentum and reach yet higher levels of maturity. Managing procurement compliance by way of outsourcing would soon become the standard. Amarnath Shete is a Transformation Manager at Wipro Limited. He has been with Wipro for over 5 years and has served in various roles in the supply chain advisory as well as procurement outsourcing group. His areas of expertise are business transformation, process reengineering & improvement and outsourcing advisory under the supply chain umbrella. He is an MBA in Operations Management and a Bachelor of Engineering in Electronics and Telecommunications. He is a Certified Supply Chain Professional as well. Saju Paul has over 10+ years of diverse procurement experience and specializes in Buy side of Supply chain Management across industries, presently concentrating on Manufacturing and Hi-tech. He holds a Degree in Hotel Management and Master's in Business Administration/ Marketing. Saju is Certified in International Finance from Indian Institute of Technology. He is a Certified Six Sigma Green Belt Lean and ISO Auditor. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

On the Case: Wipro-BT

On the Case: Wipro – BT Leveraging Leveraging process optimization and automation for fulfillment in telecoms BPO   Summary Catalyst Managing complex business processes robustly and efficiently across fast-changing organizational boundaries remains a challenge for most businesses. BT is a good example of an organization that is in a permanent state of flux and evolution in order to align with changing market conditions. Within this context, BPO offerings have largely matured into a strategic tool for process buyers, and are increasingly part of strategic sourcing decisions taken by the C-suite. As such, BPO offerings are increasingly sourced more in conjunction with other IT functions. Key messages Wipro's successful rollout of the order-to-activate project with BT is a robust reference point for Wipro's telecoms vertical expertise in BPO and process automation capabilities. Ovum view Wipro's project with BT to support multiprotocol label switching (MPLS) delivery and fulfillment stands out because of the complexity of BT's organizational issues and because of the highly verticalized fulfillment capabilities of Wipro. Wipro leveraged its methodologies and assets in process standardization and automation to drive though substantial changes to the process design. However, these approaches needed to be matched by a delivery team that could provide the deep domain knowledge required. A 50% reduction in the cost of processing an order is a strong reference point for the efficiency gains of this project. The project is also a good illustration of the strenuous efforts required during a long standardization journey. Fundamentally, this journey necessitates new models of collaboration in complex partner and supplier ecosystems. While the move toward business outcomes is the end goal, many organizations are only slowly driving through the change management required to achieve the level of standardization and automation required for these business metrics. Executives at BT were frank in their assessment that their organization was far too complex to embark directly on a contract largely measured on business outcomes. Both Wipro and BT are working toward engagements that deliver measurable outcomes, but the pricing parts of the renewed contract around transactional elements revealed the growing maturity of the partnership between Wipro and BT. By combining generic BPO capabilities with deep telecoms-specific knowledge, the engagement underlines the evolution of BPO from being largely horizontal to becoming increasingly verticalized. This is the prerequisite for BPO moving up in the value chain and becoming a strategic tool for C-suite executives. This transition also requires the value proposition to be extended to reflect the requirements and language used by this broader set of stakeholders. As with organizations on their standardization and transformation journey, service providers need to reference these changing requirements more succinctly. Looking at it from a different angle, Wipro's engagement with BT is a far cry from the days of lift-and-shift based on mere labor arbitrage. It is a reference point for a maturing industry that needs to adapt its marketing and propositions

to reference the progress on the maturation curve. Recommendations for Enterprises What type of customer could benefit from this IT service? Wipro's engagement with BT is a good example of how key business processes can be standardized, automated, and transformed. This contract is not about non-core, back-office processes, but about processes that are having a direct impact on the profitability of complex global organizations. Crucially, multiple partners – be it suppliers to BT or even competitors to Wipro – had to find ways of working together in evolving ecosystems. Thus executives at Wipro pointed out the need to create new layers of governance. Given the complexities of this transformation, executives at BT decided that a dedicated transition team would help overcome obstacles during the onboarding process. A lack of commitment to the partnership would compromise many of the strategic imperatives, as effective operational management will only happen if the retained organization and the service provider work together seamlessly. This is an effective way to mitigate attrition, which had created some constraints at BT. Fundamentally, organizations need to find contractual models that match their level of maturity, and for many organizations this should be aligned with their standardization and sourcing journey. Customer Case File IT services data sheet: Wipro – BT Order Management Table 1: Data sheet Background Wipro's BPO collaboration with BT began in 2007. It started with project work in which Wipro helped to apply changes to business processes. It evolved into a full-blown BPO contract in 2009, and is a reference point for the customer's journey toward higher degrees of process automation. However, automation has so far only been achieved in specific areas, and thus it should be seen as work in progress. In turn, automation is the prerequisite for moving toward business outcome-based outsourcing contracts, and measuring the business more effectively on business-related metrics. Wipro was retained to provide order management services to improve the cash-to-cash cycle. One of the specific requirements, and at the same time one of the key challenges, was to work with multiple stakeholders and parties to control the order management cycle. Thus Wipro had to rely on client resources and more than 150 third-party suppliers across the world. The complexity of the project is further evidenced by its operations being supported in more than 90 countries, and by the organizational setup of BT being in constant flux, thus necessitating processes to be continuously adapted. The scope of the MPLS delivery and fulfillment project included: To help outline the scale and reach of Wipro's end-to-end responsibility, the operating model of the engagement can be split into four phases of the order cycle: The three main factors that helped Wipro win the competitive tender were bringing a fresh pair of eyes to a complex process, supporting the development of BT's MPLS business, and offering a competitive cost structure. While BT chose Wipro predominantly on price, the telco managed the tender process with a balanced scorecard. The majority of the contract is based on time and materials, but elements of gain/share will be progressively introduced based on headcount reduction, process efficiency, and a reduction of the lead cycle time. Implementation and results Due to the complexity of the project, a multitude of methodologies and approaches were used. From a generic BPO perspective, the use of established business process management techniques and quality approaches of Lean and Six Sigma was a key component of the engagement, as it enabled the handling of exception management and the elimination of non-manual intervention.

Wipro is aiming to operationalize business processes, and fundamental to this is the drive to codify process knowledge into the process layer, which is critical to managing the transformation for new clients. Dashboards and reports are key elements of this, and configurable benchmarks will further help process owners manage and mitigate risk. By helping clients and prospects with baselining and benchmarks, Wipro is addressing the central concerns of buying organizations. Wipro's executives highlighted three project phases that were fundamental to the eventual success of the project: Phase 1 focused on controlling the backlog inflow by introducing "jeopardy management." For instance, clear escalation paths were implemented on a country basis, and this was supported by accountability enhancements that established realtime access to common data reference points. The process was further optimized by ensuring direct leadership involvement for quick resolution of outstanding issues. Phase 2 emphasized providing a better customer experience through shorter cycle times and improved order delivery predictability. On the process side, Wipro used a value stream mapping methodology to identify bottlenecks in the process and to suggest improvements. The aim was to define standard lead times for each order type. Wipro supported this by implementing a work allocation system to allocate orders to team members on a pull method, and introduced an order management help desk to provide order managers with more accurate information and tailored support. In Phase 3, the cost per order was reduced by a variety of measures. The central aspect was the rationalization and standardization of the way dates were handled on orders. This led to a reconfiguration of the order process, with the priority changing from the oldest task in the system to the earliest due date of delivery. The measures in these phases were aimed at supporting a differentiated customer experience, chiefly through enhanced analytics (dashboards and reporting) and improved performance management, which Wipro achieved by creating accountability and linking it to business objectives. Executives at BT were largely positive about the partnership with Wipro. They felt that the vendor understood BT's requirements, which was not a given due to the inherent complexities and the constant flux of its organizational boundaries. The key benefit has been in establishing a standardized process globally, underpinned by extensive documentation. Despite the problems that are unavoidable in such large transformational projects, BT described Wipro as being good and reliable in moments of crisis. For BT, process improvements and organizational issues were more important than any technical innovations. With that in mind, issues such as process or robotic automation were seen as innovation, but not as being decisive for the overall success of the project. Conversely, the challenges were seen in attrition. BT freely admitted that the processes covered were not the typical BPO processes, and constant pressure from BT and complex job requirements inevitably led to attrition and sub-optimal levels of recruitment. Consequently, the main lessons from this engagement were that the service provider should be more tightly integrated in the performance feedback loop and that external staff should be seen as part of the team. The evolving pricing models indicate how much the project is a joint journey. BT's journey is far too complicated for it to have implemented innovative pricing mechanisms from the start of the engagement. In this context, its aspiration is to move toward more innovative pricing mechanisms, with intermittent stages around reduced headcount or transactional elements to, for example, reduce lead cycles. For

BT executives, implementing a higher degree of process automation may not have appeared as the cornerstone of the journey toward business-centric contracts, but it is an essential ingredient to manage contracts based on business metrics. Appendix "On the Case" On the Case is a premium case study produced by Ovum's IT Services team. These case studies highlight IT services and outsourcing engagements based on a series of criteria, including innovation (a unique component in either service engagement or delivery, or the deployment of cutting-edge technology), proven business benefit or impact, and demonstrable ROI. On the Case is designed to provide insight to enterprise customers looking to implement similar IT services or outsourcing engagements and/or to provide lessons learned on how to work and interact with the IT services/outsourcing vendor profiled in each case study. Thomas Reuner, Principal Analyst, IT Services, thomas.reuner@ovum.com Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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How to Create a Finance COE:

3 Simple & Effective Steps

----- Arcticle source ----- https://www.wipro.com/business-process/how-to-create-a-finance-coe--3-simple---effective-steps/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content One of the primary concerns of a strategically-focused CFO, will be to transform Financial Planning & Analysis (FPA) function. This is the case as a business-aligned FPA function aids in the larger purpose of an organization's growth strategy through financial risk reduction and faster adaptation to market changes. From controlling expenses to providing strategic value for organizational growth – recent years have seen a remarkable shift in the CFO perspective. How can you enable an efficient transformation of the Financial Planning & Analysis (FPA) function? Consolidation of the finance function into a centralized unit – a Finance Center of Excellence (FCOE) – can help you reach this goal. An FCOE ensures a clear line of sight between strategic goals and day-to-day activities and results in efficient performance management of the FPA. It definitely makes sense to gather every valuable bit of financial information from across the organization and gain from the knowledge it provides. Right from technology investments and knowledge management to standard reporting and reliable accounting, your Finance COE can be the means for your people, process, and systems to collaborate, leading to better business results. Also, now, more than ever, technology plays a key role in transforming the FPA function. Present trends like digitization, automation

and cloud-based systems promise more accurate results, seamless operations and agility. Latest technologies, coupled with specialized business processing, are increasingly becoming keys to successful financial planning. How can you as a future-focused CFO and a key strategic partner ensure that you are taking advantage of the latest and most relevant technology trends? A simple way to achieve this capability is to build your FCOE on the IT strength of a service provider and leverage industry-best practices. How to formulate a Finance COE Step 1 - Discover 'Discovering' the present organization challenges and understanding its 'impact' on the organization, both in terms of decision making and cost-effectiveness, should be the first step to setting up a Finance COE. Defining your business demographics from a People-Process-System perspective, will help you analyze the investments and dependencies that are currently prevalent in the system. This helps you create the blueprint of a Finance COE. Take for instance, the multinational technology major had challenges of a dispersed finance organization across the world, with multiple reporting systems and processes. This resulted in 70% executive bandwidth being consumed for reporting and aligning/reconciling corporate Management Information System (MIS) with regional/business MIS leaving little scope for strategic planning, analysis and informed decision making. Discover the Challenge Discover business and geographies creating dispersed finance teams and systems resulting in: Inability to invest in new systems due to: People dependency: Understand the Impact Lack of insights into business: Inability to take real-time decisions: High dependency on manual work: Losing out on cost reduction opportunities: Step 2 - Evaluate Once the parameters are identified, you have the opportunity to evaluate specialist service provider solutions that would help achieve your business goals. Specialist business service providers should be able to extend value realization beyond cost savings. Identify the essential components of the outsourcing solution, and potential benefits that could be realized. Defining the industry benchmarks, best practices and specialization can aid your judgement. Evaluate Solutions Consolidate Financial Planning and Analysis under one COE: Service provider - CFO strategy: Introduce new tools and systems. Help organization choose the most appropriate tool: Provide qualified offshore talent with significant functional knowledge and experience: Realize Potential Success Improved business insights: Faster information flow: Your FCOE should be built on the IT strength of your service provider to drive successful business outcomes. Consider the following technology aspects when you evaluate a service provider: Step 3 - Create Create a Finance COE model, combining subject matter expertise, automation, decision support and interactive solutions. Your core focus should be on strategic business outcomes and empowering people to drive best practices. It helps a CFO remain ahead of the competition by bringing down cost and operational inefficiencies. The technology major with FPA issues (cited above) initiated a successful COE creation by setting up a shared service organization. The shared services model aligned all common key functionalities under one umbrella, including sales analysis and forecast. It also created subject matter expertise in various domains including business and IT. A Business Intelligence (BI) platform was implemented for business finance and sales organization. The collaboration among IT and business stakeholders led to better and faster analytics in addition to standardized reporting. The BI platforms allow all finance, sales and business team members to generate web-based dynamic

real-time reports according to the users' requirement. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

Outsourcing brings Benefit to BT

----- Arcticle source ----- https://www.wipro.com/business-process/outsourcing-brings-benefit-to-bt/ ----- Related Articles Contact Wipro Please fill the required details to access the content Outsourcing brings Benefit to BT Leveraging Process Optimization and Automation for Fulfillment in Telecoms BPO BT is one of the world's leading communications services companies. Engaged in the provision of fiber broadband, wifi, TV and fixed-line services, as well as networked IT services, the company has its headquarters in the U.K. and serves U.K. retail and wholesale customers, as well as other communications providers. BT also supplies managed networked IT services to multinational corporations and business customers. BT has been transforming its operations to reduce its cost base and allow for investment in a number of areas, such as fiber and TV in the U.K. and fast-growing regions of the world. The approach is to reduce the cost of failure without compromising the quality of its customer service. As a global company, BT decided to go with a mixed service model that included both U.K. and non-U.K.-based agents. Following a detailed review and tendering exercise, it was decided that a Philippines-based operation would meet BT's criteria and help reduce the cost to serve, so the company made the decision to outsource. "We felt that our customers would get a different voice experience in the Philippines than in India, and we were also keen on getting the best value for our money as we considered our final four or five candidates," explains Neil Rowan, Head of Business Insight and Collaboration, BT Group Billing. "In the end, our decision was probably about flexibility. We have many tailored services across a wide range of customer types, and we needed a partner who had the adaptability to get us the right solution." BT ultimately identified Wipro Ltd.'s telecom industry expertise, as well as its proven track record in earlier engagements with BT, as important reasons for its selection. "But their overall value proposition and willingness to invest in the collaboration up front, as well as their operational expertise, were also significant criteria," Rowan adds. The relationship constructed by BT and Wipro features a mix of onshore operations in the U.K. and offshore sites in Cebu and Manila, the Philippines. Wipro's call center manages the billing and collection environments, and the majority of its resources are spent on helping BT's customers resolve customer billing inquiries and "chasing collections" from late-paying customers. Now going on its sixth year, the BT-Wipro outsourcing contract has succeeded in accomplishing the goal of reducing operational costs. Rowan declares, "Wipro's commitment to service delivery has succeeded in

significantly driving down our non-paid consumer customer churn.” "Working with Wipro has also enabled us to increase our focus on our core business and automate processes that were previously performed manually in-house,” says Rowan. "But they've proven themselves to be very flexible as challenges have arisen. They're very willing to help us sort out problems and find solutions,” he adds. Rowan notes that throughout the duration of its contract with Wipro, BT hasn't encountered the contractual rigidity usually seen in third-party relationships. "There's not the usual focus on contract clauses; those sorts of barriers just aren't there. In most instances, they happily help us resolve any challenges we run up against.” Preparing for the worst brings out the best As might be expected, the two teams did encounter obstacles of the usual variety during the transition from the previous vendor: various hiccups at that point included technology, security and union matters. Later, additional issues, such as high attrition, quality of agents and selection of knowledge management tools, reared their ugly heads and had to be resolved. But nothing has tested the mettle of the BT-Wipro relationship more severely than Mother Nature. In the autumn of 2013, she came calling. Twice. On October 13, 2013, an earthquake with a magnitude of 7.2 on the Richter scale hit the Philippines. As luck would have it, the epicenter was at Cebu, the location of BT's main billing site. Pressing on despite a series of 5.0+ aftershocks that followed the initial temblor, "Wipro led by example, rallying the team and maintaining efficient communications throughout the disaster recovery process,” says Rowan. "Amazingly, BT lost only half a day of operational resilience.” Less than a month later, on November 8, 2013, Typhoon Haiyan completely devastated parts of Southeast Asia, cutting a wide swath through the Philippines and wreaking havoc on people and property. Again, Wipro rose to the occasion; its team knew the projected time of landfall and was aware that BT's Cebu billing site lay directly in the cyclone's path. Five days in advance, Wipro arranged hotel accommodations within a 60-mile radius of the Cebu site for 200 of its advisors, with the twofold objective of ensuring their people's safety and minimizing the negative impact for BT and its customers. Rowan stresses, "Wipro covered the agents' accommodations at their own cost, and as a result, BT was fully operational the next day. As with the earthquake, their disaster recovery plan got us through.” Rowan adds that in the aftermath of the storm, the BT and Wipro teams took their collaborative spirit out of the office and into the community. As residents of the Philippines struggled to cope with property devastation of 78 percent, BT and Wipro bonded in a spirit of teamwork, rebuilding a local school classroom—complete with fresh paint and other decorative interior touches —and creating a library for the school. Creative brainstorms bring collaboration and continuous improvement Citing strong communications as one of the keys to the relationship's success, Rowan adds that the teams examine SLAs on a monthly basis and hold quarterly meetings to review mutually beneficial value opportunities, best practices and strategic opportunities for innovation. These candid exchanges have enabled the teams to merge new ideas with best practices in action plans that have consistently resulted in continuous business improvement, reduced costs and increased revenue growth for BT. "Our relationship with Wipro throughout this engagement has enabled us to focus on measuring the right things,” Rowan remarks. "Normally, with BPO, you measure productivity, as in number of calls answered. But now we're shifting to valuing quality over

quantity" Rowan explains that BT consists of teams located in multiple offices throughout the U.K., and Wipro has succeeded in creating a single site to optimize team performance and service by aligning processes. "They've helped us improve customer service during the past five years by finding synergies in work types," Rowan says. Quick to point out that no relationship is perfect, particularly in the outsourcing space, Rowan stresses that, overall, "BT's collaboration with Wipro has been exceptional. We all stay focused on making things better, and I treat Wipro and my internal BT team exactly the same." BT had reasonable expectations for an outsourcing engagement: cost reductions, innovative ideas and revenue growth. But Wipro took commitment to a whole new level, helping to prevent BT's call center from being blown away by a typhoon and keeping it on solid ground during an earthquake. This amounts to "going above and beyond" in anybody's book. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Accelerating Key Customer Conversations

----- Arcticle source ----- https://www.wipro.com/business-process/accelerating-key-customer-conversations/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Accelerating Key Customer Conversations The Next Generation Customer Experience platform leverages the power of multi-layered analytics to deliver the best-in-class omni-channel experience. Analytics – The game changer for contact centers The growing availability of data has made analytics an integral part of business functions. Analytics is being adopted by industries for a vast variety of tasks. These range from reducing cost to increasing productivity. Over the last few years, analytics has become a catalyst for improvement in diverse business processes and in delivering exponential quality gains. It is being used by practically everyone, ranging from retailers to banks, logistics companies, pharmaceutical companies, manufacturing and governments. Recent developments have seen analytics starting to perform a relatively new function. It is being widely deployed to uncover new knowledge and insights. Additionally, with real time data becoming more pervasive, predictive analytics is changing the way business is done. Customer contact centers are far more complex today than they were a decade ago. Modern contact centers manage customers with diverse needs. These range from technical support to billing and payment assistance, service enhancement to product information. Simultaneously, customers are also using diverse channels such as web, mobile, voice, chat and social media to interact with a contact center. Providing a consistent

and seamless experience across these channels has become a major challenge. As technology has improved, customer expectations from contact centers have also grown. Additionally, with most customers being able to solve simple issues with self-help options, the complexity of the issues being reported to contact centers has increased. So customers have become impatient and expect agents to have comprehensive information about them and resolve their problems almost instantly. Given that vast amounts of data are available – from sources such as CRM, Knowledge Base, ERP, social media etc. – this should not be a problem. We believe that customer service can not only be improved, but can be extended to upsell, cross sell, reduce churn and take care of quality and compliance using data and analytics. The need for change The trouble is with current processes. They are far too cumbersome and expensive. Studies have shown that: What contact centers have so far focused on is making processes more rugged and dependable. They have channelled their energies in dealing with agent scheduling, optimizing infrastructure and improving capacity planning. On the operations floor, studies have shown that the first 60 to 90 seconds of a call are often the most crucial for making an impact on outcomes and on customer satisfaction. Unfortunately, agents face several challenges in utilizing these first few seconds to their fullest potential. Agents have been left to manually verify customer information; toggle between several systems and technologies; follow lengthy decision trees that can lead to incorrect diagnosis; they have poor visibility to widespread issues and topics that can help in faster problem resolution; and they lack the right information to initiate cross sell and upsell activity. More importantly, there is no way for agents to be aware of customer incidents during their entire lifecycle and are often clueless regarding problems that happen outside the scope of customer support. Tools have been designed and refined for agents with efficiency in mind, but are not intuitive and easy to use that can help with reducing stress or pressure. The focus of contact centers needs to shift. They need to position themselves so that they can meet new age customer expectations and improve business outcomes. Analytics can play an important role in doing this. It can help make the operations in contact centers simpler and more agent friendly – and thereby positively impact customer experience. An analytics-based solution between the customer and the agent improves both, agent performance and customer experience. This is the Next Generation Customer Experience (NGCE) platform. The solution - Next Generation Customer Experience (NGCE) platform Contact centers have access to massive amounts of customer data -- from past interactions and purchase behavior, order history, product usage, credit ratings, payment preferences, surveys, social media, channel usage, CRM, ERP, etc. The data exists in siloes. Leveraging it has always been sub-optimal. The NGCE platform seamlessly stitches together relevant data, using analytics to generate actionable insights. What the NGCE platform does is automate most activities for the agent, using a layer of analytics to accurately anticipate customer needs – even before the customer begins to articulate them. This means that a customer may first open a ticket on a chat platform or over a call, but the information gleaned across channels and databases will be presented to the agent in a single consolidated view. The platform components quickly analyze the customer data and guide the agent towards problem/ call resolution. More importantly, this leads to a better start where those first few crucial seconds of the conversation can be utilized properly to

positively impact customer satisfaction. From the agent's perspective, the NGCE platform is a flexible system that can be customized to ensure the highest level of work comfort. Agents have access to everything they need to service a customer request, including the end-to-end data stream that gives a complete picture of the entire life cycle of the customer. Therefore, they are more relaxed attending to customers, eventually allowing for better outcomes. In short, the NGCE platform follows a 4-step framework for effective customer experience management: Seven elements of the NGCE platform A ground breaking future The ground breaking predictive capabilities that lie at the core of the NGCE platform can improve agent performance and radically alter customer experience. Analytics therefore holds the possibility of transforming the operational and financial performance of contact centers. More specifically, the NGCE platform can: For contact centers that have only seen slow, incremental change for the last decade, analytics presents a significant leap in the way customers are managed and retained. More importantly, with a platform such as the NGCE, contact centers can begin to leverage the wealth of information they have on customers, but which they have struggled to turn into a productive asset. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

The New 'Order' in Telecom

----- Arcticle source ----- https://www.wipro.com/business-process/the-new-_order_-in-telecom/ ----- Related Articles Contact Wipro Please fill the required details to access the content The new 'Order' in Telecom There is a great surge of new services, applications and devices that communication service providers (CSPs) and telecom equipment vendors have to deal with today. Voice, data, video, Internet, content, gaming, location based services, enterprise integration and commerce are being rapidly bundled with a baffling number of heterogeneous devices in association with a growing number of independent partners. On one hand, these are exciting developments as they serve customer needs and open fresh revenue streams. While on the other, they present a threat to customer satisfaction levels and customer retention. This is because a complex product portfolio impacts order management and fulfilment in ways that CSPs are still trying to understand and optimize. Why the Order-to-Activate Process looks different today Several CSPs have attempted to address the challenges posed to their order-to-activate process. The outcomes have largely fallen short of expectation. This has made CXOs cautious as they want to do more with less and they want to do it faster. The Three Corner Solution For an order-to-activate strategy to be workable and acceptable it must first focus on three underlying areas - customer experience, cost optimisation and cash flow / revenue management. When these three are scrutinised and

improved, the order-to-activate process stands a better chance of being aligned with current business needs. The benefits of ripping and restructuring the order-to-activate process are innumerable from a CSP perspective. With increased revenue through early billing there is an improvement of 15 per cent in order to bill cycle time. There is cost avoidance which involves 15-20 per cent reduction in engineering visits and 10 to 15 per cent improvement in inventory utilisation and a 15 to 20 per cent reduction in test. There is cost reduction as well with reduced customer churn through predictive analytics. The crux of a CSP is that as technology and network proficiencies improve, so should processes that define customer satisfaction and revenue management. Digging into every aspect of the order-to-activate process, upgrading it and streamlining, is an immediate way to ensure that service management becomes a way of creating a differentiator as well as leading to revenue growth. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Efficiencies and Innovation improves

Broadband Fulfilment Practice

----- Arcticle source ----- https://www.wipro.com/business-process/efficiencies-and-innovation-improves-broadband-fulfilment-practi/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Efficiencies and Innovation improves Broadband Fulfilment Practice Bringing to light the aspects of the Broadband Order Fulfilment process that not only delivers an innovative and cost reducing model, but also provides a progressive and de-risked approach to operations   Impact of Broadband Trends on Fulfilment Process In less than a decade, the world of information and communication technologies has turned on its head. Internet is integral to people's personal and business lives delivering a wide range of information, communication and entertainment services. Nearly three billion people are connected to the internet and the collective time spent online clocked 35 billion hours a month in 2014. This is further rising to create an explosion in the number of concurrent users. Robust connectivity and high speed is on every broadband customer's list of wants. The ever expanding consumer base and the demand for applications that require high-bandwidth such as video and gaming is mounting up pressure on broadband service providers. Customers want uninterrupted connectivity with no compromise to service quality. It's everywhere, telcos are quadrupling their efforts to satisfy and retain customers by increasing the availability and quality of

broadband connectivity. The other dimensions adding to the challenges of telcos include portability that makes customers vulnerable to switch service providers, Average Revenue Per Customer (ARPU) which continues to be a key success parameter, digitization which is fueling the shift in customer preference from voice to increased data consumption, fiber based services and wireless connectivity that are phasing out DSL to become the new normal. It's not hard to imagine how colossal the bandwidth consumption is going to be. With all these shifts steering the future of Broadband, Customer Satisfaction can be a tough one to master. The key to be operationally ready in the midst of this fluidity lies in a telco's ability to extract intelligence from the data generated across processes and to use this intelligence to re-engineer processes in a way that delivers desired outcomes. The fulfilment process, responsible for providing customers with their requested products in a timely and accurate manner is an essential entity of the broadband business. If managed well, it has the highest potential to influence Customer Satisfaction. It comprises of smaller steps such as order capture and validation, processing, service validation, provisioning of resources, configuration, testing and error handling. A slip at any step can lead to a dissatisfied customer, and the associated fear for the telco is 'churn'. A Relook at the Regular Fulfilment Process and the Need for Change The Fulfilment process has a huge impact on the brand image of any telco company. Winning the customer's trust is half the battle won. Effective requirements management along with a proactive connect go a long way to build the customer's confidence and the telco's brand! The real objective of the Fulfilment process should be to build customer loyalty. This comes with seamless error free service, repeated consistently. A Fulfilment process is often defunct for reasons such as slow and traditional methods of capturing information, unstructured information flow, usage of legacy system that lack mistake proofing or have excessive human intervention, making the process vulnerable to errors. Inaccuracies in end-to-end process outlook have a direct bearing on customer experience, cost optimization and cash flow (revenue management). Possiblities of Slippage in a Broadband Fulfilment Process A globally spread broadband Fulfilment process needs standardization, reduced people dependency, visibility into order processing, precision and access to timely information for being successful with a well-defined escalation matrix. Absence of these parameters will result in a fragmented process with no sync between the sub-processes impacting delivery of service. While the telco struggles to get its act together, the customer on the other hand has zero tolerance and zero patience for a delayed order delivery and is likely to churn. However, the good thing about the Fulfilment cycle in Broadband is that it is fairly shorter that the enterprise product Fulfilment cycle (example: MPLS). The possible workaround in this short cycle may seem insignificant at the face of it, but if delved deeper, has the ability to turn the tables to boost customer satisfaction. The one big question that telcos would like a solution for – How do we serve and retain customers in a way that we constantly reduce cost to serve while improving our accuracy and timeliness of service? The answer lies in bridging the gap that exists between customer needs for broadband that are qualified in terms of speed, simplicity, flexibility, readiness for scale, and the telco's ability to meet this need, which is a function of their ability to customize offerings on the fly, agility in provisioning them quickly, accurately and a sense for predicting the changing needs of the customer.

State of the New, Improved Fulfilment Process Each telco or service provider is free to adopt their own approach to best manage their Fulfilment process. So, what is that one best path to take? If a telco decides to find a service provider to manage this process, how do they ensure that the service provider will deliver desired results? Business Process Framework eTOM , published by TM Forum defines a model for the telecommunication industry that describes the business processes for service providers, defines key elements and suggests the best mode of interaction. Following the eTOM guidelines for managing the Fulfillment process has its own unique benefits – however it is important to know that eTOM gives service providers the framework but not the whole nine yards; it isn't a plug and play situation. This skeletal draft, topped with best practices accrued by the service provider is an ideal mix for guaranteeing results for broadband fulfilment operations. Customers' operational nuances need to be configured in the framework, they need to be given the option to negotiate on bandwidth requirement and add-on services and customizations required in the broadband service. A thing to note is that customers are not going to compromise on lead time for receiving the services. Provisioning the service timely and accurately is key and hence the need for being able to accommodate customization quickly is paramount. Tenets of a Successful Fulfilment Process The below sequence of events are the true tenets of a successful Fulfilment process. If powered with robust end-to-end design principles, technology platforms and key performance criteria, it has the potential to make a stark difference. The core solution can be designed to not only deliver an innovative and cost effective model but can also provide a progressive and de-risked approach to operations through rationalization and automation leading to best-in class delivery capabilities. Making this new Fulfilment Process Design Work for You With the kind of unpleasant surprises that any average Fulfilment process can throw at you, it pays to have a crisp and tight framework to get through; a framework that is end-to-end and not a piece meal approach to drive ownership and accountability with well-defined process and system architecture. Three entities that need to function flawlessly and intertwine in harmony are Customer, Process and People Applying 6-Sigma methods to a single step in the process chain does not guarantee customer satisfaction and on-time delivery. Efficiency improvement must make a holistic impact across the process lifecycle. It calls for Process Standardization to reduce processing hindrances with alignment of staff goals to business objectives of the telco and standardization of roles and responsibilities to improve process efficiency and ensure success through a predictable service. It helps to have a best-in-class process framework for efficiency improvement that reduces redundancies while driving end-to-end order orchestration. Efficiency and cost can have a synergic equation and all automation, Lean, and cost improvement methods should strive to balance this equation to reduce cost per order. A single version of truth in real time facilitates decision making process and expediting the actions there on. A technology solution driven fulfilment platform not only eliminates manual efforts (through Robotics), it also supports real time tracking of queues, jeopardy management, alerts – triggers for proactive escalations and maintains dashboards that report end-to-end order and vendor performance, and analytics intelligence for insights that help manage escalations and other predictive actions go a long way in ensuring transparency and visibility for the telco with single version of

truth. Benefits of a Standardized Broadband Fulfilment process Measuring Success 'Eyes on the ball' in any Fulfilment process must result in 'Improved CSAT'. While most telcos end up with defining process KPIs as their way of measuring success, a seasoned service provider exhibits their expertise by connecting process KPIs to Business KPIs and articulating the impact at every step. Maintaining the correlation on an ongoing basis and communicating this with the client is what spells true success. Evaluating a Service Provider for your Broadband Fulfilment Process Managing the service provider in a controlled environment is critical for a telco's success. While signing up for such an engagement it is likely that a telco will worry about capex that will be over and above the existing opex incurred on running the Broadband Fulfilment process. A smart service provider should be able to service with the leanest capex, one that evens out across the contract tenure and shows upfront benefits in form of higher efficiencies, leaner and harmonized operating models. A telco should consider evaluating a service provider's Fulfilment capabilities on a few factors such as global presence, understanding of end-to-end process outlook, international industry standards followed to run your operations and customer service, commercially well supported technology platforms, proven business innovation, high-end Quality practices and domain expertise. Predict customer needs, retaining customers, reduce customer churn, re-engineer processes to drive seamless provisioning and address customer demands by reducing cost to serve are the credentials that a telco needs to be rated on. FASTER, BETTER and CHEAPER to become the new mantra and predictability, flexibility and consistency to become the differentiation tenets. No matter what mountains a telco may move to service the customer there mustn't be a whiff of it. Allow Customer Satisfaction metrics to talk for themselves! Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

Redefining #Pharmacovigilance with Social Media

----- Arcticle source ----- https://www.wipro.com/business-process/redefining--pharmacovigilance-with-social-media/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Redefining #Pharmacovigilance with Social Media A nonsteroidal anti-inflammatory drug withdrawn in 2004 attracted a whopping $6 billion in financial damages. A similar drug recalled in 2005 resulted in $2 billion in damages. There have been several instances where products were recalled for severe risk factors leading to penalties over a billion dollars. As newer treatment options (new chemical and biological entities) are being

developed for various diseases, there is an increased focus by regulators to provide utmost safety to patients. Question is, can these damages be preempted and corrective steps taken to save penalty and provide better patient safety? Drugs go through a rigorous testing and evaluation mechanism during clinical trial and post market surveillance. Clinical trials, limited to a few thousand patients, do not provide enough information on all potential side effects of a particular drug. Data generated during post market surveillance directly from patients and healthcare practitioners help identify and evaluate associated side-effects of the drugs. However, this is at a stage where the damage has already reached a significant level. Clearly, there is a need to bring a reform to identify side-effects at an early stage leading to increased patient safety and decrease in losses. Keeping this need in view, regulatory bodies are collaborating with websites and applications such as MedWatcher and PatientsLikeMe for safety reporting. These platforms, through free tools, give patients and physicians the power to submit adverse event reports to the FDA. These tools also provide rich information on drugs safety parameters. In addition to this, the safety ecosystem can further be strengthened by using social media based on availability of real time information on it. While regulatory bodies have not yet structured the guidelines for monitoring adverse drug reactions (ADRs) using social media, there are concerted efforts in this direction. These bodies have started viewing social media as an important platform that connects various stakeholders including pharmaceutical companies, researchers, doctors and patients. Companies need to develop their own strategies for sustainable engagement with consumers by framing guidelines for online interactions and messaging. An effective social media model will allow them to create a strategic pharmacovigilance practice that is less reactionary, process-intensive or resource-heavy. It will help them become a proactive agent for patient safety. Specifically, it will make them future-ready, once social media policies are mandated by regulatory bodies. Powering Pharmacovigilance with Social Media Model Pharmaceutical and biotechnology companies can leverage the growing popularity of social media business intelligence in identifying adverse events and respond in time. It is an excellent tool to listen into consumer conversations, feedback and complaints and take the right corrective action. Social media is also a powerful medium to educate consumers about products regarding their benefits as well as side effects. Such awareness will only go on to build trust and acceptance. Of course, all the adverse event data collected can be analysed to identify the key unmet need of the market and help research to identify areas to improve or innovate the products. There are four main steps to creating a sustainable engagement with your consumers. The first is to identify the right keywords that your audience is using to search for you. Next, listen into their conversations and feedback keenly, and this can be done through social forums, blogs and other literature. Thirdly, leverage reporting and analytics on the captured data and finally, respond creatively and leverage this medium to generate awareness and address their problems. The four pillars of social media-powered pharmacovigilance Establish Keywords Listen Engage Reporting and Analytics How can companies benefit from the model? It is widely accepted that safety and efficacy of products gives companies a competitive advantage to increase market share. Engaging with consumers directly to address their complaints and issues regarding adverse events will ultimately allow companies to

boost their patient safety policies. This will help them benefit from both, earning credibility as well as commercial aspects. Simply put, adopting a social media strategy ensures the company's future readiness to meet the regulatory body's mandates for safety reporting, while it also helps them protect the brand's reputation. Identify early risk and signal detection Minimize Online Reputation Risk Manage Adverse Events Converting side effects mentioned to adverse events by gathering the following additional information and reporting to internal system: Social media platforms are designed to increase human connections between companies and consumers. Companies must adopt an open approach that focuses on listening, spreading awareness, building trust, and improving health outcomes. This creates a win-win situation for both, the companies receiving signal detection as well as the consumers who get more access to information. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

Better designed Business Processes

----- Arcticle source ----- https://www.wipro.com/business-process/better-designed-business-processes/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Better Designed Business Processes Select The Right Process Modeling Tool The Right Modeling Tool to design your Processes Enterprises leverage Business Process Modelling to achieve continuous process improvement and operational efficiency. Modelling combines process/workflow, functional, organizational and data/resource views with key metrics such as cycle time, costs, and responsibilities. This provides a strong foundation for analyzing bottlenecks, inefficiencies, activity-based costs, critical paths and value chains. Over the years, buyers have invested in process modeling tools, but have ignored some critical factors while evaluating them. According to studies based on past process modeling projects, businesses have identified that process detailing, alignment to business goals, advanced repositories, analysis and reporting are essential needs that cannot be missed out. Businesses must also realize that standardization is not the be-all and end-all solution. Customization is an integral part of process modeling which allows businesses to address organization-specific requirements. This paper highlights the three key aspects that govern Process Modelling – Process Design, Process Execution and Continuous Improvement. It also serves as a guide for enterprise buyers while selecting the right business process modeling tools for their organization. The Process Need: Alignment to Business goals and Visibility Alignment of processes to business goals is crucial for any business. Non-alignment with goals often leads to failure in

execution as overall organizational goals may get missed out inspite of accurate completion of the operational tasks. For ongoing success, the approach to align processes with business goals must be defined at stages where process management maturity is low and competing for project funding. This ensures that the processes are harmonized and can scale as per the business requirements. Visibility (of processes, resources and business interactions) is another key reason why enterprises look at Business Process Modelling tools. Poor visibility into people and IT requirements, especially while implementing large process transformation projects, leads to inefficiencies that result in high project cost. The approach of management in enterprise is fast changing from 'review-driven' to 'response-driven'. In the world of review, reporting and analysis was used as a means to extrapolate state of operations for future decisions. But, in the dynamic environment of today, management uses on-going visibility to proactively alter the course of operation based on potential trends. The Dilemma of Detailing: Standardization Vs. Customization Another critical dimension that influences process modeling is the balance between 'Standardization' and 'Customization'. Most standard processes (such as order management, procurement) across enterprises follow certain standard flows and guidelines but have minor variations in order to address the organization's specific needs and challenges. Customization is required to accommodate the requirements of organizations. Lessons learnt across customizations feed into the best practices for a given process, and become a part of the standardized framework over time. Any business would want their process modeling tools to be able to address standardization and customization dilemma. Thus, modeling tools need be able to handle a blend of customizations and standardization; and combining both helps improve process efficiency and effectiveness. What should Buyers look for in a Process Modeling Tool? There are three key aspects that govern Process Modelling – Process Design, Process Execution & Continuous Improvement. Each has a particular set of features that buyers need to look for while making their Business Process Modelling decision. They are discussed as follows: Process Design In the process design phase, enterprises are looking to design or redesign business processes to suit their ever-changing business goals. This begins with the objective of capturing detailed specifications of business processes. Buyers should look at Process modelers that are able to provide a high-level of detail in capturing processes and integrate elements of data, systems, process and roles in order to execute them. Some of the key aspects of process design are: Process Execution Process execution is the next key phase in process modeling. In this stage, the 'As-is' processes are mapped against prebuilt, industry standard process templates. Gaps identified are addressed and reviewed with stakeholders based on which the 'To-be' processes are built. Data generated from simulation is used to assess if the expected performance goals of the process are being achieved. The key aspects of process execution are: Continuous Improvement Along with early visibility into process improvement opportunities, business process modelers should also be able to highlight opportunities for continuous improvement. After designing the 'to-be' processes they must be test simulated and matched with standard industry process templates. Data generated from simulation is used to assess if the process is designed to meet the expected performance goals. Else, the process can be examined to identify and resolve the constrains or

redesigned to match performance goals. The key aspects of Continuous Improvements are: Transitions and integration do tend to impact the 'big picture', and seamless transitions could depend on how a firm deploys and uses business process modeling tools. Modern business process modeling tools have evolved over time to become more user-friendly, intuitive and non-invasive with increased functionality levels. They no longer require advanced IT skills to design, execute and continuously improve the processes. Process Modeling tools have thus become an integral part of any transition process and choosing the right one has the potential to make or break any transition. Nithya Ramkumar - Vice President, Base)))™, Wipro Business Process Services Nithya Ramkumar currently heads Base)))™, Wipro's Business Platform group. She has spent 23 years at Wipro with experience in rolling-out innovation in IT and BPS solutions, across telecom, healthcare, energy and insurance verticals. Under her leadership, Base)))™ has developed a strong Process management know-how and filed for 15 patents in Business Operations Management space. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Transforming the Front Office

----- Arcticle source ----- https://www.wipro.com/business-process/transforming-the-front-office-to-achieve-competitive-differentia/ ----- Related Articles Contact Wipro Please fill the required details to access the content Transforming the Front Office To achieve Competitive Differentiation,Growth and Profitability Introduction: Customer experience has become a powerful differentiator for organizations of all sizes and types. In today's ultra-competitive market, businesses must strive to deliver exemplary customer service across all touchpoints and via a proliferating array of channels. With customers becoming more demanding every day – and given the fact that dissatisfied customers often will take their business over to the competition – it has become imperative for every customer-facing business to optimize all customer contacts. Increasing customer expectations has made creating that great customer experience a daunting challenge. Customer experience is both sales and service enabled. Organizations must have the ability to see their customers across their organization and all touchpoints. But just having the data isn't enough – companies need to be able to aggregate and analyze that data to learn things like what leads to customer churn and then take corrective action before customers defect to the competition. That's where analytics can help. Savvy organizations are able to analyze and leverage customer data to understand customer behavior and create a meaningful customer feedback loop to ensure the essential continuous improvements in customer service. Outsourcing Center and Wipro performed a survey that looked at how

organizations are approaching their front office today and how they view transforming their customer-facing strategies to improve the customer experience and boost their bottom line. This report strives to provide a snapshot of where organizations are in terms of their front office and points to general trends in this area. Survey respondents represent retail, financial services, transportation/logistics, manufacturing, healthcare, telecommunications and other industries. Approximately 43 percent of respondents are from organizations with more than 20,000 employees; a full 64 percent of respondents work for companies with annual revenue of more than $500 million. What is your organization's front office strategy—and could it benefit from transformation? Finding#1: Organiztions are currently using a wide variety of contactchannels to interact with the customers. What customer contact channels are part of your organization's current front office strategy   The past decade alone has seen proliferating customer contact channels. Just ten years ago, communication was limited to phone, email, fax and surface mail. Today, organizations can interact with customers through a myraid of channels, including social media, Web self-service and increasingly mobile devices. Q4 2011 research from The Temkin Group, Data Snapshot: Consumer Channel Preferences, revealed that the phone and Internet are consumers' most preferred channels across 11 common interactions that include updating an address or resolving technical problems. In the Wipro/Outsourcing Center study, nearly all (96 percent) participants are contacting customers by phone and email and 70 percent are using postal mail to reach out to customers. Interestingly, Web self-service is nearly as popular as surface mail, with 69 percent using this channel in their front office strategy. It seems to be growing in popularity as surface mail declines. Vishal Kapoor, director of global transformation services for Wipro, says that while it comes as no surprise that Web self-service is enjoying a great deal of popularity, organizations will be challenged to create a more personal, interactive experience to make this channel more effective in the future. "We recommend that organizations focus on a personalized customer interaction that is very personalized to customers when they're on the self-service side, rather than providing generic selfservice experience,"Kapoor explains. "Customers get quickly disillusioned if the experience is generic, which can lead to high drop-outs. Kapoor adds that chat, collaboration and cobrowsing have been extremely effective tools in customer care scenarios. "Chat has very dramatic and phenomenal results in deflecting high-cost calls that come into the contact center," he says. "While customers have witnessed the benefits of chat, there is an increasing population that is looking to harness next generation collaboration tools such as cobrowsing and remote diagnostics, which will see dramatic adoption over the next three to five years." Voice will remain a significant channel in the future, but it will evolve, Kapoor notes. Voice self-service and automation with the voice channel will see increasing adoption. "In the next several years, we will see more and more new devices and new channels emerge, like mobile self-service and SMS-based service," he says. While most of the self-service now provided on mobile applications is static, this will change. "There will be increased functionality that will allow customers to use their mobile devices more interactively over the next few years," Kapoor adds. Finding #2: Most Organizations do not believe their current customer contact efforts are as effective as they could be.   How would you rate your current customer contact efforts With increasing

customer demands and expectations, as well as an expanding number of channels through which organizations and their customers interact, companies are not feeling confident in their contact center's effectiveness. Nearly two-thirds (65 percent) of the organizations in the Outsourcing Center and Wipro study said that their customer contact center efforts were only moderately effective. Just 22 percent said those efforts were extremely effective. There are many reasons why an organization might feel that its contact center is not as effective as it could be. Says Wipro's Kapoor, in order to understand the reasons why customer contact efforts are falling short, companies must analyze specific interactions. For example, they must be able to capture what has happened on a call and then gain actionable insight to determine why it isn't the most appropriate or successful one. "Text analytics and unstructured data analytics gives you the ability to understand customer behavior or profiling so you can continuously train your agents to make them more effective," Kapoor points out. "Then you can improve your contact and make it more successful." Having the ability to adequately segment customers is also important. One size does not fit all. "When a customer calls a contact center, he or she should be treated as an individual and not viewed as a generic customer profile," Kapoor notes. "Properly segmenting customers enables organizations to create a more personalized experience—a challenge for many companies today." Finding #3: Current Front Office Challenges center around integration issues and reactivity instead of proactivity. Where are your organization's front office challenges?(Please rank in your order of priority) According to findings from the Outsourcing Center and Wipro survey, when it comes to the customer contact center, organizations are currently most challenged by two areas: insufficient integration with back-end systems and reactive—not proactive—customer service. Customer experience challenges will change over the next few years as the customer profile itself changes. For example, younger, savvier customers will become more powerful and able to buy more products and services in the marketplace over the next five to 10 years. The level of services these customers will need and the kinds of interactions they will expect will also change. The contact center itself will need to transform to look at customers who are always on the go. There are four key categories that contact centers need to focus on to bring the next level of service to customers over the next two to five years: 1. Go Digital: Deliver an excellent digital customer experience that changes the game in terms of the interaction itself. 2. Harness Big Data: Use big data to create actionable insights that will enable the organization to grow sales and retain customers. This will allow contact centers to shift from being cost centers to profit centers. Contact center data will be used to boost wallet share with customers while increasing loyalty and retention over time. 3. Improve Channel Strategies: Enhance channel strategies to improve channel productivity. 4. Automate: Use next-generation automation in the contact center to decrease the cost of customer contacts. Next-generation chat and self-service can save money as well as reduce the cost of each customer contact. Wipro's Kapoor notes that certain industries face more daunting challenges in some areas than others. For instance, the telecom industry is currently most challenged by customer churn and the need to cross-sell and upsell. "The challenge—and opportunity—is around the ability to take a holistic view of the data and start building a predictive mechanism to identify when customers are going to churn, and then initiate some

corrective action before it takes place," he says. While churn is a major issue for telecom, customer experience is critical in the financial services vertical. These organizations must build build a long-term relationship with customers, and because they do not deliver an actual brick-and-mortar product, it's imperative to provide excellent customer service across all touchpoints. Front office challenges continuously change and evolve, according to Kapoor. "But one challenge most companies face is the growing need to move toward self-service," he explains. Finding #4: Organizations aim to standardize processes and improve current customer sservice capabilities. When participants in the study were asked to prioritize their key goals and objectives for their contact center functions over the next twelve months, they gave the highest scores to "set up processes across all communication channels to facilitate end-to-end customer feedback" as well as "expand and complement current customer service capabilities." Nearly as important to this group is standardizing customer service across communication channels, adding functionality so their organization can offer more personalized and contextual customer service as well as enable agents to become more proactive in their approach, resulting in more effectively crossselling and up-selling of products or services. While organizations seem to be on the right track by standardizing processes and improving customer service across communication channels, it is essential for them to first benchmark and assess where their contact centers are today and make sure that the deployed channels are effective. It's important for organizations to go through the exercise of taking various metrics from their contact centers, understand these metrics in context of their key goals and objectives, and then map and benchmark them. "Only then can organizations begin to define a roadmap for the next three to five years and start to determine their overall strategy to create their next generation contact center," Wipro's Kapoor explains. "But that first level of intelligence is a critical first step in taking this to market more effectively." Finding #5: Organizations could benefit from including outsourcing in their front office transformation strategies. Does your organization currently outsource any of its customer contact offerings More than two-thirds (71 percent) of participants in the Wipro and Outsourcing Center survey said that their organizations do not currently outsource any of their customer contact capabilities. Of the nearly 30 percent of research participants that are currently using an outside provider for front office functions, only 5.1 percent said they planned to outsource their customer contact center within the next six to 12 months. Nearly three-fourths (74 percent) said they did not plan to outsource their front office in the next six to 12 months. Many companies choose not to outsource the contact center functions because of voice and language issues. "However," says Wipro's Kapoor, "alternative channels like chat and social media that don't have the voice component are the least risky in terms of outsourcing." "Companies that believe voice is not the right choice for outsourcing might want to look at a channel deflection strategy and then outsource a channel that doesn't have voice interaction enablement," he says. "This will offer the least risk in the the contact center and at the same time enable the organization to maintain a consistent experience through an alternative channel that customers will adopt." Which of the following customer contact/front office functions do you currently outsource Of the 29 percent of Wipro-Outsourcing Center survey respondants that are currently outsourcing some of their contact center

functions, almost 30 percent outsource the customer service function, and another 29 percent outsource technical support. Another popular outsourcing choice is the internal help desk, for which 23 percent of respondents that currently outsource have chosen to hire an outside provider. Less than 15 percent of this group uses an external service provider to handle their inbound sales, order processing and debt collection front-office functions. Research participants that indicated their organizations' plan to outsource front office functions within the next 12 months most often selected "Standardize customer service across communication channels" as a key goal and objective for their customer contact center and outsourcing initiative, with 44 percent of respondents selecting this option. Also popular outsourcing options include expanding and complementing current customer service capabilities and adding functionality that will enable your company to offer more personalized and contextual customer service, each with more than a third (39 percent) choosing these goals and objectives. Conclusion: Customer experience has emerged as a powerful differentiator for companies that have to operate in an intensely-competitive market. It is imperative for firms of all types to provide an exceptional customer experience across all touchpoints and across all of the proliferating contact channels. In an uncertain economy when budgets are constrained, it is also important for companies to decrease the cost of customer contacts. In an operating environment where companies must ensure that their customerfacing strategies are top-notch, companies must make sure their contact center operations are working for them--and not holding them back. Organizations can transform their front office by: Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

Channel Decision – Get it Right, the First Time.

----- Arcticle source ----- https://www.wipro.com/business-process/channel-decision--get-it-right--the-first-time-/ ----- Related Articles Contact Wipro Please fill the required details to access the content Channel Decision – Get it Right, the First Time By revealing the touch points that will be most effective, the Channel Decision Engine points the way to meaningful customer interactions. Proliferation of service channels as a result of social, economic, technological and regulatory forces are driving a digital transformation that is reshaping the global services industry. The emergence of pervasive connectivity, rising mobility, more intuitive interfaces and new interaction channels and methods are changing the services landscape for product delivery, adoption, utilization and access The expanding interaction

landscape is leading to an increase in potential customer touch-points presenting more and different opportunities for organizations to interact with their customers. This, along with the increasing sophistication and empowerment of customers, is driving a need for organizations to use new channels and use them differently. And though great opportunities can be delivered by entering new channels, many organizations have not had successful experiences. Examples exist from disappointing results due to mismanagement of a new channel to complete misjudgment of the overall channel requirements, detrimentally affecting the top-line company results. A channel strategy designed for the customer needs of your organization is imperative to ensure channel success. Understanding your customer's channel requirements for their different possible interactions with the organization is a crucial strategy input. The customer may use multiple channel touch-points to complete a single transaction, and organizations need to be cognizant of this in their channel strategy. Customer centricity has become a strategic imperative, and organizations need to create a channel mix capable of delivering a valued and differentiated experience at each key consumer interaction. Through the use of sophisticated solution like "Channel Decision Engine", organizations can make logical channel decisions based on the data science. The model seamlessly correlates the unique needs of your end-customers with varied personal attributes and their Life-Time-Value (LTV) to the organization. This is followed by a liner approach to Discover, Optimize, Migrate, Rationalize and Integrate channels for increased revenues and reduced cost to serve whilst delivering a Wow! Experience or improved Net Promoter Score (NPS). Overview Multiple customer touch-points and varied interactions due to heavy channel proliferation within an organization have increased rapidly over the last decade. Between 2000 and 2011 global internet usage grew 528.1%1 ; reshaping many aspects of a consumer's lifestyle and unique selection of service sales. Mobile telephony too has significantly penetrated the global population. Access to mobile networks is now available to 87% of the world2 with an ever-increasing trend of smartphone adoption. Smartphone accounts for almost half (49.7%) of all mobile phones in the US, as of February 20123 . There are over 100 Million4 smartphone owners in the US with Android and Apple accounting for 3 in 4 of all smartphones. The continuing growth of social media is also having a significant channel impact; facilitating additional potential customer touch-points. New channels that have gained traction in the last decade include blogs, online communities and social networking. Social networking accounts for 1 of every 6 minutes spent online.5 These new transactional and information channels are changing the landscape of how the consumer buys, browses and socially connects. Social networking particularly means that an organization has less direct control. The social channels are changing the dimension of the service industry from a "push" to a "pull" environment as customers reach out through multiple social channels to get the information they need. Customers increasingly expect to be able to engage with companies through community-based interactions and best practices to do this have emerged. Crowd sourcing is one such example, where customers can collectively influence new product and service ideas. AmEx moved from its costly innovation management program to an online ideas forum (American Express Labs – Crowd Voting Platform) open to all to submit innovative ideas for its Card members and Card products, awarding a prize to the winning

idea6 . First Direct Bank (UK), a community-driven bank that prides itself as a customer-driven bank and offers awardwinning products using cutting-edge innovation uses first direct online lab that promotes online beta-concepts for innovation, thereby reducing fixed overhead. Figure1:US Mobile Usage Overview Channel Failure Guided channel recommendation (deflection and or elimination) offers significant opportunities for impactful customer interaction, but many organizations have failed to get it right, leading to huge capital loss and irreversible Customer Experience. Inability to gauge the optimum channel mix to meet the dynamic needs of the customer can lead to an enterprise-wide catastrophe. While an organization can explore wide options for preferred channel of interaction, it should however be understood that a direct control of customer behavior and or interactions over a desired channel can never be established. This creates an opportunity for an innovative interaction strategy that is agnostic of channels of interaction. According to a data research (2011) by Fiserv – 56% of the banks have possessed a multi-channel sales and service strategy for at least 5 years. Yet, 6 out of 10 banks are only somewhat cross-channeled or integrated in their business processes that enable a unified customer experience or 360o view of their product/brand8 . Failure to understand a new channel and applying a traditional strategy was the mistake made by Borders – a leading retailer in Oxford Street, but its subsequent fall was said to be "symbolic of an unforgiving decade for those retailers that failed to develop a multi-channel proposition. Borders struggled to compete with the rise of Amazon, which undercut its prices and offered the convenience of online ordering. In 2009, it collapsed into administration. An inappropriate application of a new channel can cause significant customer discontent. Pepsi tried reaching out to the target male audience for its AMP energy drink with a "guide to women" iPhone app. The application received such negative social media publicity about its derogatory nature that it had to be withdrawn and Pepsi issued an online apology9 . To sum it up, it makes absolute sense to understand the changing customer, their behavior, preference, requirements - past, present and future should be thoroughly analyzed and built-into the overall channel strategy. The customer's data (including transaction data) will feed into the multi-dimensional approach as described in figure 3 –Multi-dimension Approach. Customer is always right! Focus on Unique Needs Effective channel management is not necessarily operating in all channels. Each touch-point is unique to the customer based on their unique need. One of the largest US Retail Banks has focused on the customer acquisition online and has accomplished 17% incremental sales through predictive chat10. Another US bank that is one of the largest credit card issuers is able to accomplish 50% reduction in cost per contact by effectively migrating their customers from phone to web chat.11 To select the optimum channel strategy these companies understood their customer needs for their products, which is a crucial strategy input. Understanding Behavior - Preferences Per Channel Figure 2: Channel Preferences Classic Customer Journey The initial phase of customer analysis focuses on a multi-dimensional view of their potent interactions across the channels correlated with their value to the company and impact on their critical experience (as described in Figure 3– Problem-type identification in a channel). Insights are drawn through the problem-type identification model including but not limited to: These insights feed into the overall recommendation strategy covering: Integrated User Experience It is imperative for the companies to

provide unified experience across wide channels of interaction (branches/ distribution centers, contact centers, Kiosks, Digital (including Mobility) – Web Chat, Social Media and Email). Strategic objectives focused on customer acquisition and revenue optimization through a preferred or an introductory channel should be scientifically analyzed on the performance primarily focused on the end-users experience as one of the primary parameters. Although there exists a variety of cheaper alternate channels like web transactions, utmost caution needs to be exercised before migrating customers to such channels. Every customer must be treated uniquely based on the unique requirements at a given point of time for personalized interaction and on an optimized channel based on data analysis Problem-Type Identification Impact On Customer Value A multi-dimensional contact landscape analysis that provides a road map to reduce call volume, while maintaining / improving customer service D1 Frequency Of Occurance D2 Contact Type D3 Enagement Stage D4 Channel D5 No. Of Contacts PerCustomer / Year D6 Customer Type Channel Decision Engine The framework (see Figure 4 – Channel Decision Engine) begins with correlation of an organization's objectives with each channel of interaction in business terms. Core to this is an understanding of the customer's channel requirements. "Single Source of Truth" obtained from data mining/fusion using multivariate analysis forms the core of the engine before making a recommendation. The complexity of the customer channel interactions for Sales, Service or Hybrid is determined and correlated with multi-dimensional parameters. While parameters for Service interactions are provided in the Figure 4, similar methodology is applied to the sales interactions as well. The Channel Decision Engine approaches the recommendation strategy through deep analysis of multivariate scientific data and filters the analyses through 5 phases as described, before making an optimized recommendation. Phase 1.0: Discover The phase focuses on establishing the existence of all possible channels of interaction irrespective of the volumes per channel. Customer's adoption rate for all the channels are established and correlated with the values like preference, interaction-type (sales or service or both), value to organization, customer experience etc. Phase 2.0: Optimize This phase measures the performance of each channel by establishing the right matrices across the interaction-type – Sales, Service or Hybrid. There should be both specific sales and customer interaction targets, as a particular channel's strategic intent may be to drive sales to other channels. Performance against the targets should be monitored continually and used to drive the processes and system changes needed to meet the channel objectives. Online Travel Agency (OTA) Priceline.com, for example, found that name-your-price business model that allows customers to bid for airline tickets, hotel rooms, rental cars and mort--gages, lead to improved revenue realization and help passengers save significantly. By adding this feature to its website, Priceline saved on shipping, inventory and customer service costs. Phase 3.0: Migrate Upon identification of the right channels and its performance, a correlation approach across the profitability, profile match and cost-to-serve is factored. This will require analyzing each channel in isolation to study operational efficiencies and associated costs. Customers can then be "Guided" to the appropriate channel through focused strategies like incentives, promotions, additional services and awareness generation. Cautious measures should be implemented during the migration. Each customer-segment should be

studied for channel adoption based on their expectation and perceived fear of using a new channel due to complexity or non awareness on feature usage. For example a swift web navigation with enabled features is likely to appeal to only a set of segment -Generations Z (18-22 years) and X (32-45 years) as per the North American Technographics® Customer Experience Online Survey, Q4 2011 (US). Therefore a sensitive approach with strong consideration to the customer segments is a must. Phase 4.0: Rationalize With the increased channel proliferation, eliminating a channel may be counter intuitive to some organizations but strategically this may be the right course of action. During this phase you will have identified the strategic channel goals and understood the costs to serve for each channels. Terminating under-performing channels will reduce complexity and cost, enhance revenue and reduce cost to serve whilst improving the overall experience. Metrics for each channel should be established and aligned to the overall objectives. Web Chat for example can be evaluated on incremental sales however it should be noted that such chats could be reactive, proactive, collaborative and or predictive. In some cases preemptive chats may disrupt a self-serve journey therefore cannibalizing the cost and customer experience. Phase 5.0: Integrate Once the right channel is identified and analyzed, it is critical to facilitate a robust integration strategy to avoid disruptive services and seamless migration. The phase focuses in integrating isolated channels to the hub for a holistic delivery that is channel agnostic. Conclusion: Proliferation of channels is leading to a sensational shift in interaction paradigm both for the organizations and the customers. Organizations need to stay ahead of the changing interaction ecosystem and should therefore deploy predictive techniques and data science across customer analytics, product/service offerings, weigh intrinsic value associated with each interaction across the channels and corroborate with individual satisfaction level for a personalized interaction and on a preferred channel of choice. With "Quick" and "Convenient" as the new mantra for success, global organizations are evenly poised to enable innovative techniques and technologies for making each interaction a "Wow!" experience that is agnostic of channels of interaction with the help of data science. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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The Upside of Improved Order-to-Activate

Wipro Please fill the required details to access the content The Upside of Improved Order-to-Activate The new 'order' in telecom There is a tsunami of new services, applications and devices that Communication Service Providers (CSPs) and telecom equipment vendors have to deal with. Voice, data, video, internet, content, gaming, location based services, enterprise integration and commerce are being hastily bundled with a baffling number of heterogeneous devices in association with a growing number of independent partners. On one hand, these are exciting developments. They serve customer needs and open fresh revenue streams. On the other hand, they present a threat to customer satisfaction levels and customer retention. This is because a complex product portfolio impacts order management and fulfillment in ways that CSPs are still trying to understand and optimize. As CSPs scramble to replace dwindling voice revenues with an assortment of shiny new services and packages, order orchestration is set to become a major nightmare.   As any CSP knows, an order sets off a chain of critical processes — order capture and validation, processing, service validation, provisioning of resources, configuration, testing, error handling — that actually deliver a service and are responsible for making cash registers ring. If any one of these processes fail, resulting in a delay in provisioning the services, the customer is likely to become impatient and turn to a competitor. That's a hard loss of revenue. No CSP can afford it. Today, in a highly dynamic market where services are created and customized on the fly, the business edge is in provisioning them just as quickly How quickly is quickly? Today's customers don't want to wait days and weeks to gain access to a service (say IPTV, a mobile wallet, upgrades to an enhanced network or new service bundles). In fact, in the age of abundant broadband and 4G, they want to be no more than a tap away from activating any service. As a consequence, CSPs could find themselves hurting if their order-to-activate processes are not fast, simple, flexible and ready for scale. Why the Order-to-Activate Process looks different today The truth is that the order-to-activate process is being re-shaped and transformed by a number of business vectors: Product lifecycles are getting shorter – Product and service upgrades (and new products) need to be delivered to customers with a higher frequency, placing tremendous stress on operations. In addition, customers want everything instantly, in real time. If CSPs are unable to fulfil orders fast enough, they may have to slow down on introducing new products or services. Increasing competition – Competition from other CSPs and non-traditional players offering mobile services is growing. With more options available, the customer is in greater control and has begun to demand a higher level of service. Many customers have now begun to demand self-service. Error prone order management systems – Customers don't have the patience to wait while an error in the front end (typically at customer touch points) or at the back end (with service provisioning and configuration) is being corrected. Many CSPs feel the heat of customer churn because of sub-optimal processes. Growing inventory costs – In an effort to ensure timely provisioning, inventories are getting bloated, leading to excessive costs. These must be reduced and optimized to ensure insulation from inventory obsolescence and inventory carrying costs. Regulatory pressure – CSPs are becoming increasingly vulnerable to reputation loss, penalties and legal costs as a consequence of not meeting customer SLAs. Several CSPs have attempted to address the challenges posed to their order-to-activate process. They have tried to eliminate manual

components to improve efficiency and reduce errors; some have replaced their legacy technology with hardware and software better suited to a world of intersecting technologies; some have taken to process optimization, shrinking the process steps from hundreds to a handful. It is clear that CSPs have consciously attempted to improve their order-to-activate process. But the outcomes have been short of expectation, even disappointing. This has made CxOs cautious and rightly so. What they want is to do more with less. And they want to do it faster. The Three Corner Solution This has led us to believe that for an order-to-activate strategy to be workable and acceptable it must first focus on three underlying areas - Customer Experience, Cost Optimization and Cash Flow / Revenue Management (see Figure 1). When these three are scrutinized and improved, the order-to-activate process stands a better chance of being aligned with current business needs. Customer Experience: There are two components to creating a great customer experience. The first is to offer a predictable and consistent service that meets customer expectations. The second is to reduce cycle time in provisioning. Customers are becoming impatient. They don't want to wait. By implication, it is important to improve customer communication. Keeping an information-rich dialogue open with the customer reduces churn. More importantly, it can help build powerful differentiation through service rather than through price. Cost Optimization: Cost reduction / cost avoidance is fast becoming core to a successful order-to-activate story. First, the cost to serve itself must be optimized. This can be achieved by reducing labor inputs using automation and optimizing inventory. Reducing manual effort speeds up order management, reduces errors and unclean orders. Cash Flow / Revenue Management: Cash flow can be improved by reducing cycle time, reducing errors in order processing, reducing process steps and resources required to fulfill orders. Revenue management on the other hand can be better managed by reducing order fall outs and the costs associated with retrieving an order. Revenue improvements can also be delivered through higher billing accuracy and reducing order backlog. Scrutinize and Improve Customer Experience Cash Flow/Revenue Management Cost Optimization The Upside of Order-to-Activate Excellence For a CSP, the benefits of ripping and restructuring the order-to-activate process are innumerable. As an example, in just one such engagement across four delivery centers covering 15 languages we've enabled benefits of US$ 53 M through improvements in service excellence, a saving of US$ 1.7 M through cost optimization initiatives and an increase in cash flow of approximately US$ 48 M. What do typical improvement targets for a CSP look like? In our experience it is possible to achieve the following: Increased revenue through early billing: 5% improvement in order-to- bill cycle time and a 20 to 25% improvement in end-to-end cycle time with a backlog reduction of less than 5%. Cost avoidance: 10 to 15% improvement in inventory utilization, a 15 to 20% reduction in test and turn up failure, a 15 to 20% reduction in cost per order and a dramatic 15 to 20% reduction in engineering visits. Reduction in cost to serve: 35 to 50% reduction in rework, a 10 to 15% increase in resolution rates, a reduction of 25 to 40% in revenue leakage, and reduced customer churn through predictive analytics. The bottom line for a CSP is that as technology and network capabilities improve, so should processes that determine customer satisfaction and revenue management. Digging into every aspect of the order-to-activate process, upgrading it and streamlining, is an immediate way to ensure that service management

becomes a way of creating a differentiator as well as leading to revenue growth. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

Ensuring Procurement Compliance in Infrastructure Maintenance Business

----- Arcticle source ----- https://www.wipro.com/business-process/ensuring-procurement-compliance-in-infrastructure-maintenance-bu0/ ----- About The Author Related Articles Contact Wipro Please fill the required details to access the content Ensuring Procurement Compliance in Infrastructure Maintenance Business It is quite interesting to learn that in the business of maintenance service, lack of procurement compliance is one of the major causes of a serious revenue leakage for companies. While strong contractual agreement between the company and its sub-contractor is expected to be the core competence of this business, the lack of compliance to these contracts is its worst nightmare. This paper makes an attempt to establish how exactly non-compliance occurs and what role could outsourcing possibly play in achieving revenue protection for the business   Modus operandi of Maintenance Service Companies Many government entities, large corporate houses and residential housing complexes have long term contract with maintenance companies for the maintenance of properties across areas like housing, schools, and commercial buildings in serving different regions. In turn the maintenance companies subcontract it to multiple sub-contractors basis their trades. The sub-contractors manage maintenance of the properties typically for work such as electrical fitting, plumbing, carpentry, IT and other miscellaneous repairs/service. The sequence of activities in the value chain is as follows: What can possibly go wrong? While the model looks to be pretty straight forward, complications arise in managing the procurement compliance. Compliance has to be controlled at two areas, the sub-contractor claims and the invoices to the client. While the work order might have standard costs, the sub-contractor can still incur travel, labor call charges in addition to the core activity. These charges might be warranted in certain cases; however, there would be many cases where the billing is not justified. Issues such as these attribute to the revenue leakage as the maintenance company would not be able to pass on the billing to its client. Revenue leakage could also be a result of various other factors like ignorance of warranty utilization, inventory management and work order allocation methodology. The revenue leakage can have a direct impact on

the companies' revenue and margin significantly. Moreover, if the loophole is not rectified, the revenue leakage might reach any proportion. How companies control the leakage today? Today, companies get into a very reactive mode in taking measures for protecting revenue. They either do it in an ad hoc manner by employing the existing workforce as and when required or alternatively companies also form teams to manage the procurement compliance and ensure control of revenue leakage. However, this manual intervention for compliance check by the maintenance company comes at a significant effort and cost. To add to that, companies are left with no other choice than to utilize the highly trained resources for managing a relatively non-technical task. Moreover as of now, companies do not have a dedicated technology application for doing compliance check. Given the dynamic nature of the volumes, companies need to keep buffer resources to take care of the surge in volumes. What makes it a good case for outsourcing? An ideal maintenance service business should comprise of the following: Feasible: The procurement compliance has all the tenets required for building a case for outsourcing. Starting from a feasibility perspective, the compliance check activity could be completed, decoupled and offshored to a third-party outsourcing service provider. Another merit of outsourcing to a third-party service provider is that any backlogs in pre-billing could be managed by a ramp-up of resources from the provider. Reports and Triggers: Reporting of the process at all levels could be managed by service providers with separate reports flowing in to different stakeholders. A preventive mechanism could be set up by outsourcing where the service provider sends alerts when some threshold levels are crossed. This trigger could be used to raise an escalation by the service provider to the concerned team. Technology Enablement: Service providers with a technology application could also help automate large part of the process thereby saving manual efforts. The process could not be automated fully as it requires a good amount of interaction with the subcontractors, tenants, local supervisors (from the maintenance service company). However activities such as work order allocation could be automated to a large extent. Process Improvement: Service providers also come with a mandate of process improvement where they go into conducting a root-cause analysis of the cases. This becomes the cherry-on-top as the maintenance company is relived of the effort of deploying a consulting team or a quality team to take care of this activity. Adopting Best Practice: The third-party outsourcing service providers are able to share the best practices basis their exposure to multiple clients across different geographies. Third-party outsourcing service providers having a good technology arm are also able to introduce the best-practices. Calculating Return on Investment Given the volume of transactions and the value associated with the transaction, it is more rational to go ahead with sample audits instead of doing a complete check on all the transactions. Doing a check on every transaction would mean a complete duplication of the effort. Sampling mechanism could be used and the sampling of the audit could be done based on the value of the transactions, specific job codes and regions. The Return on Investment could be shown by reporting of the cost avoidance (stoppage of revenue leakage) in dollar value as against the cost of outsourcing. Dollar value reporting of the transactions would give a clear picture of the revenue protection enabled; comparison with the cost incurred for revenue protection (service charges for outsourcing) would indicate the high quanta of Return on

Investment. Future Outlook for Procurement Compliance Moving to a Proactive Approach: In future, compliance would become more proactive from being reactive. This would be achieved with the advent of better technology enablement as well as increasing maturity levels of compliance enablement at maintenance companies. With a proactive approach, the load of the compliance at the post facto stage would come down significantly. Risk-Reward Commercial Model: Currently the popular commercial model is of time-and-material with service providers charging for resources deployed for the process. The service providers would become mature enough in due course and might be able to come up with a commercial model of risk-reward. In this model, service providers would share the risk of revenue loss and also gain based on the revenue protected. The concept of outsourcing of procurement compliance in infrastructure maintenance companies would gain momentum and reach yet higher levels of maturity. Managing procurement compliance by way of outsourcing would soon become the standard. Amarnath Shete is a Transformation Manager at Wipro Limited. He has been with Wipro for over 5 years and has served in various roles in the supply chain advisory as well as procurement outsourcing group. His areas of expertise are business transformation, process reengineering & improvement and outsourcing advisory under the supply chain umbrella. He is an MBA in Operations Management and a Bachelor of Engineering in Electronics and Telecommunications. He is a Certified Supply Chain Professional as well. Saju Paul has over 10+ years of diverse procurement experience and specializes in Buy side of Supply chain Management across industries, presently concentrating on Manufacturing and Hi-tech. He holds a Degree in Hotel Management and Master's in Business Administration/ Marketing. Saju is Certified in International Finance from Indian Institute of Technology. He is a Certified Six Sigma Green Belt Lean and ISO Auditor Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

Improving Plan Rating-
A Simple Plan

----- Arcticle source ----- https://www.wipro.com/business-process/improving-plan-ratings--a-simple-plan/ ----- Related Articles Contact Wipro Please fill the required details to access the content Improving Plan Ratings – A Simple Plan Medicare and Medicaid plan shoppers determine the future of the payer's business. Poor management of plan-buyer's grievances can lead to poor star ratings, which in turn have a negative impact on business. Managing Appeals and Grievances is completely in the control of the payer. How can this be leveraged to improve business? The Importance of Star

Ratings In 2014, the US saw 54 million people on Medicare with 30% using Medicare Advantage (MA) plans. MA beneficiaries have multiplied threefold since 2004. There were 5.3 million beneficiaries then; there are 15.7 million nowi .With the Affordable Care Act (ACA) those numbers are expected to grow further. These plan shoppers are going to face a logical question that will determine their decision around health and prescription plans from payers: Which is the best plan for them in terms of quality, safety and performance? To assist plan shoppers decide on plan coverage, the Center for Medicare and Medicaid Services (CMS) provides an easily understandable star rating to plans. The ratings help shoppers compare plans and narrow their choices. The star ratings are a reliable way for consumers to make informed decisions about their health care. But more importantly, they are a lever that compels providers to address and improve quality. There is yet another persuasive reason for payers to bring an obsessive focus to ratings: The US department of Health rewards high quality MA with a bonus payment and a lesser reduction in their share of rebate dollars. Naturally, for payers of all sizes, the direct revenue implications spell pinpoint focus to ensuring top ratings for their plans. Plans get ratings from 1 to 5 – with 5 being excellent. CMS uses a variety of data to adjudge the quality of plans and determine the star ratings. Health services cover 36 different topics while drug services cover 17ii . The key processes that determine the ratings include member satisfaction surveys, how often members are screened for certain conditions, etc. A critical path to improved ratings is the effective management of MA Appeals and Grievances. The good news is that improving Appeals and Grievances is completely in the control of the payer. Payers have understood this and are creating strategies to manage Appeals and Grievances with the goal of improving star ratings. It is possible to comply with CMS norms and improve the management of Appeals and Grievances using technology, analytics and robust process management. However, first it is necessary to examine the timelines that affect the management process. Star ratings are published annually. There is a significant lag time between the measurement of performance and the bonus payment which accrues with good star ratings. Annual star ratings are not a reflection of a one-year cycle. This is how ratings work: Assuming that the performance year is 2014, data for the year will be collected in 2015, ratings will be given based on the data in 2016 and the bonus payment year will be 2017. Missteps that Need Prognosis Managing Appeals and Grievances for an MA plan is a critical aspect in improving customer satisfaction and bettering customer ratings. A 2012 CMS Audit placed Complaints (Grievances), Organization Determinations (OD or Coverage determinations) and Appeals processes as the most significant customer-related issues before MA plans. It is more than apparent that plans must bring more attention to and reduce the complexity of processing Appeals and Grievances. Complaints would be related to the quality of care, privacy concerns, poor or questionable service, inconvenient wait times, hygiene and cleanliness, transparency in plan information, etc. Organization Determination or OD would be related to the amount a payer will pay for medical care, treatment and services and the amount a patient will bear. OD decisions and reviews must be expedited because delays can be detrimental to the health of the patient. The CMS audit identified some of the most frequent missteps that also indicate room for improvement In addition to the above, some of the other plan missteps are How do payers

get in front of these issues related to Appeals and Grievances? Addressing these missteps should be a priority for plans as they are linked back to member satisfaction and CMS performance standards which in turn directly impact star ratings and revenues. Prescribing Technology as the Cure Tracking each case closely against fulfilment timeframes, denied service or payment, notifying beneficiaries of appeal rights, etc., and streamlining the processes related to Appeals and Grievances is central to improving performance standards. Improved standards can be expected to translate into a positive member satisfaction metric. Providing a structured workflow that captures case data, call center reports, patient history, etc. aligned with CMS best practices is the first step to identifying cases that present a risk to ratings and bringing them up for immediate corrective action. A layer of technology and analytics combined with Six Sigma quality tenets, process standardization and expertise can quickly and accurately mitigate the risks for payers. The advantage of deploying technology and process standards is that the solution also presents a complete audit trail with reliable and readily available documentation in a single repository. The advantages of such a system are undeniable. Payers are using these to intelligently and pro-actively identify triggers for Appeals and Grievances. Analytics is providing them the insights that not only raise timely red flags but also present appropriate strategies at the first pass. The Future: Getting Rid of Chronic Inefficiencies Technology-led solutions that combine process standardization and rigor have a direct bearing on star ratings. They can also accurately predict outcomes that payer organizations can prepare for in terms of ratings and bonus payments in subsequent years. On a secondary level, such systems improve turnaround time, improve efficiency, accuracy (in response to appeals, etc.) and reduce administrative and legal costs. More specifically, some of the measurable outcomes include: Compliance with CMS regulations is unavoidable. The upside with implementing accurate Appeals and Grievance Management is improved star ratings and enhanced business performance. The bottom line is that payers must quickly seek out technology partners who have domain expertise and understand the business to implement genuinely cost-effective and dependable solutions. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

How can Analytics help Business Consultants?

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Business Consultants? Businesses today are operating in a highly competitive and challenging environment and, as a result, often look to consultants during critical periods for transformation/turnaround. Business consultants are expected to look at a business that they may not be overly familiar with and provide solutions to its problems, often in a relatively short period of time. This is where data analytics can aid consultants through the identification of process transformation opportunities by accurately assessing the environment the business is operating in, identifying trends in the business' data and making predictions based on that data. The current rate at which data is growing is baffling and can only be described as a "data explosion". Businesses are grappling with these massive volumes of data, aware of the potential that resides in this information to produce intelligence and real, tangible insights. However, that the fact is many businesses do not know how to draw out these conclusions. Many businesses turn to consultants to lend a helping hand. In business process transformation projects, consultants need to understand the business processes in detail. To do this accurate analytical tools can help consultants to mine better insights into business processes and measure benefits from the programs they run. Analytics can help consultants to: It can also be used to uncover critical areas of a process for discussion which consultants may not have been able to identify only based on their experience. They can discover transformation opportunities faster with a data driven and rational approach. For example with regards to an Accounts Payable (AP) situation, controllers can struggle with operational control across geographies, limited visibility into agent and transactional level activity, lack of means to standardise processes or drive improvements, sustaining SLA maintenance as per agreed targets and more. Analytics can help consultants to: As an example, in AP Process a fact driven approach helps to unlock cash by avoiding early payments and optimally extending payment terms to kill all possibilities of late payments; increase profitability by avoiding duplicate payments and optimally maximising early payment discounts; in Accounts Receivable (AR) Process, prioritise customers based on past payment behaviour; and define optimal frequency and the preferred mode of connecting customers by referring to historic data. Analytics can not only help organisations drive innovation but also improves their response to market changes. It is important for consultants to help organisations with effective decision making by putting in place a strong analytical framework which incorporates all aspects such as processes, technology, people and even the culture of the organisation. This can help in data driven decision making based on anything from operational analytics (streamlining processes to meet the changing customer needs) to discovery based analytics (fraudulent credit transaction scenarios). A Consultant's Struggle On an average, 50-70% of a consultant's time is spent chasing data, which in turn eats into the time they have available for analysis and business support. This means the quality of analysis can be inconsistent and depend heavily on the experience of the consultant. Long reporting cycles lead to delayed decision making. When coupled with the fact that the alignment of goals becomes a challenge when each stakeholder has their own set of metrics to be monitored, this can be a significant issue for consultants. By adopting a thorough analytics and insight strategy, consultants can further add to their expertise and further assist their business clients achieve their goals. Ideally, consultants should: Consultants need to think of ways to leverage

analytics to augment decision-making. They need to gain the right understanding of their customers' needs, assess their business environment, automate and streamline their processes, identify data trends and predict future trends. Knowledge driven analytics framework can be a consultant's best friend to generate strategic impact and deliver additional value for businesses. Choose the right tool and it can take consultants a long way in enabling client organisations by providing critical and timely insights into their business and operational performance. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Robotisation is the answer to order Fulfilment Woes

----- Arcticle source ----- https://www.wipro.com/business-process/robotisation-is-the-answer-to-order-fulfilment-woes/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Robotisation is the Answer to Order Fulfilment Woes Order fulfilment has always been a notorious pain point for the telecoms industry. A typical order, say for a mobile phone upgrade or broadband installation, sets off a chain of events that must be executed flawlessly to ensure customers receive their orders in time. However, too often it goes awry. What's more, in recent years, the order fulfilment process has become even more byzantine. Turbulent industry conditions and relentless change have led to mergers and acquisitions, investments in infrastructure and partnerships with smaller companies, further complicating what was already an intricate process, says Amit Kale of Wipro Ltd. In theory, order processing is entirely rule-based and should therefore, be error-free. However, the reality is different. These errors can often come as a result of simple things like a missing post code from customer details, the fact that traffic management systems were not available when orders were being prepared for delivery or certain order restrictions were in force that weren't made clear to shop assistants when orders were placed. Not all agents maintain the same pace of process execution, they may not have timely access to information, or they make mistakes. There can also be delays in handoffs between teams, and decision-making is not always instant. These mistakes all lead to late or unfilled orders, and lost customers and revenue as a result. However, this need not be the case. Some Communications Service Providers (CSPs) have started turning to Robotic Process Automation (RPA), a technology that has wide applicability across the telecoms industry, to create a flawless order-to-activate process. In a CSPs' order management process, customer requirements are captured by dealers,

such as retail stores or phone agents, and passed on to the provisioning teams. Typically, the time taken to deliver products to customers can vary from 5 to 100 days, depending on the type of product. However, most CSPs fail to meet delivery and standards, nor do they have a model which can predict failure in order to alert the end customer. All rules-based work, such as gaps in data, cross-checking data, updating databases, sending mailers and alerts, which tend to be at the root cause of these delays, can be robotised using RPA technology. Installed on servers, the robots perform all relevant tasks in the order fulfilment process such as validation of orders, order entry and order delivery instructions. Tasks that cannot be taken by the robots are instead pushed into a manual queue managed by a human consultant. Robots are monitored on a real time basis, with the CSP given key volumetric statistics such as AHT, orders completed and cycle time, in order to check on the performance of the robots. A key advantage of this is that the robots are not only able to perform these tasks, but proactively and continuously improve the order fulfilment process. Every process metric can be automatically, immediately and accurately captured. This allows the data to be leveraged by analytical engines to turn anomalous processes from red to amber to green. More importantly, the data can also be used to support predictive models. A predictive model helps identify failures in advance and means the CSP can take proactive measures to bring anomalous incidents back in line. For example, in the order management cycle, there are multiple phases during the O2A (order to activate) process. The order activation date represents the customer required date (CRD). If the customer doesn't receive their order by this date, the suppliers' credibility is negatively affected. Based on data analytics around various product parameters (for example delivery bucket, STP orders, order type, location, clean and unclean order, order bundling etc.), the model predicts at the very start of the order entry stage whether it would be possible to meet the CRD, and if not, such orders are automatically routed for next best action (NBA) or jeopardy management status. However, an RPA and associated analytical solution can't work in isolation and are only cogs in a wider machine, and require support from an order orchestration platform. Think of an order orchestration platform as the last mile in a fulfilment system. The order orchestration platform sits on top of everything and includes dashboards on robot performance. The benefits of this robotisation are numerous. Faster order entry times, error reduction and increased transaction can mean lower operational costs, early revenue realisation, reduced fines from regulatory bodies, better customer satisfaction and increased revenue. For CSPs who are consistently adding to their portfolios and operating in a complex partner ecosystem, the challenge will always be to orchestrate and fulfil orders before customer satisfaction levels are negatively affected. The solution is to automate and robotise as much of the operations as possible with a layer of analytics and support from an orchestration platform so that fulfilment timelines can be met every time. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues.

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From Brick to Click:

Making the Transition

Brick and mortar retailers are gradually giving into the fact that 'online' is a world they can no longer be indifferent about. Today, retailers are wriggling out of their comfort zone to learn the new rules of what it takes to succeed online. And many are delighted with the revenues that online channels are earning them, along with increased loyalty from customers. There's no denying that this is no cakewalk, but the ones who crack it are clearly here for the long haul. Who wouldn't want to be? Crossing the hurdles The challenges in deciphering the code to online success are many; however, I'd like to discuss a particular challenge of retailers in this paper: data. Try empathising with a retailer who is coping with the shift from 'limited aisles' at its retail outlets to 'endless aisles' that its competitor just hosted online. It's hard to wrap your head around what it means to be battling with data that went from dozens to millions, while you took a nap. It calls for a complete overhaul of your existing business models and a reconsideration of the role of data and information management that's got to keep pace with the thunderous explosion. So, what about data? What gives it the centre stage? The backbone of e-tailers is technology. They can be looked at as technology companies making waves in the retail world, where retail is only incidental to their formula of success. However, the fundamentals of a regular bricks-and-mortar retailer are different and we are all familiar with them. How do we empower retailers to cross the chasm, where data is that bridge that can get you across but needs immense tact to construct? The complexity factor Increased diversity in products and shorter lifecycles – especially in seasonal goods like fashion apparel that need drastic reduction in turnaround time while on-boarding to e-commerce sites – need fresh thinking and demand an endless list of requirements on product specs. As for customers, they look for ease of shopping, comfort of use and personalised data which can drive their choice of online sellers. Quite a situation! Data is the hero as much as the villain it has just proved to be. The going got tougher There are many dimensions of data right from creation to usage that have proved to pose difficulties in the e-tailing context. Data comes from various sources and in different formats. A robust Data Management System helps build consistent and cohesive data to help e-tailers create a true differentiation. You need someone to collate this data, eliminate all chances of mistakes and make sense of the terabytes of product data that you want to put out there. This data can help encash on your presence at every aisle. A content team that works with such data deals with unstructured content in the form of video, soundbites, pdfs, images, data with missing attributes, language errors, quality issues, etc. and this is just

the tip of the iceberg. The next step is to analyse the data to ensure that the products and brand messages are rightly conveyed. Then, the same content is optimised for hosting across multiple e-commerce portals. Each portal has its unique set of product spec requirements; some specs are common to most portals while some have distinct asks on product information that calls for additional bandwidth for data management. A slippage on even one aspect can lead to a negative impact on your buyer's browsing experience and thereby their purchasing decision. In-house resource crunch, lack of system automation and a turnaround that's not in lock-step with the market can stifle your SKU targets. So, get the tough going The challenges are many and so are your options to deal with them. Consider these: 1. Continue investing in your existing legacy processes and systems This option unfortunately has very little pros and too many cons – enhancements get installed in patches, distributed data will contribute to delays and errors, and you need to keep investing in people for scalability and quality. 2. Invest in new or augment your existing ERP system This single point of data provides better integrity and timely access, and end-to-end systems do solve business needs. However, this means big money, complex implementations and a lot of time – and besides, these solutions are not tailor made. 3. Invest in a Product Information Management platform (PIM) These point solutions are your pure technology options that gives you a single point of entry of product data to suppliers and a single interface to e-tailers. Customisable workflows and quality checks guarantee data quality and integrity, they are more affordable than ERPs, easier to implement and address scale – the only downside being that you still need to invest in skilled people to run the show. 4. Find a partner to take on your manual processes Your immediate benefits are the known devils – labour arbitrage and reduced training costs; while scalability could be a concern in a linear model of engagement. The balance is for you to decide. 5. Integrate technology & process This is a combination of PIM benefits coupled with people skills and asks for zero capital investments. Why? Because it's a BPaaS model. My recommendation I say consider option five and find a partner to take the onus of technology, process and skilled SMEs. Don't forget to ask for a pay-per-use model. And, how do you evaluate a partner? I believe in looking for these important tenets in a partner/service provider's offerings for long-term success: 1. A comprehensive technology platform for process efficiencies that supports rapid on-boarding (weeks to hours!), the right user experience, customisation and no maintenance. 2. A service delivery approach that takes into account the last level of detailing, aids quick pre-emption of problems and mitigation. 3. A commercial model that is flexible enough, accommodates pay-per-use and does not call for capital expense. BPaaS is absolutely welcome. 4. Personalisation analytics that can be used to generate critical insights thereby enhancing the end customer loyalty. 5. Has a solid set of SMEs with a background in Retail and Digital Marketing to guide your customers all the way. Look for a proven track record with the Retail biggies of the world. 6. A relationship model that can run on a shared service mode for seamless replication of customer (retailers) needs. To sum it all up As you see, it's not merely about managing the data onslaught. It's about using data creatively to tell your brand story and then to nurture a personalised relationship with your customers. The online world has exponentially increased your opportunity for customer reach. Your best ally in this journey is data: your data, your customer's data. Now, you also know

how to find your trusted partner to manage this data and show you a whole new world of opportunities. Reach out... "You can't wait for customers to come to you. You have to figure out where they are, go there and drag them back to your store."- Paul Graham, Y Combinator Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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The Vector Effect!

----- Arcticle source ----- https://www.wipro.com/business-process/the-vector-effect-/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content The Vector Effect! In science, they say a vector has two quantities associated with it - a magnitude and a direction. In the media industry, the two largest revenue sources are content and advertising. These are the two components of the media world, with different magnitudes and directions depending on who you are - a production house, a publisher, or an information service provider. If you are someone in the business of making money by selling content and advertising, you will understand the magnitudes and directions of your vectors! Traditional content consumption was simple. It focused on creating readable and interesting content that could attract eyeballs. Today, information explosion and very low attention span thereof has created the need for content that is both attractive and engaging. Much like today's advertising where it is the users, and not brands, that drive consumption patterns. Advertisers today demand more relevance, interactivity and accountability. In both scenarios - content and advertising - it all boils down to creating fans! However, to create fans you must first know who are your users, what are their needs, their demands, what do they like, etc. Once a marketer has a clear understanding of the user's persona, the entire content and advertising strategy will follow suit to create brand fans - your very own brand advocates. And, therein lies the secret sauce for content monetization. Fans are a reservoir of information and help you understand your users better. It gives marketers insight into what customers want, and how to deliver what they want. And this in turn enables you to monetize your products and experiences much more effectively. In fact, with Social Media tools, fans have become the new digital multi-level marketing pyramids: they attract users, they share personal experiences, and most importantly, they recruit new fans! But then, therein lies the paradox - to attract, you must know your users and to know them, you must first attract them. This might be complex. One needs to not only understand the pulse of the user, but also ensure that the content served is relevant, consistently updated, and in line with current media consumption patterns. This means optimizing content for social media and search engines to enhance audience reach across multiple channels, platforms, and devices. Since Social Media interaction is dynamic,

it involves harnessing real-time, analytics-based advertising campaigns to consistently track and optimize ongoing campaigns. The main challenge will be to integrate all this into a seamless campaign that spans the entire range of content, marketing, social, and ad operations. However, marketers can explore Automation and Artificial Intelligence (AI) embedded solution that would help them consistently engage and connect with their users. These solutions also involve advanced analytics that provide a deeper insight into consumer behavior to personalize content in line with the latest trends. End of the day, the digital world is changing too fast for one to think of grounds-up innovation or an end-to-end business transformation. Brands will gain a clear edge over competition with a sharper focus on the user catering to their specific and immediate needs. With that kind of attention and love, you will definitely win a loyal customer! Anirudh Khot- Practice Head, Media BPS, Wipro, Ltd. Anirudh Khot is the Practice Head for Media Business Process Services of Wipro. He has extensive experience in business process consulting, developing domain led solutions and creating transformation roadmaps for customers across the Media Industry. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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How can Utilities transform Billing Process and redefine Customer Experience

----- Arcticle source ----- https://www.wipro.com/business-process/how-can-utilities-transform-billing-process-and-redefine-custome/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content How can Utilities transform Billing Process and redefine Customer Experience Recent studies show that close to 4 billion energy customers were overbilled last year. Amongst other reasons, 'wrong product details', 'incorrect fee application', and 'incorrect meter reading' accounted for close to 90% of these billing errors. Discrepancies affect utilities companies in a great way, as they negatively impact customer experience in addition to attracting heavy fines from regulatory bodies. There have been many instances where utilities companies have borne heavy fines due to inaccurate billing. Regulatory bodies like Ofgem continuously monitor the market to ensure customers are not at loss. When customers reach out to organizations via social media or via contact centers, there is an imminent need to do it right the first time in order to maintain brand reputation. Errors in billing processes and/or delays in resolution often result in churn.

There is an inherent challenge for utilities companies in handling huge amounts of data and delivering efficient billing operations. The billing processes are, most often, carried out on a mix of ERP systems and legacy systems. Unfortunately, majority of the billing process activities are manual and repetitive and are prone to human errors. These errors lead to irate customers, who then call contact centers to get a resolution. In such cases, if the technology landscape of contact centers is unequipped to handle customers in the most efficient way, with agents toggling between screens without any insights on the customer, it will only mean unhappy customers. High turnaround times and huge costs are the key deterrents that stop businesses from deploying technological solutions to fix billing issues. Any large scale IT deployment involves high CAPEX and long lead times. However, companies can transform processes using standardization and automation to improve operating metrics, leading to better customer engagement. Investments in automation require shorter deployment timelines, low CAPEX and ensure quick returns. Also, automation is a perfect fit in the utilities industry which handles millions of transactions on a regular basis. To ensure improved customer experience, businesses need to follow the shift-left approach by avoiding problems/incidents before they occur. For ongoing problems, customers should be sent proactive messages about the status. Also, self-care channels and tools should be made available to customers. An analytically-backed Customer Experience (CX) platform suite will enable the contact center agents to handle customers efficiently by providing first contact resolution with less average handling time. A complete visibility on the customer journey is essential to understand the customer and his/her needs. Transforming billing process with automation and CX platform A typical billing process involves invoice generation and processing of any exception that may arise during invoicing. It includes applying appropriate consumption amount, billing rate based on the service plan, applying relevant taxes, validating the inputs, generating the invoice and sending it to customers on time. Also, the process involves capturing data, pasting data and switching between different applications in order to generate the invoice. Most of the steps in this process are manual and repetitive. Automating the entire process ensures doing it right the first time and elimination of human errors. A process in scope of automation is exception handling. Typically, when ERP systems find data mismatch or come across an exception during a process, the record is set aside for manual inspection and handling. The number of such exceptions are quite huge in a utility scenario, and often constitutes a big chunk of the time spent. By applying appropriate business rules, handling of exceptions can be completely automated, thereby eliminating manual intervention. Handling varied exception types and complexity requires specialized skill set and investigation without compromising on accuracy and turnaround time. Hence, Robotics Process Automation (RPA) can be utilized to automate the process. Typically, companies can break their automation journey into two phases. In phase 1, RPA can take away the pain of doing highly mundane, repetitive, volume intensive, non-judgmental activities. The data that will be generated from bots in phase 1 can be utilized to build intelligence around processes and prepare the ground for cognitive injection. And in phase 2, cognitive intelligence can help support the futuristic expectations where machine learning, natural language processing, reasoning, knowledge and algorithmic intelligence can support quantum turnarounds. Also, to further

improve customer service, it is imperative for organizations to give customers the option to experience state-of-the-art technologies that enable them to self serve. Take, for instance, a scenario wherein the customer signs in to the company's website or mobile app to understand the billing issue. The customer probably checks for the detailed bill available on the customer portal and will need customer support channel to obtain clarification on the issue. One wrong step by the agent will result in an unhappy customer and might result in churn. An analytics-backed CX platform can help agents to resolve queries in a more efficient way. A strong analytics model built around the customer-related data will bring out relevant insights that can help agents provide better customer service. With the available data on customer's previous communication, usage patterns, and billing information, the system will be intelligent enough to anticipate the issue even before the customer and agent interact. Technology is changing the way utilities operations are handled. A calculated technological intervention will save companies from losing customers, and improve their brand image in the market. By implementing RPA in the backend process and CX platform in contact center operations, utilities companies can move ahead of their competition in providing best-in-class customer service. Sanyog Chaudhry is Senior Manager, Enterprise Operations Transformation practice at Wipro from a Global Media & Telecom (GMT) standpoint. He has over nine years of experience, spanning across strategic & operational consulting. He has been instrumental in setting up new functions from ground-up in order to bring in non-linear revenue pipelines. He is a graduate in Information Technology and holds a management degree. Additional inputs provided by Kumara Susarla, Business Process Services, Wipro. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Proactive, Smarter Customer Service

in the Age of IoT

----- Arcticle source ----- https://www.wipro.com/business-process/proactive--smarter-customer-service-in-the-age-of-iot/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Proactive, Smarter Customer Service in the age of IoT It's a big day for Jane. Her dream project gets underway today and she can't wait to get to office. A major roadblock, however, forces her out of her reverie. Her car refuses to start after repeated attempts. If only Jane knew sooner that her car battery was failing at a rapid pace, she could have avoided the hindrance and could

have been in office with all her energy and optimism intact. What Jane experienced could have been avoided with a 'Connected Car'. A connected car can not only tap into the internet for access to navigation and cloud-based music, but also share alerts on issues like fuel replenishment, battery power reduction etc. With Internet of Things (IoT), the car can be monitored and warnings can be provided beforehand to avoid any runtime failure. Customer experience benefits for an IoT-powered car can mean not getting stranded in the middle of nowhere. If warnings are missed, the contact center, which has the predicted information, can call the customer proactively to ensure that the required changes are implemented. Thus, the car company can go an extra mile to assure delivery of exemplary customer service. The benefits of IoT in delivering amplified customer experience is exciting and intriguing. From enabling personalized content and customized offers, omni-channel customer support, and proactive customer interactions, to enabling self-service, the possibilities of IoT are endless. This story of amalgamated interests can extend to a lot more than the example mentioned above. Take for instance the boundary-less possibilities at home. Imagine a gas leakage alarm which sets off and notifies the contact center agent about it who in turn calls the customer to alert or to seek approval to power the gas button off using his computer. In a myriad of contexts such as these, IoT can be lifesaving. Redefining customer experience with IoT Human-machine synergy is increasingly being governed by intelligent interaction with exchange of enormous amount of data. For the business world, where the need of the moment is customer centricity, companies are constantly looking for ways to deliver seamless and memorable experience to the customer. Superior customer experience built on IoT-enabled solutions can enhance the predictive capability of customer issues and enable proactive reach out to customers to resolve issues even before they have occurred. As per research firms, there are already over 5 billion IoT devices in use worldwide and this number is expected to grow ten-fold in the next 3 years. Most businesses that have invested in IoT have already seen positive returns on their investments. The implication of IoT-enabled solutions is predicted to be massive for contact centers. For starters, the amount of data that will now flow into contact centers will increase multi-fold, because of the manner in which the IoT ecosystem works. In addition, there is also going to be a massive change in customers' expectations, because from their perspective, everything in the IoT ecosystem is automated and instantaneous - including customer support. The key, however, is to exceed these expectations and go beyond just 'instantaneous'. A customer needs to get what he wants, even without asking for it. What this means is, the increasing adoption of IoT is actually bringing about a drastic shift in the way contact centers function – it is making them proactive, rather than being reactive. IoT-enabled devices can self-diagnose problems and alert support centers before the customer calls in. This will trigger an outbound call alerting the customer about an issue he is likely to face. In some cases, support teams can even go ahead and fix issues for the customer, even before the customer takes cognizance of the issue. Let us visualize Jane's car which is now running smoothly, and let us assume her car is now a connected car, which has the ability to relay its data back to the contact center. This means that her support team now has a constant stream of data flowing to them, and they monitor and alert Jane whenever her vehicle needs attention. Jane will never have to face a day like the other. This is customer experience - unparalleled. Connecting

with the connected consumer IoT is at the front-end of things, and to ensure that this technology is leveraged optimally, there is an imminent need for next-gen technology for back-end functions like support as well. The current requisites are platforms that can capture the data that IoT will deliver from various sources and draw analytical conclusions to help understand the customer better. These platforms can present the insights from the data to the contact center agent in a single view that can be understandable and actionable and depict a 360 degree view of the customer. In addition, technologies with predictive capabilities that provide personalized 'next-best action' prompts to resolve customer issues, will play a major role in this paradigm shift of customer experience. Delivering customer experience using IoT data can drastically transform the way customers interact with contact centers. Customer support, as we know it, can become completely proactive from the organization's side. Contact centers would need to evolve and match the accelerated rate of expansion of IoT to deliver to the expectations of the connected customer. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Robotics: Taking Automation to the

Next Level in Capital Markets

----- Arcticle source ----- https://www.wipro.com/business-process/robotics--taking-automation-to-the-next-level-in-capital-markets/ ----- About the Authors Related Articles Contact Wipro Please fill the required details to access the content Robotics has picked up in the last 3-4 years with a rapid growth in off-the-shelf configurable platforms. With significantly reduced timelines to automate manual processes and low investment, Robotic Process Automation (RPA) has become a part of cost and efficiency programs across back office operations and shared services. RPA fits in well to provide a secure and controlled environment, making the processes error-free. In capital market firms, complexity cannot be avoided — it is a natural by-product of growth and success. There is an emerging need to solve deep-rooted operational inefficiencies in a fundamental way. Some of the reasons for operational inefficiency are To succeed in today's challenging and complex environment, capital market firms need to act swiftly with precision to maximize economies of scale and reduce cost per trade to penetrate new customers. In order to reduce costs in middle and back office operations, capital market firms have been using the traditional method of offshoring work from high cost location to low cost locations. However, since labor

arbitrage has become institutionalized, it is no longer sustainable to achieve further cost reductions. Therefore, there has been a major focus on new digital technologies in the capital market industry. Most of the capital market firms are resorting to RPA as a quick and tactical solution to transform their back office to achieve cost reduction and higher efficiency. In this paper, we have presented RPA's applicability in the context of capital market back office operations (excluding front office) for sell-side firms (Investment banks and brokerage houses) based on our experience in performing these operations for leading clients. Robotic Process Automation in Capital Markets Most of the large financial institutions have successfully completed robotic pilots leveraging multi-product vendors and service providers in the last 12 months. They have now shortlisted RPA as the tool of choice and have carried out due diligence exercises to identify right opportunity areas for robotics within their back office operations, either outsourced or captive. Our initial assessment of the process landscape in capital market firms suggest multiple process areas wherein value can be derived from robotics, subject to scale of operations, level of consolidation and nature of information (See Figure 1). Figure 1: RPA Applicability Areas in Capital Market Firms We have seen early success in areas of transaction reporting, reconciliations, and settlements and payments processes over the last 12 months. This has resulted in significant reduction in transaction time (30-70%), accuracy improvement (70- 90%) and effort reduction on in-scope FTEs (above 40%). Let us consider the case of deployment of robotics in a client's pre-matching process, which was completely manual. A pre-matching process typically involves extracting a report, identifying unmatched trades, checking agent updates and calling/ emailing counterparties to resolve discrepancies and updating narrations with comments. This process, which is performed across asset classes i.e. Cash Equity, Fixed Income, Prime Brokerage and Stock Borrow Loan, faced numerous challenges related to manual effort involved in pre-matching the trades and sometimes, not all trades were pre-matched before the value date. Also, there were multiple instances wherein multiple analysts were sending multiple queries for un-matched trades to a single counterparty contract. Post robotics deployment in the pre-matching process more than 80% of the manual effort in the process was automated (See Figure 2). Apart from that, 100% pre-matching is being done on touchpoints and there has been a 70% reduction in trade fails through standardized approach and narrations. The pre-matching work was centralized by asset class and proactive pre-matching using RPA, thereby improving ability to focus on matched fails reduction. Figure 2: RPA Implementation in Pre-Matching Process Why would RPA succeed in Capital Markets? As revenues and operating margins in the capital market industry continue to decline on account of evolving regulations, enhanced liquidity, capital requirements and new emerging technologies, the focus is on simplification and redefining business models to ensure growth and sustainability in this challenging environment. Most of the capital market firms work in silos and have a number of legacy systems. Replacing these legacy systems require significant cost and time, and with shrinking margins, most of the firms do not have budgets for huge investment in technology. RPA can help them bring those efficiencies without much investment. Further, there has been increased scrutiny by market regulators, high volume of data and difficulty in integrating different legacy systems with new technologies. RPA is

enabling capital market firms to overcome these challenges by automating middle and back operations. Robots can handle seasonal increase in volume of data without adding additional headcounts. Further, an RPA platform maintains an audit trail for each step/activity of a process, the same can be useful for audit and regulatory requirements. We have identified areas within the capital market industry wherein RPA can play an important role in achieving cost efficiencies, reducing transactional errors, driving higher accuracy and enhancing compliances and controls. The way forward We have completed assessments of over 800+ sub-processes in capital market firms of varied scale, and have deduced that typically 20-30% of processes under study have a valid business case for automation due to high level of fragmentation and offshore-only focus. For robotics to yield meaningful business benefit, financial institutions should look at processes - front to back (onshore and offshore) to identify appropriate areas for robotics and chart out a 18-24 months' journey for value realization. Our current estimate suggests there is at least 15-20% cost benefit to be realized in back office operations through RPA by automating rule-based and transactional business processes in areas such as reconciliation, pre-matching, reference data wherein capital market firms deploy large number of low skill resources to manage exceptions. Ram Chaudhary has over 14 years of experience and leads the Quality and Process Excellence Practice for Capital Markets at Wipro. He oversees programs to drive efficiency, effectiveness and customer experience into the operations leveraging technology and lean principles. Ram has worked with multiple leading clients on their cost, customer experience and efficiency programs. Nitin Kohli has over 13 years of experience and leads the Enterprise Transformation Practice for Capital Markets at Wipro. He manages all the transformation projects related to Business Process Management, Robotics, Digital for global capital market clients and has expertise in investment banking, asset and wealth management, and project and change management. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Productized Analytics:

Discovering Opportunities

----- Arcticle source ----- https://www.wipro.com/business-process/productized-analytics--discovering-opportunities-/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Productized Analytics: Discovering Opportunities The Analytics industry today is becoming increasingly complex with most of the well thought Analytics initiatives and transformation journeys failing to deliver

value. With the advent of newer technologies, burgeoning growth of data, and faster data processing mechanisms, there is relentless pressure to deliver consistent results in a timely manner and rationalize the profit margins. Senior leaders across organizations are grappling with the question of whether they are harnessing the full value of the data available at their disposal. Often, companies shopping for Analytics services end up in a long, drawn-out discovery process with multiple meetings to understand the need and tailor the costs accordingly. This entails re-inventing the services constantly to fit the unique requirements of each organization. Productizing the Analytics services can mitigate these challenges and results in faster implementation of Analytics solutions. Challenges Analytics services are intangible and hence are received with scepticism by organizations adopting these services to address their business challenges. They are unsure of what they have purchased until the solution is implemented and working live. Besides, in typical bespoke Analytics engagements, clients may keep pushing for multiple modifications during the course of the engagements and this increases the cost of the business to honour these additional requests. Typically, it has been seen that any software product proves valuable only for a short period of time given the changing business needs. After that, the customers realize that they are not using the software for what they had initially signed up for and so they cancel the contract. In such situations, a Productized Service comes handy as it takes a hands-on approach and is delivered by experts who ensure that the results live up to the promise. These services specifically define the elements of the Analytics offering thus enabling the purchase decision for the prospective client. Productized services establish a clear scope of work upfront so that both parties understand the commitments. A clear focus on specific Analytics services allows for specific systems, processes and necessary support to provide exceptional service delivery. This also ensures that the services are consistent in quality and are repeatable resulting in scalable and reliable Analytics services. Productized Analytics Solution The first step to meet the challenge of implementing Analytics is to identify the most common issue that a specific organization is facing. Post that, we need to pick the range of issues that occur most often and then position the Productized services as an offering. This requires creation of a task list which encompasses all requirement. Further, a work-plan to implement the Productized Analytics solution is created based on the task list to ensure results are delivered on a timely basis. The solution can be implemented using six steps which describe the situation from a customized development perspective to a standard product perspective. Introduction Stage – During this step, the solution is purely a Services play. The customer projects are executed independently from each other and differ in budget, technology and functionality. There are no standard features across these projects. Pre-Product scoping stage – This step focuses on re-usability of existing components, functionalities and features across projects. The advantage is that the overall quality and reliability of the software will increase since they have been used in earlier projects. In this step, the custom implemented features are still larger than standard features. Product scoping stage – This step describes the situation where the similarities among different customer requirements have been identified leading to the identification of a Product scope. In this step, the standard features are larger than the customized parts due to the reused functionalities, components and features. This is a

critical step as it determines whether to go ahead with the identified product and the concomitant Go-to-market strategy. Post Product scoping stage – During this step, the Product scope is further developed to form a common structure from which a whole host of related products can be developed. The market requirements are gathered to determine the content of future Product releases. This step will result in the development of a long-term plan for the product. Market Orientation stage – This step is a logical build-up of Step 4 in which the set of features, components and functionalities are increased through the product platform. In this step, the Organization changes towards market orientation and brings the emerging product to the market. Standardized Product stage – This is the final step where the features, components and functionalities are frozen as a standard package and the solution is offered as a scalable Productized service. Figure1: Evolution of Productized Services Conclusion Productization of Analytics services enables Organizations to perform a business transformation from customized solutions to standardized products based on the market needs, The Analytics industry today is under relentless pressure to increase the top line and generate higher returns. A significant challenge faced by the firms is that their traditional business models makes it hard for them to invest in market driven products. Productization of services circumvents this challenge by creating intellectual property in the Organization. This coupled with market expertise and domain knowledge allows any customization of services, if required, at a later stage. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Improving Employee Efficiencies by Standardizing Documentation Processes

----- Arcticle source ----- https://www.wipro.com/business-process/improving-employee-efficiencies-by-standardizing-documentation-p/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Improving Employee Efficiencies by Standardizing Documentation Processes Global trade is ever increasing and the double-digit growth of e-Commerce is leading to disruptive business models and technology changes in the end-to-end processes within logistics. The parcel volume is increasing year on year at an average rate of 5-7%. For every parcel movement from one country to another, information / data pertaining to the shipment also has to be moved. Back office transactional work

attribute approximately 20-25% of overall costs for a medium to large logistics company. Fluctuating fuel costs and increased competition impact the overall margins of shipping and logistics companies. Increase in custom rigor and security requirements add to the challenges faced by the industry today. Thus, reduction in costs, standardization of processes and improving overall efficiencies are much needed to address these challenges. While quite some players are investing in in-house or outsourced shared service centers, there are many, who are struggling and should invest in identifying new set of business models and technologies for Courier, Express and Parcel (CEP) and ocean cargo documentation. Challenges in documentation processes E-commerce and increased number of players in the Courier, Express and Parcel (CEP) industry has led to a demanding customer base. Customers expect last minute bookings to be accepted and delivered at the earliest possible time without any delays at Customs. The documentation in logistics and shipping industry is still heavily paper based. Despite the rapid adoption of Electronic Data Interchange (EDI) and the internet, crucial documentation that enable the movement of goods from one place to another such as Air WayBill, Commercial Invoices, Packing List, Bills of Lading, Shipping Instructions driver log records are still in physical paper format. These complexities have taken a toll on the age old ways of handling documentation of using a decentralized approach for data entry and customs clearance of large shipment volumes. To fill these gaps, there are lot of new entrants in the logistics space with enhanced Transportation Management Systems (TMS) and system modules. Logistics players will need to reengineer their business processes to optimize costs and improve profitability. Over the last few years, the industry has seen a lot of mergers and acquisitions across geographies to improve their global footprint and have a stronghold in areas where till now they had a skeletal presence. Traditional freight forwarders and Non Vessel Operating Common Carrier (NVOCCs) are also taking over upcoming technology startups in various areas such as Invoices, Packing List, Bills of Lading, Shipping Instructions driver log records are still in physical paper format. These complexities have taken a toll on the age old ways of handling documentation of using a decentralized approach for data entry and customs clearance of large shipment volumes. To fill these gaps, there are lot of new entrants in the logistics space with enhanced Transportation Management Systems (TMS) and system modules. Logistics players will need to reengineer their business processes to optimize costs and improve profitability, contract management, rate comparison etc. This equips their existing strong customer base with current technology leading to improved work processes and increased efficiency. The various challenges necessitates the industry to transform its processes via either in house shared service centers or through an outsourced delivery center. How to standardize documentation processes? We are already seeing the advent of parcel delivery via drones and driverless cars. Along with automation in the physical flow of goods, we are also seeing automation in the flow of data and information by means of Optical Character Recognition (OCR), Artificial Intelligence (AI) and improved work flows. With many of these automation available as an additional layer to the existing systems, it does not require an outright system upheaval or change. These cloud computing and BPaaS (Business Process as a Service) solutions can cater to the ever increasing demands of the customers. Shared Services The key function of shared services, since

its inception has been to bring about standardization of processes by leveraging the fact that global decentralized processes get centralized within the shared services model. This centralization leads to effective sharing of best practices and knowledge sharing. It also leads to cross utilization of resources which can lead to resource knowledge growth and improve process efficiency. Basis the preference, companies either have in-house shared service centers or outsource the same to a third party vendor. In-house shared services can be located locally or have regional centers to cater to language and customs regulation requirements. Outsourced delivery centers also follow a global location model where the locations are mainly in India and Philippines to gain labor arbitrage and leverage the skilled improved work flows. With many of these automation available as an additional layer to the existing systems, it does not require an outright system upheaval or change. These cloud computing and BPaaS (Business Process as a Service) solutions can cater to the ever increasing demands of the customers' resources that are available in large quantities. While traditionally, the primary focus of shared services was restricted to functions such as Finance, HR, Payroll and Procurement; off lately core business high value activities such as import and export customs clearance of goods and initial data entry are being transferred to Shared Services with the expectation of efficiency and accuracy improvements. This centralization of documentation processes helps in standardizing and unifying the global processes. Sharing best practices and developing expertise region wise leads to increase in efficiency as well as accuracy. This also takes away the effort from transactional processes and lets the team in the organization focus on core activities of route planning, segregation and improved flow of physical goods at the service centers. Analytics Analytics and high end reporting using big data services are other value-added offerings of Shared Services. These help in volume forecasting, trend analysis basis seasonality and support the core business decision making Automation Using levers like enhanced work flows which are built with pre-set rules help improve the number of shipments that can 'bypass' the system thus reducing the manual intervention and improving overall efficiency. This can be achieved by a thorough process study, removal of non-value added steps and standardizing processes. Optical Character Recognition (OCR) can be applied in reading the printed invoices and thus help in digitizing the invoices, thereby reducing the effort required to data enter these invoices into the system and improving the accuracy. Artificial Intelligence (AI) can be applied at various stages of documentation process. At early stage to detect if all necessary paperwork is available for given shipment basis country of origin and type of goods; at workflow stage to prioritize a shipment basis the cut off; at data entry stage to update data tables irrespective of the invoice format/ template are a few examples of where AI can be applied. Racing ahead Re-engineering and standardizing the core back office processes that facilitate the milestones within the hub and spoke model and enable the physical movement of goods from one place to another is of vital importance. This will lead to reduction in cost and improvement in overall process accuracy and efficiencies. Clubbed with automation and analytics, process re-engineering can give the logistics players an edge over competitors as this will improve their 'First Time Right' shipments and bring about a reduction in correctors/ amendments and custom penalties. By effectively enabling these solutions, we can improve overall employee efficiencies and process

accuracy, which can translate into good dollar savings and increased customer satisfaction. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

Combating 'Tinderization' in Retail with amplified Customer Experience

Combating 'Tinderization' in Retail with amplified Customer Experience Enter the modern day customer, John Doe. John has just moved into a new house, and is looking to buy a new television set. Like any other digitally-abled customer today, he visits the website of the store he has been regularly buying from, and compares the different models available and zeroes in on a model that suits him the best. Typically, this should have meant a conversion for the retailer whose website John visited to finalize the product. However, that wasn't the case. Within minutes of John's product search, he was fed with ads of televisions, luring him to take a look at all the available options. John followed one of the ads, visited another retailer who offered a better pricing, bundled with some attractive freebies, and made an instant purchase. It's staggering to think that the modern day consumer is more connected than ever before and can make purchase decisions on the go. With consumer's dynamic behaviorism and lucrative offers displayed everywhere, barriers between the various channels are being broken down and customers like John are being empowered and engaged in a unified way. What John experienced is a phenomenon called 'Tinderization' – a term derived from the famous dating app Tinder. Users of Tinder are shown a constant stream of profiles of people present on the app. They can swipe right if they like the profile shown, and that becomes a match, with whom they can connect. If they swipe left instead, it means that they reject the profile shown on the screen, and the next profile is shown. What has made Tinder popular is the vast variety of options available, and the ease with which a switch can be made. The same phenomenon can be observed in the retail space, wherein consumers are exposed to a constant stream of ads and offers, and they choose the ones that attract them the most. Switching from one seller to another is fast and easy, and happens on a day-to-day basis. The retail business is tough. Consider the top 5 retailers in a region. Each of them are essentially selling the same brands, at almost similar price

points, and mostly have the same geographical coverage. With such a flat playing field, one can only imagine how challenging it must be to keep ahead of the competition. If this was not enough, the digital wave has enabled a large number of new entrants into the market, making the space even more saturated, and hostile. While they are trying to address the challenge of customer loyalty with discounts, freebies and offers, it is clearly not a long term solution. What will really make them stick, is top notch customer experience. Using Technology to Optimize Channels Customer perspective and preferences are changing rapidly. This has expedited the process of withdrawing old customer experience models and bringing in new models to serve the new customers with new expectations. This new breed of customers includes the millennials – a generation that has been raised online, have had smartphones since childhood and have little resilience for archaic processes that pose a threat to their complete shopping experience. With customer loyalty in retail rising in priority, companies have partnered with providers to handle consumer engagement through voice support/ phone calls. These channels have been amplified using technology and thus web services like e-mail, chat support, video call and smartphone support opened up. This is in addition to the age-old IVR (Interactive Voice Response) option that was extended for service operations. These channels helped organizations to optimize offshore customer service operations. However, given the diversity in the types of these channels, and their siloed nature, do they guarantee a delightful customer experience? Perhaps, not. A leading global marketing strategist equates consumer behavior to a spiral. He says that consumer behavior begins with an interaction and with the consumer's increasing engagement the spiral amplifies. True to the core, research has provided the following data – With stats as diverse as above, it is a challenge to manage personalized customer experience seamlessly across all channels. However, with increase in the use of tools like predictive analytics and behavioral analytics, retailers find it easy to form an online persona of consumers and provide the best experiences and offers. Customer Experience - Amplified What the retail industry needs in order to amplify customer experience is an analytics-embedded technological grip. Retailers should look at technologies that provide holistic views of customer preferences, and suggest next best actions for issue resolution. The systems should also be able to come up with suitable suggestions for cross-sell and upsell opportunities. Customer service solutions that are coupled with strong predictive analytics can formulate a 360° view of the consumer, enabling omni-channel support, issue anticipation and higher degree of automation. A paradigm shift in customer service can be foreseen. Business process improvement and increased profitability with high customer centricity is what customer service platforms should provide. While the current establishment of online channels predicts a potential market continuity, enhancement of features in a highly competitive market can guarantee profitable existence. For instance, Digital assistants can be used to enhance customer experience in online shopping. One thing that brick and mortar stores have, that online retailers lack is the presence of people to discuss and assist with a purchase. This one aspect still remains to be addressed despite many advancements in the online space. However, with the use of analytics, and soft-robots equipped with cognitive capabilities, the day is not far when we can chat with a bot on a website in the same manner we discuss our needs with a person when we visit a physical store. It is

predicted that voice calls for support will reduce drastically, while social media enablement will increase at a rapid rate in the next 2-3 years. Web chat is also expected to expand its footprint. All this implies that to be a future-ready organization we need to have a proactive approach - a world where we contact the customers using any channel to address their issues and not wait for them to call us. A personal touch over phone lines and social customer services will go a long way to pave the path for exemplified consumer experience. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

A 3-Stage Approach to Enterprise Ops Transformation with Design Thinking

----- Arcticle source ----- https://www.wipro.com/business-process/a-3-stage-approach-to-enterprise-ops-transformation-with-design-/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content A 3-stage approach to Enterprise Ops Transformation with Design Thinking Whether it is a telecom networking company seeking to improve its fulfilment process, a healthcare provider increasing patient safety, an airline strategizing to increase customer loyalty, or a product company streamlining its supply chain for better margins — Design Thinking brings a fresh perspective to achieve better results through enterprise transformation. Design Thinking is increasingly becoming critical to operations transformation as its approach seeks to deliver a stronger emotional impact that helps realize strategic goals of the company. It recognizes the fact that a "one size fits all" approach to problem solving simply won't do in today's economy. Which is why Design Thinking approach is problem-centric and not solution-centric. The focus is to identify a wide spectrum of areas that can deliver maximum impact through fast iterative prototyping. Design Thinking for enterprise operations transformation explores a multitude of possibilities before arriving at convergent thinking, which identifies the best suited solution to the business problem. For this, there are three key stages: Examine, Explore, and Execute. The first, Examine, deals with identifying business problems and elaborating the minutest details so that every aspect of the issue and its impact is understood. The second, Explore, emphasizes on approaching the problem from multiple perspectives, no matter how obvious the solution may seem at first. This not only identifies new opportunities to transform processes, but also innovative ways of solving them. Execution is the final stage, which

employs these unique and creative solutions to yield guaranteed results. The three key stages of design thinking Stage 1: Examine Business Processes What is the secret sauce of some of today's successful companies? User experience will be the resounding answer. Human-centered design is key to any business aiming to be customer-driven. Here, the sensitivity of Design Thinking combined with the power of innovative business transformation techniques offer unique ways to woo and retain customers. In the first stage of business transformation, it is important to analyze the organization as a whole: its processes, technology used, products, decision making engine, sales and marketing approaches, etc. In this, data analytics and process reengineering principles play a big role in evaluating the company's profitability, sustainability and risk factors. Techniques like storyboarding, customer journey mapping and systems thinking help arrive at a solution that would not only have a monetary, but also an emotional impact. The fundamental principle of Design Thinking in business transformation lies in the insight that optimizing individual touchpoints in a customer journey does not deliver a truly sublime customer experience. A holistic approach creates the desired impact. Imagine a large retailer encumbered with manually intensive tasks, with operations spread across a fragmented setup of 400+ locations. With a thorough analysis of the entire process, non-value adding tasks can either be eliminated or automated, while operations can be consolidated to low-cost delivery centers. Stage 2: Explore Rapid Prototyping Once the challenges are identified, companies need to develop and deliver solutions fast. The second stage requires collaboration across the organization to achieve maximum potential while effectively managing the risk of failure. Iterative deployments of the solution through prototyping, involving feedback from all stakeholders at the end of each iteration, helps build a solution that is robust. All process changes involved are track with associated measurement tools to be analyzed and improved. Here, Design Thinking becomes a critical tool for simplifying and humanizing processes as the lines between business strategy and designing user experience begin to blur. Human-centered design principles focuses on two key areas of usability: Increased usability: For a solution to be successful the usability needs to be high. This means that the solution must reduce the human effort required post deployment by increasing the user experience of the solution. Rapid prototyping employed to obtain immediate customer feedback becomes an excellent tool to help businesses predict outcomes. This approach significantly minimizes both risks and errors down the road, allowing faster time-to-market of products and services. Also, being aligned to agile methodologies secures businesses against unpredictability through iterative work cadences and empirical feedback. Such an approach scores high on both feasibility and viability, where the former refers to the ability to deliver business outcomes and the latter measures its cost-effectiveness. For instance, take the multiple systems and channels that a customer care representative must leverage to create seamless customer experience across all touchpoints. No doubt such a system will not only be complex, but also cost-intensive. Now, imagine a single comprehensive solution that enables the agent to serve customers' needs and requirements while providing an exceptional experience! Stage 3: Execute a Robust Customer Experience At this stage, enough road has been travelled to ensure success. It is now time to integrate and reengineer processes with insights gained from the first two stages. This involves implementing a transformation journey that focuses on

simplifying complexities and automating processes for business agility. Take the instance of a tier-1 Australian telecom operator, which leveraged Robotic Process Automation to reduce wait time for its customers by 80% and increase process accuracy to 100%. Further, analytics-driven business intelligence has been influencing high-impact business decisions across customer acquisition, retention, support and fulfilment. Add to this, advanced predictive and prescriptive analytics and what you have is immutable, immersive and impactful customer experiences. These technologies ensure rapid ROI through significantly lower CAPEX. In fact, a leading UK based telecom operator was able to increase its revenues by 10% within just 9 months of implementing operations transformation, which helped bring down interaction costs by 15%. As process agility and change management becomes critical to the ever-evolving business environment, enterprise operations transformation embraces Design Thinking to create smarter, secure, and more successful organizations that enables them to help revolutionize the customer experience – which is the most important thing in the first place, isn't it? Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Augmented Reality is here! Where are Next-Gen Technical Communicators?

----- Arcticle source ----- https://www.wipro.com/business-process/augmented-reality-is-here--where-are-next-gen-technical-communic/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Augmented Reality is here! Where are Next-Gen Technical Communicators? A car required complex repair procedure. With the help of an application, a technician executed the repair efficiently, eliminating unnecessary vehicle disassembly. He could see the repair location, tools, and parts to be repaired in the real world with augmented information through his goggles. The app helped the technician do away with the need to transfer information from online/print, and facilitated interactive and context-specific instructions. Augmented Reality (AR) has arrived! And it is changing the world of technical communication. As per an independent survey, the AR market is expected to cross $200 million users and hit $100 billion by 2020. Acquisition of AR software by tech giants is a clear sign that industry leaders are seeing the game-changing competencies that AR can produce. With the AR vertical growing, there is an increasing

requirement for standard design and service operations documents. However, there is a dearth in standardization processes, impacting documentation. This gap presents an opportunity for technical communication. Content required for augmentation is a crucial part of the AR solution. With smart devices outselling computers, this is a big prospect for technical communicators. Instead of the conventional print and online formats, AR demands rich media content that can be published on smart devices. It calls for a different skillset and mindset. Technical communicators' ability with visual design and textual simplicity makes them crucial to the AR-based app development process. How to deliver Smart Content? AR demands diverse abilities with visual thinking centered on execution rather than conceptual description. This implies minimal non-visual information. In AR, we perform the task together with the user. So, we need to take into account not only the user's position, time, and issues, but also ways in which the user can interact with AR. Dedicated authoring tools are required to work in a three-dimensional view and align with real data. A new authoring tool is not the only need; a new approach towards technical documentation is required: in AR, we do not explain but show. Due to the changes in the types of content and the manner we create it, we need to construct 3D and voice overlay. The users have to be led to the exact location and provided context-sensitive content. Though the format of content for help documentation is different for desktop and mobile, the nature of documents is the same. Both formats need brief or more-detailed guides for end users and embedded help in the user interface. The focus should be on building knowledge base and methodology to support AR in the same nourishing way as any other technical documentation deliverable. As with any technology launch or an invention process, we must get acquainted with the documentation landscape. We should install a trial package or subscribe a hosted service for AR projects. Technical writers are best suited for handling the documents created by app developers and testers. Some technical writers are well-versed in designing. These designing skills can also aid them in creating highly effective and usable smart documentation. If they do not make use of this golden chance to deliver smart content, then someone, less qualified or capable, will. A Quick look at AR AR refers to the expansion of our perception of reality with information created by a computer. Basically, it uses the real world as the base and imposes digitally-generated info onto it to provide real-time view. It is usually captured by a smart device camera. Major parts of AR: The 'Reality' Check Legacy systems are struggling to distribute and optimize content to smart devices in a handy layout that the customer anticipates. There is a need for a platform that enables mobile content management. The interface should provide an efficient publishing process for creating and publishing rich media content from any source, for example, web or smart devices supporting iOS and Android. Documentation can be channelized through Cloud and accessed from smart devices. The time-saving alternative (single-source documentation) is to use content authoring tools that feature mobile publishing. AR authoring tools are only in the early stages of development and the market for these tools is limited. It's safe to say that these tools will evolve based on users' requirements and advice from experts. There are various reasons to branch into smart documentation, some of them being new and creative prospects, and measurable and lucrative work. Apart from offering imaginative and appealing methods to engage with customers, it

also gives life to your information. Transferring contextual digital info into the work atmosphere has noticeable benefits for productivity and quality. As AR tools grow, the nature of content will evolve as well and we will proceed to a future that unites the digital and physical realities. Augmenting the physical reality with contextual info will change how people perceive human cognition. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

How to digitize management of service contracts?

----- Arcticle source ----- https://www.wipro.com/business-process/how-to-digitize-management-of-service-contracts/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content How to digitize management of service contracts Today, more than ever, computer, mobile, consumer electronic, heavy machinery, networking, storage and printer manufacturers want to invest in their core strengths rather than manage their service contracts-related administrative operations. While these manufacturers grapple with future disruptions in their product and service portfolio, it is also very important that they quickly re-adapt their existing administrative operations to the digital way and be ready for future disruptions. Their administrative operations (quote creation, ordering, setting up contracts, managing entitlements, warranty, repair ordering, invoicing etc.) are bureaucratic, fragmented, legacy systems' driven, highly manual, and follow fossilized SOPs. What's happening? In the current innovation-driven environment, smartphones and computer manufacturers are bracing for the onslaught of augmented reality from social networking giants, consumer electronics are no longer differentiated by the quality or make but by a rich user experience of its software and digital features, heavy machineries are being monitored and controlled by IoT sensors to predict failures, traditional printing majors are putting all their weight behind 3D-printing, storage manufacturers are being gobbled up by Cloud etc. In either trying to survive or lead the change; most of the monies and strategies are focused on • Increasing R&D – the next big 'it' • Cutting off excess fat – control the costs 'it' gobbles • Identifying opportunities for revenue lift – earns while 'it' burns The traditional way of cutting off excess weight has been outsourcing people and process to low cost locations and revenue lift tactics have mostly been restricted to cross-selling in customer facing roles. However, times have changed and these methods have become less effective. The need of the hour are new-age digitalized solutions that can be employed to address the emerging needs and challenges in this space. Challenges and Digital Solutions

Manufacturing and high tech industries as a whole are witnessing some challenging trends across the service contract-related administrative operations. Following are some of the operational and business challenges and recommended solutions to address each, the digital way. Operational Challenges: IT landscape is a galaxy of dying stars and huge geographical spread, leading to lack of visibility and control – The teams which do administrative operations are global and localized with varied and disparate IT systems leading to inefficiencies, outdated legacy processes and high cost maintenance. Complete overhaul of IT systems is an expensive and risky proposition, hence there is a need for non-intrusive and quick integration workflow solutions. Solution: Instead of investing heavily on a complete IT overhaul, one should look at the option of implementing a business process management (BPM) suite which would sit as a wrapper on the IT systems and double up both as a workflow and case manager with advanced integration options. While this would enable execution and tracking of processes end to end, it would also bring complete operational visibility of the administration team from a service level perspective through visual dashboards and root cause analysis. With this robust suite in place, piecemeal modernization of IT landscape can be carried out, ensuring efficient and controllable administrative operations managed at a global level. Old ways of working have fossilized the processes– It is important to first revisit the existing SOPs and identify wasteful activities and candidates for process improvement, for example, while setting up the service contract, one needs to meet GTS/RPL and other compliance requirements, but then for each change order, these steps are routinely repeated which leads to duplicate efforts. Solution: It is important to equip the transformation team with a powerful visual capture tool, where you define one process template, compare it globally and converge towards a global standard template to identify wastes like the above example. It should capture details like roles, systems, steps, metrics, risks, tacit tricks or information, and many more for each sub-process and activity box, and manage all of these in project management style.   Service contracts are getting complex and non-standard – Many companies have multiple global sites and a wide range of products to be covered, and hence have highly customized service contracts. The administration team needs to set up these service contracts on systems like ERPs, service portals, remote monitoring systems, contract management tools etc. The administrative drudgery of reading and abstracting these complex and non-standard contracts are no longer possible with simple OCR solutions. Solution: To effectively read and abstract these non-standard and complex contracts, we can leverage Artificial Intelligence (AI)-powered Bots that can read, sift, manipulate data and incorporate feedback for continuous learning. AI Bots can also be used for query management with natural language processing (NLP) capability. Invoice lines are exploding – With service contracts getting global and complex, there is a need for generating invoices in more numbers, types and with increased detailing. Most of the pricing models are now based on consumption which requires collection and processing of huge amounts of usage data. Though the accuracy in invoicing is maintained at the cost of employing an army, the invoicing turnaround time (TAT) is still high. Solution: To address this problem, solutions like self-service are available. But that doesn't solve the fundamental issue of invoice TAT. For such high volume and low judgement based activities, application of Bots, also called

Robotic Process Automation (RPA) leads to significant reduction in invoice TAT.   Business Challenges: Customer expects fixed slab rates for out of service contract repairs – There are instances where some products are not necessarily part of service contracts or their coverage has expired. In such cases, the requirement is generation of Time and Material (T&M) repair price on demand basis. The T&M repair price varies from the actual repair cost and this opens up possibilities of disputes during invoicing. The trend now is replacement of T&M based pricing with fixed slab pricing, which makes the whole process efficient. However, defining a fixed slab pricing can get challenging. Solution: Two things necessary for this type of initiative is to first establish fixed slab rates - this can be achieved by advanced analysis of cost of spares and labor for various repair types and then making this available to the end customer in a self-service format, wherein the customer can directly generate a quote for his repair type. Rise in number of off-the-shelf but low-value deals – With a manifold increase in start-ups and leaner new age companies, the overall deal size of service contracts are getting smaller. This requires off-the shelf type deal constructs and fast turnaround on quote creation, which usually is a clincher because of extremely short procurement cycles with these new firms. Typically, the quote creation process, which involves sales, business, operations, finance and administration team, can be a long-drawn affair. Solution: Make sure you get yourself a quoting solution to minimize lost opportunities. It's important to note that you may already have a quoting solution in your CRM that is supposed to be used by sales. But these quotes by sales aren't usually firm quotes (due to poor discipline in usage, low maintenance and in many cases, not using them as sales depends on administration team to process it). You would be surprised -- your administration maybe creating a firm quote as a secondary process and here is where a quoting solution will be required. Revenue lift or protection opportunities are absent due to lack of real insights – Revenue lift opportunities come with effective utilization of Advanced Big Data Analytics techniques. Some analytics you should have are Installed Base Customer Intelligence – Engine to create proactive offers on replace, upgrade, reconfigure or refurbish opportunities Customer-Wise Revenue Forecast - In case of lower forecast, either trigger account mining or investigate service issues Sales Conversion Prediction – Predict deals which will win, thus enabling efficient use of money spent on sales and realize better deal conversion rate Warranty Claim Analytics – Adjust warranty budgets by predicting expenses in advance by analyzing defect categories and service engineers' notes As the world witnesses increasing resistance towards offshoring of work, it is important to ensure major gains are realized through a combination of above solutions. If your digital adaptation strategy hits the bulls eye then expect your end-to-end operations to be faster by a third, leaner by half and digital-ready by the full. The above measures will help you control the costs 'it' gobbles and also ensure you earn while 'it' burns. Most importantly, these will save your precious time and help channelize your energies in nurturing the next big 'it'. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer

satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Forging Alliances for Analytics

A Banking Perspective

----- Arcticle source ----- https://www.wipro.com/business-process/forging-alliances-for-analytics-a-banking-perspective/ ----- About the Authors Related Articles Contact Wipro Please fill the required details to access the content Forging Alliances for Analytics A Banking Perspective Banks encourage customers to increase credit and debit card usage and reduce cash transactions. The reasoning behind this is simple - banks earn interchange fees when customers use debit or credit cards, whereas, cash transactions bring no interchange revenue, on the contrary, banks incur a cost on cash transactions (due to ATM transaction and infrastructure costs). Interestingly, it has been observed that consumers spend more when they purchase with credit or debit cards. Merchants* that encourage customers to pay by card by offering incentives are likely to see higher spends. Thus, merchants can benefit from increased sales and customer satisfaction through promotions and electronic payments. By encouraging card usage, banks and merchants can drive mutual benefits with increased spend frequency and revenue. The banking industry can explore opportunities with partners (merchants) by understanding the potential of collaborations in Analytics. Banks with partner merchants can do magic by sharing information and harnessing the power of analytics to counter the competitive environment and give better deals to customers. On the one hand, it can increase sales for merchants and on the other, it can lead to high usage of banks' electronic cards. Banks and merchants have high volumes of data available that can be used to gather relevant information about their respective customers. This gives them deeper insights on customer needs, which in turn helps them to cater to customers proactively. Merchants can share sales and transactions data periodically and enable banks to analyze and understand the buying patterns and spending habits of their customers using advanced analytics techniques. Based on the analytics outcomes shared by the bank, merchants and bank, separately or collectively, can roll out offers to customers and drive campaigns. The objective of making banks' cards more relevant and valuable to consumers is enabled with this effort. Also, as an outcome of proactive engagement, consumers can get best deals on their desired products and services, which results in higher levels of satisfaction. * Merchants include Retailers, Eateries, etc. (Both Online and Physical) The power of alliances and analytics A mutually-beneficial collaboration between banks and merchants can bring in a marked difference to their customer engagement efforts and also lead to better business outcomes. It is essential for financial institutions to analyze account and card holders to develop deeper insights on their usage of cards. And, data from the merchants play a crucial role in understanding customers' payment behavior, spending habits and lifestyle. These help in creating more meaningful segments of customers

based on characteristics. Using the insights gained through exploratory data analysis, these segments can help in implementing personalized and cost-effective marketing strategies. (See Figure 1) It is essential to adopt an effective approach for building trusted relationship with customers and maximizing business outcomes using data and insights from partners. The combined effort at creating the most relevant offers can be summarized in the following steps: 1. Data Collection Data is collected and integrated from multiple sources. Banks do have data repository of their customers that includes customers' demographic data and transactional data. Banks can collate insightful data from their alliance partners. 2. Extracting Insights from Data Bank's data along with data received from merchants is integrated and aggregated by writing scripts in programming languages like R, python, databases and SQL etc. to extract meaningful insights of all types of customers. By analyzing customers using exploratory data analysis, univariate analysis and multivariate analysis, deeper understanding of consumers' habits, needs and spend preferences can be identified. Understanding the debit and credit card customers through their past spending behavior and spending capabilities is the key to developing an effective marketing strategy. 3. Segmentation Segmentation is an unsupervised learning technique that can help banking systems identify and categorize customers based on their preferences, buying patterns, and spending habits. Providing lucrative incentives at the right time can help increase cards usage. Segmentation can also help in reducing campaign cost by eliminating customers that should not be targeted. Using the combination of statistical segmentation and business rule, next best opportunities can be identified where the customer is more likely to spend more. 4. Social Media Integration Business analytics can integrate available information of demographics, transactions, customer capacity and behavior with the social media into a more comprehensive customer profile. This can be achieved by merging social media data insights with the bank's and merchant's data. Social media and internet data can be used to determine the customer's interest, inclination, brand perception, complaints and satisfaction level across different products and merchants. Social media can play a vital role in getting a deeper understanding of the customer in order to refine marketing strategy. 5. Building Offers It is essential to make a relevant offer to the right person at the right time based on the defined target groups, products and services. An effective and lucrative offer will make the customer purchase more using bank cards since offers would be tagged to cards. Eg. an offer is built for a target group based on insights - if they buy groceries from a particular retailer in the first week of the month by using bank's card, an additional discount or cashback can be given. Multiple type of promotions and offers can be rolled out to different sets of customers. Analytics solutions are generally adopted in isolation by different sectors. Banks are yet to explore the endless possibilities with analytics in collaboration with merchants. They need to understand the benefits and scope for business growth with this kind of collaboration and do the needful to make this possible. This association will not only help banking and merchants to increase sales and cards usage but also benefit customers to get the best deals for the products and services that they look for. Dr. Rajashekhar Karjagi has about 15 years of experience in market research, customer-driven analytics and statistical modeling. He has published more than 25 research papers, has one copyright and

has conducted more than 150 analytics training sessions. Manish Jindal has over 11 years of experience in implementing advanced analytics, statistical modeling, data mining, and BI solutions for leading clients across diverse industries like Insurance, Retail, Human Resources, and Learning Management System. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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An outlook on leveraging analytics to build patient payer connect

----- Arcticle source ----- https://www.wipro.com/business-process/an-outlook-on-leveraging-analytics-to-build-patient-payer-connec/ ----- About the Authors Related Articles Contact Wipro Please fill the required details to access the content An outlook on leveraging analytics to build patient payer connect Generally, when confronted with a health issue, the insured reaches out to a provider -- in-network or out-of-network – based on his knowledge and past experience. In case of a medical emergency, he has to access treatment from a physician or hospital without any delay, which means he has no time for required research. However, in non-emergency cases, when a physician recommends a treatment like a major or minor surgery, patient has time in his hand to avail the best treatment possible as per his requirements. In such cases, a patient tries to find answers to pertinent questions like, which providers are available in-network; which providers are located nearby, and who is the best provider for this kind of treatment. He takes the help of internet and social media to check reviews and preferences of other patients and physicians to make decisions. And these are crucial decisions! How about a situation wherein the patient's insurance company (Payer) or Third Party Administrator (TPA) answers all these questions proactively for him? The patient will be more than happy to have recommendations from payers. And the insurance company will also benefit from providing cost-effective treatment and customer satisfaction. In general, the cost for the same kind of treatment differs based on the provider. Payers or TPAs can leverage analytics to identify and recommend the best provider for a patient based on the treatment required, list of in-network providers, providers' past records, other patients' reviews, total treatment cost, patient's location etc. This recommendation could be useful in emergency treatment as well. A person who receives a recommendation from the payer for a non-emergency treatment can keep this recommendation in mind during emergency requirement. The insured person could also recommend the provider to another person in need. Enhanced Customer Experience Insurance companies need to adopt an

effective approach for building trust with patients and maximizing customer satisfaction and business outcomes. Providing a relevant recommendation to the insured during a medical need would, for sure, be an effective step towards this. In the era of internet and social media, a patient's reviews and satisfaction can be measured by analyzing online data. Analytics algorithms for Text and Sentiment Analytics can be applied on social media data that can quantify the effectiveness and market presence of healthcare providers. The approach (see Figure 1) at creating the most relevant recommendations can be summarized in the following steps: Figure 1: An Approach to Building Patient Payer Connect 2. Payer collects information and analyzes Upon receiving the request from the insured, payer will collect all information pertaining to the patient that may include demographic data, location data, prior treatment data, disease information, policy data, previous claims data, premium data etc. Data integration, cleansing and transformation required to make the data correct and compatible for the analysis will be completed, and preliminary examination and thoughtful analysis will be initiated. 3. Social media integration In today's world, social media plays a vital role in brand recognition, assessment of company performance and customer perception. Many, today, choose physicians, providers and medical facilities for their treatment based on references and information taken from social media and online communities. Data from internet and social media can be fed into Text and Sentiment analysis models to extract better insights about patient preferences, and physician and people reviews. 4. Use analytics to find best providers Analytics algorithms, implemented on the data, will bring out relevant insights. For instance, it will estimate the amount each provider will charge, the provider that the insured would most likely prefer, which category (VIP, Deluxe, Economy etc.) of the treatment the insured will choose. Finally, the best providers will be chosen and listed out based on overall cost, physician recommendation, insured preferences and satisfaction that can be quantified in the form of ratings on the scale of five. 5. Make recommendation Based on the analytics outcome, the payer will recommend to a patient a set of providers that best-suit his requirement. This recommendation will include the attributes of the providers, users' ratings and payer's preference rating etc. Upon receiving the recommendation, the insured person can choose the provider best-suited to his needs.   Dr. Rajashekhar Karjagi has about 15 years of experience in market research, customer-driven analytics and statistical modeling. He has published more than 25 research papers, has one copyright and has conducted more than 150 analytics training sessions. Manish Jindal has over 11 years of experience in implementing advanced analytics, statistical modeling, data mining, and BI solutions for leading clients across diverse industries like Insurance, Retail, Human Resource and Learning Management System. =====================

Robotic Process Automation

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multiple industry analysts, consultants and strategy gurus have come to life in terms of the tremendous growth of automation. The rise of Robotic Process Automation (RPA) as a technological enabler has been exponential and has become a pre-requisite for improving business performance. The potential market size of RPA will touch over $6.5 trillion by 2024, as per a leading consultancy firm. Every business today is assessing the benefits of implementing RPA in its processes. However, to deploy RPA successfully in an organization, it is extremely important to have a time-tested and robust methodology. The objective of the approach should be to achieve a digital-enabled touchless environment with a strategic vision of optimizing total cost to serve customers. A standard approach would be required to operationalize this vision. Creation and strict adherence to a consumption framework becomes a tactical requirement to be able to commit and derive the benefits committed. In this paper, we put forward an effective RPA deployment approach derived from industry expertise, and knowledge and delivery experience of market-leading automation products and IP solutions deployments. Towards Robotics Once an organization is ready to explore and deploy RPA in its business processes, it is very important to move forward with a stage-wise execution approach. As per the requirements, it is vital to align the approach to either DevOps or Agile methodology. The methodology needs to cater to all aspects of discovery, analysis, design, implementation and support that are crucial to RPA deployment in any process. Let us look at a systematic approach for implementing RPA in a process (Figure 1): Figure 1: Approach to RPA Implementation Gather Capturing the processes is the most critical activity prior to beginning the automation journey for any organization. It is vital to have at least three groups of SMEs to collaborate at this stage. A) Domain Experts (because they understand the nitty-gritty of the industry), B) Process Experts (because they know the process in and out from the improvisation perspective), and C) Operational Experts (because they deliver these processes on the ground). The more details we can capture, the better the end process can be shaped and of course, be more beneficial when it comes to ROI implications. The objectives at this stage are to capture and discover the customer journey (not just the process), create an inventory of all processes to enable a knowledge bank in one-go/collate existing knowledge, and capture undocumented processes (end-to-end) and its volumetric details. Analyze As the name suggests, the analyze stage involves a core team to microscopically detail out the information collated in the previous stage. At this stage, we recommend involving automation consultants in addition to the SME group introduced at the first stage. The core team would ideally weed out the steps that do not add any value to the business processes through Lean and Six Sigma initiatives. Next step would be to identify process steps that can be harmonized or need to be re-engineered to create the perfect process. A high-level project plan is created and tollgates for all transformation opportunities are identified. The objectives at this stage are to analyze the processes for simplification and reengineering, selection of processes right for RPA deployment, high-level business case development of such processes, and identification of processes that require artificial intelligence-based support. Design In this phase, detailed due diligence is conducted for the identified processes. The core team from stage two will continue to support and complete the overall value stream mapping of the As-Is process flow to design the efficient To-Be workflow

with minimum possible manual efforts and maximum automation opportunity. Important steps include creating a detailed Level 6 keystroke level map to identify the exact steps that can be automated, and perform gap analysis to identify any leakage in the process flows and benchmark against best-in-class industry standards. All these steps help the team design the To-Be state of truly digital automated processes with a business case clearly articulating the ROI with timelines. The project manager documents and floats a detailed project plan with mutually agreed (between client-vendor) timelines in order to assign responsibilities as per the RACI matrix. Documentation and creation of artefacts, which can be used and re-used for later purposes, is necessary at this stage. The objectives at this stage are to create the keystroke level To-Be maps, business case, and detailed project plan with clearly called-out responsibilities. Execute The team at this stage expands with inclusion of developers, technical architects, testers, apart from the process consultants, domain SMEs and operational SMEs. Multiple batches of this team structure are created in case there are multiple processes at the start of the execution phase. During the execution stage, the team can decide to utilize Agile, DevOps or a mix of both methodologies for deployment. Organizations today are exploring hybrid methodology in order to accelerate software delivery and increase collaboration amongst development, assurance, and operations teams. Core team then divides the implementation process in sprints and executes these sprints according to the agreed project plan. Typically, Sprint 1 will include requirement gathering, feasibility and creation of project plan with sprints delivery timelines, and Sprint 2 includes incremental development done and released for testing. Every sprint will include development until a logical point, and show and tell sessions for complex processes and incremental releases for testing. The ensuing sprint fixes the bugs identified during testing. The testing team utilizes a strong testing process (unit, box, regression, etc.) with a parallel run methodology before bots go live to enable 100% quality check and then hand over to operations team for utilization. The objectives at this stage are to develop, build and deploy robots with rigorous testing and parallel go-live in short sprints to enable speedy but top-notch quality delivery. Improvise Several organizations tend to miss this stage by providing a simplistic maintenance/support team that caters to the bots deployed in the previous stage. The right team at this stage include the support staff and process consultants for utilizing the actionable insights generated from the plethora of information/data collected from the earlier four stages. The information allows us to not only monitor and assess the actual utilization of bots in the automated processes but also enables us to identify the exception/fallout scenarios. It also helps create operational reports and dashboards for management review, and provide predictive insights for processes that can be made smarter eventually. A smarter organization would do well to invest in a strong support mechanism and structure in order to support the change management process and alignment with larger goals of automation strategy. The objectives at this stage are to create a strong support team with clear levels/priorities/ escalation matrix, creation of operational dashboards and actionable insights for process enhancement. Accelerated Future RPA has been instrumental in revolutionizing existing processes to increase speed to market, eliminate waste, reduce errors and enhance customer experience. The future will see tremendous growth in RPA with the

passage of machine learning and artificial intelligence accelerating. Even today, advancements in automation like cognitive automation help us in various ways - from investigating critical issues of dipping customer satisfaction ratings, reducing IT helpdesk tickets and issue resolutions, to HR initiatives of reducing attrition. We have already seen multiple applications of cognitive automation in our lives – from medicine to sports. It is only a matter of time for smarter cognitive automation to be an integral part of our daily lives in some shape (Alexa, Cortana, Google Assistant, etc.). Traditional RPA automates rule-based, repetitive, high transactions-based processes, and thus, it is vital that the deployment approach an organization deploys is robust and efficient to ensure maximum benefits. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Gamification: Taking airline loyalty programs to the next level

----- Arcticle source ----- https://www.wipro.com/business-process/gamification-taking-airline-loyalty-programs-to-the-next-level/ ----- Related Articles Contact Wipro Please fill the required details to access the content Gamification: Taking airline loyalty programs to the next level Brenda logs into her Frequent Flyer Program (FFP) member portal. She has been accumulating Frequent Flyer Miles that she intends to redeem. Brenda realizes that she needs 300 extra miles over her existing balance of 9000 miles to complete the purchase. Will Brenda now have to buy additional miles? Or will she have to wait till she accrues enough miles? Or, is there a brilliant marketing opportunity hidden in this potentially frustrating customer experience? One that not only rewards the customer, but also helps the airline collate more member information and actual purchase preferences? Today, almost all airlines have a mature FFP aimed at not just improving customer loyalty but also to fend off fierce competition from low-cost airlines on short and medium-haul as well as international routes. Way back, when Texas International introduced the FFP in 1979 to award miles based on distances flown, it was the only way customers could earn loyalty miles. Now, anything from dining out to shopping online on co-branded credit cards does the trick. However, the key to customer loyalty remains a positive, end to end travel experience. Accrual of miles alone can't do this. In Brenda's case, the airline which had 'gamified' its FFP immediately helped her overcome her dilemma. It prompted her to fill in additional

information related to her personal travel preferences. While this earned her extra miles, it gave the airline precious member data that helped them refine their services. Interestingly, it does not stop here. Brenda utilized her newly earned miles to book her holiday tickets. Later, she came to post travelogues on their website and shared these on social media, which kept earning her more miles! Of course, Brenda is thrilled. But, so is the marketing team at her favorite airlines. For, not only do they have information related to Brenda's actual preferences and her lifestyle, she is also their very own brand advocate on social media! While a positive travel experience includes minutest details like zero re-booking fees, quick and hassle free check-in, more legroom, inflight entertainment (especially in long haul flights) or free Wi-Fi, airlines cannot ignore the omni-channel loyalty experience through multiple access points across social media. Passengers use social media to check-in to locations, endorse the airline, participate in their social media activities, provide valuable feedback and become the airline's brand ambassador. Social media is a powerful tool in driving meaningful passenger experiences and can add value in terms of incentivizing options that include non-mileage-based rewards. Airlines can no longer ignore this emerging reality. Especially, not in a competitive environment where customers are subscribed to multiple loyalty programs that vie for their attention. This has meant a steady decline in the number of 'active' members despite 'new' memberships. Airlines looking for customer-engagement find that relationships have become more transactional than emotional. Another critical aspect is the information database itself has become huge and unwieldy, resulting in abundant transaction data but scarce personal member information. What airlines need is detailed, authentic data supplied voluntarily by frequent flyers that can be used for effective customization and personalization. Most of the personal information comes from the enrolment form that members fill-up. On an average, of all the fields in an enrolment form, only a few are mandatory. Often, customers choose to skip the non-mandatory fields leaving behind a large void in the information related to valuable details like relationship status, family members, employment, actual travel preferences, etc. This information is critical in behavioral analysis and subsequent personalization. This is where 'loyalty gamification' steps in.   The Power of Gamification Unlike the misconception, gamification is not necessarily about building games. It is about engaging customers actively by applying game-based thinking. Gamification leverages the innate human motivations to keep gathering rewards or miles. This matched with their sense of loss aversion – rewards lapse when members are inactive for a long period – ensures that engagement is continuous. However, game mechanics are constructs of rules that ensure enjoyable gameplay using positive feedback like points, badges, status, progression, etc. to build up the users' motivation that they can share on social media. In fact, it is the social aspects integral to gamification that makes it so powerful. Based on incremental levels of activity, gamification helps increase engagement without incurring additional spend. Once gamification is incorporated into an airline's FFP portal, it helps build an information trove. Besides motivating Brenda to provide additional information, as mentioned above, FFP brand managers can derive important travel behavioral patterns from her travelogues. Further, they can identify how other passengers are reacting to it and sharpen their segmentation and targeting strategy. This will be a key pillar

for personalization of offers and other communication. (See Figure 1: The Cycle of Gamification) Also, Brenda earns additional miles once her travelogue is published as well as encouragement and more miles when other travelers 'like', 'share' or 'comment' on it. This triggers a chain of events that not only encourages her to write more but other users as well. Slowly, a searchable repository of travelogues build up. Travelogues and other member-generated content have critical data elements ingrained in them. Deciphering these allows micro-segmentation of customer database through deep data analytics. No doubt, it helps in subtle yet sharp targeted selling of destinations and travel experiences directly related to the airline or its partners.   Figure 1: The cycle of gamification Along the same lines as travelogue, contests, polls, raffles, etc. too may be deployed to obtain information from passengers. Each of these will infuse a sense of friendly competition, recognition and a sense of community fueled by ability to earn additional FFP miles. Airlines have realized that it is important to focus on making all loyalty processes including accrual and redemption not only transparent but fun too! The prime component of engagement mechanics is the analytics engine that tracks, analyzes and deciphers user activities across multiple channels. This information enables businesses to construct models that support engagements and interactions that users prefer thereby influencing their behaviors and ultimately meeting business objectives. Gamification is not a tactic but a strategy!
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What can IoT do for healthcare?

----- Arcticle source ----- https://www.wipro.com/business-process/what-can-iot-do-for-healthcare-/ ----- About the Authors Related Articles Contact Wipro Please fill the required details to access the content What can IoT do for healthcare? Before Internet of Things, patients' interactions with doctors were limited to visits, and tele and text communications. There was no way doctors or hospitals could monitor patients' health continuously and make recommendations accordingly. Internet of Things (IoT)-enabled devices have made remote monitoring in the healthcare sector possible, unleashing the potential to keep patients safe and healthy, and empowering physicians to deliver superlative care. It has also increased patient engagement and satisfaction as interactions with doctors have become easier and more efficient. Furthermore, remote monitoring of patient's health helps in reducing the length of hospital stay and prevents re-admissions. IoT also has a major impact on reducing healthcare costs significantly and improving treatment outcomes. IoT is undoubtedly transforming the healthcare industry by redefining the space of devices and people interaction in delivering healthcare solutions. IoT has applications in healthcare that benefit patients, families, physicians, hospitals and insurance companies.

IoT for Patients - Devices in the form of wearables like fitness bands and other wirelessly connected devices like blood pressure and heart rate monitoring cuffs, glucometer etc. give patients access to personalized attention. These devices can be tuned to remind calorie count, exercise check, appointments, blood pressure variations and much more. IoT has changed people's lives, especially elderly patients, by enabling constant tracking of health conditions. This has a major impact on people living alone and their families. On any disturbance or changes in the routine activities of a person, alert mechanism sends signals to family members and concerned health providers. IoT for Physicians - By using wearables and other home monitoring equipment embedded with IoT, physicians can keep track of patients' health more effectively. They can track patients' adherence to treatment plans or any need for immediate medical attention. IoT enables healthcare professionals to be more watchful and connect with the patients proactively. Data collected from IoT devices can help physicians identify the best treatment process for patients and reach the expected outcomes. IoT for Hospitals - Apart from monitoring patients' health, there are many other areas where IoT devices are very useful in hospitals. IoT devices tagged with sensors are used for tracking real time location of medical equipment like wheelchairs, defibrillators, nebulizers, oxygen pumps and other monitoring equipment. Deployment of medical staff at different locations can also be analyzed real time. The spread of infections is a major concern for patients in hospitals. IoT-enabled hygiene monitoring devices help in preventing patients from getting infected. IoT devices also help in asset management like pharmacy inventory control, and environmental monitoring, for instance, checking refrigerator temperature, and humidity and temperature control. IoT for Health Insurance Companies – There are numerous opportunities for health insurers with IoT-connected intelligent devices. Insurance companies can leverage data captured through health monitoring devices for their underwriting and claims operations. This data will enable them to detect fraud claims and identify prospects for underwriting. IoT devices bring transparency between insurers and customers in the underwriting, pricing, claims handling, and risk assessment processes. In the light of IoT-captured data-driven decisions in all operation processes, customers will have adequate visibility into underlying thought behind every decision made and process outcomes. Insurers may offer incentives to their customers for using and sharing health data generated by IoT devices. They can reward customers for using IoT devices to keep track of their routine activities and adherence to treatment plans and precautionary health measures. This will help insurers to reduce claims significantly. IoT devices can also enable insurance companies to validate claims through the data captured by these devices. Redefining Healthcare The proliferation of healthcare-specific IoT products opens up immense opportunities. And the huge amount of data generated by these connected devices hold the potential to transform healthcare. IoT has a four-step architecture that are basically stages in a process (See Figure 1). All four stages are connected in a manner that data is captured or processed at one stage and yields the value to the next stage. Integrated values in the process brings intuitions and deliver dynamic business prospects. Step 1: First step consists of deployment of interconnected devices that includes sensors, actuators, monitors, detectors, camera systems etc. These devices collect the data. Step 2: Usually, data received from sensors and other devices are in analog

form, which need to be aggregated and converted to the digital form for further data processing. Step 3: Once the data is digitized and aggregated, this is pre-processed, standardized and moved to the data center or Cloud. Step 4: Final data is managed and analyzed at the required level. Advanced Analytics, applied to this data, brings actionable business insights for effective decision-making. IoT is redefining healthcare by ensuring better care, improved treatment outcomes and reduced costs for patients, and better processes and workflows, improved performance and patient experience for healthcare providers. Figure 1: The four stages of IoT solutions The major advantages of IoT in healthcare include: Healthcare IoT is not without challenges. IoT-enabled connected devices capture huge amounts of data, including sensitive information, giving rise to concerns about data security. Implementing apt security measures is crucial. IoT explores new dimensions of patient care through real-time health monitoring and access to patients' health data. This data is a goldmine for healthcare stakeholders to improve patient's health and experiences while making revenue opportunities and improving healthcare operations. Being prepared to harness this digital power would prove to be the differentiator in the increasingly connected world. Dr. Rajashekhar Karjagi Head - Analytics Solutions, Wipro - Raj has about 15 years of experience in market research, customer-driven analytics and statistical modeling. With over 25 research papers and one copyright to his credit, he has conducted more than 150 analytics training sessions. Manish Jindal Manager – Analytics Solutions, Wipro - Manish has over 11 years of experience in implementing advanced analytics, statistical modeling, data mining, and BI solutions for leading clients across diverse industries like Insurance, Retail, and Human Resources Development. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Robotics & analytics

----- Arcticle source ----- https://www.wipro.com/business-process/robotics-and-analytics/ ----- About the author Related Articles Contact Wipro Please fill the required details to access the content Robotics & Analytics- The game changers for airline revenue accounting and recovery The game changers for airline revenue accounting and recovery The airline industry faces multiple challenges in managing business functions. Besides keeping up with the changing consumer behavior, it deals with many uncertainties like fluctuating fuel rates, government regulations, shrinking margins, competition from low cost carriages, and weather conditions. In spite of focusing on service quality, customer convenience, and responsiveness, and adopting required technology to support business dynamics, the industry has not been successful in preventing revenue leakage. This remains a pain-

point for Chief Financial Officers and finance heads. Airlines are known to have a complex distribution channel and revenue management process. They work with different travel agencies to maximize the sale of tickets. However, doing so requires robust control and monitoring to make sure there is no gap between the collectable and collected revenue. If an airline finds this gap during fare audit, it generates Agent Debit Memo (ADM) against the concerned agents for the difference in the amount. According to annual data released by the International Air Transport Association (IATA) in 2015, the airline industry issued 2.3 million ADMs valued at $579 million. The estimated cost of $150 million incurred by the industry to manage the ADM process is just the tip of the iceberg. This is a common occurrence across the industry, so the collective dollar value airlines lose year on year is anybody's guess. Every airline has fare rules and policies which are to be followed by agencies. Non-adherence to any of these rules leads to fare rule violations, tax violation, refund violation, etc. For instance, when Roxanne cancelled her ticket to Chicago; as per the airline's fare rules, the agent was supposed to collect cancellation fee from her. Failure to collect cancellation fee led to a violation, revenue loss to the airline, and discrepancy between collected and collectable revenue. Besides, it also pushed the airline to make additional efforts to sell the revised available ticket. A full-fledged network airline sells about 20 to 30 million tickets in a year, so such minute violations result in huge repercussions. Most of the agents may commit these violations due to ignorance regarding fare guidelines. Besides causing revenue leakage, these factors also affect the operational costs as they result in huge volumes of repetitive and inadvertent anomalies. That's why many airlines rely on third-party companies to find anomalies in agency ticket sales through manual fare audit. However, over a period, these service providers have become redundant as they have been reluctant to introduce modern technology. Carrying out a complete fare audit manually is not possible, considering the volume of data generated by agency ticket sale. The fare audit companies carry out random or sample fare audit using a few resources, which is an inefficient method. Hence, the need of the hour is to use a robust mechanism to detect these errors to recover lost revenue and curb leakages. Plugging revenue leaks Identifying revenue leakage is a tough and tricky task as it requires synchronization between the airline company and the travel agents. Leveraging technologies such as Robotics Process Automation (RPA) and Data Analytics will help airlines build this sync and save millions of dollars. It will empower the airline's finance team with the right tools to achieve maximum coverage and speed in detecting errors and having the required insights to enable right decision-making in revenue recovery and protection. An effective approach to reduce or avoid revenue leakages in an airline company should start with a process study conducted by the RPA team with the help of an airline's finance team. The airline's finance team will help the RPA team understand the airline's policies, reservation system, fare rules, historical fare violation trends, and top delinquent agencies against whom ADMs were issued. The airline will also share yearly or monthly sales report containing information related to collected revenue and the sources of the revenue with the RPA and Data Analytics team. The process study will not only analyze all anomaly-causing factors by checking them against rules and guidelines but also identify scope for RPA implementation. Once the process study is completed, the RPA team will write appropriate programs for robots based on various fare categories

and complexities. The program will create filters based on the airline's policies, fare rules, and violation types. By implementing the filters based on process study, a rule-based application for conducting fare audit will be created. Thus, RPA will audit all tickets as per violation type, agencies involved etc., as written in the program. During fare audit, each item in every ticket sale/refund will be checked against the airline rules. This will ensure accuracy and timeliness in detecting errors and audit completeness Current service providers perform ticket auditwith manual intervention, therefore they do not cover the entire volume. Implementing roboticswill also drive cost-cutting as it reduces the need for manpower and the amount spent on their skill development. It will not only replicate human actions in rule-based tasks but also provide consistent and reliable services to achieve maximum efficiency. A robust fare audit should include corrective actions to prevent the occurrence of frequent anomalies that cause revenue leakage. Data analytics will help airlines figure out the root cause of errors and revenue leakages to enable better decision-making and corrective actions. With analytics, airline companies can analyze fare violation trends, agent behavior, and take necessary steps to reduce discrepancies. Thus, airlines will go one step ahead to minimize agent violations by training them on airline guidelines, compliance with fare regulations etc. This will ensure the number of agent violations are reduced, leading to minimal ticketing/fare errors. Additionally, in future, the use of dashboards with inbuilt anomaly identification mechanism that highlights the type of error on the screen will further increase the scope of reduction of revenue leakage. Besides identifying anomalies, these dashboards will also reduce skill development costs, as any person with average skill will be able to monitor the dashboard. Data analytics and RPA drive speed, accuracy, and volume coverage in auditing tickets issued by travel agencies with minimal manual intervention. Airlines using these technologies will not only reap the benefits of efficient fare audit, automation, and error-check mechanism, but will also be able to achieve a goal of zero ADM and maximum revenue protection in the long run. Pravin Patil - Senior Manager, Revenue Accounting, Travel Transportation and Hospitality, Wipro Limited Pravin has over 12 years of experience in Finance & Accounting, Delivery Management, Operations & Project Management, Business Processes Improvement, and Airlines Business Process Services. While working with major global airlines over the period, Pravin has gained significant insights into airlines' Revenue Accounting and Revenue Protection. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Digital invoice validation

Digital invoice validation A step forward for telecommunications service providers The telecommunications industry has changed drastically over the past two decades. Combined computational power with the new telecom infrastructure has ensured that the world is very well connected, leading to an increase in customer demands. To meet these requirements, telecom companies now offer diverse services including broadband, cable, satellite television, mobility services, audio and video conferencing, VPN connections, private lines, and the list goes on! This is a step change from the initial offerings of landline connections and essential mobile services. However, while diversification has meant growth, what has been its impact on telecom company processes? An incredibly complex billing scenario! Unlike generating bills for just one or two products, the current quad-play service strategy has led to challenges with managing bills for a gamut of products, which continue to evolve rapidly. Additionally, global telecommunications service providers (TSP's) operating in multiple countries face geographical complexities because of different regulatory bodies, diverse procurement and purchasing rules, and varied taxation and vendor/supplier policies. These have led to several challenges related to growth decline, high customer churn and legal actions executed by suppliers or customers for inaccuracies in invoicing. It has, therefore, become imperative for telecom companies to implement an invoice validation process that verifies the accuracy of invoices before sending them out to their customers. Previously, companies used in-house teams or work contractors to validate invoices. Typically, this was done by either using a manual process or in-house solutions or by using off-the-shelf products. However, these methods are neither efficient nor scalable and are, as such, not capable of managing the ever-increasing demands of telecom companies. Traditional methods may be costly, time-consuming, or lack adaptability and hence required customization. There is a need for telecom companies to revamp their existing invoice validation process with digital technologies like simplification, automation, analytics, Artificial Intelligence (AI). A digital invoice validation process will ensure efficiency, high ROI, and cost-effectiveness. In short, it can help TSP's Key features of the solution Digital invoice validation includes the benefits of all the existing approaches while eliminating the challenges associated with each of them. It is based on a multi-stage approach starting with process simplification. Process simplification helps telecom companies re-engineer their existing auditing processes and introduce rule-based auditing, which streamlines a significant portion of a TSP's invoice validation process and makes it suitable for automation. It helps TSP's create a detailed level process flow and simplify the verification of subscriber details like customer names, 'bill to' and 'ship to' addresses, bank details. It can also help verify financial information and all the other auditable aspect of invoices like Accounts Payable (AP) details, Purchase Order (PO) details. Process simplification allows the creation of an

active directory of prebuilt auditing parameters that can be customized to enhance existing invoice validation process. It also enables detailed auditing for proactive identification of mistakes and errors and sudden surges in call rates that result in bills shocks. Post simplification, rule-based activities in the invoice validation process may be automated. This reduces human effort, which can be reallocated to making procedural changes and implementing design thinking that supports the organization's business transformation initiatives to stay competitive in the current digital era. Besides, this results in less possibility of manual errors, higher yield, and significant time-saving. Digital invoice validation also uses analytics and AI to generate alerts and notifications, which help TSP's identify and proactively manage the accuracy of bill charges. This helps the auditor validate the accuracy of the bill before invoicing the customer. Further, real-time data visualization to generate invoice validation reports helps achieve optimum performance. Reporting when complimented by analytics and AI can help auditors validate invoices accurately as it helps identify the errors and course correct them. There is no doubt that digitizing the invoice validation process helps TSP's optimize their in-house solutions to be more scalable and replicable. In fact, it promotes efficient customer/vendor portal integration that can work seamlessly with any of the organization's existing off-the-shelf products, or those specially designed to do invoice validation. Digitizing the invoice validation process also helps telecom companies weed out bottlenecks, speed up the process, curb errors that could have otherwise occurred, and liberate the workforce for more meaningful business development activities. Overall, it will surely make a significant contribution to an organization's bottom line. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

Automate, orchestrate, integrate

----- Arcticle source ----- https://www.wipro.com/business-process/automate-orchestrate-integrate/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Automate, orchestrate, integrate Take control over telecom order management In the telecom industry, most organizations are heading towards mergers and acquisitions to diversify their businesses and realize synergy between talent and technology. The disparity between the systems used by these organizations leads to a complex IT landscape. Control over end-to-end order management becomes a challenge as they use several fulfillment systems to perform various activities at different stages in the order management process. Any slip while performing order management activities has a cascading effect on the downstream processes and jeopardizes the committed delivery date. With today's customers, who demand customer service on their terms, telecom players cannot afford the risk of dissatisfying them. It leads to loss

of credibility and reputation, and a lower Net Promoter Score (NPS). Telecom companies need to perform all functions at each stage of the order management process in a timely and accurate manner. Orchestrated and automated order management In multi-stage and multi-activity scenarios with disparate IT systems running in the backend, tracking the status of an order becomes difficult.To deal with this, some organizations choose to implement middleware infrastructure, which provides systematic connection between the disparate tools, allowing data from one system to move to another. However, middleware infrastructure is an expensive investment and can take years to implement successfully. Organizations instead should opt to have control and visibility into their order management processes through a cost-effective approach. They need to orchestrate their entire order management process by leveraging a process orchestration engine and at the same time, automate fulfilment activities. A process orchestration solution that leverages the capabilities of a Business Process Management (BPM) platform with automation and analytics helps organizations keep track of all the activities in an order management system. The solution frequently updated with data feeds from fulfilment systems; bring in transparency in the order management process. Organizations should set up their order management workflow based on the stages of order fulfilment and the activities required at each stage (Figure1). BPM platform embedded with automation helps organizations deploy robots to perform activities on disparate IT systems. The platform also enables assisted automation' by allowing human and robotic agents to work and collaborate on a single platform. Robots programed with decision-making capabilities work on operational activities and transactional tasks instead of human agents. Whenever a robot encounters an exception and is unable to solve it, the platform allows the robot to reach out to a human agent for help. In such cases, human agents apply their expertise and judgement and help the robots resolve exceptions. Using human agents only for exception handling increases productivity and efficiency in the order management process. Moreover, robots can perform transactional tasks much faster, and with better accuracy and efficiency. This allows organizations to utilize human agents to perform knowledge-based and higher value-add tasks. Robotic Process Automation (RPA) enables inter-system communication in the absence of middleware infrastructure by recording activity status, confirmations and error messages from each fulfilment system into the orchestration engine. Frequent updates sent from the fulfilment systems to the orchestration engine via a simple flat file exchange further augments inter-system communication. As a result, the orchestration engine furnishes near real-time data on all the orders that flow through the system. Organizations use this data to create expressive reports, which give them a bird's eye view of the entire order management process. Thus, it becomes easier for operational leaders to identify order throughput and the status of orders. In case of a delay in an order delivery, the process orchestrator automatically highlights the reason for the delay so that the issue is proactively resolved. Process orchestration helps organizations with active jeopardy management. This is a great differentiator for the order management process, which has time and accuracy critical requirements. A process orchestration solution that leverages the capabilities of a business process management platform with automation and analytics helps organizations keep track of all the activities in an order management

system. Figure 1: Process orchestration engine Analytics for governance Analytics-embedded BPM platform empowers organizations with better visibility on the entire operation. This helps them track order management KPIs such as volumetrics, stage-wise distribution, exceptions and rewinds, ageing, order jeopardy and SLA risks. When organizations have better visibility and control over their entire order management process, they provide customers with timely updates on the progress of their orders, ensure better on-time delivery, and anticipate risks to SLAs. This helps organizations improve business metrics such as right-first-time, on-time delivery percentage, and exception percentage, thereby increasing customer satisfaction and ultimately, the NPS. Analytics also help organizations study the exceptions that occur in the system. By identifying frequently occurring exceptions and root causes, they can reengineer the upstream process to reduce exception rates. The future of order management The future of order management will see self-learning and cognitive robots. Right now, the robots are rule-based. They follow a pre-programmed script and cannot make complex decisions. As more robots become self-learning, they will build their internal bank of knowledge and rules that will help them improve processes and ensure better efficiency. By utilizing their intelligence and the previous resolutions provided by human agents to solve exceptions, cognitive bots will solve exceptions on their own, further reducing the dependency on human agents. The future holds immense possibilities for organizations willing to explore the opportunities of process orchestration and embedded automation. Rahul Deshpande, Sr. Manager, Enterprise Operations Transformation, Wipro Ltd. Rahul has over 14 years' experience in the IT-led business transformation space in a variety of industry verticals such as telecom, credit cards, Fixed Income rating services and investment banking. He helps global organizations define and refine their vision of technology transformation in a digitally disruptive business environment. He is passionate about climate change awareness and sustainable agriculture. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

IFRS 16 - friend or foe?

----- Arcticle source ----- https://www.wipro.com/business-process/ifrs-16-friend-or-foe/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content We all know that today the leasing process in most companies does not enjoy the same level of attention, resources, or automation as other finance functions. Poor controls, decentralization with inappropriate accountability, ineffective or inconsistent business processes, and incomplete information systems result in financial errors, cost leakage due to penalties and overpayment. More importantly, lack of visibility into the portfolio weakens strategic decisions. All of these

issues exist despite the fact that the accounting for operating leases is fairly easy and straightforward under International Accounting Standards-17 Leases. The recent FASB and IASB lease accounting changes will have a great impact on the way the finance department operates. After 2019, IFRS 16 will require companies to gather significantly more information to be compliant. The lessee will have to recognize the assets and liabilities on the balance sheet for both finance and operating leases with terms exceeding 12 months. This increases the risk for errors in an already flimsy process. It is fair to say that many companies are not happy with the new leasing standard. Critics of the new regulations foresee that bringing these assets on the balance sheet will distort reported figures owing to the huge impact it will have on the company's operations, taxes and financial position. Besides reporting, other elements too make this an unfriendly change for those impacted. Under IFRS 16 "a contract is, or contains, a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration" [IFRS 16:9]. This is a very generic definition, and it is clear that some of the assets subject to IFRS 16 are 'disguised' in the contracts. As a result, these are not categorised as lease contracts. This makes it very difficult for companies to understand the impact of the regulatory change. Therefore, as a start, all service contracts need to be subjected to a thorough analysis to determine the applicability of IFRS 16. While the mechanics of the accounting can be debugged fairly quickly, the initial challenge will most likely be a data issue-collecting the contracts, abstracting the data, creating a database, and most importantly maintaining it on an on-going basis. This is a tedious activity that someone in the organisation must take ownership of and will not be an easy decision. While real estate leasing process and portfolio are highly scrutinised and decently managed due to the high-value contracts, they only account for 5% of the total number of contracts. On the other hand, equipment leases are generally highly decentralised, involving many stakeholders and spreadsheets. The equipment leases are the tricky bit of the equation, but there is also good amount of cost-saving opportunity. Without getting into too many technicalities, the two main opportunities that arise from this recurrent situation are the lack of sourcing focus and competition for the lease spend and end-of-term savings. Most companies with defined procurement processes source their capital equipment quite well. However, most overlook the financing (or lease) part of the transaction, since it is not considered a strategic sourcing category. The supply market of lessors is very different from the supply market for equipment. Quite frequently, companies just accept lease terms provided by the finance team of the equipment distributor without going through the sourcing process. Even a simple bid technique can bring estimated savings of seven percent. Having the right number of financing partners will help better negotiate rates and clauses and it will make the whole process easier and more standardised. Another cost-saving opportunity comes from a common practice in the financing industry. It is not a secret that most lessors attempt to make most of their margins at the end-of-term and they seem to be doing a good job. In a decentralized leasing process with no ownership and loose controls, it is very easy and quite common to miss end-of-term notifications, resulting in automatic extensions, penalties, and overpayment. The overpayment at a net present value could exceed the purchase cost of the equipment by 125 percent in a scenario where the lessee would decide to buy. In short, it will

be tough for the finance team to implement the new regulations from a judgement perspective, but also from a communication perspective, due to the many data points required from various functions to avoid financial errors. This would generate a significant extra effort to even get started. Managing these leases without a structured process, strict controls, a comprehensive data repository and an effective workflow tool for other stakeholders such as Procurement and Treasury would be very challenging to say the least. Compliance will thus not come at a cost. Instead, it will come with on-going savings. On the other hand, since there is a significant potential of cost savings, the finance executives might find some good support in the Procurement organization and Operations Leaders to create a business case enabling optimization of the leasing processes. If done properly, redesigning corporate leasing operations to become compliant and adopting the best practices can improve leasing financial performance and yield savings. Depending on the size and other factors, these savings may pay for costs of compliance, generating a return. Compliance will thus not come at a cost. Instead, it will come with on-going savings. Denisa Mares, Sr. Manager - IoT & Digital Solutions Wipro Corporate Services Solutions team, Wipro Limited Denisa Mares is a part of the Wipro Corporate Services Solutions team, focusing on Finance and Accounting services. With an experience of more than 10 years in finance outsourcing and shared service domain, Denisa has been designing successful processes and delivery models across multiple industries under global delivery environments. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

How to mitigate risk in automation implementation

----- Arcticle source ----- https://www.wipro.com/business-process/how-to-mitigate-risk-in-automation-implementation/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content How to mitigate risk in automation implementation The intricacies in doing business has increased in recent years. Uncertainties in the macro environment, from political to technological shifts, have given rise to a challenging business climate where organizations compete to differentiate. New and innovative ideas are essential to keep up with disruptions and improve business outcomes. Automation of manually intensive processes in service industries is a lucrative option to save human efforts, minimize errors, and reduce operating costs. Automation projects typically start on a

positive note. However, as organizations go deeper in the implementation phase, challenges crop up, which sometimes lead to failure of the project. Is automation really that tough to manage? The answer is a definite 'no' if we avoid some of the common pitfalls. An automation project, following either traditional waterfall model or agile methodology, is subject to certain risks that can derail the project or pose challenges in completion. Identifying the top risks and applying ways to mitigate them effectively without affecting project schedule or stakeholder relationships leads to successful automation implementation. Automation and its core There are three levels of automation: Most organizations have already achieved level 1, which run in the form of macros with their own limitations. At level 2 and 3, when tool-based automation is undertaken, challenges arise Top risks in robotics implementation Robotic automation implementation is not a standalone deployment unlike traditional application development and deployment. It is heavily dependent on the process, applications, and the technical infrastructure on which these applications are hosted, and how robots interact with these applications and process flow. Hence, risks arise from the system environment and affects the governance model. Risks in assessment The objective of automation is to gain financial benefits in the form of reduced human resources, or simplified processes. A gap between the efforts for automation and the benefits derived is a major challenge. For example, an activity that is performed at lesser frequency, or has very few people working on it will not give expected benefits or derive ROI from automation. In other scenarios, processes selected for automation have limitations such as shorter cut off times, need for manual judgement, or misjudged volumes, which make automation implementation complex and some-times, not feasible. Risks in technological infrastructure Technological infrastructure includes the setup - physical desktops, VMs, VDI/Citrix - and each of them is only compatible with certain automation tools. Hence, selection of the right infrastructure setup is a challenge. Non-compatibility of an automation tool can lead to wastage of efforts in a project. Another common environmental issue is frequent changes in underlying applications in robotic deployments. Unplanned and sudden changes can stop a robot. Few applications have dynamic controls, which can change at some intervals and affect robots. In banking environments, availability of data is a major challenge too. During RPA deployment, data availability and technological environment mismatches are the major issues related to technology infrastructure, followed by issues in application infrastructure, application dynamism, and non-compatibility with automation tool. Resource issues Multiple stakeholders are involved in the automation of a process – For e.g. one team finalizes the requirements, while another performs testing, and the end user is completely different. This leads to challenges of expectation mismatch and rework. It is always preferred to have one single team throughout all phases of project to give and test automation requirements. Governance issues Attrition leads to a lack of continuity and affects the automation project with respect to quality and timely delivery. Considering availability of resources, some clients prefer automation projects to run on staff augmentation model-wherein they hire automation resources for a temporary period. The challenge here is delivery quality, lack of support from senior technical resources, and project management. Typically, such projects encounter issues post going live and are unstable in nature. Overall, the major risk contributors in robotic implementation are infrastructure

(64%), followed by assessment (19%), governance (12%) and resources (5%) – (Figure 1). Figure 1: Major risk contributors in robotic implementation Approaches to mitigate risks Risk mitigation approaches require action plans to avoid possible threats that might hamper the completion of a project. Here are some of the approaches: Assessment risk mitigation Selection of apt processes fit for automation is the key to reducing risks. The assessment phase before automation should clearly outline the manual efforts required for the process, frequency, SLA, turnaround time etc. and the same should be verified by process SMEs. A clearly documented and measurable process assessment will ensure a right start. Technological infrastructure risk mitigation As part of automation project implementation, an organization should have same underlying applications across development, testing and production environment. It should communicate any change in application in advance and the automation team should perform impact analysis on all enhancements or changes in underlying applications. In the case of an impact on automation, the project team should take the same approach of deployment in user acceptance testing (UAT) and sign off. Post successful completion of UAT, the team should deploy the underlying application changes in production along with updated robot script. Organizations need to take the same approach even when upgrading to newer versions of automation solutions. Governance risk mitigation A well-defined governance structure from day one of automation project plays a pivotal role. Periodic connects with the business team, technology team and senior management to appraise them of the status of the automation project, to highlight challenges and appropriate solutions ensure proper governance and reporting. A well-organized team led by an able leader who interacts with the multiple stakeholders of the team is a primary requirement to mitigate governance risk. Collaboration with team members to review the possible threats and impacts on the project helps minimize diverse possibilities of failure. Resource risk mitigation Staff augmentation model for all resources must have support from project management. Possibilities of attrition and unskilled resources are many. Depending on the size and scale of the project, the resources should be mobilized. Such resources should continue unless the process is completely stable and proper hands off is provided to the support team or their successors. The right approach to implementation All automation projects require tight governance, highlighting risks and red flags at appropriate time. Lack of proper governance creates situations wherein project is not tracked, and issues/risks are not raised to right stakeholders who can resolve it. In the absence of strong governance, the project status is unknown, the issues are prolonged, and creates an overall feel of lack of knowledge and indecisiveness among stakeholders. Jayasekar Mani Global Delivery Head- Robotic Process, Automation - Business Process Services, Wipro Ltd. Jayasekar is an IT expert with over 23 years of experience spanning various industries like Manufacturing, Telecommunication and Banking BPO and IT. He has successfully led top global projects across various domains. Currently, he manages end-to-end automation requirements for business. Jayasekar has successfully established IT-BPO synergy by launching domain offerings that take business to the next level. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and

chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

The anatomy of retail success

----- Arcticle source ----- https://www.wipro.com/business-process/the-anatomy-of-retail-success/ ----- About the Authors Related Articles Contact Wipro Please fill the required details to access the content The anatomy of retail success Powered by analytics Retail giants are harnessing the power of analytics to optimize their operations, understand customers better and maximize margins. Analytics helps retailers improve shopping experience, enhance customer support, measure real time store performance, and prevent loss, among other positive outcomes. There are multiple areas in the lifecycle of a retail company where analytics makes a significant contribution to take retail business to new heights. Market Research Analytics helps retailers gather and interpret information about the target audience and the target market. It analyzes market needs, market size, and potential competitors, and provides an in-depth view of customers, markets, and other players in the industry. Research results explore audience behavior, personality traits, likes, dislikes etc. Analytics helps with competitive profiling by assessing the size of the market share held by competitors, their strengths, and weaknesses. This study helps in making critical strategic business decisions. Analytics answers questions like - Is the location ideal for a store? What are the characteristics of the population? Who are the potential customer groups? Who are the leading competitors? Supply Chain Management Retailers are dependent on IT-enabled systems for real-time overview of the supply chain. IoT connects entities, and collects and shares enormous data like inventory status, shipment routes, location and status of stock via radio frequency tags. Advanced analytics processes this data to enable predictions on multiple aspects and enables retailers to make data-driven decisions that reduce transportation costs, improve inventory productivity, streamline supply chain processes, and improve supplier performance and negotiations. Analytics answers questions like - Who is the best vendor for similar products? What is the likelihood of late supply of an order? What will be the best mode of transport for supply? Merchandising Management Analytics assists merchants to maintain inventory stocks, have a comprehensive view of existing stocks, and add fresh collections to increase sales and gross margins. With merchandising analytics, retailers validate new product performance, optimize promotions, and improve conversion rate. They get a granular view of demand determinants by performing forecasting and simulation algorithms for predicting demand across multiple dimensions - product, category, store, and cluster. Analytics answers questions like - Do we have stock to satisfy current demand? How is price realization affecting products' sale? Has the new promotion strategy been effective in terms of sales growth? Store Operations Through store analytics, managers are able to schedule and place store associates at high traffic areas at the right time. It provides

powerful insights, such as the effect of product placements on shopper movement and investigates the direction shoppers traverse. Predictive analysis warrants right products on the right shelves, and optimum exposure and engagement for the products. Store analytics provides real-time intelligence on traffic cycles, store performance, personnel placement, sales promotions, and stock levels across the day, week, month, or year. Store operators make timely business decisions and achieve highest levels of operational efficiency, customer satisfaction, sales and profit margins by leveraging these insights. Analytics answers questions like - Are the products available at the right time at the right place? What is the fitting room conversion rate? What would be the expected footfall on a given weekend in a store? Customer Insight Understanding the customer's behavior and needs is pivotal in today's competitive retail realm. Retailers equipped to screen customers and capture relevant insights can drive successful business outcomes by engaging more customers and improving their experience. Customer analytics enables customer profiling on common characteristics like age, race, income, gender, household structure and more. It makes possible a single view of the customer across multiple channels and predicts customer behavior, buying patterns, tastes and preferences to realize next best action, retention drivers and opportunities. By harnessing these insights, retailers make effective decisions and build targeted promotions, customize store collections specific to a targeted business, and design personalized shopping experience for customers at all stages of the buying cycle. Analytics answers questions like – How many visitors left the store without making a purchase? Which segment of customer to target for promotion? What is a customer's purchasing trend? Promotions & Offers Analytics equips retailers with actionable insights for developing marketing strategies. Discriminant analysis classifies advertising channels based on their efficiency with different types of products. It estimates the best fit for advertising by looking at how sales revenue varies with significant changes in expenditures on advertising, advertisement channels and timings. Promotion analytics helps in preparing targeted list of consumers for marketing campaigns, simplifies tracking of campaign and channel effectiveness, and brings accountability and agility to campaigns. It Increases customer engagement with personalized offerings and recommendations through SMS, email, and push notifications. Analytics answers questions like - How much advertisement is required to promote an offer? What is the best channel for advertisement? What is the performance of marketing campaigns? Loss Prevention One of the biggest challenges for retailers is the threat posed by frauds. Retail crime leads to immense pressures and shrinking margins. Loss prevention analytics identifies fraudulent transactions; evaluates various sources of shrinkage caused by theft, vendor and supplier fraud; and processes loopholes, accounting errors, pricing lag and inefficient inventory management. Advanced analytics plays a major role in blocking leakages in the business processes and quickly takes corrective actions to stop fraudulent activities. This minimizes the time spent on investigations and maximizes operational return on investment. Analytics answers questions like – What was the loss due to fraud in a given period of time? What is the root cause of shrinkage? Who is the perpetrator of retail fraud? Analytics for retail Analytics solutions for retail can have multiple phases and each phase can possess different functionalities and capabilities: Data Management Data management

activity starts with data collection that includes gathering and measuring data from diverse sources like transaction systems, data warehouse, unstructured sources, data marts, flat files, social media etc. Data preparation activity includes collecting, cleaning, transforming data into a form suitable for further processing and finally aggregating data into a data table for further analysis. This also includes missing values treatment and outlier treatment. Data management takes up 50% to 80% of the analytics effort. Poor quality data yields incorrect and unreliable data analytics results. Descriptive Analytics Descriptive analytics concentrates on "What has happened", analyses the historical data through multiple lenses to gain insights. The objective of descriptive analytics is to understand the data and find out "what is hidden in the core of the data". It helps in finding the reasons behind previous success or failure. Descriptive analytics estimates the performance at an aggregate level and explores various aspects. Diagnostic Analytics Diagnostic study, usually done before predictive modeling, concentrates on root cause analysis and answers questions like "Why did it happen". This is a form of analytics that uses techniques such as slicing-dicing, drill-up, and drill-down to understand contexts such as purchase, trends, preference, behavior, root cause, correlation etc. Predictive Analytics In predictive analytics, a series of predictive models are developed and validated. It helps predict the likelihood of a future outcome by using various machine learning and statistical models like classification models, linear regression, tree-based modeling, and time series that run on different statistical algorithms. These algorithms analyze past data patterns, identify significant contributors and, based on complex mathematical calculations, tells, "what could happen in the future". Few of the widely developed predictive models are churn prediction, propensity model, customer lifetime value, behavioral clustering, and fraud and sentiment analysis. Prescriptive Analytics Prescriptive analytics is an advanced analytics technique that throws light on the possible results of actions that are likely to maximize key business outcomes. It mainly uses simulation and optimization to answer questions like "What should a business do". Prescriptive analytics combines data, statistical models and several business rules, and explores numerous possible actions and recommends actions based on the descriptive and predictive analysis results. Reporting & Visualization A wide array of reports, charts, maps, dashboards and insights based on the various analytics results help businesses sharpen decisions and enhance productivity and profitability. Retail analytics empowers retailers with relevant customer and competitive insights, leading to informed business decisions. A retail business, bolstered by analytics, stays ahead of competition with enhanced customer experience and business performance. Dr. Rajashekhar Karjagi Head - Analytics Solutions, Wipro Raj has about 15 years of experience in market research, customer-driven analytics and statistical modeling. With one copyright and 25 research papers to his credit, he has conducted more than 150 analytics training sessions. Manish Jindal Manager – Analytics Solutions, Wipro Manish has over 12 years of experience in implementing advanced analytics, statistical modeling, data mining, and BI solutions for leading clients across diverse industries like Insurance, Retail, and Human Resources Development. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback

processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

The future workforce: Turbocharged by

humans and bots

----- Arcticle source ----- https://www.wipro.com/business-process/the-future-workforce-turbocharged-by-humans-and-bots/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content The future workforce: Turbocharged by humans and bots The automation revolution has triggered a ripple in a world where businesses are still human-led. The true nature of the impact of of automation, however, remains to be seen. Growth of robots/bots and their presumed effect on jobs has been grabbing headlines. The conundrum that we humans are dealing with is ironic, while some of us are elated with the news of robots/bots doing more, some of us are worried about job security. While any organization, investing in automation, needs to focus on many parameters, the most important one is not neglecting the human workforce and the possible influence it could have on setting the right direction for the robotic workforce. Before we start questioning the reality of job losses and mass hysteria, let us look at some facts: It is clear that we are still in the nascent stages of adopting Robotic Process Automation (RPA) and AI. The important question therefore is not if automation will take away jobs, but rather how businesses will evolve to embrace the combination of human and robotic workforce. Automation will only lead to augmentation of human efforts. Let us take a closer look at the differentiation between the kind of work that robots and humans will perform over the next few years. Working side-by-side with robots will require human adjustment, change management, and design thinking. The work environment will deliver the requisite change in these ways: Robots First, Humans Next Robots will rule over tasks such as extraction of data, monotonous movement of data, conversion of data to digital formats, and repetitive tasks until a point where a decision needs to be taken. Humans First, Robots Next Humans will dominate when it comes to experience, knowledge-driven roles where the initial bit is more about setting the context, dealing with the customer, gathering knowledge/ information and then handing it over to a robot for processing the same. Human and Robots Side-by-Side Humans and robots will work together on tasks where humans will need support from robots in parallel technology/on-field jobs. Dependence on human element, which was causing delay, will shift to robots, and humans will continue to deliver engagement/experience. Automation: What it means for humans Upskilling and cross-skilling of existing resources Existing resources are acquiring new skillsets due to automation of monotonous and repetitive jobs. IT/support resources are

learning new RPA/AI products. BPO resources are learning programming skills, process/business analysis and consulting skills. This is helping organizations migrate to a more digitally enabled workforce. Increase in demand for knowledge workers These new roles involve analytical/ judgemental tasks involving creativity. Need for data scientists, data analysts, cloud engineers, app developers, design leaders, etc. is already at an all-time high. Universities have also started changing their educational curriculums to support such industry needs. Rise in freelancing Human workforce skillset requirements will keep on shifting, driving contractual or freelancing engagements. Over 20 percent of workers in the US will be in a contingent (not permanent) role in the next 2-3 years as per one of the analyst reports. Increase in focus on R&D Currently, about 1/4th of an organization's total talent typically focuses on product development. This number will increase going ahead as new age companies, stalwarts and service integrators invest heavily and contribute to a hybrid model of providing services and products via third-party partnerships and in-house intellectual property. Changing role and importance of HR With evolving mix of robotic and human workforce, the biggest factor will be change management. Companies will benefit from better employee satisfaction, reduced time in training, and enhanced scope of activities. HR teams will have to create new policies, procedures and mechanisms to deal with complex human workforce requirements. HR will also have to plan and execute retention strategies for the new breed of workers. Skillsets, roles, expectations from the HR teams will increase greatly because of this change. Changes in business models Gradual but consistent move towards output and outcome based models will eventually help drive organizations towards end-customer satisfaction. Coming together of Business and IT Organizations have realized that business and IT units need to be in sync with the overall organization's goals via automation programs. This is helping organizations deliver better services and products to their end-customers. Reliance on human intellect External changes like political and social instability, regulatory requirements like GDPR, immigration, etc. are best left to human intellect. The power of bots Deployment across processes After initial inhibitions, organizations have slowly recognized the power of bots and are keenly evaluating existing processes, and set mechanisms of delivery. While early stage bot deployments were focused on back-office processes (unattended automation), now, front-office process (attended automation) are also being targeted. Cross utilization and reusability One business unit that leads the charge in automation will become a benchmark for the remaining business units in the organization to ensure that they learn from its mistakes, imbibe the best practices and ensure reuse by means of creating a bot library or marketplace that can shorten the time to deployment and ROI achievements. This will help faster bots to take on higher targets in shortened time durations. Perforation across industries Healthcare, banking and telecommunications were the early movers in case of bot deployments but slowly and steadily other industries such as manufacturing, retail, energy, utilities, media, insurance, etc. have also started taking aggressive targets of deploying bots in manual and rule based processes. Evolution of new features As business requirements change, expectations of what bots can deliver has also increased multi-fold in the past few years. Every version's release introduces new technical features and capabilities and every release is getting faster (down from a yearly

update to a bi-annual update). Soon, we will move towards cloud-based deployments where version controls/upgrades will be seamless and bots will keep on getting new skillsets, if you will, as their human counterparts. Single view of the robotic workforce Organizations use different bot solutions from different product vendors owing to technical capabilities, functional requirements, or business asks. An evolving organization would want to not only view the multi-faceted bot workforce but also want mechanisms to make changes on the fly. In a futuristic scenario, bot capabilities will be able to support orchestration, creation and monitoring via a single app. End-to-end digitalization Role of process-specific bots will also evolve as we deal with complex scenarios that require inputs from artificial intelligent solutions (OCR, virtual chat), workflow management solutions, and digital solutions. This is ensuring that these bots become Learning bots Majority of the bot workforce today is rule-based and task-oriented and can only support areas that are repetitive in nature and already defined in the automation solutions at work. The nature of our business processes is such that it will require bots to start learning over time, create their own hypothesis, provide a potential solution, and course-correct to start delivering a more concrete value proposition. Simply put, the line differentiating a plain vanilla bot and cognitive bot will merge. The future workforce One thing is for sure - we are living in exciting times, where organizations that proudly claim to be 'employee centric', 'employee first', 'employee oriented' are going to have to redefine their o perating values and vision. Employees are now human and robotic – the values, policies, vision, etc. will have to be updated and realigned. At the same time, employees will also need to enhance their skillsets and ensure that they are working towards the common goal of making their organizations successful with the changing vision and mission. Technology solutions such as enterprise relationship management, customer relationship management and supply chain management have always been an enabler for driving better operational efficiencies, enhanced productivity and increased customer experiences, and automation solutions are no different. Sanyog Chaudhry Senior Manager, Enterprise Operations Transformation, Wipro Ltd. Sanyog has over 11 years' experience spanning across research, consulting, government relations, capacity management, pre-sales and solutions for industry domains such as software, hi-tech, manufacturing, information technology, retail, telecommunications, and energy. He currently leads the RPA practice at Wipro, helping clients harness the power of robotics, workflow management and customer experience, through Wipro's Enterprise Operations Transformation (EOT) framework. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Robotic Process Automation - A five

step approach to effective

implementation

About the Author Related Articles Contact Wipro Please fill the required details to access the content Robotic Process Automation- A five step approach to effective implementation Predictions by multiple industry analysts, consultants and strategy gurus have come to life in terms of the tremendous growth of automation. The rise of Robotic Process Automation (RPA) as a technological enabler has been exponential and has become a pre-requisite for improving business performance. The potential market size of RPA will touch over $6.5 trillion by 2024, as per a leading consultancy firm. Every business today is assessing the benefits of implementing RPA in its processes. However, to deploy RPA successfully in an organization, it is extremely important to have a time-tested and robust methodology. The objective of the approach should be to achieve a digital-enabled touchless environment with a strategic vision of optimizing total cost to serve customers. A standard approach would be required to operationalize this vision. Creation and strict adherence to a consumption framework becomes a tactical requirement to be able to commit and derive the benefits committed. In this paper, we put forward an effective RPA deployment approach derived from industry expertise, and knowledge and delivery experience of market-leading automation products and IP solutions deployments. Towards Robotics Once an organization is ready to explore and deploy RPA in its business processes, it is very important to move forward with a stage-wise execution approach. As per the requirements, it is vital to align the approach to either DevOps or Agile methodology. The methodology needs to cater to all aspects of discovery, analysis, design, implementation and support that are crucial to RPA deployment in any process. Let us look at a systematic approach for implementing RPA in a process (Figure 1): Figure 1: Approach to RPA Implementation Gather Capturing the processes is the most critical activity prior to beginning the automation journey for any organization. It is vital to have at least three groups of SMEs to collaborate at this stage. A) Domain Experts (because they understand the nitty-gritty of the industry), B) Process Experts (because they know the process in and out from the improvisation perspective), and C) Operational Experts (because they deliver these processes on the ground). The more details we can capture, the better the end process can be shaped and of course, be more beneficial when it comes to ROI implications. The objectives at this stage are to capture and discover the customer journey (not just the process), create an inventory of all processes to enable a knowledge bank in one-go/collate

existing knowledge, and capture undocumented processes (end-to-end) and its volumetric details. Analyze As the name suggests, the analyze stage involves a core team to microscopically detail out the information collated in the previous stage. At this stage, we recommend involving automation consultants in addition to the SME group introduced at the first stage. The core team would ideally weed out the steps that do not add any value to the business processes through Lean and Six Sigma initiatives. Next step would be to identify process steps that can be harmonized or need to be re-engineered to create the perfect process. A high-level project plan is created and tollgates for all transformation opportunities are identified. The objectives at this stage are to analyze the processes for simplification and reengineering, selection of processes right for RPA deployment, high-level business case development of such processes, and identification of processes that require artificial intelligence-based support. Design In this phase, detailed due diligence is conducted for the identified processes. The core team from stage two will continue to support and complete the overall value stream mapping of the As-Is process flow to design the efficient To-Be workflow with minimum possible manual efforts and maximum automation opportunity. Important steps include creating a detailed Level 6 keystroke level map to identify the exact steps that can be automated, and perform gap analysis to identify any leakage in the process flows and benchmark against best-in-class industry standards. All these steps help the team design the To-Be state of truly digital automated processes with a business case clearly articulating the ROI with timelines. The project manager documents and floats a detailed project plan with mutually agreed (between client-vendor) timelines in order to assign responsibilities as per the RACI matrix. Documentation and creation of artefacts, which can be used and re-used for later purposes, is necessary at this stage. The objectives at this stage are to create the keystroke level To-Be maps, business case, and detailed project plan with clearly called-out responsibilities. Execute The team at this stage expands with inclusion of developers, technical architects, testers, apart from the process consultants, domain SMEs and operational SMEs. Multiple batches of this team structure are created in case there are multiple processes at the start of the execution phase. During the execution stage, the team can decide to utilize Agile, DevOps or a mix of both methodologies for deployment. Organizations today are exploring hybrid methodology in order to accelerate software delivery and increase collaboration amongst development, assurance, and operations teams. Core team then divides the implementation process in sprints and executes these sprints according to the agreed project plan. Typically, Sprint 1 will include requirement gathering, feasibility and creation of project plan with sprints delivery timelines, and Sprint 2 includes incremental development done and released for testing. Every sprint will include development until a logical point, and show and tell sessions for complex processes and incremental releases for testing. The ensuing sprint fixes the bugs identified during testing. The testing team utilizes a strong testing process (unit, box, regression, etc.) with a parallel run methodology before bots go live to enable 100% quality check and then hand over to operations team for utilization. Improvise Several organizations tend to miss this stage by providing a simplistic maintenance/support team that caters to the bots deployed in the previous stage. The right team at this stage include the support staff and process consultants for utilizing the actionable insights generated from the plethora

of information/data collected from the earlier four stages. The information allows us to not only monitor and assess the actual utilization of bots in the automated processes but also enables us to identify the exception/fallout scenarios. It also helps create operational reports and dashboards for management review, and provide predictive insights for processes that can be made smarter eventually. A smarter organization would do well to invest in a strong support mechanism and structure in order to support the change management process and alignment with larger goals of automation strategy. The objectives at this stage are to create a strong support team with clear levels/priorities/ escalation matrix, creation of operational dashboards and actionable insights for process enhancement. Accelerated Future RPA has been instrumental in revolutionizing existing processes to increase speed to market, eliminate waste, reduce errors and enhance customer experience. The future will see tremendous growth in RPA with the passage of machine learning and artificial intelligence accelerating. Even today, advancements in automation like cognitive automation help us in various ways - from investigating critical issues of dipping customer satisfaction ratings, reducing IT helpdesk tickets and issue resolutions, to HR initiatives of reducing attrition. We have already seen multiple applications of cognitive automation in our lives – from medicine to sports. It is only a matter of time for smarter cognitive automation to be an integral part of our daily lives in some shape (Alexa, Cortana, Google Assistant, etc.). Traditional RPA automates rule-based, repetitive, high transactions-based processes, and thus, it is vital that the deployment approach an organization deploys is robust and efficient to ensure maximum benefits. Sanyog Chaudhry Senior Manager, Enterprise Operations Transformation practice at Wipro Sanyog has more than a decade of experience, spanning across strategic and operational consulting, and leads the RPA practice. He is a graduate in Information Technology and holds a Management degree. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Procurement 4.0 - the digtial makeover

----- Arcticle source ----- https://www.wipro.com/business-process/ procurement-4-the-digtial-makeover/ ----- Related Articles Contact Wipro Please fill the required details to access the content Procurement 4.0- the digtial makeover We are part of a digital revolution led by demanding customers and powered by a combination of new technologies – from big data analytics to 3D printing. This disruption is pushing manufacturers to make drastic changes to their business models. All operational and

administrative processes including procurement are impacted by these innovative digital products and services. In adopting the new normal, procurement is shifting from the traditional approach of enabling cost savings to delivering strategic value to the enterprise. As organizations continue to invest in intelligent digital processes, procurement stands at the center of a paradigm shift. The concept of procurement 4.0 (inspired from 'industry 4.0' or 'the next industrial revolution') is part of this shift wherein companies are adopting innovative and smarter ways to digitalize their supply chains and unlock new growth opportunities. The paradigm shift Procurement executives today face a two-pronged challenge – drive savings and rethink the value procurement adds to their organizations. They are forced to rethink their engagement model with suppliers in alignment to the business needs and connect the dots to generate value for the end customer. Current effectiveness of business partnering to drive growth stubbornly remains low, however, looking at the future, it will be imperative for procurement to understand the business and improve its ability to partner with business and drive synergy with suppliers in alignment with business needs. This will enable procurement to move from a support function to a business value creator. As procurement metamorphoses into a profit driver, we will see a shift in its priorities, which will call for: Generating value has become more challenging in the current procurement ecosystem marked by complex and volatile supply chains. The future of procurement will be marked with innovation-driven value-add. As procurement gets a digital makeover, the focus shifts to making the transactional aspect of procurement seamless, amplifying the strategic procurement work, and allowing resource investments to focus on higher value-added activities. Here are a few approaches and priorities which will pave the way for embracing new frontiers within procurement and help build new value propositions, internally and externally: Better decision-making Using analytics to improve decision-making has seen unprecedented maturity over the last decade. The key lies in building mature, actionable predictive models to supplement procurement's decision-making. Predictive analytics will provide the requisite deep insights in consumable formats to identify, explain, predict disruptions to supply chain and supply quality, and optimize existing flows. Across source to settle, we see new value propositions. In sourcing, the new genre of big data analytics enables buyers to have deep insights on spend providing additional capabilities cutting across predictive analytics to scenario analysis. In contract management, ability to track contract meta data and triangulating that information with sourcing and purchasing to better manage obligation has been the key pain. This requirement is now being better addressed by cognitive tools sniffing out patterns and outliers, savings millions for companies. Across purchasing and settlement, new age technologies not only allow better control of spend but continue to provide deep, near real time insights into buying patterns allowing for development of agile sourcing and fulfillment models. On the settlement front, with the spurt in payment options, the ability to provide insights across channels as diverse as traditional cheque to e-wallets to p-cards to bank routing has thrown open a whole new dimension, both in terms of analysis as well as opportunities to save. Supplier innovation
In the era of knowledge economy, co-innovating with suppliers is essential. The ability to extend innovation capabilities of the enterprise by systematically integrating knowledge and competencies of key suppliers,

start-ups and the external "crowd", will distinguish the leaders from the pack. As consumers come knocking for a more personalized requirement, time-to-market in trying to address these requirements is the key. Ability to work with supplier eco-system and exchange data across multiple nodes leveraging cognition will enable a 360º interface with the supplier allowing for Given co-innovation is the key, it is imperative that procurement should fulfill its role as an interface manager and catalyst between the external partners and internal functions, such as R&D, product development and production. From pure play vendor management, procurement would need to have a seat within business to turn customer requirements into tangible business requirements and partner with suppliers to help them become co-creators of business. These insights will not only help avoid blind spots and identify risks, but also jumpstart an eco-system of co-innovation. Category expertise Expertise drives insight and insight drives value in procurement. Companies dealing in procurement have large number of experienced category specialists. Along with the analytics team and dedicated market intelligence experts, they manage expenditure efficiently. Their subject matter expertise extends to hundreds of discrete categories. However, finding quality market insights while developing category plans is a known challenge and a time-consuming activity. As we continue to challenge the norm, cognitive research assistant, designed to support the category manager in primary and secondary research, is closer to reality. Cognitive bots can reduce the time spend on raw research and analysis for latest category trends by over 50%, making category managers future-ready. The cognitive assistant of the future would be responsible for leveraging insights from spend, provide multimodal relationship map across diverse set of stakeholders including a 360° view of suppliers to the category leader. In a nutshell, the cognitive assistant would start replacing the need of purchasing analyst in near future and expand its presence to buyer roles by 2025. Optimized procure-to-pay processes Optimization of procure-to-pay has been one of the key agenda for the chief procurement officer (CPO) with focus on driving efficiency, effectiveness and value from the function. At the CPO's disposal are a spectrum of tools and technologies at different levels of maturity to achieve the goal. While these technologies in themselves are not solutions, they definitely are the means to achieving an optimized procure-to-pay. Some of these key technologies like sensors, robotic process automation (RPA) and cognition (AI) have seen rapid advancement and investments in the past few years. It is time for CPOs to welcome these bots to their teams across the procure-to pay function. RPA and cognitive computing will help procure-to-pay processes move away from a model based on arbitrage to improve the overall quality and delivery speed. A comprehensive range of optimization measures ranging from simplification of processes to the full development of autonomous bots are on the anvil. Some of these measures include transaction-processing bots for updating information across disparate systems and assisting master data activities. Cognitive bots enable categorization of content and data extraction from unstructured data. Further, to enhance CPO team's decision making, inputs from sensory data coupled with external data-points would be available for inference Enterprise operations transformation Companies that aim to make the most of the digital revolution and transform themselves for the future have embarked on a journey of procurement digitization. The digitization journey has different starting points for different companies; however, the

imperative transformation is forcing companies to adopt both existing and future technologies to create a disruptive competitive advantage. Procurement executives need to achieve enterprise operations transformation through the concepts of Simplification - revisiting the process itself; Automation – deploying smart systems across the entire procure-to-pay landscape; Immersive Experience – connected eco-system with end customers, and Intelligence – driving insights all along the procure-to-pay value chain. As organizations evolve, not only will companies change what they buy, but also how they buy. During this churn, as a function, procurement would need to align with the key transformation elements ensuring the function remains relevant (See figure 1). Figure 1: Elements of procurement transformation Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Adopting e-commerce for transformed

e-procurement

----- Arcticle source ----- https://www.wipro.com/business-process/adopting-e-commerce-for-transformed-e-procurement/ ----- Related Articles Contact Wipro Please fill the required details to access the content Adopting e-commerce for transformed e-procurement In the new world economy driven by digital revolution, the consumer is crowned the unchallenged king. It is a world where mass advertising no longer is the main influencer of purchase decisions, instead, product comparisons and peer reviews drive these decisions. Given the new trend, companies have no choice but to embrace digital technology, as existing business models – even in sourcing and procurement – are constantly being disrupted. Today, business end-users accustomed to online purchases seek the same ease for procurement needs at workplace. For them, it is simpler to find suppliers that provide exactly what they want as they can browse through detailed product specifications and compare brands and prices at the click of a button – all on easy-to-use websites with transparent pricing and delivery commitments. The corporate end-users are not willing to be constrained by cumbersome procurement processes and would rather, if given the opportunity, purchase directly to meet their specific needs. In fact, a research report from a leading management consultancy indicated that more than half of all B2B purchases will be made on digital platforms by 2016, and expenditures for B2B digital advertising may double by 2018. End users of procurement services continue to complain that the purchases negotiated by the company was

over-priced compared to those available on popular e-commerce websites. Since the emergence of e-commerce over the past decade and ease of access driven through mass personalization and adoption of digital technologies, the end user has become smarter and better connected with the market place. In stark contrast, the main priorities in procurement organization continue to be dominated by cost savings, supplier rationalization, better quality, better payment term, and the most important, compliance! Historically, corporate procurement's mandate has been to streamline processes and source the best products at the best price for which the procurement function has controls and policies aimed to curtail lavish expenditures within the organization. In recent years, procurement groups have tightened their policies even further in an attempt to curb individual purchases on online buying options. These include an approval authorization procedure, reimbursement policies, and also, pre-approved supplier lists that buyers can leverage. However, in the digital age, such measures may prove cumbersome for employees' legitimate attempts to procure in the best interests of their companies. In the early days of adopting legacy e-procurement applications and first generation punch-outs, the technology to tightly integrate with e-market places was lacking and further constrained by the limitation of payment options. At that juncture, there was no option but to identify outliers by random audit or through requestor inputs and browbeat the vendors to meet the competitive pricing. However, with the advancement of technolo- gies, it is now feasible to think innovatively in enabling the end user within the organization purchase from the e-commerce market place through an interface. Taking procurement to e-commerce marketplace There is no denying that the digital economy is here to stay and has changed not only business models but also user behavior. Perhaps, the most logical thing for a procurement function would be to go with the flow and empower end users with an online procurement tool that allows them to purchase from e-commerce marketplace based on company's procurement policies. The new generation of Cloud-native e-procurement applications permit organizations to leverage the vast business network of e-commerce market place providers, wherein you can configure and find items from pins to signboards to computer accessories. Adopting this will not only alleviate the procurement function, it will also inspire confidence in end users. The adoption process is fairly simple once the right e-procurement engine is in place. Delivering customer experience using IoT data can drastically transform the way customers interact with contact centers. Customer support, as we know it, can become completely proactive from the organization's side. Contact centers would need to evolve and match the accelerated rate of expansion of IoT to deliver to the expectations of the connected customer. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Dealing with disruption

Dealing with disruption According to the latest GSMA intelligence report, there are 7.7 billion mobile connections globally, of which 4.8 billion are unique, and together generate a revenue of 1.06 trillion USD. While the number of connections has grown at a rate of 4.7% YoY, the revenues have only increased by a marginal 2.18%. Further, the Average Revenue Per User (ARPU) has now come down to USD 10.25, which is a decline of 2.78% YoY. Needless to say, these are turbulent times in the telecom industry. On one hand, consumers' expectations of connectivity, speed, support, convenience and availability have increased drastically, calling for a much higher level quality of service. This means that operators are having to invest more in terms of infrastructure, IT, people, etc., to satisfy consumer demands. On the other hand, highly competitive markets and the emergence of Over-The-Top (OTT) vendors has caused severe dents in the voice and SMS revenues. Simply put, operators are pressurized to deliver more for fewer dollars. Operators are rethinking their strategies, and seeking to overhaul many aspects of their business, with an expectation that they are able to improve efficiency, optimize costs, reduce cycle times, and enhance customer experience. However, this requires large scale IT transformation involving massive system integration as well as process re-engineering – both of which mean heavy CAPEX and long lead times. This in turn, adversely affects the ROI. It is interesting to note that recent studies show that only a small percentage of organizations who have deployed transformation initiatives have been able to achieve desired results. Furthermore, nearly half of the transformation projects are over-budget, and one-third of them are delivered behind schedule. This also means that a lot of these transformations become obsolete by the time of completion, due to the rapid pace at which the telecom industry is evolving. Structured approach to operations transformation Apart from factors such as lengthy timelines, lack of agility, unclear goals, and high costs, one of the main factors leading to unsuccessful transformation projects is the lack of a structured and holistic approach for operations transformation. What operators need to adopt is an end-to-end transformation approach that incorporates all upstream and downstream processes, to help them analyze and optimize all aspects of fulfillment, assurance and billing (FAB). Furthermore, operators need to work towards achieving defined outcomes and values, rather than focusing on technology implementation. In order to arrive at a holistic approach to transformation, operators must look at four important levers – simplification, automation, intelligence and immersive experience. Together, these levers help operators approach transformation with macroscopic and microscopic views. The macroscopic view helps operators analyze their business challenges in the context of current economic landscape and identifies to address these challenges through refinement of processes and delivery approach. This refinement is further achieved by taking a microscopic view of the entire business value chain, and identifying ways for optimization and excellence. Simplification Within

the FAB framework, operators should first look at defining an approach for continuous improvement to ensure minimum expenditure for maximum results. With this, they can identify areas to improve process efficiency through standardization, eliminate non-value adding activities and automate interfaces to reduce handoffs. Lean, Six Sigma and other methods of continuous improvement can be used in customer service, billing, order management and other applicable shared services models. From a business process standpoint, an automated knowledge management solution can be put in place, which can help capture the as-is business process, design the to-be process, generate SOPs and project manage the entire transition. A leading UK based telecom operator was able to bring down customer complaints by 33%, and bring about savings of USD 298K per month with this approach. Operators are rethinking their strategies, and are seeking to overhaul many aspects of their business, with an expectation that they will be able to improve efficiency, optimize costs, reduce cycle times, and enhance customer experience. Automation Operators must then focus on enhancing productivity and efficiency by eliminating routine tasks with standard workflows. In addition, BPM automation can be taken to the next level with the use of smart workflows driven by predictive analytics, which can be deployed across the entire FAB framework. With the use of cognitive automation that includes machine learning, NLP, heuristic algorithms, and semantic ontologies, operators can achieve up to 50% productivity improvement. A classic example of the use of intelligent automation is the reduction of O2A time from one to two days to one to two hours, which will eventually become instantaneous. Intelligence Telecom operators today have access to more data than search engine giants and social media platforms. However, despite sitting on a goldmine of data, only a miniscule percentage of it is used to derive intelligence. What is necessary is for operators to deploy systems that utilize the available information, and translate it into actionable insights that are both contextual and consumable. Analytics should be implanted on all processes to drive smarter, faster and more incisive decisions in enterprise-wide activities, enabling sharper, high-impact business decisions across customer acquisition, retention, support and fulfilment. With a solid analytics practice in place, a US based operator was able to reduce data management costs by 15% while maintaining on-time delivery at over 97% in less than six months. Immersive experience Competition in the telecom arena is extremely tight, and technology is no longer the differentiator, and neither is the portfolio of services. In such a scenario, customer loyalty tops the list of priorities for almost all operators globally. To achieve this, operators must ensure positive immersive experience at all touchpoints with their customers. Immersive experience in the telecom context goes beyond customer experience. It is a mechanism to leverage data generated through multiple touch-points to understand customer preferences, buying patterns, sentiments, and feedback to identify opportunities and bridge current gaps between the operator's service delivery approach and customers' growing expectations. In other words, operators must deploy tools that integrate with all existing systems to provide an omni-channel view of the customer to the support agent. This can help get a 360° understanding of the customer's profile, their past and present usage patterns, and also provide predictive analytics to quantify the impact of the event. This data then becomes a logical platform to look at the 'next best action' that will help elevate customer satisfaction levels

tremendously. A leading UK based telecom operator focusing on immersive experience was able to bring down interaction costs by 18% and increase revenues by 9%, with the right tools and practices in less than eight months. Embracing next-gen BPM solutions through BPaaS In the larger scheme of things, an innovative approach to process transformation is just one side of the story for a telecom operator. What will truly empower them with sufficient competitive advantage is a delivery model that complements the above mentioned approach to make them more cost agile, with low CAPEX, and optimized OPEX - which is basically Business Process as a Service (BPaaS). For a telecom operator, a BPaaS model provides pre-configured, flexible and scalable solutions allowing them to reduce spend on infrastructure by engaging in a pay-as-you-go model. Quick deployment, faster go-to-market and higher value realization are some of the inherent qualities of a BPaaS solution. This allows operators to stay future-proof in terms of technology, without having to spend heavily on infrastructure – in a way leveling the playing field when it comes to competing with highly agile app-based companies. This combination of a structured approach to process transformation, coupled with a BPaaS delivery model is the way forward for telecom operators in challenging times. It not only helps them thrive in an age of digital disruption, but also unlocks long term business benefits by keeping them agile, and responsive to changing customer demands without heavy CAPEX. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

Robotic Process Automation-Transforming tool for corporate services

----- Arcticle source ----- https://www.wipro.com/business-process/robotic-process-automation-transforming-tool-for-corporate-services/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Robotic Process Automation- Transforming tool for corporate services Robotic process automation (RPA) offers tremendous value proposition in business and IT processes. Corporate Services (CS) are the horizontal support activities that every organization, regardless of the industry or domain it belongs to, needs to perform. The scope therefore includes automating the entire landscape of back-office and middle-office tasks. To be more specific, we are talking about three key areas – finance and accounting, procurement/supply chain, and human resource management. These processes are structured and rule based, have heavy

number of transaction requirements, and criticality and dependencies built around them, and are prone to human errors. RPA can transform and automate a whole lot of these process areas. RPA Applicability in CS RPA and CS have a deep-connect and value proposition at their disposal. Figure 1 gives a snapshot of RPA applicability on CS canvas. Here, we estimated the percentage of RPA applicability from the number of process steps that can be automated through robotics to the total number of steps in the process. Results will vary according to the due-diligence of the process. The processes of record to re-port (RTR), procure to pay (PTP) and order to cash (OTC) have higher applicability than the HRO processes. Here, high applicability translates into RPA potential of 50% or greater, medium is 20% to 50%, and low applicability is automation of less than 20%. We need to target the high and medium processes first during automation deployment to strengthen the RPA case. Challenges in automating CS processes CS functions typically liaise with a multitude of vendors and customers across geographies, and hence, number of variant scenarios and exception rates tend to be high. At the grassroots, a key inhibitor for adoption of RPA are highly fragmented processes and multi-trained resources. So, while we may be able to automate over 50%-70% of three different processes, the resources aligned to these hypothetical processes would be only seven. With business criticality in mind, we would keep a minimum human resource back-up even after deploying the bots. This would translate to negative or barely positive ROI. Figure 1: RPA heat map in CS processes A strong mechanism to deal with such a situation is to have a broader scope of processes rather than just the few that the operations leader believes are too cumbersome. Collaboration between business and IT units of an organization makes broader scope possible. Under the business units, process experts, operational leaders and automation experts work together to first create an inventory of the processes, then standardize or simplify them, and eventually prioritize them from business case perspective. IT units support such engagements by keeping in mind the future scalability, resilience, security and recovery mechanisms. IT unit is also key to ensure the replication of efforts and utilization of bots across other departments. This helps ROI turn largely positive and optimizes the efforts that go in from a deployment and commercial standpoint. At the grassroots, a key inhibitor for adoption of RPA are highly fragmented processes and multi-trained resources. So, while we may be able to automate over 50%-70% of three different processes, the resources aligned to these hypothetical processes would be only seven. With business criticality in mind, we would keep a minimum human resource back-up even after deploying the bots. This would translate to negative or barely positive ROI. A strong mechanism to deal with such a situation is to have a broader scope of processes rather than just the few that the operations leader believes are too cumbersome. Collaboration between business and IT units of an organization makes broader scope possible. Under the business units, process experts, operational leaders and automation experts work together to first create an inventory of the processes, then standardize or simplify them, and eventually prioritize them from business case perspective. IT units support such engagements by keeping in mind the future scalability, resilience, security and recovery mechanisms. IT unit is also key to ensure the replication of efforts and utilization of bots across other departments. This helps ROI turn largely positive and optimizes the efforts that go in from a

deployment and commercial standpoint. An American semiconductor company automated two key processes where the resources were cross trained and used as per need/demand amounting to a total of 3.5 full time equivalent. Post automation, since both processes still required back-up resources for exception management. the ROI was negative in double digits. To circumvent the situa-tion, the company included three more business areas in RPA scope which helped increase the overall scope to 45 full time equivalents. The bots were optimized for five key processes and 22 sub-processes, resulting in bot utilization going up from 35% to 90% and 33% increase in ROI. It has been challenging for organizations to identify and plan the right approach and timeframe for involving artificial intelligence and robotic process automation as they look for faster benefits realization. To realize maximum gains, both software automation and cognitive solutions should be used in tandem after a thorough process assessment. The recommended approach It is best to simplify, harmonize and capture process inputs and outputs elaborately to get the most out of a robotics automation implementation. Usually this standardization of processes is a precursor to a successful robotics go-live. For the generally fragmented processes in CS, we should look out for process 'allies' – steps or tasks that can be combined under a singular robotics software license to drive scale and hence higher profits. For example, a retail major from the US, evaluated RPA for a single task of transaction report download for accounts reconciliation. This company had grown both organically and inorganically over the past few decades leading to a highly distributed and scattered technology landscape across globe. Processes were split into several product lines and used different technologies to achieve the same business outcomes. Therefore, it deployed automation program in a module and object oriented mechanism to bring in reusability of deployed bots. Because of the sheer size of the company portfolio, every Record to Report process/product team downloads this type of information. This report is further used in processes dealing with reconciliations, discrepancy in payment, etc. In short, the company derived a considerable amount of benefit from automating a single activity across processes because of reusability-based mechanism. The other critical elements for RPA success include change management, compliance controls, robust user support, and the overall organization commitment to adapt to the new environment. In CS, matching RPA to the right process is at times still 'an art form'. Sanyog Chaudhry - Sr. Manager, Enterprise Operations Transformation, Wipro Limited Sanyog has over 11 years' experience spanning across research, consulting, government relations, capacity management, pre-sales and solutions for industry domains such as software, hi-tech, manufacturing, information technology, retail, telecommunications, and energy. He currently leads the RPA practice at Wipro, helping clients harness the power of robotics, workflow management and customer experience, through Wipro's Enterprise Operations Transformation (EOT) framework. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Why banks need artificial intelligence

----- Arcticle source ----- https://www.wipro.com/business-process/why-banks-need-artificial-intelligence/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Digital disruption is redefining industries and changing the way businesses function. Every industry is assessing options and adopting ways to create value in the technology-driven world. The banking sector is witnessing groundbreaking changes: foremost being the rise in customer-centricity. Tech-savvy customers, exposed to advanced technologies in their day-to-day lives, expect banks to deliver seamless experiences. To meet these expectations, banks have expanded their industry landscape to retail, IT and telecom to enable services like mobile banking, e-banking and real-time money transfers. While these advancements have enabled customers to avail most of the banking services at their fingertips anytime, anywhere, it has also come with a cost for the banking sector. Coming together of banking and sectors like IT, telecom and retail has increased the transfer of critical information over virtual networks that are vulnerable to cyber-attacks and fraudulence. These incidents not only affect the profitability of banks, but also hamper banks' trust and relationship with customers. The rise of online security threats in banking transactions has tightened government regulations. Though these regulations are useful to monitor online financial transactions, it has curbed banks' capability to keep up with digital transformation. Banks are unable to invest in technology, as they have to maintain capital adequacy ratio as per international regulatory framework guidelines. Thus, banks fall prey to the competition posed by nimble Financial Technology (FinTech) players, which do not have to maintain capital adequacy ratio. According to World Retail Banking Report of 2016, about half of the customers around the world have reported an increased likelihood to switch their banks with these players1. Banking on Artificial Intelligence Harnessing cognitive technology with Artificial Intelligence (AI) brings the advantage of digitization to banks and helps them meet the competition posed by FinTech players. In fact, about 32% of financial service providers are already using AI technologies like Predictive Analytics, Voice Recognition, among others, according to a joint research conducted by the National Business Research Institute and Narrative Science2. Artificial Intelligence is the future of banking as it brings the power of advanced data analytics to combat fraudulent transactions and improve compliance. AI algorithm accomplishes anti-money laundering activities in few seconds, which otherwise take hours and days. AI also enables banks to manage huge volumes of data at record speed to derive valuable insights from it. Features such as AI bots, digital payment advisers and biometric fraud detection mechanisms lead to higher quality of services to a wider customer base. All this translates to increased revenue, reduced costs and boost in profits. AI is strengthening competitiveness of banks through: Enhanced customer experience: Based on past interactions, AI develops a better understanding

of customers and their behavior. This enables banks to customize financial products and services by adding personalized features and intuitive interactions to deliver meaningful customer engagement and build strong relationships with its customers. Prediction of future outcomes and trends: With its power to predict future scenarios by analyzing past behaviors, AI helps banks predict future outcomes and trends. This helps banks to identify fraud, detect anti-money laundering pattern and make customer recommendations. Money launderers, through a series of actions, portray that the source of their illegal money is legal. With its power of Machine Learning and Cognition, AI identifies these hidden actions and helps save millions for banks. Similarly, AI is able to detect suspicious data patterns among humungous volumes of data to carry out fraud management. Further, with its key recommendation engines, AI studies past to predict future behavior of data points, which helps banks to successfully up-sell and cross-sell. Cognitive process automation: This feature enables automation of a variety of information-intensive, costly and error-prone banking services like claims management. This secures ROI, reduces costs and ensures accurate and quick processing of services at each step. Cognitive process automation fundamentally automates a set of tasks that improvises upon their previous iterations through constant machine learning. Realistic interactive interfaces: Chatbots identify the context and emotions in the text chat and respond to it in the most appropriate way. These cognitive machines enable banks to save not only time and improve efficiency, but also help banks to save millions of dollars as a result of cumulative cost savings. Effective decision-making: Cognitive systems that think and respond like human experts, provide optimal solutions based on available data in real-time. These systems keep a repository of expert information in its database called knowledge database. Bankers use these cognitive systems to make strategic decisions. Robotic automation of processes: AI reviews and transforms processes by applying Robotic Process Automation (RPA). This enables automation of about 80% of repetitive work processes, allowing knowledge workers to dedicate their time in value-add operations that require high level of human intervention. AI-driven future AI will not only empower banks by automating its knowledge workforce, it will also make the whole process of automation intelligent enough to do away with cyber risks and competition from FinTech players. AI, integral to the bank's processes and operations, and keeps evolving and innovating with time without considerable manual intervention. AI will enable banks to leverage human and machine capabilities optimally to drive operational and cost efficiencies, and deliver personalized services. All of these benefits are no longer a futuristic vision to accomplish for banks. By adapting AI, leaders in the banking sector have already taken actions with due diligence to reap these benefits. Endnotes Anjum Khurshid, Associate Vice President – Corporate Business Services Transition, Business Process Services, Wipro Anjum, a banking domain expert, has over 19 years' experience in project management for leading banks. He supports companies set up offshore business centers across the globe. He has worked in Information Technology Enabled Services industry to transform the transmission and distribution - focusing on design and execution - of outsourcing projects. (With inputs from Ravi Kumar, Deputy Manager, Corporate Business Services - Finance and Accounting Office, Wipro) Today customers realize that "process value creation" does not necessarily result in "business value creation". In this

paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Securing the future of banks from risk and regulatory uncertainties

----- Arcticle source ----- https://www.wipro.com/business-process/securing-the-future-of-banks-from-risk-and-regulatory-uncertainties/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content The evolving landscape and the way ahead Nitin Kohli, Head - Enterprise Transformation Practice for Capital Markets, Wipro Nitin has over 13 years of experience and leads transformation projects related to business process management, robotics, and digital for global capital market companies. His expertise areas include investment banking, asset and wealth management, and change management. (With inputs from Avisha Manjar, Enterprise Transformation Practice for Capital Markets, Wipro) Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

Getting the best out of digital advertising with advanced analytics

----- Arcticle source ----- https://www.wipro.com/business-process/getting-the-best-out-of-digital-advertising-with-advanced-analytics/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Getting the best out of digital advertising with advanced analytics In a world shaped by digital, customer interactions define a brand's success. For marketers, this can be a significant challenge. While digital advertising is growing rapidly, it is grappling with wasted spends, leaked revenues, and ineffective targeting and tracking of the operators (advertisers and publishers) in the ecosystem. Studies indicate that the total waste in the advertising ecosystem ranges from 2% to 4% of the overall campaign spend.

Advertisers and publishers can ensure better ROI for their campaigns by analyzing spend allocations at each step of the advertising campaign cycle to curb revenue leakage. Marketers can drive deeper customer engagement through relevant customer insights. To supercharge that cycle, they need a campaign strategy built on a strong enterprise marketing technology platform - one that accelerates innovation with analytics. This will help track marketing campaigns and regulate how they perform at each step with respect to dips and raises in sales. Advanced analytics helps uncover hidden patterns and insights in campaigns when data is organized and analyzed to maximize speed-to-market. Often, the speed at which publishers get advertising performance data and its subsequent analysis, delays the 'time-to-analyze' and 'time-to-optimize' an advertising campaign. Easy-to-use tools that aggregate, analyze, and dispense real-time data contribute enormously to smooth and efficient business operations. Advertising analytics for campaign optimization The base of advertising analytics is data visualization and analytics software. It analyzes relevant data to uncover hidden insights for better decision-making, and to determine how advertising activities interact with the actions and purchases. Advertising analytics measures the ROI at each step, bringing relevant insights to digital advertising's most important activities. These insights help tweak the combinations to achieve optimal returns. It also allows media companies, publishers, advertisers, and brands to have a single view of various advertising campaign metrics through flexible reports. To measure the efficacy of an advertising campaign, the analytics tool analyzes the campaign on certain traits like advertising attributes, targeting of the prospects, advertising performance against the promised reach, and advertising engagement with respect to number of clicks, among others. Once this data is collected and consolidated based on the predefined metrics across all the advertising platforms, the same is analyzed using analytical filters. Analysis of this data helps the advertisers derive rich insights on campaign performance (See Figure 1). Figure 1: Amplifying benefits of advertising by analyzing the campaign Advertising analytics helps sell, serve, target and report the performance of online advertisements. And, by using different input parameters like advertisement type, operating systems, audience demographics, inventory, impressions, conversions, view rates, gaze time, etc. from all operators, a marketer has access to rich and insights-laden reports such as campaign summary report, traffic summary report, engagement report, and insights on publisher versus advertiser campaign effectiveness. Advertisement metrics applied with analyzed data provides a holistic view on the campaign as it covers inventory delivered, click-through rates, conversion rates and impression or action-completion rates. These insights facilitate the marketer to make the required adjustments in the advertising campaign in real-time. Advertising analytical tool also measures the cause-and-effect relationship between the advertiser and the publisher. It captures the interactions across various channels precisely to analyze engagement and traffic insights, thus enabling real-time distribution of marketing resources from one activity to another. The benefits of analyzing, optimizing, and responding to the insights derived by a marketer through advertising analytics are (See Figure 2): Figure 2: Advantages of advertising analytical tool Advertising analytics, thus, provides deep insights about the right target for a campaign, and user profiles and behavior for better targeting of an online ad in a campaign. These insights enhance the performance of the campaign in relation to the

budget as it decreases the speed-to-market of a campaign. Moreover, by tracking and adjusting various parameters in a campaign after taking valuable insights, the tool also helps a marketer improve the ad performance, which amplifies the results of advertising dollars spent. Those who optimize the dollar spent on advertising effectively by making the required adjustments in the advertising campaign will sustain and grow their revenues in digital advertising. Anees Khan - Global Head - Media & Communications, Business Process Services, Wipro Ltd An industry veteran of over 18 years, Anees has rich experience in the Information Technology and Information Technology Enabled Services industry spanning across sales, account management, transition, and operations for global clients. At Wipro, he has handled multiple responsibilities in diverse businesses. His portfolio includes New Age Media customers across the areas of Advertising, Search, Marketing and PR. Anees can be reached at anees.khan@wipro.com. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Customer experience

tech strategy – It's a thing!

----- Arcticle source ----- https://www.wipro.com/business-process/customer-experience-tech-strategy-its-a-thing/ ----- Related Articles Contact Wipro Please fill the required details to access the content Customer experience tech strategy – It's a thing! The need to connect technology strategy to customer experience strategy Customer Experience strategy is as much about technology today as it is about user experience. With innovation turbocharging the tech industry, customer experience management (CXM) professionals are spoilt for choice of technology. But are these tech offerings being leveraged optimally to achieve CX maturity? How aligned are technology strategies and customer experience needs in an organization? Currently, CX, mostly, has a siloed approach (Each of these siloes may have a different tech landscape) with minimal coordination among stakeholders. The digital age demands that technology development adapts to the customer challenge and along with IT, the agenda of the CIO includes business technology. Vasupradha Srinivasan, Head of Channel and Interaction Analytics at Wipro, speaks about the changing CX space and the need to bridge the gap between technology strategy and customer experience strategy. What is the current CX scene in most organizations? What is the role of technology in CXM? CX is both a core competency and a key performance indicator today. Businesses understand the importance of investing in, and the consequent returns that good customer experience

delivers. We have seen most organizations driving a shift from a product-based measurement to an experience-oriented measurement. Technology is a key enabler for customer experience. CX organizations rely on technology to understand customers better, provide quicker resolutions, empower better and personalized interactions, and proactively engage for both, sales and support. Technology, in particular, data analytics and visualization tech, are also critical components that drive the CX strategy. Customer journey mapping, decoding visitor behavior, channel preferences, insights and recommendations on how to predict intent, and engage contextually are the areas that organizations seek to solve when they look to investing in CX. How can customer experience professionals make the right technology choice? Technologies including predictive analytics, programmatic marketing, personalization, robotics, automation, customer experience platforms, web analytics, self-serve tools, digital applications and artificial intelligence are revolutionizing customer experience. With the increase in the number of options for technology solutions in the market, it is difficult for the CX professionals to make the right choice. They are overburdened with information that they need to process to achieve a specific output. They need to define this output. Once the professionals know what insights they need from a technology solution, it will help them make the right choice. They should always go for a solution that matches their domain expertise as well. It is important to understand the business' vision and goal towards CX. Every organization desires a different outcome from CX. Understanding the solution, business requirements and further mapping it to the desired outputs will help them make the correct choice. The starting point is to set a very clear objective for CX improvement and plan a roadmap that will systematically onboard technology that adds value. We understand that technology is a vital enabler of CX and there are multiple tech options available for enabling CX. However, is it true that CXM pros do not have access to apt technologies? Business and IT are two independent divisions in any business. Ideally, they need to work together to achieve the best outcomes for the organization. However, this is not the case everywhere. In many organizations, there is a lack of sync between the IT team and the CX team. These teams work in siloes and many times, do not sync up to formulate CX strategies together. This leads to lack of communication and skewed outlook towards outcomes, resulting in a gap between the requirement and the availability of technology. Most often, IT is not made part of the CX strategy and is involved only at the implementation stage. Understandably, this results in disagreements between business and IT, and the IT-business divide grows. Also, lack of vision into essential IT needs for CXM leads to wasted efforts and low ROI. What roles should IT and CXM professionals in an organization play for building a strong customer experience strategy? Enabling a digital customer experience calls for the interplay of various tools and strategies. A very simple end customer interaction like recharging a plan on a mobile app means that the customer is touching 4-5 backend systems, all of which have to perform seamlessly to ensure the best customer experience. While the CX organization is the custodian for customer experience strategy, there is a need to engage and onboard the CTO and CIO organizations to align to the vision being driven by CX. Customer experience is not a siloed measure anymore. IT and CX organizations must put a unified business technology agenda into practice that engages today's empowered customers. CX professionals need to be

involved in choosing the right IT solutions along with the IT team. They should be in a position to influence decisions on long-term technology strategy and planning to ensure customer experience maturity. They should help IT professionals understand the type of output they need in order to draft a strong CX roadmap for the organization. The involvement of the CX professionals will help the IT solution to evolve and improve self-learning of the system as well. To sum it up, the top management should be aligned, on both the business and IT side, for their CX vision. Both the teams should choose the technology solutions together, keeping in mind the end goal. IT should focus on the feasibility and accessibility parameters and business should drive productivity and ROI for the organization. Customers will also play an important role. They are the end users and their experience defines the success of these technology enablers. Business teams should act as a medium between the IT and the customers to facilitate best results. (Vasupradha Srinivasan is a channel and customer transformation expert. She is a seasoned contact center professional with 15 years of experience across the travel, retail, telecom, banking and healthcare verticals. She helps enable strategies for digital roadmap development for empowering customer support.) Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

The next generation of order management is simple and smart

----- Arcticle source ----- https://www.wipro.com/business-process/the-next-generation-of-order-management-is-simple-and-smart/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content The next generation of order management is simple and smart The growing requirement for the provision of customized products, while maintaining existing prices and high levels of support, is escalating the need for organizations to implement more efficient order management (OM) systems. To leverage the potential of efficient OM, a continuous focus on taking its processes to the next level is essential. The next generation of OM has to be simple, flexible, time-bound, easy to use, adaptable, and driven by technology. OM will have to keep up with the trends and expectations of the market. Growing trends like the rising demands of the digital customer, increased customer base in emerging markets, the shift to value-based experience, demographic shifts in consumption patterns, and continued convergence between online and offline channels are driving organizations towards disruptive options. The future OM processes, irrespective of the industry, should be created based on the following design principles: Meet the Next Gen Order Management! The next generation of OM should have

an optimal blend of process and technology integration to fulfill increasing customer demand with minimal input costs. Here are the key features of the next-gen OM: Driven by analytics Insights and analytics will form the basis of future OM process designs. This can be looked from two angles. While the first one will consider elements like consumer sentiments, economic and political stability, the second one will provide a more accurate data-driven insight on buying behavior, degree of responsiveness to a given product, payment patterns, input channel preference, satisfaction index etc. All these insights put together will determine the future design of the OM processes. Analytics will help the organization make better forecasting which will have significant effect on inventory planning, demand planning, and just-in-time procurement to indicate how many people will be required in the shop floor and back office to manage OM operations. Automated processes With increasing pressure to optimize sales cost, a considerable effort is currently invested in technology to transform business processes. On the forefront of that is OM, one of the first processes to embrace automation. The traditional methods of receiving order entry inputs carry inherent risk of larger cycle times and accuracy issues. Order entry inputs can now be automated through usage of Smart OCRs, which not only scan unstructured data format and convert these into structured data set, but also learns "what to find where" over a period. For example, if a customer provides the "Bill to" information on the last page of the purchase order, the system detects and scans the same the first time and gets trained to look for the information on the last page on the same format next time. This is made possible by leveraging Artificial Intelligence (AI). In a typical OM scenario, robots can do all the order entry if the information is provided in a structured format. Robots enhance accuracy and can work 24X7, which expedites the process. Thus, while robots can take on "copy paste" jobs, human intelligence can be better used for analytics-driven decision making. Automation is applicable across the landscape of order management. Self service-enabled Self-service is fast, efficient, and provides information on the fly. Customers like to look, choose, order, track, and pay online. In a B2B scenario, buyers like to obtain quotes online, have a complete visibility of the customer account, verify outstanding balances, and raise disputes. It also enables other facilities like obtaining a statement of accounts, downloading invoice copies etc. Self-service enablement is one of the most important features of the next generation OM. Powered by sensors Internet of things (IoT) will transform the OM experience. Sensors attached to a pallet containing spare parts or consumer goods will automatically trigger a signal for creating purchase requisition once the inventory goes below a given threshold level. We can imagine a zero touch order processing which will automatically create the purchase requisition and transmit the PO via structured procurement platforms to the sellers. On the seller's side, order will be automatically posted, which would generate the sales order and transmit the information back to the buyer. Led by location strategy With increasing pressure on controlling OM operations' cost, due emphasis should be laid on location strategies. Organizations often face the dilemma of where to operate from, is offshore or nearshore location strategy beneficial for OM contact centers? All the riders have to be evaluated carefully before taking the right decision. OM processing activities like taking orders, entering orders in system of records, creating a quote, responding to order status are widely advisable to be operated from an offshore low-cost location as it adds up to the cost if

operated onshore. 360-degree visibility Providing 360-degree visibility on business performances at a granular level will be the key feature for the next generation of OM. Greater visibility backed by insights help today's consumer take informed decisions. Business leaders would like to stay continuously informed about what is happening within the organization, and outside. Hence, real time exposure to performance, KPIs and SLA adherences have to be made available. In OM scenario, the sales manager or the plant head or head of the supply chain should be able to view order-specific details. Near real-time reporting is the key. Well-orchestrated Order management is not a standalone function. It is a team leader of various activities in the organization if we take a bottom up approach, alternatively, this function serves as the first touchpoint to the customer if we take a top down view. For this function to be successful, we need a solid connection seamlessly orchestrated between all upstream and downstream activities. For example, OM should drive inventory planning patterns, and out of stock information should adequately alert OM engines to inform customer on the delay in fulfilment. Hence, there is a need for a single point orchestration tool, which can accommodate and connect the dots seamlessly. This tool will serve as a wrapper over the system of records with bidirectional data flow capabilities connected to all activities in the OM journey. It will also have inherent capability to store humongous information that can be used as desired for analysis purposes. Towards a new order Order management as a function has always been dynamic. To provide a holistic customer experience, the future order management processes will have to keep up with the demand and expectations from the market. The next generation of order management will bring in a new era in agile, cost-effective, and efficient end user experience powered by analytics and digital transformation. Kingshuk Banerjee - Senior Manager - RCGM, Wipro Ltd Kingshuk is a sales side supply chain domain expert with over 18 years of work experiences across order to deliver, after market, bill to cash and FAO transaction finance practice. With a career spanning over a decade in BPS industry Kingshuk has handled multiple responsibilities in BPS operations, transitions, transformation business process reengineering and process consulting for multiple industries. Kingshuk is currently heading practice and solutions for manufacturing vertical. Prior to Wipro Kingshuk has worked with Genpact and Cap Gemini. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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How to overcome GDPR implementation

roadblocks with the help of

automation

----- Arcticle source ----- https://www.wipro.com/business-process/how-to-overcome-gdpr-implementation-roadblocks-with-the-help-of-automation/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content How to overcome GDPR implementation roadblocks with the help of automation On 14 April 2016, the European Union (EU) approved the General Data Protection Regulation (GDPR), making it a law to replace the data protection directive 95/46/EC. The objective of developing a new privacy law was to harmonize data privacy laws across Europe, protect and empower all EU citizens of their data privacy and reshape the way organizations across the world approach privacy. GDPR applies to all organizations involved in processing data of EU citizens anywhere in the world. Non- compliance with the regulation may result in fines up to €20 million, or 4 percent of overall global revenue of organizations processing personal data of EU citizens. The GDPR, which came into force on 28 May 2018, is seen by many businesses as an obstacle to their smooth functioning. With organizational data having multiple entry points, data flowing from one process to another, data processing through various applications, and data stored across various databases, important question organizations face is a means to ascertain where personal data resides within their system. GDPR: Implementation roadblocks According to a survey conducted by crowd research partners in April 2018, it was projected that almost 60% organizations were at risk of missing the deadline for GDPR implementation. As part of the survey, organizations highlighted the following as the primary challenges for complying with the regulations: The survey also highlighted that almost 56% of respondents expected their organization's data governance budget to increase in order to deal with the GDPR challenges. GDPR has forced data privacy officers/ information security officers and boards of various organizations to redefine their data privacy strategy and to comply with the requirements of the regulation. Its adoption has become the biggest challenge for a majority of organizations, with effective implementation of controls and adherence being the major roadblocks. Organizations need to understand and track how personal data is being collected, processed, and stored. GDPR has introduced certain key aspects, which organizations will have to consider while defining their implementation strategy. In most cases, organizations will have to perform the entire process of reaching out to respective business processes manually, and understand from them the various sources from where personal data gets collected. The process of gathering this information will be repetitive and will involve additional work-force and time to perform.

Automation to the rescue How is it then that organizations can overcome this manual activity and in turn save time and workforce involvement? The solution to this seemingly daunting task lies in automating the manual processes that integrate with organization business processes, systems, and provides a deep dive view of all data and storage points. Wipro has been successfully developing models and strategies for clients to reduce their operational cost and workforce, with its Enterprise Operations Transformation framework. Robotic Process Automation (RPA) is a major lever of the EOT framework and is capable of handling high-volume, repeatable tasks. RPA can assist clients to automate their GDPR journey by managing several critical aspects to comply with GDPR requirements such as: 1. Personal Information Management 2. Consent A third-party application can be integrated with RPA solution for customer correspondence and consent management. 3. Breach notification Notify data subject of data breach within 72 hours in case any breach has been noted. GDPR compliance through SAIX At Wipro, we understand the challenges that organizations face while adhering to GDPR and are committed to transforming our clients' GDPR compliance journey by automating the most complex tasks of data inventory management, consent management, data portability request, and data breach monitoring through our framework. As part of our transformation offering, we rely on "SAIX" model for defining solutions for our clients. "SAIX" stands for: Here is how the SAIX model aligns with the GDPR compliance automation (Figure1). Wipro's 4 phase approach Wipro can help its customers automate their GDPR compliance journey in four phases: Gather Pre-assessment Design Post-assessment Figure1: SAIX model alignment with the GDPR Conclusion Automation for GDPR compliance will help organizations: Vinit Sinha - Associate Vice President – Compliance-as-a -Service, Wipro Limited Vinit is an information security, data privacy and cybersecurity professional with over 12 years' experience into operations, consulting and auditing information security/ cybersecurity standard and framework. Vinit drives Wipro's endeavor of enabling organizations to strengthen their control environment to prevent data breaches and cyber-attacks. Vinit has deep domain understanding from varied experience serving across IT/ITES, business process management, telecom and others on developing effective risk management strategies. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Optimizing journey time to robotic process automation

Optimizing journey time to robotic process automation   Leading enterprises across the world are willing and keen to adopt Robotic Process Automation (RPA). However, they encounter many roadblocks in their journey. More often, three major challenges affect effective implementation of RPA in an enterprise This has resulted in the need to optimize some of the steps of RPA journey in order to ensure efficient implementation and faster outcomes. Hurdles in the RPA journey In many organizations, most processes have exceptions that are not pre-identified and well documented. These organizations also may not have detailed standard operating procedures (SOPs) of their processes and sub processes drawn at a keystroke level. Therefore, they fail to provide relevant documentation to the bot developers. This leads to incomplete design of the code where exception scenarios are not captured – leading to bot errors. Such fallouts tend to be very high, which in turn compels the bot governance team to ask for accurate process maps of the exception scenarios. The governance team is entrusted with the task of increasing the overall bot utilization, process amenability and efficiency on a continuous basis. Lack of detailed low-level SOPs requires RPA consultants to draw keystroke maps of every process step. The objective is to capture all the steps of the process along with respective timestamps. Then, these keystroke maps are manually assessed for possibility of automation. In most cases, the system and workflows have fields containing both structured and unstructured data; the task of identifying the data type at each step is also a manual process. Once the process is automated, the task of allocating or deallocating runtime bots is assigned to agents known as bot runners. The task of bot configuration is manual. The run time of the bot is constrained by the availability of human agents and unavailability of bot runners. Therefore, when the bot finishes processing the transactions in one queue, it remains idle until the human agent manually switches the bot over to another queue. Thus, there is a need for a controller engine to bridge this gap by identifying the available or free bot and scheduling them to manage work queues automatically. Lack of auto allocation and auto de-allocation of bots across queues compels businesses to either create custom code for a controller engine, or assign the responsibility to human agents for running bots as per volumes in the workflow. Typically, as human agents are entrusted with multiple tasks, they do not sit in front of the console to monitor the performance of the runtime bots continuously. Therefore, when the bot code is defective, the runtime of the bots becomes skewed significantly. The buggy bot may end up in an infinite loop, or its faulty memory management design might cause the system to freeze. If there are no auto- identification of such faulty situations with auto- email alert mechanism, the bots remain silent. However, a trigger

– like an email, SMS or tweet – alerting the human agent to reboot the bot machine immediately helps address the memory freeze. Otherwise, bot utilization suffers even though the bot is readily available for reuse. Agile route to automation In order to accelerate process automation, the traditional RPA deployment approach has four phases: Figure 1: Four Phases of RPA Life Cycle To ensure better results, there is a need to introduce automation activities in the first and last phases, i.e. Due Diligence and Assessment Phase and Monitor & Sustenance Phase Optimal Process Designer Bot will speed up the evaluation of RPA feasibility across enterprise processes. Due Diligence and Assessment Phase with Optimal Process Designer Bot In order to accelerate process mapping, bot developers need to create an Optimal Process Designer Bot. The objective of this tool is to identify the fields and forms of application that are invoked during process execution, and record the length of time spent across the fields during data entry. It also identifies data manipulation through timestamp mapping, as well as areas where structured data and free flowing data are involved. These details are captured in data logs. Secondly, developers need to integrate the data- log creation with simultaneous image capture. Together with timestamp and image of the process step taken synchronously, you get the keystroke map of the process, which needs to be presented in a tabular form for the evaluation of the automation percentage across the steps. The evaluation process requires manual intervention to identify the steps containing structured and unstructured data. This Optimal Process Designer Bot will speed up the evaluation of RPA feasibility across enterprise processes. Monitor and Sustenance Phase with Control Bot For creating a controller bot, developers need to know the applications and queues that must be monitored. They should be able to access queue details for pending volumes and in-processing volumes, identify the count of allocated bots, and free bots at any given instant, and estimate the standard AHT of transactions that are being auto-processed through bots. Developers should receive the priority schedule of the queues, scheduled down times, holiday list, and the escalation matrix. A Controller Engine should run as a service in the background and needs to be tasked with the following set of activities: Figure 2: Responsibilities of Control Bot Advantage automation Through automated data capture tool, Keystroke maps of all types of processing across all users can be captured over time, and this map can be developed on-the-go. This will create true traceability of every type of processing, both STP and Exceptions, in an automated manner, These maps will be the best tool for error detection, error prevention, and improve accuracy, reduce time for learning curve and generate ,ore ROI-apart from its role in process automation (See Figure 3). Through Control Bot automation, we can optimize the usage of run-time bot licenses required for processing transactions with improved availability for other queues, thus reducing licensing costs, and eliminating dependency on manual user to schedule transactions. Figure 3: Automation optimazation Suprateem Moitra - Associate Vice President - Quality, Wipro Ltd Suprateem has more than 15 years experience improving process delivery through Robotic Process Automation and Artificial Intelligence for the Banking, insurance, Healthcare, Supply Chain and KPO industries. Suprateem is a Quality Black Belt since 2015. He has a Masters in Management from the Indian Institute of Foreign Trade (IIFT) New Delhi and a Bachelor's in Engineering from the Indian Institute of Technology Kharagpur. Today customers realize that

"process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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A scientific approach to evaluation of RPA capability

A scientific approach to evaluation of RPA capability We are now entering RPA 3.0 or the 3rd wave of automation, where Artificial Intelligence (AI), Machine Learning (ML), scale-based automation and customer experience (CX) are spoken about together/interchangeably. The 1st wave of automation (RPA 1.0) was more of a rule-based process automation; and RPA 2.0 or the 2nd wave of automation was about task and complexity automation. The concept of RPA 3.0 becomes all the more important if we look at the rate at which the RPA market is expanding today, i.e. a $1.1 billion market in 2017 is expected to reach $8.6 billion by 2023, growing at a CAGR of 36.2% during 2018-2023 . The RPA market has witnessed a state of crescendo in the last 2-3 years with multiple leading technology vendors and IT/BPM providers. For Business Process Management (BPM) or IT service providers, a multitude of factors are crucial today while they deal with clients. They are required to deliver more than their SLAs and need to look beyond the traditional Customer Value Model (CVM), Customer Satisfaction (CSAT) or Net Promoter (NPS) scores for thriving amidst guarded competition. Figure 1 is indicative of how client expectations from the IT/BPM vendors have changed with times. It is important that an organization ensures that it receives apt support and services for effective RPA implementation. We propose a balanced 10-factor weighted linear equation for a holistic vendor evaluation approach in this rapidly changing RPA world. Existing vendor valuation models While topline (revenue) and bottom-line (margins) are being accounted by businesses, only a few of them today are able to quantify the value delivered scientifically, especially across shared services, and then map it to the overall strategic and operational blueprints for their businesses. Existing models try to study this in detail, for e.g. the CLV or VLV (cus-tomer/vendor lifetime value) and Net Present Value (NPV). These calculation processes use forecasts of revenues, estimated cost of delivering value, potential of future value etc. or vendor profitability that takes into account the profit a client makes over a sustained period of time, say 5 or 10 years. While all of these are vital and still valid, clients today are expected to go beyond these attempted models in the future. Model for holistic vendor valuation The model envisages itself from a client perspective and takes into

consideration ten factors that are measurable and can yield to an all-inclusive model of valuation (See Figure 2). Figure 1: Changing expectations of businesses from RPA service providers Figure 2: 10-factor approach to vendor evaluation RPA In Figure 2, proposed components have been listed under ten categories, namely Financial Impact (F), Pricing impact (P), Delivery & Implementation (D), Training & support impact (S), Security & Integration (I), Process scalability (C), Value impact (V), Governance impact (G), Technology impact (T) & Resource impact (R). There are many areas (Given in Green) which will evolve over a period of next 1-2 years. Let us try and assign priorities to each of these factors, given the importance a client can hold for each while being serviced by a IT/BPM vendor. The weights being proposed below are only indicative* and can vary depending on the applicability for each client/a set of clients and these could further vary by the intensity of RPA deployments across industries, i.e. Manufacturing, Retail, CPG, Travel & Transportation, Healthcare etc. If this is plotted as a linear equation, the above weights could be depicted as $15\%(T) + 15\%(F) + 12\%(I) + 10\%(P) + 10\%(V) + 10\%(D) + 9\%(S) + 9\%(C) + 5\%(G) + 5\%(R)$, or it can be depicted as $0.15(T) + 0.15(F) + 0.12(I) + 0.10(P) + 0.10(V) + 0.10(D) + 0.09(S) + 0.09(C) + 0.05(G) + 0.05(R)$. Figure 3 represents a proposed numerical approach to calculate the Comprehensive Vendor Valuation Score (CVVS). To start with, a value on a scale of 1-5 (1 being the lowest and 5 being the highest) can be calculated for each of the factors. E.g. Technolo-gy impact (T) can have a scale of 1-5 with a predefined set of matrices that help assign a score of 1-5. If Technology impact (T) has 4 parameters each with a score of 3 (the higher the vendor performance on a particular parameter, the higher the score), then the score of (T) is the average of four parameters, i.e. $3+3+3+3/4=3$. Thus, (T) has a total score of 3. Figure 3: Numerical approach to RPA vendor evaluation The same process can be repeated for remainder of the parameters and a net equation can be formed. This net equation when multiplied by their weights of 15%, 12%, 10%, 9% & 5% will give a total CVVS on a scale of 1-5. Going by general industry standards a net score of $>=3.5$ would be considered a true reflector of the value being created for clients. This approach for organizations to rate their vendors could serve as a pointer to examine industry, business, technology, and delivery factors apart from the conventional factor of pricing. A famous quote by Brian Tracy connotes this, "Value is the difference between the price you charge and the benefits the customer perceives they will get. If the customer perceives they will get a lot of benefit for the price they pay, then their perception of value is very high."3 The higher the price-value sensibility on either sides of the table, the greater are the levels of satisfaction and brighter are prospects for business and relationships in this world of automation. Endnote 1. https://www.psmarketresearch.com/market-analysis/robotic-process-automation-market 2. https://globenewswire.com/news-release/2018/05/30/1514183/0/en/Robotic-Process-Automation-Market-to-Grow-at-36-2-CAGR-till-2023-P-S-Market-Research.html 3. https://www.briantracy.com/blog/sales-success/how-to-sell-value-rather-than-price/ Mehul Damani - Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Mehul brings in 11 years of experience working with Fortune 100 companies across domains such as digital strategy and transformation, sales enablement operations, corporate marketing, pre-sales and B2B/B2C consulting. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this

paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Linearity and Nonlinearity in automation

----- Arcticle source ----- https://www.wipro.com/business-process/linearity-and-nonlinearity-in-automation-the-paradoxical-twins-in-the-digital-age/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Linearity and Nonlinearity in automation- The paradoxical twins in the digital age The paradoxical twins in the "Digital" age There are very few business discussions that culminate today without a mention of the potential that "Digital" & "Automation" ring in, growth being the underlying intent. A recent internal research by Wipro on the growth potential of technologies such as Internet of Things (IoT), Robotic Process Automation (RPA), Artificial Intelligence (AI), Conversational Commerce (Chatbots) & Blockchain predicts an average CAGR of 33-40% from 2018-20241 . While the GDP of matured economies continue to grow at growth rates ranging from 2-5% and that of maturing economies ranging from 5-15%, technology led average growth rates of >30% are just goldmines to be chased and hence markets today are a testimony of the resultant sphere of activities in this digital space. In the organizational context, with huge growth potential comes great responsibilities, the immediate challenge being to adopt, ensure scale based external growth coupled with addressing internal complexities that hinder growth. This demands organizations to aim for scalability & agility like never before. How can scalability be achieved? Deploying digital technologies and then scaling them across the organization is an interrelated, step-wise & linear phenomenon, that and leading service providers envisage a series of 7 logical steps, i.e. (Figure 1: linear automation as follows).   Figure 1: A 7 step linear approach for automation All of these seven (7) steps are cohesive and exist in a linear fashion and are applicable for any digital technology (RPA, IoT or AI as an example) or a particular function to start with (HR, Finance & Accounting or Procurement as an example) and a deviation in this sequence might hamper the scale of automation. The linearity quotient hence in automation can be witnessed via a sequence based approach. This seven (7) step linear execution approach arises from an integrated & holistic framework adopted by service providers (Figure 2: holistic enterprise framework) for enterprise level transformation to clients consisting of four (4) core elements of automation, i.e. as follows: The enterprise transformation framework inculcates a start to finish approach in managed services environment for ensuring measurable and time bound Return on Investment (RoI) to clients. The framework also allows leveraging multiple

solutions for better control and transparency to clients and provides scope for scaling up automation solutions. Non linearity in automation 'Non-Linearity' in automation is to drive integrated transformation via differentiated offerings leveraging IPs, Platforms, Solutions and Innovative Commercial Constructs (e.g. transaction-based, outcome-based pricing). Another approach to define non-linearity is to achieve more from lesser resources, i.e. be it high outcomes from lower number of FTEs or higher RoI on lower investments. In a typical enterprise transformation framework, Seamlessness & Connectedness would result in Hyper Automation, and this forms a core of the non-linear automation framework (Figure 3: non-linear automation). The other two core components being Globalization/ Localization basis client needs and knowledge based open innovation. These components when blended with traditional offerings for clients, results in a win-win for clients as well as service providers. Figure 2: A holistic enterprise transformation framework Figure 3: Components of non-linear automation A non-linear automation framework would be about the ability to drive independent levers of transformation across the life cycle for enhanced customer experience (CX). (Figure 4: Holistic transformation journey). The different elements in the Figure 4., correspond to an approach that clients can take basis their "As-is or Current state" and can progress their automation journey in either a phased manner or even in a non-linear approach. Scripting tools would refer to the productivity enhancement tools of data, web or using MS office related tools, Freeware & reusable tools could indicate streamlining of macros, task recorders and picking up pieces of automation which are reusable from the previous phase. Workflows can also be automated, be it operational activities, reporting or knowledge processes. Then we have the next trio comprising of RPA or RDA as we know combined with AI, Blockchain and Nextgen customer experience tools. Artificial intelligence could include natural human-computer interactions, algorithm based machine learning & semantic/syntactic learning, while RPA differentiators could revolve around change management, governance process and industry leading partnerships, while workflow management could be controlled on multiple platforms on real time. Figure 4: A holistic transformation journey E.g. A Retail, CPG or a Manufacturing client could look at initiating Scripting tools followed by Freeware automation, Workflow automation and move on to RPA, AI or NextGen offerings. So the linearity is the journey from one phase to another, while the non-linearity is to pick up the most relevant piece of automation as applicable and progress the journey and deliver at a lower cost or investment. While all of these automation initiatives can be either implemented in series or parallel, they are all heterogeneous and co-exist at some point of time with one another within the ecosystem of automation, and integrated service providers understand this non linearity and hence are able to offer the potential suite of offerings depending of varied needs of clients. The non-linear approach to automation for clients is a pointer to examine a large-scale transformation, as it covers a gamut of offerings. This approach can actually be quite startling when it comes to actually adopting digital technologies. A detailed due diligence here serves as a key to success and provides the right barometer to clients in terms of actual ground to be covered along their journey of large scale transformation. In essence, it's both strategy (planning) & execution (deployment) that should work in tandem for the desired result, with execution bearing a slightly larger weight. Numerous

management quotes highlight the importance of execution in winning and a famous quote by Jim Collins, depicts this succinctly, i.e. Building a visionary organization requires 1% vision and 99% alignment2 which when translated to the case of automation, states that while we aim for non-linearity, a linearity, cohesiveness & heterogeneity is actually mandatory to provide an initial platform for being digital, so that scalability & non-linearity in automation can be a dream which is not farfetched, but is easy to realize Endnote 1. Wipro internal research on growth potential of five emerging technologies, i.e. from 2018-24 2. https://jeroen-de-flander.com/strategy-execution-quotes/ Mehul Damani Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Mehul brings in 11 years of rich experience dealing with CXO level client executives in Fortune 100 organizations across domains such as Digital transformation, Corporate & Business strategy, B2B/B2C Consulting, Marketing, Pre-sales & Operations. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Revenue leakage: What can airlines do

to control it?

----- Arcticle source ----- https://www.wipro.com/business-process/revenue-leakage-what-can-airlines-do-to-control-it/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Revenue leakage: What can airlines do to control it? Travelling is on an all-time high. The demand for air cargo is huge. Airlines are opening new routes, and employment in airlines business is increasing at a great pace. Consequently, 2018 and beyond is expected to bring in significant levels of profitability for the airline industry. However, with the potential of gaining profits comes the challenge of restricting revenue leakage. Airline Revenue Integrity Group (ARIG) believes that revenue leakage can cost airlines as much as 3% of revenue1. The challenge of revenue leakage has increased because of discrepancies in fares sold by sales agents. Other reasons include intense competition, refunds and cancellations of tickets, changes in foreign exchange rates, and improper calculation of penalty charges. To stem leakage and improve margins in revenue, airlines have started to focus on efficient management of their financial processes. But narrow profit margins, rising taxes, and changing shift in customer expectations have added to the complexities of financial processes. This has made revenue leakage the Achilles' heel of the airline industry. A study from a leading auditing firm shows that a European carrier that posted a loss of over 180

million pounds would have generated a positive margin of 1.5% if adequate leakage prevention measures were implemented. Plugging revenue leakage has become inevitable for airlines to sustain in the business. Revenue leakage plugging strategy Airlines that focus on maximizing revenue assurance and plugging the areas of revenue loss will need to take some tough measures. First, they need to take a strategic decision to explore all areas of maximizing revenue collection by following strict ticketing rules. The agent community has to be educated on adherence to booking rules. An analysis of Agency Debit Memos (ADMs) led by IATA in 2017 highlighted ADM management as a crucial function of revenue assurance2. However, ADM management or auditing the violations in booking rules, and ensuring the agent community is regularly coached is a daunting task and involves resources, time and costs. It is essential that the associated costs are kept minimal in order to ascertain revenue assurance. Hence, a focused approach and a specialized team for auditing is pertinent. Let us see how a specialized team for revenue auditing can enable a comprehensive and effective approach to revenue -assurance: 1.   Receipt and recording of sales information/data When the sales files/Billing and Settlement Plan (BSP) files are received using secured FTP transfers, the specialized auditing team should load and control the data in accordance with the terms of the fares and deals specified for the audit scope agreed between the airline and the specialized auditing team. 2.   Validate and audit as per booking rules The specialized auditing team should create a robust and specialized audit process by starting with the validation of sales, refunds and exchanges as per the prevailing rules. Any deviations seen should be highlighted and investigated for correct expected value. 3.   Create ADM for approval The specialized auditing team should ensure that the ADM is only about one document at a time and this should be sent to the airline for approval. An error code including any required error code reference agreed with the airlines or an additional comment setting out the reference of the applied fare should be included with the ADM. The comment area should be used to illustrate the reason for the proposed re-adjustment. 4.   ADM Approval Once the airline has reviewed the proposed ADMs shared by the specialized auditing team, the airline may: Accept the adjustment as proposed by the specialized auditing team, or Accept the adjustment while changing the amount and/or reason proposed by the specialized auditing team, or Cancel the adjustment for airlines' own reasons, or Cancel the adjustment suggested by the specialized auditing team in case of an error in adjustment calculation. 5.   Raise ADM and manage agency disputes Post approval from the airline, the specialized team should raise the ADM on the respective agency through the BSP link. Travel agencies present disputes in BSP link with respect to the ADMs that are raised or send the dispute via e-mail. The specialized auditing team should download such disputes submitted by travel agencies and reply to the disputes with information that support the ADM or accept the dispute, if the agency provides valid information that cancels the ADM. If the dispute presented by the travel agency has the deliberated intent of obtaining a commercial pardon or if, after three or more replies, the travel agency continues to dispute, the specialized auditing team should transfer such dispute to the airline, together with all information supporting the ADM. 6.   Have an internal rationalized waiver management policy There should be a waiver agreement between the airline and the agent community. This information is

necessary so that the specialized auditing team can exclude the waiver ticket to avoid unnecessary ADM. 7. Upload ADM The specialized auditing team should upload ADMs through ADM standard delivery channels on behalf of the airlines. The specialized auditing team should check that the files were processed and all the transactions were accepted. 8. Analysis and reporting As per IATA, more than 57% of the airline community would prefer to use an analytics-based ADM business intelligence for 'gaining market intelligence'3. Post audit, the specialized auditing team should provide reporting and analytics based synopsis, which can be used by the airline for policy decisions and agency notification purpose (See Figure 1). Figure 1: Fare audit process flow chart The journey ahead To plug revenue leakage, a comprehensive approach to sales audit is required. Below are the key value propositions that need to be considered while creating a strategy for minimizing revenue leakage in the airline industry: These measures will help in long-term reduction of cost of audit and simultaneously increase the collection of lost revenue. References 1https://amadeus.com/documents/en/airlines/research-report/streamlining-airline-financial-processes.pdf 2https://www.iata.org/whatwedo/airline-distribution/Documents/ADM-Market-Analysis-Report.pdf 3https://www.iata.org/whatwedo/airline-distribution/Documents/ADM-Market-Analysis-Report.pdf Edwin Daniel Senior Manager - Travel Transportation & Hospitality, Digital Operations & Platforms – Wipro Edwin has over 16 years of experience in the BPO industry handing various portfolios like Service Delivery, Operations, Work Force Management, IT software sales, Account Management for major Airlines. Over the period, Edwin has been extensively involved in improving and optimizing the Revenue Assurance and Accounting processes. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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Reinventing the back office with 'Smart Operations'

----- Arcticle source ----- https://www.wipro.com/business-process/reinventing-the-back-office-with-smart-operations/ ----- About the Authors Related Articles Contact Wipro Advantage: Advantage: Please fill the required details to access the content Imagine sitting at your workstation and allowing a chatbot to start an intelligent conversation and handle client queries. Or, the whiteboard automatically taking notes while you dictate. What if you could change slides of a presentation or control the illumination with just a wave of your hand? Smart Operations (SO) promises all of that

and more. It has the potential to make back-office operations intelligent and revolutionize the service industry in its wake. Harvard Business Review in "How Smart Connected Products Are Transforming Competition" claims smart connected products will bring in the Third IT Wave 1, which will see the integration of IT with SO, with sensors, processors, and advanced software as the backbone. No longer would Artificial Intelligence (AI) or Robotic Processes Automation (RPA), and Blockchain technology, merely hover in the horizon and stay restricted to theories and thoughts. It will make operations lean and agile by automating the most manual of processes, allowing employees the bandwidth to handle complex workloads. This will effectively boost innovation and creativity. Greater collaboration with partners and clients with quality solutions will change industry standards after the tried and tested Lean and Six-Sigma methodologies. Service industries come with extreme volatility. That is why, organizations need to peel off their legacy mindsets and embrace this change while dedicating a significant amount of their resources towards its development. Organizations will gain a huge competitive advantage that will eventually provide them the opportunity to redefine industry standards. How are things becoming "smart"? Analysis of leading business sectors reveal that the transition towards "smart" began a while ago starting from electronic devices, which comes with integrated AI that can register voice commands and run errands virtually like a personal assistant. Cell phones have become "Smart Phones", they come with self-healing features with sensors and actuators that can perform behavioral analysis of the user and even remotely control other devices. Automobiles come with intelligence. A leading automobile maker employs situational awareness, which can predict and prevent accidents. Automatic service requests prevent potential failures. "Driverless Cars" no longer are a figment of our imagination. Healthcare sector in the 21st century promises innovative and cost-effective ways of treatment through "smart healthcare solutions". Patients can stay connected and share health reports. Medicine dispensers automatically upload data in the cloud. Doctors get intelligent suggestions based on big data analysis of historical cases. Palm-vein biometrics eliminates record duplication. Hospitals use e-ICUs and "Smart Beds" that can indicate occupancy or trigger alarms when patients attempt to get up. Robots can perform invasive heart surgeries. T-shirts come with integrated sensors that can track heart health. A similar journey has started in the back-offices of the BPS industry. Cognitive whiteboards use intelligent office solutions. They can translate meetings into any possible language and ensure all meeting agendas are covered. They can even take notes and record conversations. Vibrators and beepers can help employees stay updated on important emails and messages enabling them to stay connected even in the absence of internet. Kiosks can assist employees to get real-time details on the status of their transactions. Any irregularities, which might have served as a bottleneck for other dependent processes, can be tracked immediately. Dynamic Workflows help prevent tools from getting obsolete. Processes do not depend on tools, rather, it is the other way around. LCDs positioned strategically can flash critical messages and show updated information pertaining to a particular work-floor. Augmented Reality(AR)/Virtual Reality (VR) and Mixed Reality (MR) with virtual immersive training programs eliminate the need to relocate to training bases (See Figure 1). Figure 1: Smarter back office Figure 2: Smart operations Intelligent Organizations try

and automate the most manual of processes when they attempt Business Process Re-engineering. SO uses automation beyond prevailing norms, which is called cognitive computing. This leverages RPA based on software robots or AI. Human-like reasoning and reviewing capabilities help to work in complete autonomy with bare minimum human intervention. Natural Language Processing (NLP) capabilities used in Chatbots enables them to strike intelligent conversations or handle queries. Advantage: Back office operations become increasingly productive, giving employees the bandwidth to handle complex workloads. Quality of work and resource utilization gets a significant boost. Analytical Capabilities SO uses big data analytics and machine learning also known as cognitive analytics. Machines gain the capability to "learn" on their own. Data gets collected through machine to machine interactions (M2M) and enriches the data reservoirs with any possible communication channel. Advantage: Analytics deployed in the right place can identify patterns in data and bring out meaningful interpretations. Descriptive, prescriptive and predictive analytics can help analyze customer behavior, estimate demands and prevent potential failures. Real-Time data Real-time data removes bottlenecks from every business process. As the name suggests, it captures events as it happens and there is no time lag in actual data reception. Advantage: It helps in getting live statuses on transactions, while helping in addressing irregularities faster. Secure Data "Smart Contracts" employing Blockchain technology has the potential to make finances and transactions more transparent. Decentralized databases are shared among permitted parties, which removes dependencies on intermediate parties. Changes can be made only after mutual agreement of related parties. Transparency in finances and revenues creates trust with stakeholders, with no scope for data manipulation. It saves time, and conflict. Removes third-party risk management programs from the value chain. Connected and Digitized The virtual data warehouse is a gold mine for any service organization. Strong analytics in place can bring forth meaningful insights. Connected devices serve as a gateway for seamless data exchange and is an enabler of greater interaction and collaboration. Data points from every device could give unparalleled insights and provide immense scope for improvement in decisions and solutions. What can "Smart Operations" do for an organization? SO is the next logical step towards futuristic re-engineering aimed at reimagining back-office operations. It will bring in many benefits.The foundation of competitive advantage is based on operational effectiveness. SO will bring about the adoption of best practices across the value chain. This will make organizations lean and agile.There will be a substantial reduction in terms of waste and finances as a significant amount of rework due to quality issues is stemmed, and wait time due to other process dependencies are eliminated.SO will make an organization transparent in terms of finances or revenues for its stakeholders. Since "Smart Contracts" reduce the scope of manipulation, it will help build trust.Organizations will have richer R&D with automation of the most manual process giving employees significant bandwidth to devote time towards innovation and creativity. What are the challenges while implementing "Smart Operations"? Organizations will face myriad challenges while trying to implement smart operations in its business processes. A significant part of the invested financial resources required to deploy updated software, advanced automation, analytics, tools and, suitable competency building training programs for employees can get

wasted due to legacy work processes, mindsets and culture. Employees with technological expertise are essential for successful SO execution. Organizations might be required to outsource technology-specific work to a third-party or undertake mergers and acquisitions to acquire the relevant capabilities or tools. Consolidated databases are highly unstructured. Strong analytics is a mandate to identify patterns and insights. Stronger protection from cybersecurity and third-party management needs to be in place to prevent data from theft or leakage. Before proceeding to implement SO, organizations need a thorough understanding of its understated needs. 1.a. HBR_How-Smart-Connected-Products-Are-Transforming-Competition.pdf b. https://www.wipro.com/business-process/robotics-and-analytics/ Rajesh Sehgal Head - Quality, Process Excellence & Transitions, Digital Operations and Platforms, Wipro Rajesh has over 23 years of experience in developing strategy for operational transformations across industry verticals, service lines and geographies. He is a certified Master Black Belt and has extensive experience in deployments of standards like Malcolm Baldridge, COPC, eSCM and EFQM. Ram Kumar Chaudhary Leader - Quality & Process excellence, Digital Operations and Platforms, Wipro Ram has over 17 years of experience in conceptualizing and executing transformation themes in back office operations and shared services. At Wipro, he is responsible for driving transformation in Securities & Capital markets back office operations. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

RPA & AI market maturity in SCM-OM-Procurement

----- Arcticle source ----- https://www.wipro.com/business-process/rpa-and-ai-market-maturity-in-scm-om-procurement/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content RPA & AI market maturity in SCM-OM-Procurement Robotic Process Automation (RPA) and Artificial Intelligence (AI) are holding center stage in many boardroom discussions around disruptive technologies. The impact of these two technologies is percolating far beyond mere margin and productivity improvements and standardization of tasks to generating topline efficiencies and even enhancing end customer experiences. An internal Wipro research reveals that RPA & AI are going to grow at a CAGR of ~44% from 2018-2024 respectively. Let us now examine the penetration of these two technologies across industry horizontals, such as Finance & Accounting (F&A), Human Resources (HR), Technology Platform Services

(TPS), back office contact centers, Supply Chain Management (SCM), Procurement, Order Management (OM), Industry Specific domain businesses (ISDB) etc. to understand the relative adoption rates. As per a Wipro internal research and Everest group research 1 (Figure 1: Penetration of RPA & AI across horizontals), it is observed that F&A remains the most penetrated industry horizontal currently, followed by ISDB and TPS, while SCM, Procure-ment & OM remain the most underpenetrated horizontals. Considering that the market for RPA & AI in Supply chain management, procurement & order management are still relatively underpenetrated, it appears to be a bright spot in the AI & RPA roadmap. RPA & AI evolution The fact that there is low penetration within these segments can also be examined based on the different phases of growth that we are seeing for RPA & AI today. Currently, the market is in a zone somewhere between basic RPA service and cognitive RPA (Figure 2: RPA & AI progression roadmap). Yet, it is expected that the industry will soon tend to move towards Intelligent RPA. Basic RPA is applicable to businesses with a relatively low Business Automation Maturity (BAM), typically characterized by businesses that are figuring how to venture into automation considering the breadth of processes. While Cognitive RPA can be correlated with a medium automation maturity, where organizations think about being task driven and envisage the need for reconfiguring applications, the subsequent wave of RPA & AI is known as Intelligent RPA. This stage of RPA & AI is characterized with high automation maturity - where organizations are driven by business conclusions and actions, and think of reconfiguring complete IT and business landscape. Figure 1: Penetration of RPA & AI across horizontals Figure 2: RPA and AI progression roadmap Potential of RPA & AI in SCM, Procurement, and Order Management Let's test a couple of hypothesis that can be tested to further examine the potential for AI and RPA adoption within the three horizontals defined, i.e. SCM, procurement & order management. Hypothesis (b), more or less stands validated, apparently from the fact that the penetration levels are very high in these set of areas. In regards to the hypothesis (a), a recent study by ISG2 shows that automation technologies can allow up to a 43% reduction in resources for order-to-cash processes, 34% for invoicing, and 32% for vendor and talent management. Further insights by ISG3 shows that the greatest impact is envisaged on customer services and order-processing functions (43 percent), followed by procurement, logistics and supply chain (40 percent), and sales-marketing func-tions (38 percent). Transforming SCM, Order Management & Procurement becomes para-mount when there are value creation points4 such as improved cycle time by 25-50% and processing time by 15-45%, and elimination of 40-60% of manual effort, possible because of automation and streamlining processes with envisaged benefits leading to 20-40% improve-ments in the data collation and administration effort involved in supply and demand planning. For validating hypothesis (a), consider some*5 of the following use cases in SCM, procurement & Order Management, where RPA & AI could make a further difference: While the above are only indicative use cases, consider the following heat map (Figure 3: use cases heat map) to understand the gamut of offerings RPA & AI could further encompass. The heat map below covers an indicative area of offerings within the SCM, OM & Procurement domain and it is only indicative but not exhaustive. Based on the indicative use cases and the heat map, it is evident that the segments of SCM, Procurement & Order

Management have enough potential that can be tapped by RPA & AI together. Figure 3: Use cases heat map Figure 4: Use cases & adoption heat map The way ahead Procurement & Order Management seem to be in the curve of growth marked by a breadth of use cases and a low adoption, while SCM could be currently categorized by the curve of infancy marked by a relatively lower breadth of use cases and lower envisaged industry adoption and the current state is only aimed for the subsequent state, i.e. the curve of maturity. This is only indicative of the immense growth potential that lies ahead for the SCM, Procurement & Order Management domains and sooner the adoption, the greater is the possibility of additional use cases emerging in the industry. The SCM, Procurement and Order Management areas are potential goldmines in terms of the opportunities they provide to derive benefits from disruptive technologies like RPA and AI, and organizations that proactively start investing in these areas will be better-positioned than their competitors in their transformation journey. Endnote 1. https://www2.everestgrp.com/Files/previews/Everest%20Group%20%20RPA%20%20Technology%20Vendor%20Profile%20Compend %20Complimentary%20Abstract.pdf & Wipro internal research on automation whitespaces,October 2018 2. https://www.uipath.com/blog/rpa-the-glue-for-supply-chain-management 3. https://www.analyticsinsight.net/9-out-of-10-industries-to-implement-robotic-process-automation-by-2020/ 4. https://www.atkearney.com/procurement/article?/a/procurement-riding-the-transformative-digital-wave 5. Only indicative of a larger potential and not exhaustive Mehul Damani Senior Manager,Enterprise Operations Transformation Mehul brings in 11 years of rich experience dealing with CXO level client executives in Fortune 100 organizations across domains such as Digital transformation, Corporate & Business strategy, B2B/B2C Consulting, Marketing, Pre-sales & Operations. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Blockchain adoption for enterprises:

Leapfrogging towards reality

----- Arcticle source ----- https://www.wipro.com/business-process/blockchain-adoption-for-enterprises-leapfrogging-towards-reality/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Blockchain adoption for enterprises: Leapfrogging towards reality Blockchain is making its entry into the enterprise landscape faster than we think. The global market size for blockchain technology1 or the distributed

ledger technology is expected to grow to $ 23.3 billion by 2023 at a Compounded Annual Growth Rate (CAGR) of 80.9% during the 2018-23 period. As per an internal research by Wipro, digital technologies, such as RPA, AI and Chatbots, combined together, are forecast to grow at an average CAGR of 39.812 % from 2018-2023, i.e. the average CAGR of blockchain is twice that of the other three technologies combined, thus indicating a goldmine of opportunities in blockchain. What is driving the need for enterprise wide adoption of blockchain? The basic advantages that blockchain can provide organizations include decentralization of business operations, ability to proof transactions and data security. A plethora of factors is driving large scale adoption of blockchain amongst enterprises (businesses generating >$1 billion USD in annual revenues), such as funding by venture capitalists (VCs), value chain creation to clients via variety of use cases, and the growing need to simplify processes by creating transparency, and reduce operational costs and transform customer experience (CX). There are two additional factors that are contributing to the development of a wide range of use cases: Public Vs private blockchain Private blockchain is gaining traction amongst enterprises as 40-60%3 of enterprises that have deployed blockchain till date have been on private network (internal to company). The key differences between public and private blockchain are that private blockchain offers the ability to control data and process based transactions, gives permissions for users to log onto a private cloud on a real time basis, enables consensus building and security via recording transactions, and optimizes performance due to the design of network. Additionally, with private blockchain a variety of use cases are possible and it also offers the scalability to accommodate a large number of users. Basic cryptographic concepts applied in our use cases: Use cases of blockchain across industry verticals Banking & Financial institutions (BFSI) apparently dominate blockchain development, as data suggests that around 50-90% of American and European banks are exploring blockchain and the financial services industry alone spends around $1-2 billion on blockchain4 on an annual basis. According to Deloitte's 2018 global blockchain survey, 53% of enterprises are likely to list use cases on supply chain, 51% on Internet of Things (IoT), 50% on digital identities, 44% on digital records and 40% on digital currencies. Clearly, supply chain and digital identities figure amongst the top priorities. Let us examine some areas where use cases in blockchain are being discussed at greater lengths today: Pharma industry Banking Retail & CPG Logistics & SCM Across industries We will now deep dive into the digital signature and order to cash (O2C) use cases. Digital signature A) Why this use case? It is the most common use case that industries and businesses would come across because of the simplicity envisaged in implementing it, ease of deployment and the envisaged cost effectiveness. Digital signatures are an inevitable piece for any enterprise irrespective of size and scale, as more and more enterprises focus on envisaging a higher return on investments. B) What type of use case is this? Digital signatures available in the market can be broadly categorized into basic and advanced types. Image-based signature and click to sign are the examples of basic types, while the e-signatures based on cryptography are the advanced type. Basic type is definitely easy and cost effective, but suffers from authenticity and security flaws, while the advanced type is relatively expensive, but in both types, sensitive documents have to be fully accessible by the receiving parties for authenticity verification. C) Where is

this used? It finds immediate applicability across a host of industries, such as pharma, retail, CPG, manufacturing, banking, financial services, insurance etc. D) When is this used? Used in cases of formalizing and approving legal contracts with the defined statement of work (SoW) by parties on either side. Digital signature, be it for contractual or for business approval, is a very generic use case finding greater acceptability. E) Who are the users and whom does this target? The use case targets almost all corporate functions, such as finance-ac counting, HR, procurement, IT, legal, sales, customer service etc. with the users generally being the head of the particular function or units. F) How does digital signature operate? With distributed ledger of records as a feature, document or any business artefacts can be securely shared on a private enterprise network and authentication of document/signatures can be verified by looking at the transaction record on ledger, and security standards can be defined around access rights for shared objects as read or modify types for the rightful owners. Further, documents/artefacts can be encrypted for secured sharing across networks allaying concerns of manipulation or tampering. G) Benefits that can be realized using digital signatures: Digital signature led solutions based on distributed ledger technology can provide the benefits of implementing solu tions such as digital signatures with optimized cost and fewer control mecha nisms and can save at least 25% of time based efforts spent to formalize and agree upon contracts and legal documents. Figure 1: A typical AS-IS and TO-BE process map Figure 1 clearly highlights that the signatures are stored over the private blockchain network. Once executed, the additional security and privacy can result in enormous cost savings for organiza-tions. In the AS-IS process, i.e. first part of the image above and the TO-BE process in the second part of the image, the core difference lies in terms of the data being encrypted and the data being stored or recorded in a private blockchain. Order to Cash (O2C) A) Why this use case? As per research, after cryptocurrencies, this continues to be the biggest area of interest and experiment by market leading players for their supply chain operations. B) What type of use case is this? It is a complex use case due to various moving pieces, multiple parties and distributed locations in the supply chain and targets each entity in the supply chain network. Each role has policies, processes and rules defined and hence standardization and data security pose foremost challenges. C) Where is this used? Multitude of industries could become an ideal candidate for this use case, retail, CPG, manufacturing, oil and gas, telecom being some of them. D) When is this used? Particularly used in enhancing Customer Experience (CX) with objectives being data transparency, defining rules for multiple horizontal functions, multiple stakeholder communication and end user customer experience enhancement. E)Who are the users and whom does this target? Distributed ledger technology in Order to Cash (O2C) becomes an ideal candidate for implementation as many participants predominantly lie within the SCM, Procure ment, and Order Management & Logistics function. F) How does digital signature operate for O2C? Some prerequisites include participant nodes, digital id, and asset id and business rules to govern asset transaction and exchange records. Each business entity can be assigned a node on the network. A node is an authorized repository where all transac tions in the network are stored, and access to the transaction records is assigned to respective actors via digital id, which further provides rules to approve/reject transactions. The transactions are replicated across the

nodes automatically and each party can access the records for real time status for asset under transit. G) Benefits that can be realized? With this use case, users can be securely brought onto a single network platform with different business rules based on participant type and access rights can be defined to achieve this common goal of efficiency and visibility. Some typical value adds using this could be up to 40% of process steps being streamlined within the selected functions. Benefits of real time shipment status, cost of reduced extensive communication mechanisms, elimination of multitudes of systems and addressing time delays in status can actually result in million-dollar savings annually for enterprises. Some typical value adds using this could be up to 40% of process steps being streamlined within the selected functions. Benefits of real time shipment status, cost of reduced extensive communication mechanisms, elimination of multitudes of systems and addressing time delays in status can actually result in million-dollar savings annually for enterprises. A mapping of AS-IS & TO-BE process within the O2C function (Figure 2) reveals that the process is actually getting simplified with the all support processes, such as PO (Purchase Order) creation, SO (Sales Order) creation, GR-GI creation and invoicing being executed at the back end and in parallel to the front end process activities due to the implementation of blockchain. Digital signatures typically envision a concept to deployment cycle of three to six (3-6) months and Order to Cash involves a concept to deployment cycle of six to nine (6-9) months with adoption rates ranging on factors, such as risk appetite of enterprises, budget allocation, resource skillset and mindset to explore return on investments. Blockchain is clearly gaining incremental traction amongst enterprises evident from the fact that around 28% of enterprises have selected their first blockchain provider and around 42% of enterprises are still in the discovery phase of their blockchain journey. Some of the use cases identified above serve as a quick testimony for Blockchain's growth potential and enterprises should jump on to the bandwagon of adoption by examining simple use cases, gradually moving to complex use cases to stay relevant in the expanding wave of automation. Figure 2: AS-IS & TO-BE process for O2C function Endnote 1. https://www.prnewswire.com/news-releases/the-global-blockchain-market-size-is-expected-to-grow-from-usd-1-2-billion-in-2018-to-usd-23-3-billion-by-2023--at-a-compound-annual-growth-rate-cagr-of-80-2-300762798.html 2.Wipro internal research on CAGR of technologies like RPA, AI & Chatbots, December 2018 3. https://www2.deloitte.com/content/dam/Deloitte/us/Documents/financial-services/us-fsi-2018-global-blockchain-survey-report.pdf 4. https://www.openxcell.com/few-interesting-facts-and-statistics-about-the-blockchain-technology Mehul Damani Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Mehul brings in 12 years of rich experience dealing with CXO level clients across Fortune 100 organizations and business domains such as digital transformation, customer experience enhancement, business strategy, B2B/B2C consulting, marketing and pre-sales & operations. Dhiraj Tiwari Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Dhiraj brings in 11 years of exposure dealing with digital technologies, such as Blockchain, Artificial intelligence and Internet of things and is responsible for diagnosis, designing, solutions, development and delivery of transforming technologies across multiple business domains. Today customers realize that "process value creation" does not necessarily result in "business value creation". In

this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Artificial Intelligence as a catalyst in

business process services [Hype vs. Reality]

----- Arccticle source ----- https://www.wipro.com/business-process/artificial-intelligence-as-a-catalyst-in-business-process-services-hype-vs-reality/ ----- About the author Related Articles Contact Wipro Please fill the required details to access the content Artificial Intelligence as a catalyst in business process services [Hype vs. Reality] Artificial Intelligence (AI) is not a new phenomenon and the algorithms and the logics that form the basis of AI have persisted in the world of statistical analysis/mathematical modeling since the turing test, a test of a machine's ability to exhibit intelligent behavior, developed in 1950. What has changed now is that compute, storage and network have become cheaper and faster and AI algorithms for machine learning and deep learning are getting more efficient due to the investments that have happened in this space over the last few years. These advancements have expanded the scope of AI exponentially – AI now enables organizations to derive meaningful insights from large data sets for faster decision making and augments human capabilities to provide productivity benefits in the front, middle and back office work. Artificial Intelligence is here to stay and change the nature of the workforce for good, but what needs to be seen and understood is, what is a good starting point for an organization to begin its AI journey? The moot point is how AI-based systems can be made more responsible and explainable and leveraged to boost the efficiency of the human worker, what are the use cases that organizations can identify and invest it in a more forward looking manner other than the ones where there is a clear productivity benefit and impact to the bottom-line. How to overcome the AI adoption barriers and scale it and a methodical approach to apply AI to business process services. AI adoption barriers A major reason for a conservative approach to AI adoption is the lack of trust. Machine learning is the backbone of most AI-related success stories today, however, the lack of explanation behind certain decisions that AI systems make is a major roadblock. Effective frameworks need to be created that can explain the rationale behind a certain decision taken by an AI system. Explainable AI is the need of the hour, as it will help build trust amongst users and organizations. A complementary feature that needs to be incorporated with each AI deployment is a strong governance and legal

framework. What if certain AI decisions go haywire, who is going to be held accountable and what will be the repercussions of such a scenario? Another limiting factor is the dearth of varied data sets available to be fed into AI systems. Machine learning thrives on large volumes of data, with its accuracy dependent on the length and breadth of the training data being used. While some of these challenges are technology driven, a major point of contention for organizations today is the thought of reinventing their business models. Organizations will need to transform their operating models and a key factor for this is how the CXOs and board members prioritize initiatives and back them with resources. Widespread AI adoption will also require organizations to retrain their existing employees and hire digital employees who are capable of handling AI systems. The true benefit of AI will be realized by augmenting human decisions with AI. This will involve reconfiguring the workforce to do more complicated and novel tasks. Finally, ROI calculation remains a challenge for AI deployments as the product takes time to mature and come to optimum service levels as these are data driven technologies and require substantial training and retraining of the models. Approach to applying AI in business process While the potential and perceived benefits of AI are immense, organizations should keep in mind that AI isn't a one stop solution for their business issues. In order to transform business processes through AI, organizations should first ensure that the processes they pick for transformation through AI are standardized, harmonized, and simplified before feeding them to an RPA (Robotic Process Automation) or AI BOT. Automating a process that is not streamlined may lead to more chaos and not deliver the desired results. Organizations should work closely with service providers to identify potential use cases in their business environment which are suitable to be transformed through AI. Generally, tasks that require a lot of time in human judgement and are complex in nature are suitable candidates for AI implementation. Post identification of the right use cases, organizations should ensure that they collect enough data points related to the process which can be fed into the AI system. The more the amount of data, the better the predictability of the AI systems. This is an extremely critical step in ensuring optimum results through AI, hence data validation prior to ingestion is a must. Once the data is ingested it is equally important to govern, refine, and expand the collection of data sets to ensure better results. The delivery phase is where organizations and service providers need to ensure that training, testing, and validation of data sets are scaled to the actual production environment to ensure minimum errors during the go live phase. Cognitive systems are designed to learn from failure and improve through continuous feedback. An alternate approach to this would be to have a use case backed / Applied AI philosophy, wherein service providers have first enlisted common industry problems and then tried to come up with point solutions that have a wider applicability across industry domains. In the business process scheme of things, AI is considered mainly for extraction, abstraction, classification of information from unstructured documents/images, applying cognitive search, natural language processing, and text analytics of back office documents to derive meaningful insights from the documents for decision making. The automation program doesn't necessarily have to start with an RPA program, but for faster ROI and Full Time Equivalent (FTE) benefit, considering the use cases to automate rule based repetitive, manual intensive processes is generally the first step in an

enterprise automation journey. Tackling more judgement, reasoning based work dealing with unstructured data by bringing in cognitive automation is considered next once the RPA program has attained some level of maturity. After the processes are reasonably harmonized and standardized, the next step is to apply a combination of RPA and cognitive for end-to-end process transformation for seamless operations and make the transaction processing more straight through. A human in the loop may only be needed to handle the fall out cases and to give a review feedback to the model to retrain itself. Investment in an AI and analytics program will be measured against the following business objectives as a success criteria: Future trends As businesses become more insight and data driven, adoption of technologies that make sense of myriad and disparate data will fuel the advent of new genre of technologies. Current AI systems are duly supported by huge data sets and systems that consume a vast quantum of data. However, decision making is limited to scenarios where AI systems can join the dots based on known data only and cannot predict future outcomes for broken or incomplete data sets. Fortunately, organizations have access to millions of data points that can be used to train AI systems. It is up to organizations to leverage these data points to get deep insights and build a future ready business model. While current day computing systems are aiding AI systems find their feet, the future needs demand systems that are capable of processing data at a much faster pace, which is why industry experts and evangelists are excited about the discovery of Quantum computers. Quantum computers in effect are spooky devices that don't follow the normal rules of physics. Instead of bits, they use qubits. Quantum computers are touted to revolutionize computing, making today's supercomputers obsolete. The way ahead We are currently in the awareness phase from an industry perspective. The awareness phase is when most firms recognize changes as meaningful trends that demand a near-term response. The usage of AI in business process services is considered for predictive and prescriptive analytics to give businesses a competitive edge. For instance, the AI engine can enable the financial officer of an organization to take an informed decision on the next investment for a product line or the CMO to rethink marketing strategies based on customer sentiments - these are the kind of applications that business leaders would be looking up to. Current AI technologies are narrow in the sense that they are good at doing only one thing that they are supposed to do. Fully autonomous AI which can learn, sense, comprehend, understand and grow in intelligence on its own (singularity) is still farther away, but the technology is making great progress and with Quantum computing and artificial intelligence coming together, we would be able to realize the benefits of AI technologies multifold. For business processes, AI automation should not be looked at for transformation and productivity benefits in the shared services organizations, captives, or GBS centers only, but should go beyond that, exploring client retained organizations to realize true business benefits. Large scale adoption of AI across industry segments would require support from governments, academia, research organizations, standard bodies and tech giants like Microsoft, Google, IBM, and Amazon to realize the true benefits. Explainability, governance, identity and access management, control and trust in AI systems is the moot point that needs to be deliberated and standards and legal clauses need to be developed around it if we need the AI assistant into the workforce as the human still has to be accountable

for the overall decision with AI systems augmenting the human capabilities. Anjum Javed Associate Vice President Enterprise, Operations Transformation, Wipro Anjum is a seasoned global lead with 18 + years of extensive technology and managerial experience in IT / ITES implementing solutions primarily in telecom, financial services, healthcare, industry domains for system integration and application outsourcing engagements for fortune 500 clients. Anjum is a recognized AI evangelist, practitioner, change coach and aspiring data scientist helping businesses transform to drive better business outcomes in a data driven economy. He is currently leading the charter for AI & Wipro HOLMESTM for business solutions for DOP- EOT Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Symbiosis of Robotic Process Automation and Artificial Intelligence

----- Arcticle source ----- https://www.wipro.com/business-process/symbiosis-of-robotic-process-automation-and-artificial-intelligence/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Symbiosis of Robotic Process Automation and Artificial Intelligence Robotic Process Automation and Artificial Intelligence are two indispensable technologies that are great in silos and even greater when combined. Both these technologies have the potential to drive enterprise business transformation. So, if you are thinking of using any of these technologies, you must first understand their individual benefits and the benefits when they are combined together. The dumb but efficient robots Let's understand RPA first. RPA refers to the application of preconfigured software that uses business rules to execute processes either autonomously or with human intervention and assistance. Mundane, repetitive and rule-based tasks, which does not require human judgement, can be performed by application of RPA software. Since it is 'User Interface' (UI) based, it does not require expensive technology integrations and, thus, brings about a good ROI, which in turn makes good business justification for its implementation. It also frees up resources to focus on higher value and meaningful activities. RPA is not a novel concept and has actually been around for many years. However, RPA deployment has not been as much as had been anticipated. This is because in majority of the processes, which are repetitive and rule based, the underlying data is semi-structured or unstructured and RPA bots which are not 'intelligent' but driven solely by business rules could not make use of this data to perform tasks. The intelligent and self-learning AI robots The inability of RPA bots has brought

AI robots into the picture. What is AI and how does it benefit your organization? Encyclopedia Britannica defines AI as the ability of a digital computer or computer controlled robot to perform tasks commonly associated with intelligent beings. The term is frequently applied to the project of developing systems endowed with the cognitive characteristics of humans, such as the ability to reason, discover meaning, generalize, or learn from experience. The USP of AI is that AI robots can self-learn over time and apply reason and logic while solving problems. AI also has a subset of technologies, such as Machine Learning (ML), Deep Learning and Neuro-Linguistic Programming (NLP) that can be leveraged to build systems capable of performing cognitive functions that are only within the scope of human intelligence. Way forward – Marriage of the two robots So to answer the question that which of these two technologies you should choose for your business - You must have noticed that both of the technologies are capable when applied in silos and can bring about huge benefits to your business. However, the automation applicability and benefits increase exponentially when these technologies are combined. Figure 1: Combining RPA and AI For example, those processes where RPA could not be implemented because the underlying data was unstructured and human judgment was involved can now be automated by introducing AI, which would convert the unstructured data to structured data and make decisions as a human would. In addition, AI robots would self-learn over time and thus would further free up resources that are needed to work on the 'exceptions', which RPA could not handle. Integrating RPA and AI would also allow the automation process to become significantly faster and end-to-end. Similarly, the lone implementation of AI may not make business sense because of the implementation costs involved, but when combined with RPA, would be viable to implement, as combined ROI of the two technologies would be positive. Thus, by combining RPA and AI, more and more processes can be automated, customer experience can be improved, business efficiency and productivity can be increased, and the capacity to do other meaningful and value-added tasks can be created. In addition, as RPA is capable of easily integrating to the AI technologies, including machine learning, voice recognition, and natural language processing, and that too at minimal cost, it would makes sense to integrate RPA and AI and take automation to the next level. Many more processes would now be in scope of automation, which would in turn bring greater bottom-line benefits for your organization. Use case In an HRO (Human Resource Outsourcing) process for one of our customers, life event details of an employee needed to be entered in an HRO platform and enrollment had to be done. This mundane rule-based task was a typical case for RPA application. However, as benefits related data points from employee's contract documents had to be extracted, it was not possible to deploy RPA alone as the input data from the contractual documents was unstructured and RPA was not able to extract and process the relevant data on its own. To make it possible for RPA to come into play, our AI solution, Wipro HOLMES™, was introduced. Wipro HOLMES™ leveraged cognitive abilities to extract benefits related data points from the employee's fuzzy contract documents and churned out the data in a structured excel format. RPA Bot was then able to access this structured input received from Wipro HOLMES™ and process the data to do the enrollment automatically without the intervention of a human workforce. Conclusion As companies focus on streamlining processes and solving real business problems through

technology, the marriage of RPA and AI can offer significant benefits The future would see a plethora of blended RPA and AI solutions being introduced together in business processes. Figure 2: RPA + AI: Decision Tree Wipro has already taken a lead in this integration and come up with their in-house RPA tool "Mimictron- Intelligent Process Automation," which seamlessly homogenizes with the AI technology components of Wipro HOLMES™ like cognitive search, cognitive image processing, deep text extraction, and chat bot. At the same time, we understand that your solution builders have option to use 3rd party RPA platforms and add your other custom services. All these platform and services can be easily stitched to build a single end-to-end solution with Wipro HOLMES™. Wipro HOLMES™ is not just about cost savings but also about the reliability of delivering a service. Thus, while both RPA and AI would be great for your business when deployed in silos, they can provide even greater benefits when they are deployed together. References Preom Dutta Manager, Digital Operations and Platforms, Enterprise Operations Transformation, Wipro Limited. Preom is a seasoned digital and automation leader specializing in RPA, machine/deep learning, AI and smart operations pre-sales, solutioning and consulting. He brings to the table both technical acumen and business transformation consulting expertise based on over 14 years of experience in operations, process excellence, continuous improvement and enterprise operation transformation for clients in Europe, US and India. He holds six-sigma Green Belt and Black Belt degrees from ASQ and is a certified Lean facilitator. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Intelligent Automation (IA) charter for CXOs

----- Arcticle source ----- https://www.wipro.com/business-process/intelligent-automation-ia-charter-for-cxos-changing-perspectives-driving-need-for-specific-value-creation/ ----- About the author Related Articles Contact Wipro Please fill the required details to access the content Intelligent Automation (IA) charter for CXOs: Changing perspectives driving need for specific value creation Changing perspectives driving need for specific value creation There is an ever-growing buzz around Intelligent Automation (IA). The World Economic Forum (WEF) estimates peg that around 75 million jobs shall be displaced using Artificial Intelligence (AI) and automation technologies by 2022 , that is, just three years from now, pointing to the fact that mundane jobs would not be the order of the day anymore. As technical skills start getting commoditized, there is a growing need for today's global workforce to embrace the power of non-technical skillsets. A solace to this fact is that around 133 million new roles are likely to emerge as organizations globally

adapt to changing automation landscape. This also means that the shift in skillsets not only affects jobs at lower hierarchies of organizations but also challenges CXOs' across organizations as they try and manage the next generation of intelligent workforce, while they aim for top-line and bottom-line growth as organization structures get flattered by the day. For the CXO suite, Intelligent Automation is no more a secondary key result area/performance indicator (KRA/KPI), it stands right at the top of their list, with most of the CFOs at least willing to deploy IA in the next 12 months as per a research by Grant Thornton. Coupled to this is the fact that 29% of IA initiatives today roll up to the CTO, about 22% roll up to the CEO and about 17% roll up to the CIO. The aimed KRA/KPI landscape The world of IA is slowly witnessing a shift from looking at generic-specific benefits for measuring return on investment (RoI) to very tangible and specific outcomes. While reduction in transaction processing time or average handling time, reduction in error rate, reduction in employee headcount and improvement in productivity has dominated the list of KPIs from IA, the following figure tries to draw a line between value created by RPA & AI implementations, a yardstick that most CXO's measured till date, i.e. Figure 1. Figure 1: Value created by RPA & AI implementations The changing landscape on KRA/KPI areas via advent of IA: An efficient CXO suite consists of the strongest relationships that have evolved over a period of time, some examples being the Chief Information Officer (CIO) & Chief Financial Officer (CFO), Chief Digital Officer (CDO) & Chief Financial Officer (CFO), and the CIO along with Chief Marketing Officer (CMO), Chief Human Resources Officer (CHRO), Chief Procurement Officer (CPO) Chief Supply Chain Officer (CSCO). The advent of IA technologies has led to a shift in core performance areas, priorities and newer areas of focus in business. An indicative mapping of six CXOs, i.e. CFO, CIO, CPO, CHRO, CDO & CMO has been attempted to demarcate a change in priority areas. Figure 2 depicts the change areas for a CFO, CIO & CPO and the focus areas are classified into four categories, that is, no change in priorities for KPIs compared to their earlier roles, additional priority KPI reflecting additional areas of focus, IA driven KPI that are governed especially by automation and recurrent/common areas of KPI across these six roles. Figure 2: Change priorities for a CFO, CIO and CPO Figure 3: Change in priorities for a CHRO, CDO and CMO Across all the six target roles, IA technologies have led to very distinct KPIs for each of them and at the same time, each of these KPIs converges to form underlying focus areas from all IA led initiatives highlighted in Figure 4. For all the roles in consideration, cost reduction, customer and employee experience enhancement, contract to onboard cycle time reduction, data operational (process) security, elimination of repetitive-mundane tasks, reporting and analytics led time cycles, back-office automation and headcount reduction seem to be unanimously common target areas that are to be addressed via IA. How can the CXO suite ensure seamless outcomes? As IA initiatives begin to deliver results and draw interest globally, they also throw up numerous challenges to execution that CXOs face today. To ensure successful and faster pace of IA execution, focusing on People (P), Process (P), and Technology (T) alone will not suffice, as the new dimension of focusing on Emotions (E) becomes equally important. The focus on the Emotions (E) can be ensured by means such as mapping right skillsets to defining right roles for execution of projects, focus on rewarding outcomes, looking beyond employee reduction and prioritizing strategic pursuits etc.

Figure 4: Coverging & recurrent areas of focus for IA The day the CXO suite can execute this, deployment of IA initiatives will become more bottoms-up rather than just being top-down, and the sooner CXOs realize this, greater is the probability of their success or vice-a-versa. Summary There is a marked change in priorities for the CXO suite today (CFO, CIO, CPO, CHRO, CDO & CMO) with the constantly evolving digital technology landscape. Intelligent Automation coupled with digital technologies is ushering in opportunities that lie not only at the lower and middle management levels of the organizations but also hold paramount importance for CXOs, and Zsubsequently we would see more top-down approaches being followed by organizations in their quest for digital success. References 1. https://www.cio.com/article/3405898/anenterprise-%20leaders-guide-to-the-changinglandscape-%20of-technology-innovation.html 2. https://medium.com/swlh/how-to-be-ahuman-%20in-the-age-of-intelligent-machines-%20632f30dd0314 3. https://www.zdnet.com/article/cfos-bettingbig-%20on-ai-machine-learning-robotics-processautomation-%20as-business-goes-digital/ 4. https://www.cioandleader.com/article/2019/%2006/28/automation-becoming-c-suite-priority Mehul Damani Senior Manager, Digital Operations and Platforms, Enterprise Operations Transformation, Wipro Limited. Mehul is a seasoned digital and automation leader with 12 years of rich exposure dealing with CXO level clients, across Fortune 100 organizations and business domains, such as digital transformation, customer experience enhancement, business strategy, B2B/B2C consulting, marketing, and pre-sales & sales enablement operations. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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5 key building blocks in an organization's

transformation strategy

----- Arcticle source ----- https://www.wipro.com/business-process/5-key-building-blocks-in-an-organizations-transformation-strategy/ ----- About the author Related Articles Contact Wipro Please fill the required details to access the content 5 key building blocks in an organization's transformation strategy September | 2019 Transformation is integral to any organization's business strategy, thanks to the ever changing digital business landscape. While organizations across board realize the need for transformation, what sets the leaders apart is their unwavering focus on the five building blocks that form the core of a robust transformation strategy (Figure 1). 1. Transformation enablement forum The organization should ensure that a

transformation enablement forum is setup. It should ideally be headed by the organization transformation lead and would comprise of business unit heads, business process owners and IT system custodians. The core duties of this forum should be: 2. Identify top priorities for transformation The business and IT units of an organization must chart out the top pain-areas they want to be addressed. Different transformation levers have different benefits and outcomes. Hence, the business unit must involve their process SMEs (subject matter experts) to document the top issues in each process. The process SMEs should conduct Pareto analysis in each process to understand the top-issue drivers: Processes that are highly fragmented or non-standardized: Business Process Management (BPM) solutions like BASETM or Camunda are required for standardizing process workflows, digitizing the data-points, recording approvals and exceptions, and generating meaningful metrics. Implementation of a BPM solution would enable an organization to bring-in process efficiencies e.g. i. Creating a single source of truth for all processes ii. Framework for continuous improvement iii. Foundation for further transformation levers like automation iv. Promotes consistency and eliminates nonstandardization across business-units &/or locations v. All changes in processes are recorded ensuring accountability High-volume processes : If the processes have high volumes leading to impacts in SLA achievements or accuracy issues, then automation is the way to go. Automation can have following variants depending on process and input-data types: Figure 1: The key building blocks in an organization's transformation strategy Enhancement of customer experience: In case, the objective is to delight the customer, it is recommended to implement an immersive experience solution like NGCE (Next-Gen Customer Experience) to inculcate benefits like: i. Unified user interface: to provide data from different screens & applications in one single screen to user ii. Next best action : Personalized next best action and alerts to improve customer's satisfaction and provide resolution steps iii. Customer 360° data hub : Single view of customers engagements and preferences across multiple touch points iv. Omni-channel view: Single view of customer interactions across all channels such as voice, email, chat & social media & previous action history v. Issue anticipation: Forecast the reason behind an interaction even before it reaches an agent 3. Allocation of budget Once the top focus areas for automation and transformation are identified, the next crucial step is to arrange funds for it. In its state of the digital transformation survey conducted by masergy through webtorials, budget-commitment has been identified as the number 1 challenge for a successful digital transformation. Key points to be followed: 4. Transition strategy One of the most critical actions for an organization is to communicate the change to their customers and staff in a transparent way. For this, the organization should setup a change-management strategy comprising of two main parts: i. Communicate organization's strategy and highlight why change is important for growth and to keep in pace with changing business landscape ii. Identify the upskilling areas needed iii. Enable training programs and roll-out to target employees iv. Motivate employees and track status of learning 5. Conduct pilots and not Proof of Concept (POC) Whenever your organization is trying to test the applicability of a new tool or a solution, ensure it is done through a pilot and not through a POC. This is because the challenges and dynamics of a production environment cannot be replicated in a development environment. A pilot may not be a full-blown all-feature-

encompassing production-ready module, however if you want to observe how a technology behaves in your environment, then have it deployed in production. The more critical the process, the more important it is to conduct its pilot in a transformed state. Usually, POC is conducted to show serviceprovider's ability to deliver the outcome or to test a product's suitability for a customer's application landscape. However, POC deprives both service-provider and customer of crucial learnings about impacts on people and technology that constitute the process. Summary Today, almost every organization understands that to sustain and grow in an ever-changing ecosystem it must continuously disrupt its processes and adapt to the radical technological changes. Transformation for the sake-of-transformation without detailed thought-through approach would adversely affect the health of the organization itself. Hence, it is very critical for an organization to seek-out & document responses to following key questions while strategizing the transformation journey: As the organization matures in its transformation journey, the responses to these questions should be continuously re-visited and refined with the learnings from failures and successes gained through the experience. Varun Tandon Deputy Manager, Digital Operations and Platforms, Enterprise Operations Transformation, Wipro Limited. Varun is a seasoned digital and automation leader specializing in RPA, machine/deep learning, AI and smart operations pre-sales, solutioning and consulting. He brings to the table both technical acumen and business transformation consulting expertise based on over 12 years of experience in operations, IT and Enterprise Operations Transformations (EOT) for clients in US, Europe and India. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Integrated Customer Experience (CX)

transformation

----- Arcticle source ----- https://www.wipro.com/business-process/integrated-customer-experience-cx-transformation/ ----- About the author Related Articles Contact Wipro Mehul Damani Please fill the required details to access the content Integrated Customer Experience (CX) transformation Why is it so important for organizations? September | 2019 Digital transformation is a priority for a growing number of organizations across the board. Integrated Customer Experience (CX) as one of the levers of digital transformation is a fusion of multi channels, such as retail outlets, customer service desk, self-service kiosks, online chat, chatbots,

personalized physical robots or virtual assistants, and the list on modes of customer engagement seems infinite. When it comes to CX transformation, there can be no single lever that can address thorough customer engagement across age groups, and before using specific transformation levers, mapping the customer journey thus becomes of paramount importance. CX transformation - The most sought after area? Integrated CX is of paramount importance today as studies reveal that as many as 86% of consumers are willing to pay more for a great CX. A study by Temkin Group believes that a moderate improvement in CX would impact revenues of a typical $1 billion company an average of $775 million over three years, i.e. a ~78% impact and loyal customers are seven times as likely to test an offering, five times as likely to repurchase and four times as likely to refer . If we look at the CXO suite today, 44% of CMOs said that CX transformation is the most important program they are looking to for driving innovation and differentiation. Across industries, organizations are leveraging CX transformation initiatives to stay ahead in the game: Opportunities lost due to inefficient CX management Cost to serve customers using self-serve to digital care can be 1/100th of what organizations typically would incur using just a single channel of a technical support, and can be reduced to 1/20th using just an email response, indicating that use of a single channel or a one size fits all approach is not sustainable (Figure 1). Figure 1: Importance of engaging via cross-functional mediums How do we transform CX by integrating digital care & automation? "It all starts with the end in mind", needless to say that mapping the customer journey across various touch points online and offline should be the point of initiation, followed by catering to customers via an understanding of their needs, wants and desires across consumer age groups. In fact CX transformation can be based on four pillars that can either operate in a linear or a nonlinear manner. One such idea path could start with simplification and standardization of the processes in place, followed by automation, topped up by the usage of data driven analytics for business insights and rounding them with transformation levers for the end customer. Customers across the globe are not similar, they tend to build their own narratives and demography, education, physical and nature plays a large role in defining the tastes of customers. Look at the American market (Figure 2), where most focus is on proactive care and least on assisted care, which is in sharp contrast to the Japanese market, because this market has a significant proportion of elder generation that is highly sophisticated and educated and compare this with an Indian market, which is still maturing in terms of education and self-sustenance. The differences in these markets become clearer when one single organization operating in all these three markets find different mechanisms to deliver on CX and a single channel approach doesn't fit all. E.g. U.S. customers are more comfortable with self-service options right from IVR to chatbot to mobile apps when compared to the voice calls for support. Indian customers, however, are still heavily reliant on the voice mode of customer service and companies have had to introduce deterrents like charged service voice calls to maintain a balance between costs and CX. Figure 2: Means of engagement for US consumers Figure 3: Change in mediums of engagement across geos Figure 4: Viewpoint on levers to engage for high CX Leveraging omni-channel for success Omni-channel is multichannel done right and the differentiator is to be able to connect the dots. Businesses are adding new customer touch points, such as chat,

chatbots, SMS, social, mobile etc. where they operate in silos and fail to provide a uniform view of the customer. Done right, Omni-channel customer service mandates right context to drive the right result and this can include: A multitude of channels leads to colossal data generation, and while there's no "One Size fits all" approach, the trick lies in making sure that the most important and used channels of support are integrated mapping the customer journeys across age groups. Accelerators to drive integrated CX Levers (beyond customized contact points) for CX transformation from "Hi-touch" to "Low-touch" to "Zero-touch" include: A multitude of transformation levers, such as mobility, NextGen CX frameworks, Artificial Intelligence (AI), Virtual Reality (VR), Beacon technology, Augmented Reality (AR) and Chatbots are today being deployed in parallel to deliver a seamless CX, and a positive or negative Word of Mouth (WoM) on CX can make or break businesses and their brands. Integrated CX transformation can hence pave the way to greater customer loyalty, retention and mindshare and is thus amongst the foremost elements for businesses to consider today in their digital transformation journey. References 1http://1https:// www.invespcro.com/blog/customer-experience-management/ 2https:// www.genesys.com/blog/post/10-customer-experience-statistics-to-help-you-plan-2019 3https://www.airship.com/blog/customer-experience-bottom-line-stats/ Sanyog Chaudhry Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Sanyog is a seasoned digital and transformation experience leader with 12 years of rich exposure and is responsible for creating operational transformation solutions for CXO level clients across multiple industries. Sanyog leads consulting assignments for scoping & delivery of transformational programs along with engaging with the sales & consulting teams on the transformation offerings suite. Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Mehul is a seasoned digital and automation thought leader with 12 years of rich exposure dealing with CXO level clients across business domains such as digital transformation, automation, customer experience enhancement, business strategy, B2B/B2C consulting, marketing, and & sales enablement operations across industry verticals such as Retail, CPG, Manufacturing, Hi-Tech & Telecom Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Driving Adoption Across Digital Channels of Communications

----- Arcticle source ----- https://www.wipro.com/business-process/driving-adoption-across-digital-channels-of-communications/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Driving adoption across digital channels of communications October

| 2019 This article discusses   Let's look at the essential components for driving a digital adoption framework for an organization driving customers from costlier channels of communication to digital ones. Why driving digital adoption is such a big deal? Cost of servicing a customer conversation via voice channel is almost four-five times more per transaction when compared to digital channels. Add to this the fact that meeting customer needs and requirements is not enough. 75% of customers expect service to be faster and more relevant1. But at the same time, 94% of consumers have experienced frustration when using voice channels to communicate with a company2. 52% of customers have called out "having to repeat themselves", 49% of customers have highlighted "waiting for a live agent" as key issues. Now in the midst of all of this, let's not forget that 7/10 customers are ready to pay more for a better customer service3 and 78% of the millennials expect customer support agents to already know their contact and product information when they reach out for support4. How to view deflection from a customer's perspective? To kick things on, Organizations should conduct the "Inside-out Analysis" by leveraging call listening and speech analytics to identify call types that can be easily deflected. A top-call driver analysis would come handy here with details listed towards the sub-call types aka reasons for the main conversations, a step further into the analysis would include understanding the need of human intervention required, rule-based solutions and ease of implementation. Example: Consider a TV services provider's customer service scenario where customers have been reaching out to the contact centre for resolving recording issues about the programs that they love to watch later. Call sub-types if looked at granularly reveal that troubleshooting for certain call types is doable by customers themselves either via mobile apps, configuration settings on TV app itself, or website videos for resolution. Customers needn't call the contact centre and waste their precious time waiting for instructions. Now, we're not saying that every age group/ customer will be able to handle things on their own but if we're to do a pareto analysis and still achieve business benefits, it's worth trying. Also, within target call types, certain calls will need to be excluded considering the level of customer support, value risk and exceptions. Figure 1: Digital adoption framework Figure 2: Conversation deflection analysis mechanism Customer support today runs through multiple channels combined by various journeys; prioritization between channels helps drive better customer experience efficiently. Given that every customer journey is unique, but can touch various digital channels (website FAQs, website account, apps, chat, social networks, forums) and traditional channels (IVR, contact centres). Mapping out various journeys for customers and capturing their priorities in terms of channel is key part of ascertaining the most efficient channels to handle customer conversations. As a third step, developing a comprehensive migration strategy to deflect customers to priority channels via Push and Pull actions: 1. Push actions: 2. Pull actions: Two key factors that should be kept in mind that: Born digital customers are more likely to stay on digital channels –onboarding is critical to log term digital use. Migration is not done on average at a very granular level (e.g. contact reason, client segment) and migration strategy should involve targeted initiatives for different customer groups with key metrics to track performance. Finally, on an on-going basis, customer journeys should be analysed to detect gaps in the design and functionality of digital channels.

One mode of assessing the impact of digital channels would be to use customer surveys to deep dive on the key reasons behind these gaps and address them by redesigning interfaces and adding new functionalities. How to measure impact of the digital adoption framework? Having a strategy in place is of no use if there aren't any performance measures in place to assess the progress made over a duration of time and validate the on-ground-realities. On a high-level, there should be at least two variations of the KPIs being assessed: 1. Vertical KPIs: 2. Journey KPIs: These KPIs need to be assessed by channel from an "as-is" to a "to-be" state target perspective where the movement across the live & self-service channels should be tracked in relation to the historical data. What would be really important here is to understand the migration impact that gets created within inter and intra channels of support, because organizations would want to stay away from not being able to support customer at the hour of need or turning them away from a channel of choice in the first go. It must be a process where slowly, but steadily an organization is able to shift adoption towards digital channels for the right conversation types. To support the performance measurement, dual architecture to accelerate the adoption of newer channels is also a key parameter: Any transformational framework would require proper organization structure and governance to enable fulfilment of best practices. Digital Adoption Unit should ensure that: Operating model should define the right level of RACI (Responsible Accountable Consulted Informed) keeping in mind: Figure 3: Process transformation powered by technology levers Has anyone ever benefited from this approach? Yes, several organizations. *Source: Wipro research So, what's next Customers are already shifting their preferences, product and service organizations have also understood this but clearly there's much to do. Adapting technology with a method to the madness (a framework) is imperative for any modern organization (product or service provider) to lead the path to digital transformation. There will be challenges along the way, and it's not an easy path, but with one-step at a time, service organizations can truly master the act of driving adoption across digital channels of communications. References 1https://www.salesforce.com/research/customer-expectations/ 2https://1gm5bx1onm8i3xs8wd1jtohb-wpengine.netdna-ssl.com/wp-content/uploads/2018/11/to_text_or_to_talk.pdf 3https://www.accenture.com/us-en/services/interactive-index 4https://info.microsoft.com/rs/157-GQE-382/images/dynamics365-en-global-state-customer-service.pdf Sanyog Chaudhry Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Sanyog is a seasoned digital and transformation experience leader with 12 years of rich exposure and is responsible for creating operational transformation solutions for CXO level clients across multiple industries. Sanyog leads consulting assignments for scoping & delivery of transformational programs along with engaging with the sales & consulting teams on the transformation offerings suite. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Successful business process transformation:

What does it take?

Successful business process transformation: What does it take? November | 2019 This article discusses : Business process transformation is the buzzword being discussed in every boardroom. It is aimed at reshaping an organizations outdated processes into a robust business model for long term benefits. According to Gartner, eighty-seven percent1 of senior business leaders callout process transformation as their company's priority. As per Zinnov market study2, automation is recognized as the mainstream for transformation with a growth potential from $2.3 Bn in FY 2019 to $11 Bn in 2024, at a CAGR of thirty five to forty percent. Despite the hype around automation transformation trends, organizations recorded that adoption rate is dawdling with two out of three3 transformational initiatives being unsuccessful or not meeting revenue expectations from digital efforts. Changing times from input to output to outcome-based services With process transformation as the need of the hour, organizations are taking rapid but staggered implementation approach across the business functions with disparate automation platforms and solutions from multiple vendors. Some organizations have taken a lead to manage this internally by starting from scratch building an in-house team, setting up practices/policies, investing in software/ hardware infrastructure and maintenance. In a complex scenario of implementation with multi-vendor ecosystem, organizations face continuous challenges in measuring outcomes and managing risks that impact the pace and extent of automation adoption. Accounting for multiple challenges, the secret mantra for successful transformation program lies in the realm of augmenting right implementation model for maximized value at lower cost and risk. Over the past decade4, outsourcing industry has seen a significant evolution in service delivery models with the value proposition shifted from cost to delivering business outcomes where the perspective of outcome depends on CXO's vantage point. The variants of service delivery models that have evolved and are widespread in the industry are described below (Figure 1). Figure 1: Variants of service delivery models Figure 2: Adoption rate of process transformation delivery models Figure 3: Comparison of service delivery models In the process of transition or adoption of delivery models towards managed transformation, organizations should be open to bolder, broader and cohesive enterprise wide initiatives as the benefits of a digital workforce should be evaluated across the whole organization, not just in functional silos. Most companies now seem to be recognizing this. Approach towards managed transformative services In the beginning, managed services was created primarily to support infrastructure support. In today's

competitive world with the growing need for disruptive technologies, managed service provides end- to-end cutting-edge solutions that help to make a major impact in all areas of the business, including output and revenue. The key differentiating factor of managed transformation implementation is the unified actionable framework, which leverages multiple technologies and solution levers, such as 'Simplification', 'Automation', 'Intelligence', and 'Immersive Experience' for accelerated time to value and ultimate scalability. Managed services framework follows a matured seven step approach methodology (Figure 4), which is derived based on the in-depth experience gained from multitude of process automation & transformation engagements. The approach methodology breaks down the delivery activities into seven dimensions aligning to the core mantra of Identify, Improve, Innovate and Increase. By embracing managed transformation framework, organizations are enabled to operationalize the whole nine yards of implementation attributes that offer the customers measurable and time bound outcomes with better control and transparency. Figure 4: Transformation approach methodology Experimentation to transformation: A path forward with managed services Many organizations that had started process transformation by treating it as an experiment are now facing challenges in realizing benefit expectations with a staggered and a piloting approach. Maximizing the impact of automation requires a committed shift in mindset and an approach from experimentation to enterprise wide transformation. To fully harness the potential of process automation and transformation, organizations are recommended to gauge managed services that will not only deliver straight forward business benefits with high levels of experience driven operational integration and scalability, but also let organizations to focus on their top strategic priorities, such as core business growth, design thinking, and value creations. References Sanyog Chaudhry Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Sanyog is a seasoned digital and transformation experience leader with 12 years of rich exposure and is responsible for creating operational transformation solutions for CXO level clients across multiple industries. Sanyog leads consulting assignments for scoping and delivery of transformational programs along with engaging with the sales and consulting teams on the transformation offerings suite. Theepika Devaraj Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Theepika is a proficient business process transformation professional with an emergent technology exposure in RPA, AI and Digital Platforms. She has 6 years of industry experience in leading several large and successful client engagements with diversified exposure in discovering opportunities, defining roadmap and developing holistic solutions, thus bringing an improved business benefits and enhanced customer experience. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Content moderation

A perspective on the

present and future implications

----- Arcticle source ----- https://www.wipro.com/business-process/content-moderation-a-perspective-on-the-present-and-future-implications/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Content moderation – A perspective on the present and future implications November | 2019 Living in an age where internet has become a necessity, we have been exposed to a deluge of online content. While this has opened newer avenues for content creation and consumption, the onus for moderating this content lies on the platform owners. How do platform owners moderate this colossal amount of content? What are the challenges with content moderation? Who moderates it for platform owners and how are the moderators impacted by their job? In this article, we discuss the imperatives that affect content moderation and the moderators. The increase in netizens and social media platforms along with the proliferation of mobile internet has led to an unprecedented upsurge in User Generated Content (UGC) creation and consumption. Mobiles have reduced the time taken between content creation and its consumption to a matter of a few seconds, and made content consumption quite handy. The recently published Global Digital Report by We Are Social, states that a consumer spends an average of 6.5 hours online per day; of which, 2.16 hours is spent on social media.[1] No wonder then that businesses prefer allocating more marketing and advertising budgets on digital and social media platforms compared to traditional media. Further, User-Generated Content (UGC), like user reviews on products and services and customer support experiences play a vital role in purchase decisions and are hence becoming an integral part of marketing strategies. According to AdWeek, 85% of the users are found to be more influenced by the UGC than the content created by brands directly.[2] This makes it more critical than ever to monitor UGC to fight disinformation and protect brand reputation. Social media platforms have also emerged as the new source of entertainment. As per a survey conducted by Global Web Index on social media consumption patterns, 36% of the respondents use social media as a source of entertainment, while 56% use social media platforms for video consumption through social media platforms (YouTube, and Instagram's IGTV being the forerunners).[3] However, with no limit to the diversity of user-generated content, where most of it is unfiltered, consumption for entertainment poses a serious threat to audiences. Audiences are often at the risk of being exposed to anything from mildly abusive and offensive content to hate speeches and extremely violent, mentally disturbing content. In such times, it is imperative to check if the user-generated content promotes healthy consumption, or spreads malicious content. A preemptive approach to content moderation rather than a reactive approach will help

prevent inappropriate content before it is uploaded – nipping it in the bud. Algorithmic advances in latest tech can help platform owners develop mechanisms to screen audience profiles, mindsets and act accordingly. Challenges with content moderation Today, several companies have been striking back through third-party firms with an army of human content moderators and latest technologies to monitor social and traditional media for fake viral user generated content. However, the key challenges with content moderation include: Digital technologies ensure mental wellness of content moderators Platform owners and content moderation service providers have developed innovative solutions by leveraging Artificial Intelligence (AI) and Machine Learning (ML) along with technologies like Blockchain and crowdsourcing. These solutions help combat fake content (image, video, text) by using attributes like geo-location, source of occurrence, etc., thus reducing the time taken to moderate content, and improving efficiency and quality of moderation. Implementing AI and ML also helps significantly bring down the overall cost of content moderation. However, owing to the miscellany of user-generated content in terms of language, geo-political and cultural context, organizations need to be agile enough to build hyper-local moderation models compared to generic onsite-offshore models. It is essential to have associates culturally aligned to the kind of content they will be moderating. In this light, service providers need to revisit their current operating model for content moderation to ensure that associates handling specific geos belong to that particular geo. Just knowing the language is not enough. Ensuring employee wellness – a critical aspect of content moderation process Content Moderators are exposed to sensitive and explicit content every single day. There have been several unpleasant episodes where moderators have not been able to deal rationally with the workplace stress, and have succumbed to the trauma related to content viewed. The use of AI substantially reduces exposure to abusive content viewed by content moderators, by filtering out most of the gory content. AI is also allowing wellness solutions for content moderators, giving them a platform to express their concerns while maintaining anonymity. AI-driven chatbot for conversations and scheduling appointments with the counsellors are helping associates achieve an improved mental health. The use of AI as a solution in the world of content moderation not only helps with improved operational efficiency, but also takes into account the psychological wellness of the employees to ensure that they have a healthy mental and emotional state. Being in a day and age where internet and online content is integral to daily human activity, content moderators are gatekeepers who ensure harmony prevails, no matter what. Moving ahead | Building a newer approach to content moderation We understand the future of content moderation is going to be bionic – constantly evolving capabilities of the AI/ML platforms will be supplanted by human content forensic experts to combat and mitigate the perils of inappropriate content. We believe platform owners should look at ways to reduce the need for content moderation and move to a preemptive approach rather than a prohibitive one. A propensity and probability based preemptive model needs to be adopted. The attributes that would possibly make it a sound filtering system are identifying: Modern-day analytics can help platforms build audience-profiling systems that help the AI/ML tools understand their users, their propensities, and likes and dislikes. It will help them know what kind of content the user generally engages with, and would be able to predict his or

her next upload or activity. Platforms could also explore the idea of taking users through a short series of questions that gauge their mental state and hence, are able to predict the content being shared. While these steps might reduce the need for content moderation in the first place and make platforms safer, there is something platform owners need to be wary of. They need to strike the right balance between keeping checks and balances, and providing users a platform to express. Building a content moderation model that has the right set of technologies – with a proactive, preemptive approach, and right skilled humans - with innate cultural intelligence, extremely skilled in psychological aspects and located strategically, will reduce the complexities involved in the process and contribute to a safer internet ecosystem. References https://wearesocial.com/blog/2019/01/digital-2019-global-internet-use-accelerates[1] https://www.adweek.com/digital/why-consumers-share-user-generated-content-infographic/[2] https://www.globalwebindex.com/hubfs/Downloads/Social-H2-2018-report.pdf[3] Nirupama Singh Lead - Business Consultant, CBU Wipro Limited. Nirupama is a Lead Business Consultant, working with the Media domain at Wipro Digital Operations and Platforms. She has been working with New Age Businesses for more than five years across the areas of business consulting, product management and strategy. Nirupama has a Master's degree in management from the Indian Institute of Management Raipur in Marketing & Strategy. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

Hyper automation in order management

----- Arcticle source ----- https://www.wipro.com/business-process/hyper-automation-in-order-management/ ----- Related Articles Contact Wipro Please fill the required details to access the content Hyper automation in order management A cornerstone of success December | 2019 Using multiple levers for transforming Order management is critical for organizations today. This article discusses the potential of automation in order management, key use cases of automation in order management and the multiple levers for transforming order management. Customer Experience (CX) is at the forefront of enterprise transformation and Order management, processing & fulfilment form the key pillars of higher CX. Imagine an organization has about 20,000 + corporate customers and assuming around 20 templates for each customer to do order entry, there may be 400,000 unique sales order templates that employees implement using a data capture solution. If each template takes let us say around six hours, total effort spent on order entry will be over two and half million hours, and if we multiply average $/hour salary of these associates, you get the total $ /hour

salary spent, and assuming a 50% time savings via automation, the potential is immense. As per a recent APQC survey , automation saves businesses from $5 to $15 per sales order, and reduces sales order cycle times by > 46 percent. Business leaders realize the need for this transformation as around 30% of supply chain leaders highlighted the need to respond to customer mandates for faster fulfillment as a top business priority and around 36% identify opportunity to optimize their inventory to balance supply and demand via analytics. A typical order management cycle comprises of steps such as order enquiry, order entry, requesting for quotation, creating a purchase order, processing of the order also known as order fulfilment followed by invoicing the customer, managing returns (if any) and mapping the customer experience. Let us see how a complete order management cycle looks like, i.e. Figure 1: Typical order management cycle where we try to map the business value chain, as well as attempt to apply digital levers, such as RPA, Cognitive/ Artificial Intelligence and Machine learning to solve parts of the puzzle. Figure 1: A typical order management cycle Using RPA, AI & Cognitive levers, the core pillars of the order management business cycle can be understood as Order entry, order validation, procurement/ inventory management, order distribution & invoicing. Given that organizations generally grapple with challenges related to People, Process or Operations, technology and business models, outsourcing non-core functions within the Order to Cash (O2C) & Order to Invoice (O2I) can be of immense value, so that the workforce could focus on larger strategic mandates. Figure 2: Partially Vs Fully outsourced Order to Cash (O2C) & Order to Invoice (O2I) highlights some of areas examined for outsourcing along with the applicability of automation with process complexities in varying degrees of High, Medium & Low. Figure 2: Partially Vs Fully outsourced Order to Cash (O2C) & Order to Invoice (O2I) Figure 3: Making a business case with right set of processes Where does multiple levers of transformation come in? For seamless transition of elements, such as website, mobile app, sales, planning, suppliers, purchasing, manufacturing & distribution and linking them to customer, while a single transformation lever might not be able to address all touch points, multiple or a combination of levers can certainly help navigate. Let us practically look at an end-to-end map of an order management cycle, and map multiple transformation levers. Figure 4 illustration talks about a plethora of offerings, such as process simplification, using workflow management tools to communicate across disparate internal systems, using chatbots for CX transformation, and a dedicated order management system if need be and all of these wrapped up by analytics, so as to result in an end to end transformation. Figure 4: Illustration of multiple transformation levers in order management Some benefits realized from transforming the order management function could be: Considering the potential benefits that can be realized, it becomes prerogative for organizations to start the automation journey at the earliest to ensure they are not left behind in the automation wave. An ideal approach is to do due diligence and shortlist the right candidates first for automation within the order management life cycle, so that the first set of processes or queues chosen are right on the radar and set the tone for the subsequent ones to follow. It is even more crucial that the automation solution designed aims for scalability that can be ensured by setting up Centers of Excellence (CoE) so that they are [SV(M1] stable, governed, accounted for and orchestrated with a change management

framework by deploying a right governance model to ensure that automation initiatives are not in siloes. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Is Blockchain a solution for Pharmacovigilance?

----- Arcticle source ----- https://www.wipro.com/business-process/is-blockchain-a-solution-for-pharmacovigilance/ ----- About the author Contact Wipro Please fill the required details to access the content Is Blockchain a solution for Pharmacovigilance? December | 2019 Blockchain Pharmacovigilance (PV) deals with detection, medical assessments, evaluations, monitoring and, prevention of (ADRs)1. However, the apparent increase in the data volumes of ADRs are putting a lot of pressure on pharmaceutical companies to ensure patient safety, and assure compliance. According to FDA (US Food and Drug Administration), as many as 334,395 new ADR reports were received in quarter 1, 2019 alone2. This POV will explore how Blockchain can help addressing all the challenges that the pharmaceutical companies face during PV process. PV plays a critical role in the following areas: What are the current challenges in Pharmacovigilance? With the rapid increase of information across the globe, Pharmacovigilance (PV) practices/ departments need to face enormous and endless challenges in keeping up with the public expectation of drug safety, managing various channels/systems to report ADRs and clinical trials, dealing with a complex and large landscape of legacy systems, data security & privacy, and evolving regulations. It is of utmost importance to have a comprehensive and thorough understanding of current challenges in PV practice to be able to address these challenges and craft an approach using enhanced technological solutions. PV lifecycle diagram (Figure 1) depicts the overall PV process and the current challenges faced by PV departments. Figure 1: PV lifecycle Phase A of PV process Phase B of PV process Phase C of PV process How Blockchain can address current challenges in Pharmacovigilance Due to above said challenges faced in PV process, all pharma and drug companies are exploring Blockchain-based PV solutions to ensure drug monitoring and safety. As per a report, "The healthcare industry is aiming for the most aggressive deployments of Blockchain, with 35% of health and life sciences companies planning to be implement by 2019''4. Blockchain provides de-centralized and evenly distributed database in terms of nodes, safeguarding security and transparency of the data. Blockchain allows various entities to process data via various nodes with no central authority. This helps the entities to see real time transactions/revisions without the intervention of any third party. All the relevant parties are

connected through nodes via distributed databases, and there is no centralized authority (Figure 2). Figure 2: Blockchain addressing challenges faced in PV process Figure 3: Blockchain addressing challenges in PV process Are Drug companies using Blockchain? Conclusion Blockchain offers significant opportunities to reinvent the way drug companies' access, collect, distribute, share, leverage, monitor and audit clinical trial data or medical/patient records. However, in order to reap the benefits of Blockchain, drug and pharma companies must overcome barriers to adoption. To facilitate adoption, Pharmacovigilance seems to be a clear use case for the technology. Blockchain can help address the challenges in Pharmacovigilance (PV). Blockchain provides de-centralized and evenly distributed database in terms of nodes, safeguarding security and transparency of the data. Blockchain allows various entities to process data via various nodes with no central authority. This helps the entities to see real time transactions/ revisions without the intervention of any third party. Blockchain offers significant opportunities to reinvent the way drug companies' access, collect, distribute, share, leverage, monitor and audit clinical trial data or medical/patient records. However, in order to reap the benefits of Blockchain, drug and pharma companies must overcome barriers to adoption. To facilitate adoption, Pharmacovigilance seems to be a clear use case for the technology. References Hina Jatale Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Hina has been with Wipro for five years and has around ten years of total experience in IT and technology consulting. She has been involved in multiple technology and transformation assignments for CXO level clients across multiple industries spanning various domains, such as MDPS, Manufacturing and Hi-Tech, Consumer. =====================

How about a Moore's law for Process Transformation?

----- Arcticle source ----- https://www.wipro.com/business-process/how-about-a-moores-law-for-process-transformation/ ----- About the Author Contact Wipro Please fill the required details to access the content How about a Moore's law for Process Transformation? December | 2019 This article discusses the importance of using one Digital Process Transformation platform for business operations and rationalizing processes to gain speed, agility and improve ROI.   Many years ago, the co-founder of Intel Corporation, Gordon Moore, postulated the theory that the number of transistors in an integrated circuit doubles every two years. This has augured well for the industry for many years till performance improvements in software computing outpaced the gains from faster processors. However, there are also cases when software imitated hardware in both size and sluggishness. In other words, gains made from faster processing speed in the hardware were being negated by the sub-optimal performance of the software built on these processors. This led to another theory attributed to many computer scientists like Niklaus Wirth, Martin Reiser, Bill Gates, David May and others that states that the speed of software halves every 18

months. The sluggish software undermines the said Moore's law and exposes the futility of the efficiencies in hardware and processing speed. In the enterprise software context, the software is of, by, and for the business processes in the enterprise. Given this, the software sluggishness can be attributed to the sub-optimal processes arising from the indiscrete addition of features and complexity. This again is driven by the business's eagerness to constantly change the processes to meet short term goals without factoring the long term impact of these changes. The business misinterprets process complexity as process sophistication and that further leads to software complexity. It is not enough for enterprises to invest in hardware (for example: migrating to cloud), they need to make processes and applications efficient as well. Software complexity nullifies the benefits accrued due to efficient IT infrastructure and hardware. Similarly, process complexity nullifies any benefits accrued due to efficient software and digital technologies. Enterprises incur a huge "process debt" due to uncontrolled growth of processes and process variations across divisions and regions. What starts as a minor deviation from the original processes, most likely for valid reasons, spirals out of control resulting in an explosion of complex processes and software to support the processes. The process debt accumulates due to various reasons – implementing workarounds and making unwarranted exceptions to achieve short term goals without a larger vision. Such process complexity leads to high interest costs that is paid for the process debt. These interest costs are in the form of revenue leakages due to missed opportunities and loss-making partner relationships. To add to the complexity, process debt is accompanied by software or technical debt in nine out of ten cases. Technical debt will extract interest in the form of high maintenance and subscription costs to support multiple software applications and processes across regions and divisions. It is a double whammy for the enterprise. The current trend for enterprises is to invest in a slew of digital technologies to support various processes. However, if these digital technologies are implemented without a process rationalization strategy, enterprises will not realize the return on their investments. Simply investing in digital technologies does not result in digital transformation. Businesses need to start with process rationalization. They need to define KPIs to meet the digital transformation goals, and execute, monitor and recalibrate processes constantly to meet these KPIs. All this needs to be done on a single platform, else it will add to the already crowded software application portfolio of the enterprise. The digital process transformation platform must translate the business goals into executable software that runs the operations across divisions and regions of the enterprise, regardless of the process. The business needs to engage with this particular digital transformation platform to run all their processes to minimize process debt and ensure that all operations centers across divisions and regions run the most optimal process to achieve business KPIs. May be it is time to define the Moore's law for the digital transformation platforms, which could be – "The number of processes that can run on a single digital transformation platform will quadruple every year." Ramalal Saripalli Head, Product Management, Wipro Ramalal Saripalli is the Head of Product Management in the Business Platforms group in the Digital Operations and Platforms business division of Wipro. He has over 16 years of experience in managing revenue generating products and platforms used globally, across multiple industries and domains - market data products for investment

banking, wealth management products for retail banking, distribution management products for consumer packaged goods and digital transformation platforms for enterprise operations.
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RPA vendors and what does the future entail for them

----- Arcticle source ----- https://www.wipro.com/business-process/rpa-vendors-and-what-does-the-future-entail-for-them/ ----- About the Author Contact Wipro Please fill the required details to access the content RPA vendors and what does the future entail for them January | 2020 This article discusses: The competitive landscape for RPA, RPA vendors segmented on the basis of functions, market vs emerging players and future of RPA. Robots are slowly and steadily revolutionizing the way organizations operate by becoming more and more sophisticated and taking on higher value tasks, slowly replacing humans in repetitive tasks and even those tasks that require some level of decision making.   Increasing wage rates in offshoring sites like India and the increasing real estate and transport costs coupled with stiffening competition are significantly squeezing margins for service providers (Mindfields , 2017). The proliferation of large number of RPA players in the market alongside the increasing competition from new entrants and system aggregators is expected to drive down prices for service providers. This will be aggravated by the increase in cloud-based subscription offerings (Automation Anywhere, 2019). Competitive landscape for RPA The present competitive landscape has segmented itself into three key participants; service providers, technology vendors and technology integrators. The market would usually consist of service providers that are IT and technology firms providing end-to-end services for their clients. On the other hand, the technology vendors operate in the domain of software and typically provide software services to the clients. Technology Integrators combine subsystems into a whole to make sure they function together to deliver the required outcome (Nasscom, 2019). The choice of RPA vendors by clients and industries are dependent on various parameters by which they judge the efficacy of the software. These parameters might entail the core specialization of the vendor or the market/domain expertise of the vendor. The vendor might also specialize in certain support function activities, such as tech support, technology and finance. RPA vendors segmented into the functions they perform: The RPA tools offer services that cover multiple activities/processes. Typically, RPA tools can be divided into segments depending on the types and functions they perform. Vendors do offer end-to-end services to clients but usually one or more functions are poorly designed and the client might choose to utilize a specialized vendor for those specific processes: Market leaders vs. emerging players The market leaders (UiPath and Automation Anywhere) have end-to-end capabilities, which include all four of the processes mentioned above. The products from these market leaders form a part of their complete RPA solution. Automation Anywhere provides the above processes in the form of Automation Anywhere Enterprise, IQ bot, Bot Insight, Bot Store. UiPath has

similar products, namely UiPath platform, Studio, Robots and Orchestrator. Both the software providers have a detailed RPA training module but UiPath has a simple user interface and does not require coding knowledge like Automation Anywhere. UiPath tends to be a more intuitive software compared to Automation Anywhere, but lacks the capturing capability of Automation Anywhere. Kofax has a strong capturing and prototyping module and subsequently specializes in data integration, capture while Pegasystems is a leader in software for customer engagement and operational excellence. Its core competencies are in Customer Relationship Management (CRM) software, Dynamic Case Management software. These two softwares would be a typical example of how two RPA vendors can form a strategic alliance to deliver an end-to-end solution to client. The RPA market is bound to grow dramatically in 2019 owing to increased adoption not only by banking, financial services and insurance, but also other high growth sectors like health, telecom and information technology. This provides the RPA startups like Workfusion, Jacada, Automai the impetus look for brand new solutions in order to become the leaders in the race. These startups specialize in certain RPA processes and usually tie up with the leading services provider/market leader to offer a one of a kind RPA solution. Autologyx has come to specialize in recruitment compliance alongside Tier-4 visa whereas Work fusion specializes in the domain of Fintech as well as capital markets data content. Jacada offers organizations to deliver effortless customer service through automation and orchestration that helps enabling automation and optimization of processes. Eggplant specializes in providing user centric, digital automation intelligence that enhance the quality and performance of the digital experience. Eggplant remains one the few players that have specialized in actionable intelligence when it concerns Robotic Process Application. Figure 1: RPA vendors classification based on their competitive advantage of their work functions Figure 2: RPA vendors and their core specializations The future of RPA The total revenue share commanded by RPA vendors that fall in the quadrant of orchestration-automation is close to 39.6% of the total market share. This might reflect the fact that the focus of automation for clients is automation of core processes and process improvement. Capturing and prototyping have niche players that have specialized in the process and usually end up being paired with automation-orchestration RPA vendors to provide end-to-end solutions to clients. The increased RPA adoption will lead to saturation within the orchestration-automation sphere while niche players will be preferred for capturing. Will analytics-orchestration become an extremely important quadrant for clients to choose an RPA software in the future due to its ability to provide actionable intelligence in real time thereby drastically improving business processes? The automation priorities for enterprises is generally based on their operational and strategic priorities. These priorities are set by weighing the trade-off between estimate costs and the expected benefits. The top three priorities for operations within organizations are: The levels of automation differ within industries where Technology-Media-Communications as well as Finance are leading the pack with 29% advancement and are predicted to reach a 50+% advancement level in the two years. The energyutilities industry is bound to pick up and reach 32% advancement in the next two years from a 9% at present. The preferred RPA software would obviously be dependent on the specialization that the software has achieved in the past years as well the kind of clients and

processes the software was associated with. The Insurance industry typically has high degree of standardization in the areas of workers compensation, auto and property and therefore would apply vendors that have achieved a certain level of competence in either the domain or the process associated with it. Specifically for the Energy and Utilities industry the center point for growth would be to help companies manage the transactions efficiently, while simultaneously enhancing the customer experience typically employed within the payroll, human resource and IT backup operations (Protiviti, 2019). RPA is bound to grow and enterprises are slowly growing aware of its benefits. This will only be amplified by the integration with other tools and technologies that will subsequently result in efficient processes. A combination of machine learning, big data, AI and cloud will be used to create new models and to further refine them. References Kunjal Kaw Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Kunjal has five years of experience across advertising, media & PR covering brand management, strategic marketing, ATL/BTL/digital ddvertising and trade marketing. He has hands-on experience in Trade Marketing and Brand Strategy across various brands.
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Transformation breakthrough – charting

the roadmap, building the foundation

----- Arcticle source ----- https://www.wipro.com/business-process/transformation-breakthrough-charting-the-roadmap-building-the-foundation/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Transformation breakthrough – charting the roadmap, building the foundation February | 2020 Transforming business digitally is the key priority of all the top executives. With technology taking the prime spot, options like RPA, AI, and Blockchain are ruling the boards, and thus, a direction to the best solution mix becomes indispensable. Successful enterprises have transformed with digital strategies. Visionaries embracing the evolution have overhauled garages to conglomerates. Sustainable businesses have engaged evolving technologies in all aspects of their business. Innovations like Blockchain, Machine learning and Artificial Intelligence (AI), IoT have expanded from labs to the real life stage, elevating from good to have to must haves, and have become the key drivers of business operations today. At the same time, understanding and adoption of these elements have been a challenge for businesses across industries, however the same has led to the inception of creative innovations in many areas – spanning from AI-based home solutions to complex Industry 4.0 solutions around manufacturing. Today's transformed processes were once performed in a fragmented, disparate, and challenging state. Disruption transpired when a visionary identified the prospect and challenged the

status quo. With some fresh ideas and a zing of digital, benefits and growth radically advanced. Once off limit ideas slowly became the norm, elevating to such an extent that now the technology transformations are the key target areas for all clients irrespective of their maturity levels, as convenience from digital yield takes center stage for both their business as well as end users. Testimony to this exciting pace can be deciphered by the degree of changes in technology over the years – Exponential! Digital initiatives are the top priority, escalating from an optional to a mainstream focus area. 67% of business leaders say their company will no longer be competitive if it can't be significantly more digital by 20201. Technologies like Robotics Process Automation (RPA), have evolved from good to have to a must have for all the businesses. More than 80% of shared services organizations have implemented robotic process automation technology2. No matter what business process is being targeted, or who the target audience is, RPA is a spot light with each value proposition. Independent BOTs performing the repetitive tasks, utilizing the built in rule sets, and delivering on the standardized processes, resulting in significant performance and benefit yields. However, the transformation realm does not conclude with RPA alone. The confidence levels have raised to bring even more niche solutions, which can result in radical and lasting impact, raising the performance bar, at a scale. Hyperautomation, bringing RPA with Analytics and Cognitive capabilities is the drift. Hailing hyperautomation at scale is complex. Collaborating with domain, process, and technology expertise being the major challenge. Bringing hyperautomation capabilities to the table optimally require a strong business knowledge, and an out-and-out vision. The primary challenge is on integrating these emerging technologies with the existing business process concepts. The methodology adopted is a key element to this. Identifying the business problems, defining the goals and targets, and designing the solution within the crucial boundaries of cost conquer the spotlight. How to get started? Going into the direction of hyperautomation and hyper transformation initiates with a concrete foundation. Starting with the people, contributors from all the dimensions of the business need to be identified. These contributors lay the transformation ground. Mapping the team, based on their scope, talents and skills is extremely crucial at this stage. The engagement model setup is fundamental, to ensure the team remain committed throughout the long process which concludes with yielding the results. Extending the resources with the program goals, and the execution plan is essential. With the critical inputs at this stage, the execution plan is firmed up. This is the pre-assessment phase, which paves the way for the assessment, and is driven and supported by the team of contributors. Identify the breakthrough Process assessment is a major facet, which could turn exceptionally challenging. How well do we understand the business, the customer and the challenges? How well can it be mapped? Charting the customer's needs, challenges and success criteria's is imperative to the assessment. Employing a data driven approach, analyzing the quantitative as well as the qualitative facts. Following the inside out and outside in approach. Map the processes, explore the systems involved and functionality end to end. Identify the controls, compliance requirements, security norms, and risks associated. Building a robust framework with these elements is the prerequisite. An inclusive design, where technology and concepts define and extend the roadmap, aiming on an integrated experience and outcome of the vision is

the goal. How do we do it? A concrete transformation roadmap is vital to the transformation. Scheduling, sequencing and tagging the outcomes, charting the roles and responsibilities. The goals may be qualified as quick wins, incremental outcomes, extended transformation, and complete change. Further, equating the benefits with tools that can complement the process can help in maximizing the results. Transaction's track and trace, compliance and control, audits, workflows, are some of the key challenges which can be targeted with these tools. Another critical aspect of transformation is data, which plays a pivotal role. Most of the times, the wealth of data already with the business, based on the past process track, and with a short run exercise may be captured if not being tracked earlier in detail. This produces a heap of insights, which can guide the next steps and focus areas. A lot of insights will further be produced with each technology intervention brought in. A utilization plan from this spread is equally essential. RPA logs and reports could highlight what kind of transactions fail the most, or take the most time to complete. Business Process Management (BPM) solutions could report the avenues to impact first. The daily sales outstanding or daily payables outstanding, and insights like which type of transactions mostly miss the SLA, which work items might require additional focus, etc. are some of the examples of dollar value insights. AI could help identify the variants, and further bring more worthy insights, particularly on the outliers. An ML blueprint can further be crafted, helping in driving more accurate outcomes. Technology and tools produce enormous data pool, which might remain unused, unless a use case is anchored. Analytics can redefine the business, if the data is accurate and outcome worthy. It can produce a multifaceted view with defined vs actuals vs predictive vs futuristic results. Being intelligent, with the right set of tools, applied incrementally, significantly supports achieving the goals. A productive and strategic growth, rather than transactional approach is indispensable. Execution playbook With the concrete strategy to explore the avenues of transformation, the next milestone surely is execution. This is crucial to the transformation, and will lead to the results. It is noteworthy that unless agile, the results may deviate. It is impeccable to focus the delivery at speed and at scale, at this stage. Decisions should be firm, and must be executed quickly. Identify the key parameters to be reported, tracking frequency, and highlight each variance as it occurs. The audience are the decision makers, who can drive the results. With reporting, another essential factor to take into consideration is cadence, at project level, as well as the program level. With regular interactions and tracking of progress, it becomes easy to steer large transformation programs to desired stage. As the size of transformation grows larger, the need for dedicated teams driving the transformation becomes imperative. The cadence thus plays the pivotal role in tracking the outcomes, procedures and plan. Figure 1 showcases our approach to transformation, with advisory services. Way to go Transformation had always been a buzzword for all the growing businesses, and will remain persistent. As businesses become more complex, the transformation strategy is also becoming complex, and thus require in-depth expertise on technology, business and domain. The industry is packed with numerous solutions and offerings, however, identifying and integrating the purpose suitors become a challenge without the right people mix and vision. Change being the only constant, improvement on the existing mix of tools and processes leads the way. The question should never die, "How can

we make it better", as truly, the answer will vary with each stride. The transformation is incomplete if the improvement factor is absent. This factor is continuous, and leads with the business as usual (BAU). Unless immersed into progressive improvement, the transformation fuel will not transcend to results. References 1. https://www.gartner.com/smarterwithgartner/ mobiize-every-function-in-the-organizationfor- digitalization/ 2. https:// www.gartner.com/smarterwithgartner/ five-characteristics-of-the-best- shared-service -centers/ Padam Daftary Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Padam has an experience of over 24 years into SDLC, Consulting and transformation. He has been leading multi-faceted engagements with the Fortune 500 customers. His experience from coding to delivery, and opportunity identification to end state transformation allows him to bring an inside out and outside in insight into the engagements. Yuvraj Mathur Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Yuvraj is a seasoned digital and transformation leader, with over 13 years of rich experience into F&A, service delivery, and technology. He has been supporting the fortune 500 customers across the globe, and domains. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Blockchain in telecom – Do we want to take that jump?

----- Arcticle source ----- https://www.wipro.com/business-process/blockchain-in-telecom-do-we-want-to-take-that-jump/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Blockchain in telecom – Do we want to take that jump March | 2020 Blockchain technology is getting tremendous traction in the world. We want to look at the use of this tech in the telecom industry – the probable areas of use, what the leaders are doing and where Wipro can help it's clients deploy in the future. What is Blockchain? We all associate Blockchain with Bitcoins. To be fair, that's how it started – Bitcoins were/ are transferred through blockchain before other use cases were imagined and developed. And now this technology is fast evolving to disrupt the way transactions are being processed, users are being authenticated and payments are being executed. Fintech was one of the earliest industries to first adopt the technology. However, there are varied possibilities in almost every industry. In this document, we will see the implications and opportunities that are available in the telecom industry. Blockchain is a shared ledger that is replicated across users in a particular network. The ledger maintains all the transaction details between parties. The entire system becomes highly

secure, transparent and devoid of any restricting intermediary that we all depend on in any similar transaction-based network available. If a customer requests for a transaction (let's say order bread from Amazon), this transaction will be transmitted in the Blockchain network through its own unique #. One of the nodes will identify the # and verify it and enable the transaction to be completed. At no given point in time does the node get to know who the final end customer or vendor is. Hence, Blockchain is an incorruptible digital diary comprising of transactions (can be data, currency or anything of economic value). Each transaction is unique and gets recorded in a distributed system that can never be lost. Telecom organizations in 2019 – How are things shaping up? Interestingly, the way the telephone connects people hasn't changed dramatically over the last 20 years. Yes, our SIM cards have grown smaller and we now have many ways to transmit audio, video and text over the internet, but the core telephone logic based on the SIM cards (which were developed way back in 1991) has not changed. What has completely changed is the way we treat data. The speed of transfer over the internet cannot be compared to three or maybe four years back. 5G, which is being tested currently, will allow ever higher data transfer rates, minimum network latency and a huge system of interconnect devices. We will see application of using IOT devices, sensors, facial recognition, AR, VR to achieve a variety of use cases previously unimagined. Both providers and subscribers struggle with roaming, high fees, risk of fraud, privacy issues and so much more. After exploring potential solutions, decentralization (which is one of the core fundamentals of Blockchain) could be the key to solving those issues. Pain points in the industry and how can Blockchain act as a solution to these problems Organizations are looking for new innovative ways to reduce underlying costs and improve business profitability. We look at a few modern pain points of the telecom industry and why should they look at Blockchain as a tech intervention to solve for the future: How can Blockchain help these situations Use cases in telecom With the multiple pain points coming, we also have emerging technologies like Blockchain that helps CSPs to work and keep themselves profitable and relevant in the market. In this section we will try and correlate the use case as per the pain points mentioned in the section above: The above use cases are an indication of the areas where Blockchain can play a part in organizations. However, the border of this playground is yet to be defined as we move ahead in this technology's implementation. The following section looks at some of the existing implementations that some of the leading telcos have deployed so far. How are the existing telecom organizations using Blockchain? Our verdict and what can be achieved further? Needless to say, Blockchain is here to stay and we can see the rapid adoption and deployment of this tech by the various leading telecom organizations. And in this journey, organizations such as ours can play a significant role in helping our clients moving into the future. Wipro has built a Blockchain solution for Order Management and fulfillment process that provides end-to-end visibility and unparalleled data validation for order management with touchless invoice generation for participants in the SCM value chain. It also integrates with IoT sensors to track tempering, temperature, shock and GPS-based route planning for moving assets. Few key features that compliments this offering are as follows: We are looking at a future where we reduce dependency on traditional centralized software/ operators to provide an authentication

mechanism. Imagine a situation where there isn't a requirement for expensive CRM/BRM software and organizations are able to track all transactions over Blockchain using identification #s. Imagine a scenario where end customers are able to trade their extra bandwidth of data within themselves. Blockchain can make all this possible. References 1. https://www2.deloitte.com/content/dam/Deloitte/%20za/Documents/technology-media-%20telecommunications/%20za_TMT_Blockchain_TelCo.pdf 2. https://www.sdxcentral.com/articles/news/telefonica-ibm-collaborate-on-telecom-block-chain/2018/11/#targetText=IBM%20and%20Telef%Cness%20and%20network%20processes. 3. https://www.telekom.com/en/media/media-information/archive/deutsche-telekom-makesblockchain-usiness-customers-583652 4. https://www.forbes.com/sites/benjaminpirus/%202019/08/20/vodafone-with-%20ibm-for-trustsupplier-%20blockchain/#7077f4457de0 5. https://www.forbes.com/sites/benjaminpirus/2019/06/13/how-telecom-mobile-are-using-blockchain/#21c9d2486db0 Abhinav Dutta Senior Manager, Enterprise Operations Transformation, Wipro Limited Abhinav has over eleven years' experience across diverse roles spanning research, consulting, presales, solution and relationship management for industry domains such as telecom, media, energy, utilities and banking. He helps organizations define and refine their vision of technology transformation in a digitally disruptive business environment. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Getting your automation discovery right:

A stepping stone to success!

----- Arcticle source ----- https://www.wipro.com/business-process/getting-your-automation-discovery-right-a-stepping-stone-to-success/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Getting your automation discovery right: A stepping stone to success! A 2-pronged approach to discovery and execution of right automations March | 2020 The article discusses: The advent of "Digital", "Transformation" and "Automation" has brought to the forefront two key buzzwords - "Rapid automation" and "Higher Return on Investment (ROI)". (A) Higher ROI: Irrespective of the technology lever deployed, i.e. Robotic Process Automation (RPA), Artificial Intelligence (AI), Blockchain, or Process redesign, higher ROI depends on a multitude of factors. These can include having wrong processes/candidates for automation, automating not-so robot-

friendly applications, accelerating bot deployment/development cycles, lesser focus on integrating People, Process, Technology, automating largely human decision making driven processes, inability to connect process discoveries to deploying bots, absence of a strong governance structure, and not executing right tests for the deployed bots so that they function seamlessly. (B) Rapid Automation: Automation is a cyclical activity and all the elements need to be integrated coherently to ensure rapid automation and more importantly, scale-based automation. Data suggests that up to 70% of RPA project resources are spent on pre-automation[1], i.e. on the discovery phase as around 30-50% of automation projects fail[2] because of inefficient automation discovery and over 40% automation projects fail[3] due to large implementation timelines and implementation costs. This again rolls back to two fundamental questions that are a part of the "Discovery" step: These two questions become important as automation is a cyclical process, i.e. (Figure 1). Figure 1: Cyclical process of automation "Discovering" the right automations? There is a two-pronged approach that shall work in parallel to discover the right automations, build a robust pipeline of automation, and accelerate pace of automations as per the cycle defined in Figure 1. Identification of right candidates is generally classified into five levels, i.e. 1. Adopting a data driven approach also known as the Empirical Mode Of Discovering Automations: a) The approach: Empirical approach to discovering automation is a numerical and matrix driven approach that examines data points such as complexity of a Level 4 area generally taking up to 2-3 days per activity. Typical activities carried out include analysis of AS-IS state, data and documents along with SME conversations and creation of a business case. For e.g. a Level 4 activity of Candidate Sourcing captures data points such as, the extent of straight through (STP), number of associates on the task, volume of the activity, average handling time of the activity, extent of automation, business criticality, customer demand etc. and by plotting all of these on matrices or visuals, decision making is enabled. Below is a sample mapping of some L4 level automations for an understanding (See the example in Figure 2). b) Typical deliverable: RoI business case and heat map of automation c) Pros: d) Cons: Figure 2: Indicative representation of empirical automation discovery 2. Usage of process mining/discovery tools for robust discovery known as the Comprehensive mode of Discovering Automations. a) The approach: A multi-pronged approach is used for Comprehensive Mode Of Discovery involving process mining tools for cost reduction, elimination of any activity based inefficiencies, sets a precedence for standardization of activities, reduces manual intervention and enables prioritization of automation initiatives. Analysis of an Level 2 activity such Talent Acquisition (TA) as or a Level 3 activity such as Candidate Sourcing typically takes up to 2 weeks using this method. An indicative approach is depicted in (Figure 3). Figure 3: Indicative representation of comprehensive automation discovery b) Typical deliverable: Process diagnosis, business case and reimagined Process (To-Be) report c) Pros: d) Cons: Typical scenarios envisaged to use a combination of Empirical & Comprehensive discoveries Empirical and Comprehensive discoveries can typically work in parallel for the following scenarios, i.e. Enterprises that have... The second prong of the two phased approach: Getting it all together for rapid and scalable automation The Empirical & Comprehensive mode of discovery shall work in parallel and mandates a strong governance structure to monitor execution. The

governance structure shall monitor the automation discovery, automation execution and change management in parallel and a lapse on any of these areas impact the overall scalability and pace of automation, ultimately impacting the ROI. (Figure 4), i.e. the integrated view of execution, indicates that automation discovery teams shall churn the right cases of automation leading to a creation of a healthy funnel of automations. The automation development teams will use the healthy funnel of automations to develop, test and even discard them at development stages in case incorrect automations have been selected. The development teams can then deploy automation bots and pass it on to the support teams so as to ensure stability in automations. The de-selected automations at the stage of development are passed on to the change management teams for further validation and the change management teams communicate with the automation discovery teams for another round of validation, funnel creation and development, thereby making this a cyclical process that originates with discovery. Figure 4: Integrated execution view The conclusion A multi-disciplinary approach combining both Empirical & Comprehensive discovery can result in massive quantitative benefits for automation stakeholders such as 5-8 times faster discovery of automations, 30-40% employee reduction, 20-25% improvement in turnaround time and 3-5 times faster speed of deploying automations. All of these benefits lead to qualitative benefits such as continuous improvement in operations, higher employee morale and greater focus from tactical to strategic tasks. In summary, the right amount of focus on due diligence and building a business case ROI on automation with at least a 3-year horizon shall be crucial, and for this "Automation Discovery" needs to have its heart in the right place to guide subsequent teams in the implementation value chain. Moreover, rapid automation and scalability in automation can only be achieved via seamlessness across phases such as automation discovery, automation deployment, automation testing, change management and governance. References 1http://www.b2b.com/how-to-cover-the-costs-of-rpa 2https://www.raconteur.net/technology/rpa-failures 3https://blog.aimultiple.com/rpa-pitfalls/ Mehul Damani Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Mehul is a seasoned digital and automation thought leader with 12 years of rich exposure dealing with CXO level clients across business domains such as digital transformation, automation, customer experience (CX) journey enhancement, business strategy, B2B/B2C consulting, marketing & sales enablement operations across industry verticals such as Retail, Consumer Goods, Travel, Manufacturing, Hi-Tech & Telecom. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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COVID-19 forced us to work from home.

But, is that a sustainable model?

About the Author Related Articles Contact Wipro Please fill the required details to access the content COVID-19 forced us to work from home. But, is that a sustainable model? May | 2020 India is the largest base for IT & ITES business globally, accounting for approximately 55% of the total market in 2017-18. Multiple organizations run over 1000 big global delivery centers across 200 Indian cities and the common factor among all these players is the pivotal role of workforce in these centers. Even as the world moved to embrace an agile working model with active encouragement of work from home (WFH) years ago, in reality, over 90% of day-to-day activities continued to be delivered within the office. This was owing to factors like stable infrastructure, power backup, state-of-the-art facilities, optimum bandwidth, robust data controls, among others. That is why India IT & ITES' response to nation-wide lockdown was unparalleled in the annals of the industry's landscape. In a first-of-its-kind occurrence, most of the Indian IT/ITES players have enabled almost 100% WFH. This was also necessitated by each organization's commitment to meet business continuity plan (BCP) obligations. Work from home – The success story Let me highlight a few pointers for the success of India IT & ITES' adoption of WFH - Know more about it here- https://www.lightreading.com/optical-ip/fttx/indian-telcos-gear-up-to-ensure-connectivity-in-the-time-of-covid-19/d/d-id/758449 So, with many factors in place and with thousands of unsung heroes, whose efforts we probably will never see directly (they have a profound impact nonetheless), we as an industry have survived and sustained. Now the big question- What next? One thing is for sure, the landscape of the industry has changed dramatically. We have established a successful WFH option - why not continue the same? Let us look at some aspects that make WFH a sustainable model: Work from home is the new normal Work from home is here to stay. And the industry is actively shaping up to facilitate the same. It's a win-win for both, organization and employees. With newer advents in technology, we will only see the WFH population getting more empowered and robust. While we wait and see how the scenario unfolds over the next few months, one thing is for certain – what Indian IT/ITES service providers experienced is once in a lifetime. We also realized that we have several hidden heroes who rose to the occasion and made this transition possible. However, how the industry moves from here will determine how fast it can recover from the downturn it is experiencing currently. Reference 1 - https://www.livemint.com/industry/infotech/covid-19-impact-it-ites-sector-may-trim-workforce-to-cut-costs-11585297424144.html 2 - https://www.livemint.com/companies/news/increase-in-flexi-staff-hiring-may-eat-into-it-industry-s-margins-1568399774602.html Ayan Talapatra Sr. Manager, Technology,

Digital Operations & Platforms, Wipro Ayan is a transformation specialist with over 15 years of experience in Operations Management, Training & Development, Transactional Quality Control, Manpower & Capacity Planning & Transition. Currently, he leads large-scale transformation projects in the Supply Chain O2C domain. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Driving process excellence for VUCA businesses

----- Arcticle source ----- https://www.wipro.com/business-process/driving-process-excellence-for-vuca-businesses/ ----- About the author Related Articles Contact Wipro Please fill the required details to access the content Driving process excellence for VUCA businesses May | 2020 Businesses are evolving with time and in all dimensions owing to the need to be disruptive and innovative. For a business process services (BPS) provider, it has become increasingly challenging to have a value-based approach toward process excellence and delivery. Finding prospects for avenues for process improvement needs a more innovative and customized approach. This generation of change in business process can be explained using adjectives - volatile, uncertain, complex and ambiguous (VUCA). New-age technology fueled by machine learning, artificial intelligence and augmented reality comes first in VUCA processes as they are constantly innovating their products and services to delight the end customer. Service providers supporting such businesses have to ensure agility and transparency in their delivery to avoid getting derailed from their customer expectations. Business challenges in the VUCA era are understood better through Mario Benedetti's statement: "When we thought we had all the answers, suddenly, all the questions changed." To ensure successful and spotless execution of projects for such processes, 3 key trends are important owing to the complexity of the VUCA process: Process excellence for VUCA business For VUCA processes, customers expect projects with shorter timelines and with high impact to ensure they are aligned with the changing business dynamics and stay relevant. Frequent priority changes challenge the feasibility of initiating six sigma projects in such a scenario, making way for smaller improvement initiatives. Thus it is important for process excellence to be pragmatic and target business outcomes through new techniques customized for business requirements. According to Klaus Bertelsen, "It's really about prioritizing the project portfolio and bringing forward the ones with the biggest impact and completing them sooner rather than having a bunch of projects open that go on and on forever." To understand the

process excellence realm of influence, we can use IPO(CE) (input-process-output- control-enabler) diagram highlighting the scope for VUCA processes: This approach can be explained through the example of a leading self-driving vehicle technology provider for whom Wipro is a partner in services related to operations and quality control activities. The customer has a mission to make it safe and easy for people and things to get where they're going using self-driving technology. For Wipro, it is one of the most prestigious and strategically important accounts to be aligned with, and has constant focus on customer delight. Let us understand the scope of process excellence for VUCA processes. Input for the process is defined by the available technology and objective of the process. INPUT - Improvement opportunities in the input has to be highlighted by the service provider but has dependency on the customer to get it implemented. On ground team is responsible for suggesting changes based on the Gemba (where value is added to the product or service) observations and their understanding of business. Customer should be open and encouraging for such suggestions as they come directly from the users of their tools. PROCESS - Scope of improvement can be realized through lean and process automation opportunities which flare up through value stream mapping and key stroke mapping. Any proposal on the workflow change, non-value activities, latency in process, process wastes is the responsibility of the service providers. It is important to calibrate the process flow with the business requirement. For one of the most critical and time-bound processes, the team was missing SLA adherence to TAT as it was following a FIFO approach. Some tasks are ambiguous and agents waited for clarification which had a cascading effect on TAT of other tasks. Changing to LIFO approach was a game changer for Wipro as the SLA adherence improved from 70% to >98% by eradicating the effect of ambiguous tasks on others. Thus, it is important to judge the requirement of the process and plan the process flow accordingly. OUTPUT - Feedback on the output should be gathered from the customers to understand the relevance of services provided. On the other hand, costumers should engage strategically with the service provider to get operational insights. This output feedback provides a reference to measure the actual quality of the VUCA processes. Take the example of the driverless vehicle technology company for which Wipro provides operational services. The only way to measure the quality of work done by Wipro is through the way the vehicle reacts to various scenarios. CONTROL - Process excellence team should device control plans and checklists to assure that any process improvements are maintained over the life cycle. Keeping a check on the agreed success metrics to detect any deviation is important for any process. Real-time dashboards help in surfacing any variations in the performance. The only way the customers can feel that the process is in control is through various real-time performance related dashboards. ENABLERS - For a VUCA process, process enablers like policies, tools and resources are very critical for success. Any error in the enablers can lead to rework or complete failure. For the service provider, it is important to be vigilant and inquisitive with the process enablers to stay relevant. There should be a mechanism and process for suggesting changes in policies based on the new scenarios and it should be inclusive at all levels. Key implementations for business process improvement In this section, we look at a few initiatives taken by the Wipro team in managing and improving the process for VUCA business for its customer. Quality tools like Lean and Six Sigma can be implemented

only after exploring and studying the VUCA processes and business situation. Phrasing the problem statement is the key to it and it is important to be open toward truly understanding the problem rather than going straight toward the solution. Volatility and uncertainty of such processes bring a lot of stress and risk in the work culture. This stress brings "unconscious bias" toward an earlier experience of a similar situation challenging the efficacy of improvement projects. There is a requirement to think afresh for a tailor-made solution even for basic problems. Automation opportunities must be explored for every Lean project identified to ensure that the solution provided stays relevant with time. When the process is uncertain, its complexity often gets overanalyzed, which makes any improvement project look farfetched. It is important to have the basics in place for such processes and then have six sigma and lean projects implemented over them. Below are some of the rudimentary elements of process excellence for VUCA processes Establishing right measurement system It is important for any business to have a parameter to measure the present situation and plan their improvement journey ahead. Customers expect customized assistance in terms of establishing performance parameters along with the analytical tools to understand the usage, patterns, process limitations and improvement areas. VUCA processes are very dynamic as the scope of the business and the work instructions often have ambiguity, subjective policies and new scenarios. Establishing productivity and quality targets may not be possible due to the complexity of the process. Wipro Solution - For the self-driving vehicle technology provider, data on productivity and quality were collected for the stabilization and ramp-up period. As the nature of the business was dynamic, relative quality and productivity metrics were defined through sanitized and logically selected historical data. After considering the variations in the influencing factors, daily work units for agents were defined. This took care of the complexity and other variations within different tasks and provided a common scale to measure the performance. These quality efficiency and productivity efficiency baselines served as a medium to measure performance and drive business with mutually agreed incremental targets. Smart operations Traction of the performance is equally important as setting benchmarks. Provisions should be made to have a clear and real-time reflection of the actual performance of the operators. This will warrant delivery and quality as planned and structured and prevent any situation of bedlam. In the absence of performance reporting and visualization of the data generated, the process can go off track and deviate from its objective. Customers want to have visibility on all facets of business, and not just metrics. Wipro Solution - For the self-driving vehicle technology provider, Wipro provided various dashboards which can reflect the daily performance of the team and highlight the key challenges. Along with that, dashboards reflecting financial figures, error trends and other process-specific KPIs were provided. Auto-generated emails showing daily performance were also implemented to keep all relevant stakeholders informed. Wipro was able to provide this using the infrastructure of the clients and eradicating any challenges of data leakage. These dashboards provided a platform to judge the performance of the operators and incentivize them accordingly. Work breakdown Since new business processes are complex and challenging to get trained into, a work breakdown approach is followed. The whole set of work needs to be broken into a few buckets based on similarity in work

instructions. But as the process is dynamic, having sufficient work in each bucket is difficult. This leads to an increase in wait time for new task creation and underutilization of the operators deployed. Wipro solution - To tend to this issue of operator wait time due to unavailability of tasks, a training academy was implemented. This had two aspects to it i) To cross-train operators in different buckets ii) To provide a progression path to become a process SME to build a map of an area, all the tasks generated for linear, polygonal and signals need to be completed. The team was facing a challenge of uneven load as there were different volumes of tasks in the 3 buckets. Thus, some agents would be overburdened and some had no volume to work on. Cross-training high performers and turning them into Flexperts helped in resolving such challenges. Overburdening someone beyond their capability was also tracked for effectiveness through close monitoring of the Flexperts in the initial days, and if required, additional mentor support was provided. Skill assessment To check the alignment of the operators with the revised policies and work instructions, there is a requirement to create periodic quiz tasks and map all the operators on the same grounds on their awareness. Quiz tasks have deadlines and are supposed to be completed by the operators within the project deadline. The efficacy of this plan can be challenged as the quiz used to be rolled out for everyone at the same time, and the operators used to pay extra attention to them. Thus, quizzes were no longer a reflection of the scenario on the floor. To resolve this issue, provisions should be made to make the quizzes randomized for the operators. Wipro Solution - When a quiz task is created, a random timestamp between is selected and stored as the quiz's available after_ timestamp in the quiz creation tool. Once the timestamp passes the quiz would be injected as the next task in a worker's queue. The intent is to randomly distribute the quizzes over time to avoid all the operators getting the same task at the same time, thus revealing the task as a quiz and not a normal, production task. Tool has been scripted to determine the quiz's availability by assigning a unique availability window for each operator. The tool will allocate a quiz task to the agents on any day of the week. Automated quality check Today's customer wants zero tolerance in quality as any error can be critical for the business. Take the example of a driverless car technology company. One accident due to gaps in the product can challenge the existence of the business and dent the consumer's confidence in the technology. Thus, it is important to maintain high product quality to keep the industry alive and relevant. But quality comes with a cost and technology should be used to reduce expenses without compromising on the quality. Wipro solution – Automated checks have been implemented that help ensure coherence with the outlined specs. When the tasks have been completed, there are validator checks implemented in the tool, which have to be answered before submitting. If the operator does not attend to the validator questions, a pop up will appear as a reminder. Similarly, when the QCer is making an error and writing a reason, a popup will appear if the statement does not contain all the required attributes to zero in on the exact reason for marking the error. Provisions have also been made to suppress false positive marking of errors. The process excellence team has regular contact with customers to propose amendments required in the auto validators. Quality control Contact centers for the VUCA processes are now shifting their key focus from productivity to quality. The BPS providers are under increasing pressure to provide maximum surveillance to service

quality. Customers expect service providers to raise an alarm about any risks in the quality of the process spontaneously and take ownership. Any lapse in highlighting issues on time can be critical to the timelines of projects. Often, the agents confront judgement- and perception-based situations. Measures should be taken toward increasing the reproducibility and repeatability of resolutions in such cases. Wipro solution - To have a dedicated team of experts who along with process excellence analyze error trends and investigate cognizant patterns. It is important to identify the root cause of the errors through 5Y analysis. The Quality team attends to all work instructions and updates reviews to ensure that there is synchronicity in all the meetings and all the possible ambiguity regarding policies are resolved. They act as the process auditor with the primary responsibility of reducing ambiguity in the system. Customers have realized their worth and trust their verdict for any exclusive scenarios in the process. Conclusion The economic, social and technological environments of this era of business are identified by their Volatile, uncertain, complex and ambiguous nature. Collaborating directly with customers and aligning to their objectives has become a key differentiator. Business agility involving responsiveness and prompt action is a must for BPS providers to win the trust of the customer. The age of certainty and stable habitat is moving into uncertainty, disruptions and pandemonium. Service providers need to embrace a customized framework involving all the stakeholders in the supply chain and addressing each stake factor. VUCA processes require additional initiatives of strategic thinking and pioneering change in the process. VUCA does not mean that it is completely unpredictable but requires clarity and agility in vision and process understanding. In all, service providers should focus on high-performing delivery and constantly explore automation opportunities to cut down on operating cost Saurabh Singh Assistant Manager Digital Operations & Platforms, Wipro Saurabh Singh has about 4 years of experience in process excellence, six sigma and lean. He has worked with leading media and technology companies and has helped them improve their processes. He is a Lean Six Sigma Black Belt certified professional and an IIM alumni. Devendra K. Lulla Senior manager Digital Operations & Platforms, Wipro Devendra K. Lulla has about 16 years of service delivery experience in managing and leading the media, E-Commerce, telecom and technology outsourced business. Presently he leads one of the most prestigious businesses of Wipro's Digital Operations & Platforms service Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Changing Industry Needs - Transport and Logistics

Changing Industry Needs- Transport and Logistics May | 2020 The Transport and Logistics Industry was already seeing a slump in demand towards the end of 2019 because of the Chinese New Year. However, little did we know that a pandemic like COVID-19 would hit the industry at so many levels. Unlike other badly hit industries, the transport and logistics industry has a peculiarity; at the onset of the pandemic, business came to a standstill. While the world was on lockdown, and frontline workers and victims were battling the COVID-19 virus, there was increasing demand for supply of essentials- from both the crisis areas as well as the citizens locked down at home. The International Air Transport Association (IATA) had renewed its call to governments to take "urgent measures to ensure their vital air cargo supply lines remain open, efficient and effective." Companies like FedEx and C.H. Robinson are considered essential businesses and have their fleets operational for medical supplies. Now, as we see a slightly better picture, we can observe changing purchasing patterns; turning to online shopping even for groceries, and last-mile delivery services have become the need of the hour. The industry has learned some important lessons on anticipating and tackling pandemics of this intensity as it came across multiple challenges- Intermediate changes to policies: Customers are reviewing receiving capability of their shipments at destinations owing to local restrictions. There are changing lease terms for temporary warehouse arrangements. Stockpiling of Consignments due to traffic restrictions: Restrictions on routes, drive and rest times for drivers, and type of goods are causing choke-ups at airports, seaports and warehouses. Employee fulfilment Disruption: We saw an initial lay-off of employees and truck drivers as the whole supply chain was disrupted. Subsequently, there was a lack of workforce in the last-mile to fulfil increased demand for delivery of essentials. Pressure on earnings and liquidity: Companies are unable to identify where the cash is locked up. Payments are on hold, refunds are not being processed quickly and there is a fall in their share prices. Poor Customer Experience: There is not enough support staff to cater to an increasing number of queries on consignments and parcels. The complaints and dissatisfaction led to increasing willingness of customers to change partners. In order to avoid impacts of this scale, companies are adopting resilient solutions- A hero rising out of this pandemic is the local third-party Logistics (3PL) company that bigger giants can rely on. The big giants' trusted partners had shut shop during this crisis. These 3PL companies have been able to mobilize warehouses, distribution channels as well as the required workforce rapidly. There is increasing dependence on them, now that they have proven their resilience. This "quickly-recovered" industry is now looking towards digitization of their operations. Use of AI technologies

in warehouses; robotics to triage consignments, and drones for last-mile services are no longer far-fetched ideas. AI-based analytics and platform solutions for non-core operations such as workforce management, contract management, and working capital management are gaining visibility. Not only are companies on the lookout for advanced solutions, they are also ready to invest in smaller and quick-to-implement ones to improve operational efficiencies in the short term. Firms are reaching out to third-party experts to partner with them, and create robust solutions and global best practices together. Looking at the pace at which these connects and deployments are taking place, the transport and logistics industry might be leading in the road to complete recovery and seeing the boon in this bane. Shreya Arora, Manager – Travel, Transportation, Logistics, Hospitality & Public Sector, Digital Operations & Platforms Shreya has over 15 years of experience in the BPO industry handling various portfolios like Service Delivery, Operations, Account Management, Training, Sales etc. Over this period, Shreya has been extensively involved in Transportation and Logistics pre-sales efforts, addressing industry challenges and crafting customized solutions for the rapidly changing business landscape. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ====================== ----- Arcticle source ----- https://www.wipro.com/business-process/reimagining-the-customer-experience-journey/ ----- CX Journey CX Powered by Wipro Building Blocks of our Solution Contact Center in the Cloud Form Title Form Title Form Title Form Title Contact Wipro Please fill the required details to access the content Reimagining the Customer Experience Journey The COVID-19 pandemic illustrates how business demands can change swiftly. During this time, companies should step forward to do the right thing for their customers by ensuring compliance to all regulations. Every customer experience (CX) is a collection of touch points within an organization. These experiences must shift from fragmented episodes to a connected journey that revolves around agile operating processes and a metrics-driven approach. Our unique methodology turns customer touchpoints into an unforgettable and impactful experience. The reimagined customer experience hub is an integrated omnichannel experience fulfilled by zero-touch, front-to-back digitalization and self-service. Wipro creates extraordinary customer experiences (CX) for clients using its design talent and front-line technical skills combined with continuous innovation and process excellence. Process transformation through a single framework Customer service in a word: awesome The need of the hour is a Next Generation Customer Experience platform that leverages the power of multi-layered analytics to deliver the best-in-class ======================

Robotic Process Automation:

The Journey of a tool to a product

Please fill the required details to access the content Robotic Process Automation The Journey of a tool to a product July | 2020 This article discusses the role of Product thinking in the area of Robotic Process Automation. Robotic Process Automation is the core tool that helps enterprises undergo digital transformation through automation. To build a superior RPA product we need to think beyond the tool and design the product according to customer requirements. The customer requirements will in turn decipher what augmenting technologies are to be clubbed with RPA to create efficiencies when it concerns digital transformation. RPA might be the core of the solution an organization might require to transform their business processes but we need to consider the use of RPA technology as one part of a holistic automation approach. Augmenting RPA with other technologies – taking a broader, more strategic approach to automation is often called Intelligent Process Automation (Dutton, 2018). This article tries to delve deeper into how Robotic Process Automation can be enhanced through these technologies and what course these amalgamated technologies will take in the future when it concerns not just the product but how it enhances the consumers interaction with the product itself. Robotic Process Automation: Underlying principles for selection of the RPA product RPA is typically a tool employed in a digital process to make the process more efficient and is not a product in itself. What makes this tool a product is how it is utilized to improve the particular complication that the process presents itself with. A holistic RPA product would require thinking on multiple levels across numerous touchpoints depending on the transformation need of the client. These four dimensions before choosing any RPA software need to be considered: How will augmenting technologies shape the future of Robotics Process Automation? The first level would involve building an ecosystem of augmenting technologies that can make RPA more effective. Robotics, optical character recognition, process orchestrator, analytics, Machine Learning from the underlying systems for Smart RPA solutions. These technologies are applied according to the process they are automating. Coupling RPA with a blend of AI technologies, such as computer vision, optical charac-ter recognition (OCR), Natural language processing to process all types of documents, extract relevant information and feed output into downstream appli-cations is called Intelligent Document Processing. Banking and Financial Services and Insurance have been the early adopters of IDP with over 50% share followed closely by Consumer packaged goods (CGP) (Everest Global Inc., 2018). Each industry has a common operation inefficiency that needs to be solved. The combination of RPA and these augmenting technologies come together to form an integrated product that slowly specializes in the particular vertical. Finance & Accounting has large amounts of unstructured

data that is processed on a daily basis and Intelligent Automation can help automate these tasks with the help of AI-enabled technologies. Maximizing the potential of smart RPA through enhancing customer experience The second level would involve examining the process it is being applied to and the third level would involve making it convenient to use for the human agents that will be involved in the process. This would require the utilization of foundational capabilities to drive rapid and sustainable implementation. The zero-based design approach encourages people to cast aside assumptions to expand the scope of discovery. The factors to transform customer experience are: Organizations can make the digital journey relevant to the consumers through Customer Journey Transformation becomes extremely important especially where RPA has reached a maturity level. Banking and financial services tend to be front runners when it concerns the level of maturity achieved by RPA. Organizations then look beyond just the more tangible benefits achieved by automation and look to enhance the quality of the user experience. The 'customer journey' will take precedence over the channel used to reach out to the consumer thereby allowing companies to develop more compelling propositions and deliver more streamlined products and services. This will be facilitated by customer self-service through emerging technologies like mobile messaging, phone-based communication. Combining separate cloud environments into a unified hybrid platform increases the efficiency of the organization; eliminating duplication of efforts and potential security risks are some of the examples of an augmenting technology enhancing the customer experience of the enterprise. RPA as a product would typically involve thinking across the three layers that would make an overall process more efficient. Each layer within the entire product would be tied to various end objectives that are typically defined by the client. The customer journey would typically be used to extract the consumer requirements from the process. As a product concept, the effect that RPA will have on the overall journey should be looked at from a down-up perspective since the RPA/Augmenting Technologies have to interact with either the consumer or the orchestrator. To maximize the human synergy, it is important we design the product and its implementation depending on the end user. RPA is a tool that is supposed to increase the efficiency of the process beyond what simplification, standardization and workflow management can provide therefore it is important to have a strong base on which your RPA solution is built. Majority of the RPA software providers are single-mindedly focusing on adding features to their product but the effective usage of these features can only come about through a process that is efficient in itself. So it is safe to presume that Intelligent Process Automation is not just the RPA software but the entire Workflow management coupled with RPA capabilities? If RPA vendors are only supplying the software, then is it safe to assume that the Intelligent Automation product is not just the Software but ecosystem that this software company has built that involves the workflow/BPM management experts as well? Does this mean that the tool is as important as the experts that are creating the efficiencies through process engineering? The journey of the Intelligent Automation Product will be a cumulative journey of all the three layers. As technologies develop, the experts would not only have to adapt to these technologies but also reimagine the processes to extract even greater gains that will further create the need to develop these technologies. The machine-human synergy is bound to grow

through this feedback loop that will be created, where humans will augment machines and machines will in turn augment humans. This feedback loop has led to the creation of a platform which is an assembly of talent, capabilities and technologies, including Artificial Intelligence (AI) and advanced analytics. This is an indication of how machine-human synergy can be leveraged to create further efficiencies. This creation of efficiencies might even result in the major consolidation between not only RPA software/ technology companies but also service providers in the coming years leading to major shifts in the business environment across the globe. References: Dutton, N. W. (2018). From RPA to DPA: a strategic approach to automation. MWD Advisors. Everest Global Inc. (2018). Smart RPA Enterprise Playbook. Everest Group Research . Mckinsey Digital . (2019). Turbochargin the next-generation operating model . Mckinsey Digital . Kunjal Kaw Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Kunjal has five years of experience across advertising, media & PR covering Brand Management, Strategic Marketing, ATL/BTL/Digital Advertising and Trade Marketing. He has hands-on experience in Trade Marketing and Brand Strategy across various brands. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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Process Excellence in New Age Digital Media Businesses

----- Arcticle source ----- https://www.wipro.com/business-process/process-excellence-in-new-age-digital-media-businesses/ ----- About the Author(s) Related Articles Contact Wipro Please fill the required details to access the content Process Excellence in New Age Digital Media Businesses July | 2020 Introduction to New Age Digital Media Businesses The increase in netizens and social media platforms along with the proliferation of mobile internet has led to an unprecedented surge in User Generated Content (UGC) creation and consumption. Per a survey conducted by Global Web Index on social media consumption patterns, 36% of the respondents use social media as a source of entertainment, while 56% use social media platforms for video consumption through social media platforms (YouTube, and Instagram's IGTV being the forerunners). However, with no limit to the diversity of user-generated content, where most of it is unfiltered, consumption for entertainment poses a serious threat to audiences. Audiences are often at the risk of being exposed to anything from mildly abusive and offensive content to hate speeches and extremely violent, mentally disturbing content. In such times, it is imperative to check if the user-generated content promotes healthy consumption, or spreads malicious content. A preemptive

approach to content moderation rather than a reactiveapproach will help prevent inappropriate content before it is uploaded – nipping it in the bud. Algorithmic advances in latest tech can help platform owners develop mechanisms to screen audience profiles, mindsets and act accordingly. Platform owners and content moderation service providers have developed innovative solutions by leveraging Artificial Intelligence (AI) and Machine Learning (ML) along with technologies like Blockchain and crowdsourcing. These solutions help combat fake content (image, video, text) by using attributes like geo-location, source of occurrence, etc., thus reducing the time taken to moderate content, and improving efficiency and quality of moderation. Implementing AI and ML also helps significantly bring down the overall cost of content moderation. However, owing to the miscellany of user-generated content in terms of language, geo-political and cultural context, organizations need to be agile enough to build hyper-local moderation models compared to generic onsite-offshore models. It is essential to have associates culturally aligned to the kind of content they will be moderating. In this light, service providers need to revisit their current operating model for content moderation to ensure that associates handling specific geos belong to that particular geo. Just knowing the language is not enough. Modern-day analytics can help platforms build audience-profiling systems that help the AI/ML tools understand their users, their propensities, and likes and dislikes. It will help them know what kind of content the user generally engages with, and would be able to predict his or her next upload or activity. Platforms could also explore the idea of taking users through a short series of questions that gauge their mental state and hence, are able to predict the content being shared. While these steps might reduce the need for content moderation in the first place and make platforms safer, platform owners need to strike the right balance between keeping checks and balances, and providing users a platform to express. Our client is an American multinational technology company that specializes in web-related services and products. Its top-notch team of 89,000+ in-house employees did not have answers to all the questions all the time. This meant that they would engage experts to compensate for the lack knowl-edge in house. To ensure both cost-effectiveness and profitability, the companypartnered with Wipro for increased expertise and demand of services. Wipro's digital solutions enable Internet service providers to ensure that certain key processes are delivering efficiencies and allows them to concentrate on building their core capabilities. We provide expertise, diagnostics, and models that help deliver on their customer value proposition as well as identify and rationalize operational investments to improve margins and process efficiency. A significant portion of our operations work for our client entails content moderation, flawless implementation on ads going live and unimpeachable transactions of end users. This would help them deliver sustainable, significant value for their own organizations, their business partners and their customers. While ensuring customer satisfaction and business growth, we face a number of challenges to cater to and come up with solutions and models that would both improve the existing processes and benefit the business. To be classified as a high-performance vendor, DOP relationship had to satisfy two criteria – meeting minimum requirements, as well as capturing value beyond cost savings. This requires effective strategies but also the right technologies and processes, effective organization and change management skills, industry and domain

knowledge, strong leadership, savvy governance, and operational capabilities. Ways in which New-Age Digital Media impacts PEx Increased Focus on the Customer With the advent of social media, the performance of companies andproducts has become more transparent. Customers are able to compare prices and review performances with the click of a button. That on top of heightened competition requires Process Excellence initiatives to be more customer centric. We have been proactive in identifying the need of the hour to ensure value-adds lead to end-user satisfaction. Demand for Faster Processing Capabilities As new-age digital platforms provide more personalized and on-demand web services, along with faster deliveries, PEx initiatives must assist companies to deliver high quality and efficient output in as minimal time as possible. Margadarshak, a tool to identify slur words through the transcript of the video helps reduce AHT of the process, efficiency gain and improved quality due to reduction in manual intervention. Rapid Project Delivery Timelines Companies need to update business models and offerings to adapt to faster changing customer expectations in the new-age competitive world. PEx initiatives can no longer go on for six months or so. Policy Assistant, an interactive virtual trainer identifying grey area scenarios and helping agents during doubts was to ensure highest quality delivered for machine learning with least errors. It was implemented in the form of a decision tree for five difficult policies within a month's time. Sometimes You Need More than just improvement Process Excellence teams need to be able to distinguish between processes that merely need improvement and those that need total reinvention. Also, the training and wellness needs of employees working for these companies have to be kept in mind while designing these improve-ment projects. Wellness chat bots are designed to ensure wellness of employees as they are subjected to restricted content umpteen number of times and would help improve the system psychologically. They also ensure a holistic change in the mindsets of individuals. New Opportunities for Automation The new digital wave has made computer systems more sophisticated. Artificial Intelligence tools and advances in robotics are enabling those intelligent systems to be applied in new ways. Now, more tasks and processes can be digitized and automated even in areas that were previously seen as untouchable (because they require human judgement, for instance). Prime is a tool that uses a set of intelligent algorithms to review the metadata of the documents sent by the customers. It helps in auto validation of e-KYC documents and is able to differentiate between fake and genuine documents helping in identification of fraudulent customers and saving millions for the client. Greater Process Complexity and Risk Process Excellence teams need to be able to distinguish between processes that merely need improvement and those that need total reinvention. Also, the training and wellness needs of employees working for these companies have to be kept in mind while designing these improvement projects. Wellness chat bots are designed to ensure wellness of employees as they are subjected to restricted content umpteen number of times and would help improve the system psychologically. They also ensure a holistic change in the mindsets of individuals. New Skills for PEx Professionals All of the above means that just getting the Six Sigma black belt is not enough. New skills and awareness of other disciplines is becoming more and more important. Change management and other "soft skills" are critical for managing the people side of process change, especially during a time where these changes are coming

thick and fast. Transaction Monitoring The relationship between vendors and clients required meeting basic financial objectives, performing at desired service levels and delivering consistent and predictable service. Having better metrics in place to measure process performance is a critical piece to the overall puzzle. The partnership has enhanced our experience in measuring end-to-end processes better as well as in including the provider in these processes. Quality is paramount in the content moderation space as the topics go live to audienc-es of millions with just one click. It is necessary to have a structured approach around measurement of quality so that errors are minimized and right transactions go live. Currently the approach for measuring quality is two pronged. QAs perform blind reviews on the transactions and pass a decision based on their subject knowledge. The decision is matched/mismatched with the reviewers' decision, which is validated further. Any discrepancy between them is considered an error. SOP for quality management is defined and the approach is followed diligently across processes. Challenges Solutions Automations In earlier generations of BPO, the focus was primarily on greater efficiency: standardizing and streamlining operations, running operations better and faster, and driving down cost wherever possible. However, companies can only pull the same levers of labor savings and process improvements for so long before the benefits sound to be too monotonous. Now, the legitimate question clients will be asking their vendors is: "Is there something else you can give me?" That "something else" turns out to be the ability to use in-depth domain and subject matter expertise and the ability to analyze data and functions about how and where RPA and automations can be driven to more predictably drive business outcomes. As savvy clients look for differentiated technology capabilities from their providers, we came up with automation solutions for the client, that would not only help with reducing AHT of the processes, but also lead to efficiency gain and productivity savings without any harm to quality. Below are the some of the suggestions that we came up with that would help empower the business and ensure high performance: Margdarshak The aim is to improve customer experience by reviewing flagged content and taking appropri-ate actions like Parental Guidance, suitable for minors, safe for age group 5 to 7, mature adult content, etc. While reviewing the content for violations, the reviewer needs to vet the title and content of the video for profane words based on which CR1 / M10N rating is determined. Failing to identify the sensitive words in the metadata would lead to P0 escalations. This extension would help to list out all the profane words in the video, highlight sensitive words, and reduce escalations, which would lead to reduction in error rate and improvement in AHT and efficien-cy gain. Error rate reduction from 23.9% to 12.2% took place and 7 FTE gain was delivered to the client. Policy Assistant The process involves reviewing ads and enabling machine learning. It requires that the machine learn accurately about particular ads. Doubt clarification for grey-area cases with QAs and trainers usually takes a lot of time, which also involves high error rate due to wrong verdicts taken in identifying grey-area cases. An interactive navigator and virtual trainer was designed with the primary focus on policy-spe-cific grey-areas and top defect contributors to achieve consistency in decision-making and bridging the gap between policy page and reviewers. The modules are created in such a way that dummy cases can help a reviewer take a quick decision instead of waiting for SMEs to provide clarification on the subject. This led

to improve-ment in FTR from 97% to 99%. Wellness Chat Bot The aim is to review flagged videos and take decisions on continuing to stream video online or whether some other action is required based on video content and policies defined by the client. The content of videos uploaded and flagged can sometimes be very disturbing and can impact the mental well-being of the Admin reviewing it. The Wipro team, via its engagement with the Wellness Manager and a Psychologist, has taken various wellness initiatives, but these resources might not be connected with on a 24/7 basis. Hence, it is imperative to identify ways to engage Admins in other wellness activities that could address their stress levels. The idea was to introduce an AI-based Digital Wellness Advisor (Chat BOT) that interacts with Admins on a proactive frequency or when the Admin seeks assistance. Admin's stress level will be identified based on inputs such as text, voice, and pre-defined workflow solution. Conversations, puzzles, one-minute activities (as per suggestions from Wellness Advisors) and other engaging activi-ties are incorporated in the BOT to help reduce the Admin's stress levels. It will also help to identify potential risks if the Admin shows early signs of being mentally disturbed. Buscar In this workflow, primary email/secondary email and creation date are identified and duplication of content is checked on three different tabs. All pages are checked for policy violations and then the review is submitted. This process involved multiple repetitive steps. Reviewers had to copy multiple information on different tabs for single review, which was an NVA activity. A Chrome extension was developed that would look for various information on the page and highlight it. It will also share the summary of the number of times the information is repeated. This reduced toggling time as well and led to 35% reduction in review time and efficiency gain of 9 FTEs. Marvel In this workflow, Sender & From Header lookup are performed manually for each review. URLs are launched by manually copying and pasting it into a new browser window. This process involved multiple repetitive steps. Reviewers copy multiple information for a single review and use Google to search for it. They also had to open the links manu-ally in the review by copy-pasting the links into a new window. To resolve the issue, a Chrome brows-er extension was developed that would copy various information in the review UI and search for results and also auto-open the desired links and use Google to search the sender's address each time. This acts as an auto launcher for the URLs leading to efficiency gain of 11 FTEs. These automations have made our lives easier and paved the way for increased innovation and proactive resolution of issues. It has served as a value add for the customer in an elegant way and has brought in continuous improvements in the processes with enhanced results. Every inch of enhancement that we do leads to a wave of awareness and interest, which results in enthusiastic minds working to find realistic solutions to every problem. Conclusion Process excellence for media businesses has paved a new way of looking into innovations in the industry. Apart from historical audits to continuous improvement initiatives, opportunities in terms of automation and man-agement of metrics through different form of analytics have helped see a new picture of the business. There is great promise identified in our high-performance media accounts with greater focus on how to look at different metrics and how to define measurements in the content moderation space. With increased usage of social media, internet and video platforms, its necessary to be an innovator with each passing moment than being a follower or a laggard. Identify, gauge and

implement should be our major focus while implementing brand new solutions for the 21st century client. Everyone needs just-in-time solutions with least defects. We have to ensure we tread that path along with all our clients. References https://www.backofficepro.com/white-paper/business-process-outsourcing/ Upalika Palo Assistant Manager, Quality and Process Excellence Wipro Upalika has over two years of experience in Process Excellence, Six Sigma and Lean. Her experience spans across leading global organizations and industries such as media and telecom with a focus on process improvement methodologies and use of technology solutions for effective process management. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Education Has to Go Digital: The Lesson COVID-19 Taught Us

----- Arcticle source ----- https://www.wipro.com/business-process/education-has-to-go-digital-the-lesson-covid-19-taught-us/ ----- About the author(s) Related Articles Contact Wipro Please fill the required details to access the content Education Has to Go Digital The Lesson COVID 19 Taught Us July | 2020 As of July 2020, the COVID-19 pandemic has led to the closure of schools and colleges in 143 countries, affecting more than 1.18 billion students. Lockdown of schools, colleges and universities has disrupted learning and academic assessments, forcing the institutes to look for alternative ways and means to maintain learning continuity. However, these alternate quick fixes are just interim solutions. The new normal during and post COVID will demand adoption and deployment of virtual learning methods that are faster, easier and accessible to every student without the need to be physical present for inquiries, enrollments, classroom trainings, assignments and assessments. Along with immersive learning experience, it will also mandate future-ready student and staff, and a digital framework that helps strategic outcomes across services and operations. The pandemic-induced challenges The global education crisis due to the pandemic has impacted the student community and the education industry in an unprecedented manner. Along with the closure of many educational institutes, the industry is dealing with immediate challenges like: How to navigate disruption The situation demands a relook at the education sector, and makes adoption and deployment of innovative ways to deliver right outcomes essential. To navigate the disruption, the industry needs to To improve stakeholder experience, increase efficiency and offer courses in demand, the industry should leverage analytics along with digital Interventions like Natural Language Processing, Artificial Intelligence, Reasoning and Machine Learning for enabling data-driven decisions. AI chat

bots, self-service enablement and Cognitive OCR will help address student and faculty queries, and provide assistance in online enrollment and documentation.   The need for digitalization Just like other industries, Education has changed overnight due to the Coronavirus-driven lockdown. The new normal will not just be about operating in an environment that secures the health of students; it will be a mix of online and in-person classes that act as a support system to students. This will require driving digitalization across 2 main areas: Any transformation or change is a challenge. It is not easy to move away from comfortable approaches and adopt new and unknown methods. But the new normal post COVID makes digital transformation a necessity. It will not only help education continuity and accessibility, but also empower students with the ability to learn anywhere and anytime without compromising on the quality of learning under any adverse situation. Urmila Chauhan Manager – New Age, Media and Education, Digital Operations & Platforms, Wipro Urmila has over 16 years of experience in the BPO industry handling various portfolios like Service Delivery, Operations, Project Management, Training and Quality Assurance across Travel, Transportation, Logistics, Telecom, Media, and Education. Urmila has been extensively involved in new age media and education pre-sales efforts, addressing industry challenges, and crafting customized solutions for the rapidly changing business landscape. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

A Holistic Approach to Make Supply Chains More Resilient

----- Arcticle source ----- https://www.wipro.com/business-process/a-holistic-approach-to-make-supply-chains-more-resilient/ ----- About the authors Related Articles Contact Wipro Please fill the required details to access the content A holistic approach to make supply chains more resilient July | 2020 The Supply Chain Management and Logistics market, valued globally at $6 trillion[1], is facing significant challenges due to the COVID-19 pandemic, a unique disruption witnessed in the recent times. Such is the effect of the pandemic that the topline of core industries such as Retail, Consumer, Manufacturing, Technology, Medical devices, and Travel etc. have shrunk by at least 15-35%. As they strive to regain their mojo, Supply Chain Management (SCM) and Logistics will be the epicenter of focus with allied industries aiming at optimizing their supply chain with minimum investments for maximum returns. Transforming the 'new normal' to meet challenges The SCM & Logistics market is gearing up to the growth challenge with autonomous vehicles (drones for delivery), driverless rapid transport systems, driverless cars etc. as the industry moves towards being

digital via operations. With adoption of autonomous vehicles, the US SCM & Logistics industry is set to witness a decline of 45% in operating costs and save the US trucking industry between $85-125 billion annually[2]. Asset sharing is gaining ground in logistics, i.e. third party logistics (3PL) companies are aiming to be asset light in terms of investments on trucks, warehouses, trains and ships etc. and consumer companies are participating in asset sharing to optimize total cost of operations (TCO). Focus on these transformation areas is helping the industry regain the momentum: The opportunities for transformation Let us examine a typical logistics value chain comprising of order entry, fulfilment, dispatch and customer support (Depicted in Figure 1). Within the value chain mapping, there exists several opportunities for transformation. Shippers/carriers can use various technologies to drive wide range of efficiencies and automation in areas such as route planning, load balancing, track and trace, optimal fleet utilization, designing of right network for delivery etc. This will reduce overall TCO while providing optimal services to end customers.   Key challenges such as ad-hoc route planning, mapping shipments against fleets and drivers, limited visibility on fleet operations, inability to provide real time assistance to drivers on the go, inability to incorporate pick up requests in existing route schedule, and inability to keep customers informed can be addressed through transformation. The disruptive approach to transformation The challenges of transformation can be addressed via a four-pronged holistic approach that aims to standardize and simplify some operational activities, while automating some activities in the process, addressing challenges via analytics and all of this, by enabling higher customer experience. Figure 3 is an indicative art of possible within the logistics value chain to reduce the TCO by optimizing operations. The whitespaces in the supply chain that will be addressed through this approach are: Creating value through transformation A holistic approach to transformation across logistics and supply chain value chain is essential to realize the benefits of transformation. The resultant value-add to the business and operations will be: All of these eventually lead to a happy and satisfied customer that impacts the overall brand and Net promoter score (NPS). Continuous improvement in operations, higher employee morale and greater focus of employees from tactical to strategic tasks are resultant outcomes. In summary, the success of the logistics & SCM industry depends upon the pace at which they are able to cater to their customers by designing solutions that help transform delivery led last mile logistics operations at an optimal cost. Success, at the same time for the vertical customers (Retail, consumers, manufacturing, medical devices etc.) that either outsource or do it in-house, depends on how they optimally manage cost of logistics and distribution. They will need a priority heat map for transformation depending on some of the whitespaces indicated in the 3*3 matrix defined earlier as a function of time and cost to deploy. The core and allied industries would need to continue to have their heart in the right place to ensure growth in/post COVID-19 era to help themselves and their customers flourish. References: Mehul D. Damani Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Mehul is a seasoned digital and transformation thought leader with 13 years of experience in partnering with clients across business domains such as digital transformation, automation, customer experience enhancement, business strategy, B2B/B2C consulting, marketing & sales enablement

operations. His industry focus includes verticals such as Retail, Consumer Goods, Travel, Manufacturing, Hi-Tech & Telecom.   Subrato Basu Practice Head, Supply chain Management, Wipro Subrato leads the Practice for supply chain that includes Order Management, Logistics, Warehousing, Planning, Aftermarket Support etc. He possesses 18+ years of experience in creating SCM solutions across various industries. His focus is to leverage industry best practices and transformation levers to deliver enhanced end user experience.   Varun Garg Practice Manager, Supply chain Management, Wipro Varun Garg is part of SCM Practice team with 7+ years of overall experience in IT industry. He comes with rich domain experience in Order Management, Logistics, Planning and other SCM functions. His industry focus includes verticals such as Retail, Consumer Goods, Travel & Medical devices. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ====================== ----- Arcticle source ----- https://www.wipro.com/business-process/empowering-a-resilient-future/ ----- Offerings Contact Wipro Please fill the required details to access the content Empowering a Resilient Future   Let us together begin the journey of transformation   ======================

How to Transform Business Processes to Stay Resilient

----- Arcticle source ----- https://www.wipro.com/business-process/how-to-transform-business-processes-to-stay-resilient/ ----- About the Author(s) Contact Wipro Please fill the required details to access the content How to Transform Business Processes to Stay Resilient August | 2020 COVID-19 has ripped open the foundations of what we considered protected, sheltered and secure. Organizations are today grappling with this unprecedented situation globally, complying with all federal and state guidelines to ensure safety of employees, clients, partners, and other business stakeholders. While doing so, they are also looking for solutions to navigate the challenges the pandemic has created and exploring mechanisms to become more resilient to future threats and disruptions. Businesses are constantly trying to find ways to become resistant to market and technology disruptions. Digitization of books could be one of the ways for a publishing company to become resilient, at the same time opening new business avenues like e-books or audio books. Digitization and digitalization of key process information or standardized processes will help a global manufacturer to become more resilient. Digital knowledge "know-how" is critical for what to do with digital input to get a digital output performing a task without violating compliance. In case of a sudden change in business conditions, or when moving to a new vendor, this digitally structured knowledge could be accessed quickly to move to new ways of working. All such transformation

initiatives run on efficient business processes. If these processes are not harmonized or standardized, they become deterrent to growth and make the organization susceptible to disruptions. Roadblocks to resiliency To remain resilient, organizations need to keep a close watch on their people, process, data, systems and governance. However, lack of clear visibility into business' non-standardized processes results in leakages, inefficiencies, increasing operational costs, and dropping margins, making them inefficient and resistant to change. In order to overcome these challenges, organizations resort to quick fixes without sufficient groundwork to understand their current state and emerging risks. Here are some roadblocks that organizations experience when looking at transformation and business resiliency: The need for process transformation Business resiliency demands resilient business processes. In other words, business processes need to be standardized, streamlined, and automated where appropriate to reduce human dependencies. Wipro's business process transformation and harmonization platform - Harmony enables streamlined process design, automation assessment, and management of change. It helps digitize process knowledge using rapid process capture methodologies. Harmony assesses process efficiency based on the algorithms and offers embedded industry process libraries and codified activities to accelerate process design. It comprises of in-built project management tool for change programs, and automated reports and risk views for transparency through the transformation project. Harmony has helped our global clients increase business resiliency, in-process visibility, on demand access to critical process knowledge, and unbiased automation assessments by: Design your processes for a resilient future A clear line of sight deep into processes and on demand availability of structured processes help decision makers steer the business clear off disruptive forces well in time. But in order to reach such a perfect agile state, process activity must become digital - input/ output should be digital, knowledge should be digitized and digitalized, governance and controls should become digital, and finally, work from anywhere by anyone should become a reality. Decision makers need to design and deploy standardized and harmonized digital processes to institutionalize best practices across all regions and service centres. This will help present a unified view of people, process, data, systems and governance to them. Decision makers, operations leaders will have better control during disruptions and help quick implementation or adoption of new technology. Once processes are streamlined, next step is to identify automation opportunities within these processes and establish work from anywhere by anyone strategy. Automating key or repetitive processes will reduce dependency on humans, reduce costs, and increase efficiencies bolstering organizational immunity further. We would love to show you how Wipro's business process transformation and harmonization platform Harmony designs and deploys digital processes that enable up to 50% increase in standardization, up to 60% accelerated automation assessment leading to overall increase in ROI, and more. Request a meeting here. ThangaPrakash Kanagaraj Associate Vice President, Product head – Wipro Harmony ThangaPrakash has more than 22 years of experience across business process solution design, delivery, transformation, and automation leveraging technology. Currently, he is managing Wipro Harmony, a SAAS-based Wipro IP with user base across 60+ countries. ThangaPrakash holds a

Master's degree in Information Technology, and is a qualified CMA.
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Automation in the pharmacovigilance space

----- Arcticle source ----- https://www.wipro.com/business-process/automation-in-the-pharmacovigilance-space/ ----- About the Author(s) Contact Wipro Please fill the required details to access the content Automation in the pharmacovigilance space August | 2020 Pharmacovigilance is a patient safety program run by all pharmaceuticals and medical devices organizations. For obvious reasons, it is strongly governed by regulatory authorities across the world. Patient safety programs differ across organizations. In many cases, multiple internal departments within an organization run it differently. Hence, it is a challenge to adopt a harmonized, homogenized, and standardized process across the operations life cycle. Listed below are a few common challenges that every organization is trying to overcome. Industry expectations from Pharmacovigilance automation solutions include the ability to end-to-end pharmacovigilance operations. In addition, the automation solution should: Figure1: Pharma co-vigilance challenges, priorities & tech transformations Figure 2 depicts traditional pharmacovigilance activities and expectations from automation-driven operations. Wipro has developed a unique PV Automation Service Platform called TaloSafe for achieving a complete, correct, and compliant output through a global delivery model so that pharmacovigilance operations teams can ensure clinical and compliance corrections of cases. TaloSafe includes intelligent automation driven by RPA, artificial intelligence, proprietary workflow engine, and operations management systems that enable you to customize processes and metrics to the client's specifications. The framework lets you track the process, monitor metrics, and extract meaningful reports. The below image depicts activities that TaloSafe can assist you with Figure2: Pharma co-vigilance Challenges, Priorities & Tech transformations Wipro leverages innovations and tools to facilitate auto receipt of cases, along with auto-validation and duplicity checking. The tool also routes invalid cases to the appropriate associate, prompting him/her to either remove them from the workflow or get further inputs for completing the cases. The solution also supports auto-uploading of cases on to the safety tool thus reducing operational efforts. We believe the key drivers for this initiative are to: Figure3: ICSR automation with Talosafe With operations spanning the globe, having processed almost 1 million PV cases supported by a dedicated CoE (Centre of Excellence) setup for patient safety, Wipro is well placed to deliver Man + Machine solutions for our customers. TaloSafe will help to identify, validate, and redefine/re-enter important information from cases to safety platforms (Argus, ARISg). The aim is to build a process platform where safety cases are cleaned, duplication is identified, and information already uploaded on safety tools is vetted, and to perform corrections wherever required to be able to submit back. It also has additional features like: Key Differentiators
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Title Form Title Contact Wipro Please fill the required details to access the
content Next Generation Contact Center Wipro creates extraordinary
customer experiences (CX) for clients using its design talent and front-line
technical skills combined with continuous innovation and process
excellence. Customer service in a word: awesome The need of the hour is a
Next Generation Customer Experience platform Process transformation
through a single framework Wipro helps a telecommunication company
drive efficiency up through cost optimization By offering innovative solutions
through robotics, artificial intelligence, analytics and digitization, the
industry is gearing up for the next phase of its evolution - SSC 4.0 Wipro
helps a telecommunications company increase efficiency by reducing errors
hrough automation Productizing the Analytics services results in faster
implementation of Analytics solutions.   ======================

How the right digital partner can help transform Life Sciences and Pharma Services amidst disruption

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Please fill the required details to access the content How the right digital
partner can help transform Life Sciences and Pharma Services amidst
disruption August | 2020 Today, COVID-19 has drastically impacted global
working models across industries, with no exception. Individuals in altered
industries are working in varied shifts by successfully adopting a work-from-
home model and delivering outputs per client obligations and regulatory
compliance. Undoubtedly, the pharma and life sciences space, too, has been
affected irreparably by this far-reaching crisis. During these unprecedented
times, patient safety remains the utmost priority, and adverse events are
tracked and monitored continuously to provide a better standard of
healthcare. On a broad scale, the existing market, quarantine periods,
traveling constraints, and social distancing have all resulted in the world
economy taking a major hit. Certain occupations, although characterized by
high human proximity and low suitability to work from home, may well be
amenable to this shift through innovation and technology-enabled business
models. This new model has influenced and encouraged the use of modern
tools and technology, automation, big data and analytics, and social media
surveillance on global aspects. Once this pandemic ends, it is likely that
service industries and other sectors may allow 25-50% of their employees to
work remotely on a more permanent basis, to be able to manage
infrastructure costs and bring back some semblance of normalcy to the
ecosystem. Companies' policies and employee contracts will undergo
changes to ensure that data privacy and security along with deliverables and

timelines are not impacted. The current pandemic situation has affected the management and planning of the Life Sciences and Healthcare industry along with global clinical trials. The situation has caused regulators to make changes to their strategies too. As the world continues to fight the pandemic, the Medical Device sector is continually contributing and collaborating with policymakers and other stakeholders to play its part in ensuring that people's lives and health can be protected by uninterrupted supply. As per the WHO, "Governments should develop incentives for industry to ramp up production. This includes easing restrictions on the export and distribution of personal protective equipment and other medical supplies." Due to the COVID-19 crisis, the EU Commission decided to postpone the implementation of Medical Device Regulations (EU) 2017/745 (MDR) by a year – from 26 May 2020 to 26 May 2021. This allows the medical device industry and Notified Bodies (NBs) to focus on the problem at hand and put all their efforts into combating the current situation. Having the actual date of implementation might mean shortages or delays in getting the medical devices needed to fight COVID-19. Wipro as a service organization caters to (EU) 2017/745 (EU MDR) implementation globally. Few regulators have eased norms to reach the need in this pandemic situation. On March 25, in the interest of the protection of health, MHRA announced that it might authorize the supply of non-CE-marked devices. US-FDA has opened the door of Emergency Use Authorization. Some countries have called on the automotive, aerospace, and other industries to help plug the shortages of important medical devices. Due to this pandemic, MIT created an open-source solution for ventilators. However, regulators emphasized on the safety and performance of the devices. Due to such reasons, there may be training and understanding gaps as far as healthcare professionals are concerned. Wipro has a robust Medical Information Contact Center, which responds to >50Mn inquiries related to Medical Information and Product support enquiries. We support approximately 200 languages covering the globe, in addition to meeting the needs of local language speakers. The FDA acknowledges that companies and the agency itself may be hit by workforce shortages during a pandemic at the same time as adverse event reporting for products deployed for the pandemic may increase. Global regulatory bodies have also assessed the impact of the pandemic and issued new guidance for the management of clinical trials and post-marketing surveillance. Key health authorities, including the US Food and Drug Administration (FDA), European Medicines Agency (EMA), and the UK Medicines and Health Regulatory Authority (MHRA) have released recommendations for stakeholders, providing guidance on the conduct of clinical trials and post-marketing surveillance during the COVID-19 pandemic.   MHRA guidelines convey that efforts should be made to prioritize timely submission of suspected unexpected serious adverse reactions (SUSARs). Sponsors should remain compliant with safety reporting and investigators should continue to collect adverse events from study subjects. The French Agency (ANSM) guidance has provided flexibility in safety reporting compliance. SUSARs should still be submitted based on existing requirements. However, a two-month delay is allowed for submission of Development Safety Update Reports (DSURs).

FDA guidance on conducting clinical trials during COVID-19 recommends that sponsors weigh safety assessment methods, ensuring the safety of trial subjects and avoiding unnecessary contact. With the new guidance in place,

Market Authorization Holders (MAHs) and service providers should be cautious and proactive in defining the pandemic effects to minimize the impact on clinical trials and maintain patient safety. Pharma companies are assessing and validating tools, automated solutions, and social media surveillance to provide a scientific, patient-centric safety approach, diseases awareness, treatment regimens, real-time tracking and monitoring for clinical trials and adverse events to meet regulatory compliance. With new regulatory changes, in addition to the global pandemic, the entire life sciences and healthcare space is predicted to grow exponentially in the next few years in terms of clinical trials, and pharmacovigilance & medical devices outsourcing services. This growth is attributed to the rising number of health issues, predominantly in children and the elderly population. This in turn has led to the implementation of advanced healthcare facilities, efficient and effective treatment, and large-scale medical plans proposed by national government bodies to provide better care to patients. Also, new medicines will launch to treat pandemic diseases and the related risks will push manufacturing units to meet regulatory compliance, this, however, will create opportunities for new business revenue. The COVID-19 crisis has created extraordinary circumstances that require substantial additional resources and an increased availability of vitally important medical devices. The FDA suggests that companies should develop and implement an operations continuity plan to during a pandemic. Healthcare professionals understand the value of reporting. However, there are still challenges during an adverse event and/or incident report. These include failure to recognize the event or incident, lack of time, complex documentation, lengthy reporting procedures, patient confidentiality concerns, fear of blame, employee absenteeism etc. Prompt reporting is pragmatic and arguably, the best method for safety surveillance. Underreporting or a delay in reporting can be catastrophic. We, at Wipro, have a robust reporting procedure for events and incidents. For the last decade, Wipro has been catering to multiple Medical Device and Pharmaceutical manufacturers to report AE, to be compliant to the regulations. Currently, we are processing 0.5Mn AE cases and 50,000 Regulatory Reports per annum for manufacturers / OEMs. We have a dedicated team working on Regulatory intelligence to keep tabs on new developments in the regulatory world. Our robust system has enabled the submission of regulatory/vigilance reporting in 100 countries. The maturity level of an organization provides a way to characterize its capability and performance. According to the World Health Organization (WHO), the current year's global healthcare GDP% expenditure is estimated to increase >10% as compared to 2010. The highest expenditure was recorded in the United States, i.e., 17.07% in 2016 as compared to 14.66% in 2006. The growing rate of elderly population means a significant increase in the pharmacovigilance outsourcing market too. This generation is highly prone to serious health conditions such as heart problems, diabetes, cancer, paralysis, arthritis, rheumatoid arthritis, seizures, glaucoma, cataracts etc. that requires continuous assessment of adverse events developed from usage of medicines along with ensuring product risk safety and medical treatment. According to the WHO, the world's elderly population (i.e. older than 60) is estimated to reach 2 Billion by 2050 from 800 million in 2014. Hackers and cyber scammers are taking advantage of the COVID-19 pandemic by sending fraudulent emails and messages through social media that attempt to trick people into clicking on malicious links or opening

attachments. Several industries have become victims of such cyberattacks. At Wipro, we have a strong malware protection and firewall system to safeguard our customers' information. Our QMS is aligned with ISO 13485, which is globally accepted for medical device manufacturers or service providers. Wipro is a CMMi Level 5, company, and has strong IT systems and processes to safeguard the intent of our customers. These statistics drive significant demand for old-age medical care and nursing support, along with the provision of homecare facilities. This will drive notable opportunities in the global pharmacovigilance outsourcing market over the forecast period i.e. 2019-2028. Furthermore, for better tracking and monitoring of adverse events across patients globally, the implementation of automation, tools, and technologies is needed for faster assistance to humankind in managing their healthcare conditions. Multidimensional analytical tools have been implemented in global pharmacovigilance outsourcing services to manage end-to-end periodic product lifecycle reports. These reports outlast CAGR (Compound Annual Growth Rate), BPS analysis, Y-o-Y growth (%) and anticipated cost structure of global business opportunities in healthcare. Wipro has developed a unique solution called the "PV Automation Service Platform". It helps to achieve a complete, correct, and compliant output through a Global Delivery Model, wherein pharmacovigilance operations teams can ensure clinical and compliance corrections of cases.

Our solution leverages Intelligent Automation driven by RPA, Artificial Intelligence, a proprietary workflow engine, and operations management systems that enable you to customize processes and metrics to the client's specifications. Our framework tracks the process, monitors metrics, and extracts meaningful reports. Wipro is focused on continuous improvement and is built to pivot and respond to opportunity and change. As a global leader in the life sciences and health sector, Wipro has developed several innovative tools to bring automation such as voice to text, e-mail, smart scripts etc. to support such enquiries and legal complaints. Wipro HOLMES enables automation across industries to drive digital transformation for various business functions. During the current pandemic situation, Wipro enabled ~95% work from home, with stringent information security processes in place. Our stability provides a platform for agility and innovation. Wipro leverages innovations and tools to reduce operational efforts. Our key drivers are: Key Differentiators: Healthy partnership with a long-term, value-driven approach to pharmacovigilance Current pharmacovigilance and clinical trials services have been disrupted by enforced lockdowns, this has pushed businesses to adopt new working models with virtual support by implementation of tools, technology, and automation. To analyze the data received from various sources, sponsors are highly dependent on synergy between traditional analytics and validated clinical data to provide faster and better treatment to patients, ensuring safe drug usage. Travel restrictions brought on by the pandemic have also resulted in due diligence activities. Manufacturers can approach Wipro for regulatory compliance such as implementation of EU MDR or EU IVDR, regulatory / vigilance reporting, medical information contact center, and training of healthcare professionals. The pandemic situation will several challenges as well as opportunities for the global pharma and life sciences industry, in the form of data complexities, regulatory compliance, and stringent timelines. The pharmacovigilance market survey and implementation of automation and tools will help global clients in timely

reviews on their product risks, safety and compliance, while simultaneously helping them understand the risks associated with the early phase of drug development. This will go a long way toward assisting them in serving humankind with timely tracking and monitoring of drug effects. Saikat Biswas Global Head of Medical Devices, Pharma and Services at Wipro Digital Operations and Platforms He has more than two decades of experience in the IT/ KPO/BPO industry driving strategic global programs for Fortune 500 clients. Saikat has rich experience in leading outsourcing and digital transformation engagements for customers in the healthcare/life sciences space. For more information, you can write to him at saikat.biswas@wipro.com. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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The Dark Analytics approach for Retail and Consumer goods brands

----- Arcticle source ----- https://www.wipro.com/business-process/the-dark-analytics-approach-for-retail-and-consumer-goods-brands/ ----- About the Author(s) Related Articles Contact Wipro Please fill the required details to access the content The Dark Analytics approach for Retail and Consumer goods brands September | 2020 Unstructured data created inadvertently in business, and by consumers, is one of the most undervalued arrows in an organization's quiver. According to Gartner, dark data is "The 'information asset' organizations collect, process, and store during regular business activities, but generally fail to use for any purpose." Per IBM, 80% of all data is 'dark', of which 35% data is useful, of which only 0.5% data is analyzed! A huge wealth of data goes unnoticed or untapped because it is not actively stored. Since it is scattered, unstructured, and incomplete, processing it becomes overwhelming. Getting insights from dark data is like finding 'a needle in the haystack', but the pertinent question is - can this needle be ignored? Especially, if it stiches intelligent insights into business plans with threads of data? The advancement of Artificial Intelligence driven Business Intelligence platforms have now made it possible to harness 'Dark Data'. The Extract, Transform, and Load process (ETL) when efficiently applied to dark data and raw information sources such as Contact Centre Transcripts, Customer Reviews, Videos, Images, Geographic Locations, Survey Verbatim, Network Transactions, Industrial And Distributed Databases, Wi-Fi Motions, IoT etc. can help marketing organizations develop insights for revenue maximization through: Revenue Protection: Revenue Enhancement: The trifecta of Access to Cloud, AI-based platforms for Big Data Analytics, and

Machine-Learning capabilities are the big bets Retail and CPG brands are taking, in order to be above the curve of digitalization and innovation. Some of the reasons Retail and CPG organizations miss out on leveraging this wealth of dark data: The five S's to consider in order to make the most of dark data analytics: Retail and CPG brands should consider the following steps while embarking on their data-driven journey for insights: An integrated technology-based solution that captures dark data, combined with enriched structured data, allows experienced data scientists and analysts to provide valuable business insights. These insights can be used for revenue maximization, cost optimization, efficient performance management, and enhanced consumer experience. Dark analytics is the dark horse of analytics that Retail and CPG brands should bet on to gain the lead in an ultra-competitive consumer landscape. Rishi Reejhsinghani Deputy Manager, Presales and Solutions, Digital Operations & Platforms Rishi has 4 years of business strategy consulting experience with expertise in business study, business process re-engineering solution designing, and project management for clients in the retail and consumer domain. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Reimagining the New Normal with e-commerce

----- Arcticle source ----- https://www.wipro.com/business-process/reimagining-the-new-normal-with-e-commerce/ ----- About the author(s) Related Articles Contact Wipro Please fill the required details to access the content Reimagining the New Normal with e-commerce September | 2020 Much has been said about the disruption caused by the COVID-19 pandemic and its effect on human lives and the economy. Undoubtedly, the unprecedented event has wreaked havoc on global markets, but if history is any proof, we will see bold companies that invest ambitiously and timely in their online businesses succeed in the long term. Two of China's largest e-commerce brands were born of the effect that the 2003 SARS virus had on business and shopping behaviors. The current pandemic, too, presents opportunities as we have seen rapidly changing customer behavior toward online shopping, a trend that promises to stick post-pandemic. While several brick-and-mortar retail shops are facing closure, many retail and consumer packaged goods brands have faced revenue losses. However, strategic investments toward digital and e-commerce platforms can bolster the revenue stream. The pandemic is also posing several challenges resulting from supply chain disruption and delays in delivery, which may affect the brand's reputation as well as customer loyalty. A strong PR and design-thinking-led strategy toward customer centricity will help retail and

consumer companies build brand equity in the long run. Change is the only constant in the retail and consumer world; hence, these strategies must be fine-tuned continuously in order to remain relevant. How can e-commerce businesses overcome the impact of COVID-19? Why adopt e-commerce? A KPMG survey of e-commerce customers on why customers preferred e-commerce to 'brick and mortar' stores revealed that, for 58% of the responders, the ability to shop 24/7 was a decisive factor in favor of e-commerce. The next most important parameter happens to be the ability of shoppers to compare prices in e-commerce platforms with 54% responders finding this to be a critical factor. Other important parameters include lower prices of products on e-commerce platforms, convenience provided, free shipping offers, products not available in local markets, and more. If we divide all the responses into clusters, we find that convenience remains the most important factor followed by price-related parameters, push from offline and, finally, ease of selection. Free shipping and distinguished products that are only available through an e-commerce channel are the other major reasons why customers prefer to shop online. Advantages of e-commerce: When social distancing norms are relaxed, e-commerce sales may stabilize at a lower growth rate than what they are today. However, the online and e-commerce space will still play a major role in the success of Retail and CPG brands as consumers shift toward digital channels. Retail and CPG brands that can adapt their supply chains quickly, without compromising on quality and consumer centricity for the omni-channel world, will convert one-time purchasers to loyal customers and brand ambassadors, thereby giving the business an edge over their competition. Anup Sukumar Retail and Consumer Goods - Practice & GTM Lead, Digital Operations & Platforms Anup has 15 years of experience in Sales, Marketing, Business Development, Bid Management and Practice in the IT and ITeS space. He has developed successful GTM strategies and worked with organizations in Retail, Consumer Goods, Automotive, Consumer Electronics, Healthcare, and Hospitality. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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The 10 Commandments of 'Spike Management'

----- Arcticle source ----- https://www.wipro.com/business-process/the-10-commandments-of-spike-management/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content The 10 Commandments of 'Spike Management' Retail and consumer omni-channel digital contact centers September | 2020 In the retail and consumer goods contact center environment, enhancing customer satisfaction while

maintaining costs during peak periods is like achieving business nirvana. Spike management has been a Goliath of a problem for contact centers, especially in the retail and consumer industry. Some spikes are predictable, like the seasonal spikes during the holiday season. Holiday seasons see spikes due to consumer indulgence and intensive marketing efforts (planned promotions, discounts and advertisements). Predictable spikes also include 'event spikes' like the ones during a product launch or even during a campaign. There are some spikes which are elusive and unpredictable. The spike brought about by the pandemic has completely and instantaneously changed consumer behavior, forcing retail and consumer goods organizations to reimagine delivery models. The 10 commandments for 'spike management' are: Planning 1.   Analyze and see the future Create an effective interval wise and channel wise predictive forecasting mechanism by using artificial intelligence, machine learning and analytical tools. Historical data for analytics, inputs of expected outliers and constant evaluation of forecasted versus actual bring in accuracy. Efficient analytics and forecasting can also convert some seemingly unpredictable spikes to predictable spikes, thereby giving the organization enough head start to hire, train and align required talent, and scale up the infrastructure. 2. Plan and communicate within the organization Integrated planning and communication are often the most important and understated arrows in an organization's quiver. The interplay of various departmental activities such as marketing campaigns going viral and/or a high in demand product going out of stock will create spikes. Lack of information sharing with the customer experience team can lead to mismanagement and drop in customer experience. Create a cross-functional control tower to ensure that all efforts are focused on a common goal, which is to avoid working in silos. 3.   Prepare for the unseen A professional outsourcing strategic partner not only brings domain and functional knowledge but can also offer a scalable infrastructure and the ability to galvanize resources in a short time to manage overflows. To ensure risk mitigation and hedging against spikes, outsource to a strategic partner that has a global delivery network and an effective business continuity plan (BCP). Workforce Management: 4. Schedule the workforce efficiently 5.   All hands-on deck Encourage the supervisor, trainer and subject matter experts to take calls during the spikes. This not only provides for additional representatives to handle calls but also ensures management's grass root level connects with the consumers. 6.   Work is fun and games Spikes put massive pressure on the management bandwidth, infrastructure and of course on the agents too. It is important that the agents are taken care of, in order to maintain high quality even during this high-pressure situation. Engage and motivate the agents and other employees by using gamification techniques and platforms that help solve problems in a way that are fun. For example, create a leader board and reward an agent with a trophy for every first call resolution with 50 points at the end of the month. 7.   Sharpen the skills – cross skill and up skill It is important that the talent is trained accurately to prevent loss of customer, brand and revenue. Ensure the talent is effectively trained on the new products especially prior to a campaign to address the inquiries on the new launches. Managers must study the feedback from customers regularly to ensure efficient training programs. An efficiently trained agent greatly reduces the average handle time (AHT) as well as increases first connect resolutions which are the most fundamental ways to reduce wait times

efficiently. Cross train select agents across queues to create a pool of trained talent that is capable of handling calls under various queues and can be utilized in the peak queues. Cross trained resources across channels like voice, chat and emails can be used to manage channel spikes. Create an efficient training module even for temporary agents that includes the basics such as most common call types and processes. Digital Transformation 8. Match the customer query and agent An inbound queue flooded with hundreds of queries is bound to overwhelm an agent. Leverage platforms that categorize as well as bucket queries, and have the ability to triage (prioritize and redirect based on decided attributes). This ensures appropriation of queries to agents based on factors such as agent skillset, language, priority, type, and other case filters. Resolution of repetitive queries can be addressed through a notification on the website or company application thereby reducing queries. 9.   Create 360 view of the customer Retail and consumer goods consumers are buying through multiple channels both online and offline. They are also contacting through multiple mediums such as email, text, chat, and social media. Facilitate agents to concentrate on conversations and not on workflows through next-gen case management platforms that ensure all information about the client including historical interactions is easily available on one dashboard. This helps reduce AHT, increase first call resolution and thus reduce spikes. 10. Move from high touch to zero touch Create an omni-channel sophisticated digital contact center which ensures customer satisfaction by transitioning from just phones and emails to machine learning and AI based robots. Robots have gotten more sophisticated and human like through artificial intelligence and machine learning which makes the customer comfortable in conversing with 'virtual assistants' while making spike management easier with fewer touch points. Virtual assistants, if coupled with technologies providing immersive experience of augmented reality and virtual reality, improve customer experience and make it easier for customers to address their queries through self-help and gain immediate resolutions without creating spikes. Strategic outsourcing partners can help retail and CPG organizations manage spikes without compromising on quality or costs, thus enabling them to enjoy high brand loyalty, maximize profits and enhance revenues through satisfied customers. Rishi Reejhsinghani Deputy Manager, Presales and Solutions, Digital Operations & Platforms Rishi has 4 years of business strategy consulting experience with expertise in business study, business process re-engineering solution designing and project management for clients in the retail and consumer domain. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Digital Order Management

Please fill the required details to access the content Digital Order Management October | 2020 Industry Overview / Introduction The high-tech industry is going through large-scale disruption. Value is migrating from products and devices to software platforms; Intense competition, extreme cost pressures, inefficient and fragmented processes, siloed data, and legacy systems are forcing businesses across the world to make changes. Then, there's the unrelenting pace of technology change. Technologies such as artificial intelligence and machine learning are becoming pervasive, fundamentally changing the way companies operate. The advent of 5G, IoT, Blockchain, and NLP is adding to the potent mix of technologies driving profound change. Add to this, the ever-rising expectations of customers who want 'anytime, anywhere' service. At the heart of this complex environment lies an organization's Order Management Process. Order Management Trends Today, customers demand greater supply chain agility. The adoption of multiple channels is creating new capacity and cost challenges, and complex global supply chains are increasingly impacted by disruptions. This is driving the need for transformation in product and service supply chains along three axes, namely: In this article, we explore how transforming the Order to Invoice processes can assist supply chain and customer service leaders in evaluating, selecting, and implementing digital order management solutions driving hyper-efficiencies, enhanced customer experience, and end-to-end visibility across Order Management operations. Challenges Intense competition, extreme cost pressures, highly inefficient and fragmented processes, siloed data, legacy systems, and demanding customers are forcing businesses to make many changes. Mergers and acquisitions are adding even more complexity to the business and IT landscape. In many cases, businesses are responding by investing huge sums of money, resources, and effort into improving the status quo, only to find that they are still falling far short of expected business benefits, customer growth and satisfaction goals. With Digital Evolution, there is a need for companies to rapidly transform the supply chain and order management operations as an accelerated differentiator for growth to better serve existing customers, in addition to opening new emerging markets and industries. This presents us with a unique opportunity to leverage our practical expertise and experience in customer value chain planning and execution to: Our approach / methodology / solution Order Management is all about making the process – from order receipt to sales order creation to sourcing the components to delivering the finished goods & services to the customer – more efficient, reliable, and transparent. Breaking down silos and bringing innovation to all corners of the enterprise is necessary to survive in an environment with short product cycles and markets where companies quickly rise and fall. At Wipro, we have designed a Digital Order Management cloud-based solution that can digitally transform your global business operations in sales order management and supply chain. Our Design Principles bring together Outside-In thinking and the Inside-Out

enablement capability, enabling digital transformation to achieve seamless customer experience, low-touch to zero-touch processing, reduced cycle times, ability to monitor operations in real time, thereby increasing accuracy and compliance in all transactions. Making Digital Order Management Work for You Today's executives are all asking similar questions of their Sales Order Management. "How do I get to the next generation of Zero-Touch Sales Order Management Operations?" Executives want to know how to realize more value, how to expand services, how to enhance customer experience, how to drive zero waste, and how to drive continuous process improvement initiatives. The core solution can be designed to not only deliver an innovative and cost-effective model but also provide a progressive and de-risked approach to operations through rationalization and automation leading to best-in-class delivery capabilities. Simplify Business Processes - Organizations should focus on driving process simplification, harmonization, and rationalization of business processes with the help of Quality Framework, which is a combination of Lean, Six Sigma, and Kaizen. Elements like process control, process audits, and transaction monitoring will ensure that resources deliver a consistent experience to customers. To move to the next generation of sales order management, organizations must assess the maturity level of their current business processes and determine the best path to achieve standardization and harmonization. Some of the key initiatives organizations should undertake include: Leverage Technology Interventions - Technology has made our world an incredibly interconnected "system of systems" and enabled a new age of multi-modal boundless collaboration that opens up almost endless possibilities across the entire supply chain. Leverage in-house or partner's investment in edge technologies like Intelligent BPM, Artificial Intelligence, RPA & Smart Scripts automating order management processes to reduce costs, achieve hyper-efficiencies and improve service levels.   Technology interventions that organizations should evaluate to eliminate manual activities and enable intelligent machine interactions: Apply Analytics to gain Customer and Operational Insights – Along with gaining valuable customer and operational insights with the help of historical transactional data, organizations can also deliver actionable and fact-based insights that will aid in conducting intelligent analysis & will make it not only easier to visualize and interpret the data, but also to understand the reason behind patterns. The solution should include Data Visualization, Predictive and Prescriptive Analytics, Business Intelligence & Reporting. Initiatives that organizations should take to reduce cost structure, improve efficiency, responsiveness, and predictable decision-making.   Innovate - It is no longer acceptable to be an exceptional implementer; instead, you must innovate to stand out in the crowd. How can you elevate customer service while reducing cost and increasing profit? Doing what you used to do better will not cut it! You must innovate. Leverage Blockchain for Order Management and fulfilment process that provides end-to-end visibility and unparalleled data validation for order management with touchless invoice generation for participants in the SCM value chain. Select features should include: In summary, working on these initiatives will see an impact on both the top and bottom lines Looking forward, into the future In today's era of high customer expectations, businesses naturally aspire to the highest levels of service, from order confirmation to guaranteed delivery dates. At the same time, it's imperative that they develop the ability to secure business continuity—to anticipate and

mitigate possible supply chain disruptions, both local and global, that can range from political to environmental to economic, and can seriously disrupt operations without warning. Yes, most companies have invested in sophisticated technologies and systems within the confines of their own organization; and many have gone further, expanding to include point-to-point connections with external partners. But if businesses are to successfully deliver both quality customer service and business continuity, they must take a new approach to Order management— specifically, the ability to orchestrate customers, partners, suppliers, and distributors to a level of accuracy unheard of just a few years ago. Achieving that requires a shift to a singular view of services among all entities that touch the order management value chain. V. Karthik Viswanadham Practice Manager, Supply Chain Management, Wipro Karthik Viswanadham is a seasoned Order Management and Supply Chain professional with 17 years of cross-functional experience in partnering with clients across business domains such as digital transformation, automation, customer experience enhancement, business strategy, B2B/B2C consulting, and enablement of sales support operations. His industry focus includes verticals such as Hi-Tech, Manufacturing, Medical Devices & Telecom. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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The Pressing Need to Accelerate the Student Financial Aid Process

----- Arcticle source ----- https://www.wipro.com/business-process/the-pressing-need-to-accelerate-the-student-financial-aid-process/ ----- About the author Related Articles Contact Wipro Please fill the required details to access the content The Pressing Need to Accelerate the Student Financial Aid Process October | 2020 Students from low-income family groups who want to continue their education are the worst hit due to the ongoing COVID-19 situation. This has led to job loss and has affected the financial status of the families, while financial aid applications are still dependent on the previous year's (pre-pandemic) income data. There will a gap in this year's numbers compared to last year's income data for families that are looking for student financial aid support. While this represents one of the challenges that students are grappling with, the journey gets tougher post the SAR (Student Aid application) form submission by students through the FAFSA (Free Application for Federal Student Aid) in the US. The Student Aid Package goes through multiple revisions due to changes in student details, missing information, change in the program, and other factors affecting the Student Loan eligibility criteria. This rework and multiple revisions leads to higher turnaround time, in turn resulting in a backlog of SAR even after the

term starts, which leads to uncertainty of aid approval and directly impacts student experience. Some of the complexities and challenges impacting the lead-time of SAR include but are not limited to: These challenges drive the need to rethink and redesign the financial aid support system, accelerate SAR closures before the term starts, and enhance student experience through the adoption of the four pillars namely Simplification, Standardization, Automation, and Immersive Experience to deliver the right essential outcomes. To navigate the disruption, the industry needs to: To accelerate SAR closures, improve stakeholder/student experience, and increase efficiency, the industry should leverage automation, effective case-management tools and analytics, along with digital interventions like Natural Language Processing, Artificial Intelligence, Reasoning and Machine Learning to enable data-driven decisions. AI chatbots, self-service enablement, effective end-to-end case management and data extraction tools, and automation along with Analytics will help accelerate SAR closures, improve student experience, and reduce cost. Below is a pictorial representation of a high-level financial aid process and an approach to bring the right interventions to redesign and enhance the process. Below is a pictorial representation of Transformation levers that can be leveraged at various stages of financial aid support. References: https://www.forbes.com/sites/wesleywhistle/2020/07/13/policy-proposal-to-tackle-covid-19-inequities-in-student-debt-and-financial-aid/#785ac8d440c9 Urmila Chauhan, Manager New Age, Media, and Education, Digital Operations & Platforms, Wipro Urmila has over 16 years of experience in the BPO industry handling various portfolios like Service Delivery, Operations, Project Management, Training, and Quality Assurance across Travel, Transportation, Logistics, Telecom, Media, and Education. Urmila has been extensively involved in new-age media and education pre-sales efforts, addressing industry challenges and crafting customized solutions for the rapidly changing business landscape. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Demand forecasting for the new normal
in the retail and consumer landscape

----- Arcticle source ----- https://www.wipro.com/business-process/demand-forecasting-for-the-new-normal-in-the-retail-and-consumer-landscape/ ----- About the author(s) Related Articles Contact Wipro Please fill the required details to access the content Demand forecasting for the new normal in the

retail and consumer landscape October | 2020 The retail and consumer world is volatile, uncertain, complex, and ambiguous (VUCA) due to changing consumer behavior and product preferences. These cause dynamic changes in the consumers' shopping carts. The vicissitudes happen in product categories, volumes, brand preferences, and even channels. Companies are trying to understand, analyze and adapt to the unpredictability of the consumer's world, which has been further exacerbated by the COVID-19 pandemic. To maximize profitability, companies have transformed from decision-making in silos and sequential planning (that lacked agility) to 'integrated planning' across functions. Demand forecasting is of paramount importance, sensing near accurate demand is the foundation on which strategic and operational plans are built. Based on the demand forecasts, companies develop and create financial plans, pricing policies, manufacturing schedules, sales and marketing strategies, capacities and infrastructure expansion plans, manpower plans, and capital expenditure forecasts. The volatile consumer behavioral attributes have made accurate demand forecasting a nightmare. Consumers are more likely to stockpile and hoard goods (especially essentials) due to the pandemic restrictions and unpredictability of supply. This, in turn, leads to 'stock outs' at retail stores and fulfillment centers for specific categories; thereby creating a bull-whip effect - a pseudo surge in demand. In order to respond to this wrongly sensed demand, companies put undue pressure on their production lines, compelling the supply planning function to reduce the lead times of raw materials. This is a daunting task considering the already disrupted supply chains due to travel restrictions, unavailability of logistics and labor shortages. Dynamic pricing and omni-channel servicing of consumers in a short turnaround time is a standard practice in the new retail and consumer landscape. Demographics and location intelligence parameters have also become very important, as there is a shift towards local buying. Keeping these changes in view, the traditional ways of demand forecasting (based on historical data and exponential smoothing application on time-series analysis) which involve manually analyzing data from across the supply chain, do not make the cut for accurate forecasting. The traditional ways are inaccurate and time consuming. The dynamic changes require adding variables and sources into the forecast on a continuous basis. A sophisticated forecasting model (enabled by machine learning algorithms and artificial intelligence) combined with 'big data', could be the answer for timely and accurate forecasts in the consumer landscape. A hybrid model that combines the old methods and new age technology is the need of the hour as it effectively bundles internal data such as historic trends, data from points in a value chain, distribution centers, payment gateways etc. It also incorporates external data such as geo location based news feed, social media analysis, ongoing promotions, GDP, weather conditions etc. The data can be structured or unstructured. An eclectic combination of digitalization, structured operations and appropriate platforms make it possible to combine internal and external as well as structured and unstructured data points to create more realistic and timely forecasts. Data can be broadly classified into 4 data pools as under: If the forecasters can accurately capture and analyze all the above data pools, it is like achieving business nirvana. Figure 1: Envisioned forecasting model   Accurate forecasts as per stock keeping units (SKU), channels and regions help facilitate relevant inputs to other functions, which can help create function wise plans to meet

the demand effectively. A near accurate forecast answers fundamental questions like - what to make, how much to make, how to sell, where to sell, and whom to sell to. This boosts overall operational profitability, enables efficient production planning leading to efficient alignment of resources and workforce, allows better control over damaging events like stock-outs that cause customers to switch to other brands, avoids production of unsaleable stock that have high holding, and helps mitigate the bullwhip effect. This also ensures an effective response to the demand volatility enabling top line and bottom line growth. Anubhav Billore Manager, SCM Practice, Digital Operations & Platforms Anubhav has around 12 years of industry experience and currently focuses on the retail, CPG and logistics sectors in his supply chain practice management role. He has worked for several customers on process and performance improvement projects across the supply chain space. He has diverse experience in management consulting engagements, technology strategy, business process re-engineering, customer experience enhancement, and change management programs. Rishi Reejhsinghani Deputy Manager, Presales and Solutions, Digital Operations & Platforms Rishi has 4 years of business strategy consulting experience with expertise in business study, business process re-engineering solution designing and project management for customers in the retail and consumer domain. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Transform the Transformation

----- Arcticle source ----- https://www.wipro.com/business-process/transform-the-transformation/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Transform the Transformation Process Mining is Accelerating Digital Transformation November | 2020 Traditionally, transformation was an initiative or a project taken up by the CXO organization, led by a group of Quality or Six Sigma consultants. If you were also looking at outsourcing some of your processes, your BPO service provider brought in transformation somewhere along the Lift-shift-transform, Transform-lift-shift, or Lift-transform-shift lifecycle. When you got down to the brass tacks, it involved a one-time process shadowing, or deep dive discussions, and lengthy interviews with subject matter experts (SME). Often, this was subjective, partial, and with increase in scale and complexity, drawn out and costly. But we still pressed on, brought in the organizational changes, the process improvements and technology – hoping for business benefits, which were not easily monitored or reported. Gartner says, "Many BPO companies lose money, time and customer confidence on disappointing slow starts to BPO contracted engagements because the clients do not have sufficient levels of detailed insight into the actual work being conducted."[1] But "Process

Transformation" has itself (thankfully) followed Ray Kurzweil's "Law of Accelerating Returns", according to which, the rate of change in a wide variety of technologies tends to increase exponentially. In the case of process transformation, the paradigm shift is brought in by a tech concoction of Knowledge Management tools, robotic process automation, and artificial intelligence. In this article, we will focus on a relatively new entrant - process discovery or process mining technology. Everest Group defines process mining as any software product or solution to examine and analyze process-related information that is captured in event logs generated by enterprise systems such as ERP, CRM, and SCM to discover processes and generate process maps.[2] How does process mining drive digital transformation? Process mining brings in a data-driven, objective, enterprise wide view of the processes in real time. In the hands of a transformation consultant, the tool provides endless possibilities to collect, discover, improve and monitor processes. The process view is no longer a snapshot, but a see-as-it-happens view and this allows the consultant to understand how to make discrete parts of the business more efficient, and how to calibrate the individual components to optimize the whole for specific outcomes. Figure 1 shows how we have been adopting process mining at different stages on the BPO project lifecycle to accelerate transformation outcomes: Accelerate transformation outcomes Figure 1: Process mining at different stages of BPO project lifecycle to accelerate transformation Digital transformation is being turbocharged by shared services, which creates an environment that is conducive for rapid adoption of digital capabilities. Shared Service Centers (SSCs) and Global In-house Centers (GICs) are the catalysts for driving transformational changes. With a structured approach to transformation and a data-driven approach to continuous process discovery and transformation, it provides value-add, which is a win-win for both service providers and the internal stakeholders (See Figure 2). Some of the key benefits are: Unlock Business value Figure 2: Benefits of process mining in typical BPO engagement "When digital transformation is done right, it's like a caterpillar turning into a butterfly, but when done wrong, all you have is a really fast caterpillar." — George Westerman, MIT Sloan Initiative on the Digital Economy Ready to mine your process gold mine? Let's get started the right way! Connect with us here to know how we can deliver you a new level of control over your business processes. References Manoj K Bhat Digital Operations & Platforms, Enterprise Operations Transformation, Wipro Manoj Bhat has over 16 years of professional services experience in various roles in consulting, IT led transformation, pre sales, solutions architect across process automation, platform solutions, ERP and BPM packages. He has worked with large global enterprise clients in shared services, GIC, captive and outsourced models in their transformation journey. You can reach Manoj @ Manoj.bhat5@wipro.com Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Contact center transformation

Contact center transformation Reimagining the purpose & approach to value realization November | 2020 Transformation is not NEW. The NEW is transforming with speed, agility, and creating value for stakeholders. Recent years have seen an emphasis on enterprise-building capabilities to respond with speed and agility but the missing piece has been the right approach to value definition, creation and realization for stakeholders. A quick peek inside most organizations will validate this as finding teams trained on new and faster ways of working will be easier than finding the value realization office. Enterprises in the race to compete in the digital world have ended up focusing on the means (adoption of emerging tech and practices to solve an isolated problem) rather than the end (reimaging the larger picture to drive value definition and creation). Contact center transformation has witnessed a similar trend where emerging tech has been leveraged to drive improvements within contact center operations in an isolated manner rather than looking at it as a part of an integrated, larger unified value proposition to the end consumer. This approach has led to a lot of value being left on the table. The business operation ecosystem has become complex Before defining the future role of contact centers and how transformation should be approached, let us visualize the dimensions of change in an interconnected ecosystem and what it means for contact center operations. The competition is more from non-traditional players and product commoditization is prevalent. New business models are emerging focused on new collaborations, where service differentiation is at the heart of things. Partners and suppliers are looking at ease of doing business in a platform economy where managing cost as well as the quality of product and service has become a key focus. Contact centers that were traditionally focused on the end consumer are now focusing equally on these new alliances. Figure 1: Evolving interconnected business ecosystem Employee churn coupled with a steep learning curve (domain & tech) of the new workforce has been an age-old challenge. However, today, the focus has shifted to provisioning remote and connected ways of working while managing risk. Rate of emergence of new technology, skill availability, commercial viability, models of usage, tech choices to bet on, and cost of ownership are keeping enterprises on their toes. Whether and for what to take an enterprise view or department view has been a challenge. This situation has grown today, where running operations in this new normal has become imperative. The face of risk has changed. The current pandemic and recent epidemics have opened up a new debate; one that challenges the erstwhile setup of contact centers. The risk today has to be categorized into two separate buckets: the known risks, and the other unforeseen threats, where the impact has to be evaluated in a quicker and sharper manner. Customers, too, are impacted by this changing environment. Now more than ever, they are looking at enterprise to deliver value-led, personalized, contextual, and empathetic experiences through channels of their choice, where transparency and trust are sacrosanct along

with service agility and completeness. Contact center operations are falling short of delivering the right experience Enterprises are moving to a business model where their products and services are being assessed and / or bought through partner stores and platforms. This has led to the second moment of truth (customer servicing) in customer journey becoming the first touch point with enterprises. The engagement experience at this stage will be a key enabler for future brand association and hence enterprises should work on getting it right the first time. However, multiple studies highlight gaps between customer expectations and service delivered. A few key ones are highlighted below. The gaps highlight that transformation in contact centers is not integrated with the larger customer transformation mandate, and that despite investments by enterprises in emerging tech & digital channels, customers still prefer to talk to a person to get issues resolved. In this new normal, empathy is emerging as a key component of service delivery, and voice-led, people-managed services are still there to stay for some if not all customer segments. Enterprises have to rework on an experience delivery model, where they need to use the right mix of voice and non-voice based services for different customer types. This would mean re-assessing the efficacy of already-digitized processes. Today, more than ever, it is imperative for enterprises to rethink their contact center strategy. The new purpose of a contact center needs to be conceptualized In this dynamic and constantly evolving new normal, enterprises must focus on four key strategic objectives and the following enabling themes. Pivot to be a value delivery hub The value being delivered should focus on solving customer issues. How contextual and stateful information is passed to the contact center to make decisions will be key. Enterprises need to re-think and focus on the larger integrated omni-channel user journeys and not just the journey being traversed within the contact center. The workforce model should be designed to deliver value through experience differentiation strategy for segments rather than to merely engage. Figure 2: Re-imagining the purpose of contact centre   Run Lean & Agile Operations and manage risk better Automation strategy must focus on delivering effective service rather than headcount reduction. Digital channel migration and adoption strategies, and their impact on contact centers, have to be well-devised to be effective. COVID-19 has underlined conversations around new tech solutions to manage risk in the work-from-anywhere model. Business cases to drive new models of technology consumption coupled with multi-country operations rationalization have to be worked through to optimize total cost of ownership. Journey toward a revenue model Contact centers are a treasure trove of meaningful information if you know how to mine it. The need of the hour is to embed intelligence the right way to drive the right insights, which is then shared with the right teams to achieve the objective of serving a customer segment. This calls for joint governance and integration between the contact center and other enterprise departments. It is important to have a culture of innovation embedded into the operations. Enterprises should also evaluate how their external contact center partners have embedded a transformation charter into the fabric of day-to-day operations. Be an employer of choice Enterprises need to pick up their game on how to engage, manage, and sustain their workforce in a more inclusive manner for long-term sustenance. With the transition of contact centers to become value delivery hubs, there is a need to revisit traditional KPIs to drive the right agent behavior. Contact center operations were forced to change their

setup overnight. Now, it is time to revisit this option of work from anywhere in a more strategic manner and create value levers to ensure a win-win situation for all parties involved. Figure 3: Key technology themes Approach to transformation must change: Re-imagine, but holistically In a transformation journey, the right approach is as important as establishing ambitious goals. Choices and decisions are made across the enterprise. These could be anything from strategic to tactical across purpose, processes, technology, data, and people. Contact center transformations have witnessed choices and decisions made in a rather siloed manner, with the focus on capabilities just within the contact center (box). Enterprises need to appreciate the fact that the contact center is a part of larger business operations and there are upstream and downstream handshakes to it. So trying to solve a part of the puzzle will provide incremental automation-led benefits but traps realization of exponential benefits at an enterprise level. Unlocking this exponential benefit is important as customers too are focused on getting an end-to-end resolution of their problems and aren't looking at how well enterprises run their contact center operations. To help enterprises realize their transformation journey successfully, we leverage our transformation framework that takes a holistic rather than compartmentalized approach to value creations and realization. The framework is divided into three interconnected stages of value definition, value delivery, and value sustenance, which are further broken down into five themes. Each of the five themes is further divided into 25+ sub-themes. Figure 4: Holistic approach to contact center transformation In the value definition stage, the focus is on identifying the purpose of transformation aligned to the business model strategy and the underpinned experience strategy. It is imperative to understand what an enterprise is trying to achieve, customer segments it wants to service, the value propositions defined for them, and how this transformation fits into the scheme of things. It is also important to understand how an innovation engine can be aligned to the enterprise construct so that this initiative doesn't become a one-off before fizzling out. In the value delivery stage, the focus is on redefining the enterprise operating model to service the value definition construct. Emphasis is laid on managing both external and internal stakeholders. Enterprises must focus on making their own back-office operations easy and seamless for internal stakeholders to have better experiences and more time to focus on customers. Each component of the operating model i.e. underlying processes, technology, data, design, and people must be evaluated to service the propositions of the value-definition stage. Figure 5: Integrated transformation framework In the value sustenance stage, the focus is on how to make everyone visualize, breathe, and work toward the transformation. The planning and requisite interventions of this stage is initiated with value definition stage and goes alongsidethrough to value delivery stage. Regular leadership interventions, cultural transformation, & migration and adoption strategies are some of the sub-themes underpinning the change management strategy. Our advisory offerings support enterprises at different stages of their transformation journey. We run our advisory services even in remote setups, leveraging virtual design workshops, data analysis, and process mining tools. Figure 6: Case study of how a financial enterprise unlocked exponential value by reimagining holistically Enterprises were pushed overnight in a situation where decisions they took to run their operations were tactical in nature.

These decisions were on agendas, which till a few months ago, were waiting for the right business case or not even envisaged. But today, there is a massive opportunity to assess and design new possibilities in a more strategic manner. Enterprise must go back to the drawing board, reimagine how they can think holistically in an integrated manner to build a more resilient operation for the future, which can withstand new challenges and create value for stakeholders in an evolving new normal. Our advisory offerings support enterprises at different stages of their transformation journey. We run our advisory services even in remote setups, leveraging virtual design workshops, data analysis, and process mining tools. Joydeep Dutta Associate Vice President, Enterprise Operations Transformation, Wipro Ltd. Joydeep Dutta is a strategy professional who leads the Business Transformation & Digital Advisory practice globally as part of his role at Wipro. He advises clients in their endeavors to rethink their value propositions for different stakeholders (customers, partners, and employees), defining and enabling the underpinning new, adaptable target-operating model. His experience of working across continents, cultures, and industries with senior executives helps him deconstruct business transformation problems and opportunities quickly, identify cross-industry solution ideas, and contextualize them to realize business value. Over his career, Joydeep has set up a Digital Advisory practice for a Big4 company in India and led cross-industry Digital Strategy & Customer Experience practices with a focus on the Southeast Asia market for a leading strategy & consulting firm. ===================== ----- Arcticle source ----- https://www.wipro.com/business-process/reimagining-customer-experience/ ----- Related Services and Offerings Customer Success Stories Form Title Form Title Form Title Form Title Contact Wipro Please fill the required details to access the content Reimagining Customer Experience Customer experience has always been at the forefront of enterprise businesses. With the rise of digital, it has become even more imperative to hear from customers and re-evaluate internal processes to better meet their needs. Our integrated approach to contact center transformations uses secure, flexible, digital solutions to elevate customer service operations and deliver seamless customer experiences. Wipro creates extraordinary customer experiences (CX) for clients using its design talent and front-line technical skills combined with continuous innovation and process excellence. Customer service in a word: awesome The Next Generation Customer Experience platform Process transformation through a single framework Wipro helps a telecommunication company drive efficiency up through cost optimization By offering innovative solutions through robotics, artificial intelligence, analytics and digitization, the industry is gearing up for the next phase of its evolution - SSC 4.0 Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Productizing the Analytics services results in faster implementation of Analytics solutions.   =====================

Proliferating New Age Digital Technologies to Boost Mental Health and Wellbeing

----- Arcticle source ----- https://www.wipro.com/business-process/proliferating-new-age-digital-technologies-to-boost-mental-health-and-wellbeing/ ----- About The Author Related Articles Contact Wipro Please fill the required details to access the content Proliferating New Age Digital Technologies to Boost Mental Health and Wellbeing December | 2020 The resurgence of the COVID-19 pandemic has brought to the fore three areas of wellbeing: physical, mental and social. In the early 1970s, wellness was thought of as a lack of illness, the absence of symptoms of disease indicated that we were well. Today, the World Health Organization (WHO) defines wellness as "a state of composite physical, mental, and social well-being, and not merely as absence of any disease or infirmity." When we blend wellness with today's digital technologies such as automation (RPA), artificial intelligence (AI), and augmented reality (AR), the potential results are both extensive and exciting. Mental wellness, a relatively underplayed concept, has been brought to the fore amid recent emerging statistics in the organizational context: A significant collection of organizations have realized this burgeoning importance of ensuring mental wellness for their employees, prompted in part by the importance of these statistics: Understanding mental health with a typical user journey Now let's relate the concept of mental health with a typical user journey -- Mr.X., an employee with multiple layered characteristics -- as we attempt to solve his issues by marrying psychology (mental wellness) and technology (digital) in Figure 1, titled "User Journey of MR X." Major roadblocks to accessing mental health and wellbeing solutions at the workplace According to an internal survey conducted by organizations ,some of the top challenges faced by employees like MR X. include: Using technology to transform the 'new normal' by addressing challenges Can technology solve problems and bring transformation to become the new normal? The answer is probably an emphatic "Yes" because today technology can aim to solve some of the problems that we would face regularly, illustrated with Figure 2, "What-If scenario based modeling": How can the power of digital technologies assist further? The health and wellness industry, already a booming $4.5 trillion business globally has seen a mushrooming of online sessions for improving mental state today that cost anywhere between $30 and $60 per hour, and considering the COVID-19 pandemic we have been a part of, the future holds immense potential as some of the following areas of application begin to emerge: People, process, and technology coming together: A perfect combo? In an organizational context, the HR, strategy, or digital department is at the forefront of solving employee and customer challenges. A combination of people (right SMEs), processes (mapping a streamlined workflow), and technology (what solves when and how) is undoubtedly a critical factor for success. Let us look at the various elements that could work in this combo. Figure 3: The Framework What would the combination of people, process,

and technology lead to? Deploying technology to solve mental challenges could lead to indicative benefits such as: All of these instances eventually lead to happy and satisfied employees that deliver both on the personal as well as organizational front. Organizations now are able to reduce their overall expenditure on employee health while affecting the overall organization brand and Net promoter/customer/stakeholder score (NPS/CSAT). This can also lead to higher employee morale, greater focus of employees from tactical to strategic tasks, and continuous improvement in growth trajectories. In summary, especially since COVID-19 became a global crisis earlier this year, the success of organizations largely depends on the mental well-being of employees as they help clients and stakeholders navigate these turbulent times. Employees and employers must continue to have their heart in the right place to ensure growth during and after the COVID-19 era to help themselves and their customers flourish Mehul D. Damani Customer Experience evangelist, Enterprise Operations Transformation, Wipro Mehul is a seasoned digital and transformation thought leader with 13+ years of experience and a proven record of accomplishment in collaborating with clients across business domains such as digital transformation, customer experience enhancement, business strategy, B2B/B2C consulting, and marketing and sales enablement. His industry focus encompasses industry verticals such as Retail, Consumer Goods, Travel-Hospitality, Supply Chain, Manufacturing, Hi-Tech, and Telecom. Sonal Khaira Wellness lead, Wipro Sonal is the wellness lead for mental health and psychological intervention to ensure that wellness programs have strong wellness initiatives in place that can be tracked periodically. With cumulative experience of 9+ years, she believes firmly in the humanistic approach to life, bringing about a change in the way "we work," and her background in HR and Psychology enables her to understand the intricate details of human psyche. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Enterprise Transformation and how it will shape the use of data & analytics

About The Author Related Articles Contact Wipro Please fill the required details to access the content Enterprise Transformation and how it will

shape the use of data & analytics   February | 2021 The Data & Analytics market is perhaps the most mature industry amongst the other 'Digital Transformation' levers that are being utilized to transform the ways of working for organizations. Data & Analytics has seen the journey from simple reporting/descriptive analytics with a siloed approach and fragmented deals to now envisioned end-to-end data & analytics solutions with a risk-sharing model between the service providers and the organization. The market is estimated to be worth around $60 billion in 2018 and is expected to continue on its strong double-digit growth trajectory. Majority of the market is typically categorized by Large market deals where the overall strategy of the organization drives the nature of the Data & Analytics solutions. The overall industry might have reached maturity, which makes it easier to chart out the future of data. These three key aspects are indicators as to how data will be utilized by organizations in the future: While the above three aspects determine the number of streams and nature of data, the supply chain of data would partially determine how it will be utilized. The traditional supply chain for data would be replaced by a collapsed data supply chain where ingestion, storage, preparation, and decision-making are happening simultaneously through a number of data sources ranging from the organization itself to its partners and external environment. The alteration in the nature of supply chain for data & analytics and the utilization of Artificial Intelligence (Machine Learning, NLP etc.) over cloud is what a near ultimate model for data & analytics looks like until a new technology causes disruption in either the organizational blueprint or solution blueprint for the industry. The nature of the supply chain is just one aspect of a data & analytics solution. The other aspect is where the solution is being utilized. The user and the layer are key deciders when it concerns the purpose of data and the lever for the outcome. Being one of the most advanced technologies as far as 'Digital Transformation' is concerned, it makes data & analytics an accelerator for the adoption of other technologies by acting not only as a multiplier within the transformation blueprint but also through an organization-wide presence. Data & Analytics can be utilized at every layer of the organization and across stakeholders for different purposes: As it might be observed in the product cycle for most of the new-age technologies, an overall IT/BPO transformation deal is more likely to have these technologies as parts of the overall transformation blueprint. Stand-alone deals are more likely to positively correlate to the maturity of the particular technology. The aggrieve push by service providers to mine existing accounts, especially when it concerns stand-alone deals, reflects the maturity of the market. Another aspect that is atypical for Data & Analytics is that the major revenue chunk lies in the FTE-based commercials rather than a fixed cost or outcome-based model. Data & Analytics has nearly reached its ultimate potential, and therefore, we expect a majority of the organization to have developed their own data, analytics, and insights capability. However, it simultaneously lacks the talent required for skills across both traditional and collapsed supply chains. The lack of talent coupled with the growing need for specialization with data roles will create a massive demand for talent in the future. We will see the emergence of roles at every point of the traditional data supply chain. Testing, manipulating and checking the datasets before it is processed while making sure that the data deployed is in accordance with the operating model of the organization are two

particular skillsets which are underappreciated. At the same time, coupling AI/ML with already existing Data Analytics applications might help uncover data pockets which were either undiscovered or were insignificant to business decision making. Social Contract will only increase to gain prominence in the coming years and talent whose specialization lies in data compliance and ethics is only bound to grow in importance and demand. Enterprise and Process Transformation has always been coupled with Intelligence and Data visualization. Wipro EOT not only equips our clients with their transformation blueprint but also empowers the transformation with the appropriate analytics. Intelligent Automation forms the core of our offerings, and over the years, we have evolved capabilities across the data supply chain which include the following: Enterprise Operations Transformation has led transformation initiatives for clients globally across processes and functions, while keeping data as an important aspect for any recommendations or suggestions that we make to the client. References Kunjal Kaw Assistant Manager, Enterprise Operations Transformation Wipro Limited Kunjal has 6+ years of experience across advertising, media, and PR, covering Brand Management, Strategic Marketing, ATL/BTL/Digital Advertising, and Trade Marketing. He also has hands-on experience in Trade Marketing and Brand Strategy across various brands. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

The Strategy to Accelerate Enterprise Blockchain Adoption

----- Arcticle source ----- https://www.wipro.com/business-process/the-strategy-to-accelerate-enterprise-blockchain-adoption/ ----- About The Author(s) Related Articles Contact Wipro Please fill the required details to access the content The Strategy to Accelerate Enterprise Blockchain Adoption March | 2021 Blockchain as a concept was brought into scientific discourse as early as the 1990s, but the first implementation took close to 19 years when the first blockchain as the public ledger for transactions made bitcoin. It's merely been 10 years since the technology was actually first put into practical use and since then enterprises have evaluated over the years how this particular technology can be beneficial if included into the existing enterprise setup. Blockchain is bound to slowly differentiate from the term 'Bitcoin' as enterprise adoption increases, and as it showcases its versatility through the most appropriate and practical use cases that benefit enterprises. While the blockchain technology market has grown by 86% from 2017-2019 with the present split of the revenue tending towards solutions and products by 54-56%; one of the major contributors to the growth of blockchain products and solutions are the Blockchain as a Service

providers who are primarily cloud technology vendors. We can assume that the growth of cloud technology will propel blockchain as well since cloud-based products clocked a growth rate of 44-46% in 2020 and organizations across the globe have started investing heavily in cloud computing post the COVID-19 pandemic. While it took two decades for the first practical use of blockchain, the pandemic has accelerated the growth of blockchain as a technology, particularly for enterprise adoption since security and real-time connectedness were the two central themes that enterprises were struggling with during the pandemic. Blockchain provides the solution to these two; the challenge, however, lies in getting the industry participants to align to this shared future vision. The pandemic has presented us with the opportunity to lay down the foundation of enterprise blockchain as organizations across the globe have had to rethink their business models. Incorporating blockchain into their DNA would help them not only save costs, and increase efficiency but also create revenue generating opportunities in the coming decade. Accelerating blockchain adoption within enterprises Identifying use case by prioritizing the strategy for blockchain implementation Enterprises need to, first and foremost, understand what exactly the technology does and how it can benefit their organizations. The pace of blockchain adoption will severely be affected by whether organizations are looking toward the technology from a long term or a short-term perspective. An organization looking to incorporate blockchain to provide security and real-time connectedness in the short run would probably opt for a more generalized blockchain solution where blockchain is complementing another technology, which in turn is the focal technology of the solution. The organizations that are looking to adopt it for a long-term strategy would focus highly on use case-specific solutions. We can possibly attribute the massive growth in cloud-based blockchain solutions to organizations looking for short-term gains from the solution or possibly testing the feasibility of the solution before they implement blockchain in their enterprise DNA to a point from which they cannot retract. The longer-term solutions would replace earlier enterprise systems or platforms altogether with blockchain while being specific to certain processes which will be altered from their present state altogether. The process or the use case thus becomes extremely important as blockchain has to be customized or utilized to suit that very process or use case. This in turn requires expertise, not only from the perspective of technology, but also the domain/process within which blockchain is being utilized. This also makes it extremely important for the organization to choose the right mix of service providers, and technology vendors and platforms tailored to the need of the pilot or the identified use case. BaaS providers selling cloud services and enterprise software are perhaps the most favorable due to the ease of integrating blockchain to the existing enterprise platforms/systems. While majority of the BaaS and service providers have a partner ecosystem which include blockchain platforms, the rise of start-ups in niche spaces have given rise to heightened innovation which will lead to differentiation and specialization of use cases that would replace earlier existing processes or systems within these organizations. Organizations have begun deploying pilot projects to test the technology before they can actually finalize on a future roadmap for blockchain. Almost 60% pilot projects are in the Banking, Financial Services and Insurance Industry owing to the trust and security that the technology brings along with it. The selection of the correct use case is extremely important as this

can accelerate the adoption of the technology through a mix of stakeholder awareness and value realization from the blockchain pilots. Trading ecosystem is perhaps the most advanced in terms of product readiness when it concerns blockchain, followed by clearing and settlement and interbank payments. All the three use cases incorporate transparency and auditability as their core benefit while utilizing automation/process optimization as a multiplier when it concerns cost reduction. Majority of the ready use cases either result in cost reduction or enhancing stakeholder experience; of these two, the former has taken precedence. COVID-19 has accelerated the pace of use case adoption in other industries such as Telecom/Media and Transportation & Travel. Wipro Enterprise Operations Transformation has built two solutions; one specifically tends to supply chain inefficiencies in the market for the manufacturing sector and the other focuses on the order management capability within order-to-cash process for telecom and technology. Blockchain would be greatly beneficial for the government and healthcare sectors, especially when it concerns Identity Management, which is another use case where Wipro has advanced capabilities. Creating an ecosystem for blockchain implementation The other aspect and probably a far greater factor for blockchain adoption is the creation of an ecosystem. The biggest bottleneck when it concerns an implementation is the ability to persuade stakeholders to transition their processes from an existing setup to a distributed ledger, which is going to ease security, privacy and trust between the stakeholders. While convincing the stakeholders is one aspect that has hindered blockchain adoption due to the availability of alternatives which are further in the product lifecycle and hence mature; the other is the dichotomy of choosing to place data or customer journey as the focal point for the creation of the blockchain system. Data has clearly gained precedence over customer journey, at least from the perspective of the most ready use cases but it would be fair to consider that the core requirement of the Banking, Financial Services and Insurance space, where 60% of these pilots have been implemented, place data security as their primary need. When a blockchain pilot is implemented in a consumer-facing environment such as retail, consumer products and the likes, customer journey will take precedence over data as the focal point. Creating an ecosystem requires the cohort to also establish a framework and guidelines to ensure transparency in functioning within these cohorts. As the scale of blockchain implementations grows, we will obviously be looking at disputes, both between parties within the ecosystem as well as parties outside. What will be crucial is how the participants within the ecosystem resolve disputes. Presently we have 4 dispute resolution mechanisms which include the following: If the dispute can still not be resolved, then either party can choose to settle the dispute via litigation bearing in mind the lengthy appeals process, cost, and the fact that court might not be sophisticated enough to understand the technology involved. Paradoxical, odd and the inversed nature of enterprise blockchain Blockchain is a part of a set of technologies that will show massive growth in the coming years. Enterprises are bound to experiment with technologies that are slightly more mature in nature such as RPA and AI, and will venture into full-fledged blockchain deployments probably much later. Blockchain, together with IoT, can provide an interconnected and secure network, which will act as a multiplier to every complementary technology that is utilized within this network. This is a paradox since enterprises are focused on developing technologies which

can be utilized more from the perspective of a point solution rather than creating an ecosystem for overall process efficiency and stakeholder experience. That said, the minimum requirement of having a two-party setup shows that the benefits of blockchain will grow with the number of participants joining that particular ecosystem. Blockchain, an exciting technology that is going to bridge the gap in terms of data security and transparency across horizontals and the verticals of an ecosystem, remains an unpolished figment in the minds of enterprise stakeholders. To increase the adoption of blockchain, the benefits of this invisible technology has to be exhibited to the enterprise stakeholders so that they can leverage its power within their organization. Wipro is a leader in global blockchain services, has 17+ patents over the span of 10 years, and has created an ecosystem of 25+ partners, which is a requisite for the success of any blockchain implementation. To know more about how we can accelerate your enterprise blockchain journey, connect with Dhiraj.tiwari@wipro.com Bibliography Dhiraj Tiwari Practice Lead, Enterprise Operations Transformation Wipro Dhiraj brings in 11 years of experience in digital technologies such as Blockchain, Artificial Intelligence and Internet of Things and is responsible for diagnosis, designing, development and delivery of transforming technologies across multiple business domains. Kunjal Kaw Assistant Manager, Enterprise Operations Transformation Wipro Kunjal has 6+ years of experience across advertising, media & PR covering Brand Management, Strategic Marketing, ATL/BTL/Digital Advertising and Trade Marketing. He has hands-on experience in Trade Marketing and Brand Strategy across various brands. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

Enabling Post Pandemic Resilience

----- Arcticle source ----- https://www.wipro.com/business-process/enabling-post-pandemic-resilience/ ----- Business priorities Employee priorities Target operating model based on the nature of the process Measuring resilience About the Author(s) Related Articles Contact Wipro Please fill the required details to access the content Enabling Post Pandemic Resilience March | 2021 When COVID-19 struck in early 2020, the immediate priority for every CEO was to avoid a disruption of services for their customers. To ensure business continuity and employee safety, companies moved to a remote working environment in quick time. With several countries going into lockdown, remote working was planned for the short term, with employees expecting to return to their workspaces once things went normal. However, as it turned out, work from anywhere (WFX) became the new normal as offices could no longer accommodate the entire workforce while maintaining

social distancing norms. Disruption to businesses arising from cities/ countries going into lockdown needed to be mitigated. As businesses settled into the current new normal, they sought flexible delivery models that allowed employees in critical processes to operate out of offices, while the others worked from remote environments. This called for a hybrid workforce where employees operated out of a mix of existing offices, co-working spaces, and WFX. It gave companies an option to book office space on demand, allowing them to scale up quickly when a new deal was won and scale down if they lost business. In the meantime, employees who moved to Tier 1 cities in search of work returned to their Tier 2/3 locations. This reverse migration revealed that a significant employee base that moved to Tier 1 cities would prefer to work from Tier 2/3 cities, if given an opportunity. Remote working also allows companies to tap into a larger talent pool. It provides access to a diverse workforce, including women who take post maternity breaks, and people with disabilities who have better support at home. Finally, employees working closer to their home location experience an increase in job satisfaction that eventually leads to lower attrition rates and higher productivity. Future operating model The above business and employee priorities can be addressed through a Distributed Delivery model. This is a hub and spoke model, where employees supporting the same client process work out of different locations. Since all employees work on the same or similar processes, in case a hub or spoke location shuts down, other locations can pick up the load and ensure business continuity. Hub: Includes offices located primarily in Tier 1 cities. These are mainly large centers where multiple clients are serviced. Spoke: There are three types of spoke locations: The Distributed Delivery model is intrinsically a Business Continuity Plan (BCP) by design, as it proactively ensures business continuity. It distributes the risks of operations by spreading a process to multiple locations and empowers operations with mobile devices (laptop) in contrast to the traditional desktop approach. There is no one model that suits all client processes. Hence, we defined a framework that will help identify the most suitable target operating model. (Refer to the figure below.) Measuring business resilience ensures that we benchmark our current resilience score and measure success once we register an improvement. The Business Resilience Score (BRS) metric is a composite score of a process based on three parameters: Account profiling Evaluate client processes on critical parameters like business / legal restrictions, connectivity and security postures (PCI/PHI/PII data applicability) and help decision making for WFO/WFX/Distributed Delivery. We evaluated all the processes on 5 factor frameworks which will help in choosing the best delivery model (WFX/WFO/Distributed delivery). Currently, a majority of the global workforce continues to work from home due to pandemic. WFX is seen as a convenient model for both companies and their employees, but it comes with data security risks and other challenges. The Distributed Delivery approach allows a secured office environment, better business resilience, and enhanced satisfaction for employees as they stay closer to their hometowns. It is a win-win model for businesses, service providers, as well as employees. Rajesh Sehgal Global Head of Quality, Process Excellence, and Transition at Digital Operation & Platform Wipro He has been with Wipro for 20 years and has played a leading role in developing strategy for value creation in end-to-end business cycles and customer experience management. He has built practices and frameworks like RPA,

smart operations, etc. A certified Master Black Belt and assessor for Business Excellence Model & Standards, Rajesh has represented and received awards and recognition at several national and international forums. His thought leadership papers have been published and shared at forums like NASSCOM, ANQ, etc. Rajesh is a Mechanical Engineer with an MBA in International Business from IIFT, New Delhi. Gopal Aggarwal Associate Vice President – Process Excellence Wipro He has two decades of experience in Digital Operations and Business Process Reengineering. During his tenure, Gopal delivered various process transformation initiatives using Lean, Six Sigma, Standardization, and Process Benchmarking, and has received multiple awards. Gopal is a chartered accountant (CA), and holds a Post Graduate Diploma in Management. He is a certified Black belt and Six Sigma trainer from Wipro. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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E-Invoicing is an Imperative in the Digital World. How Prepared are You?

----- Arcticle source ----- https://www.wipro.com/business-process/e-invoicing-is-an-imperative-in-the-digital-world-how-prepared-are-you/ ----- About The Author Related Articles Contact Wipro Please fill the required details to access the content E-Invoicing is an Imperative in the Digital World. How Prepared are You? April | 2021 There are over 5 billion smartphone users worldwide – surely, an attractive number to businesses that are looking at new markets for expansion. However, as multinational companies tap into new growth opportunities, they are required to meet customs and indirect tax regulations -- such as Value Added Tax or Goods and Services Tax depending on the regulations in each relevant country. Also, riding on digitalization and globalization, governments across the world are mandating e-invoicing – electronic billing that tracks end-to-end transactional documents to create a reliable digital audit trail – to strengthen their tax and customs collections. The latest European Commission report states that the tax commission is losing out EUR 137 Billion owing to lack of clear visibility into transactions. Irrespective of government push, companies are going to eventually face the pressure to adopt digital methods from industry partners and foreign jurisdictions in order to instill confidence among recipients as e-invoices are produced and issued in a standardized manner with minimal risk of human error. No surprise that the e-invoicing market is projected to grow 20% CAGR over next 5 years. By 2025, e-invoicing will be the predominant model of invoice

exchange between suppliers and clients. E-invoicing produces an enormous amount of transparency. That could be a great advantage - except for companies that lack accurate and timely data. If the data itself lacks standardization and is faulty, it exposes the supply chain and accounting to penalty for non-compliance as they are now able to quickly validate or reject tax declarations. This makes data preplanning critical to e-invoicing. That leads us to the big question – how prepared are companies to adopt e-invoicing? The state of e-invoicing adoption Currently, more that 50% of finance organizations are involved in transactional work i.e. invoice receipt, scanning, processing and payments. There are additional teams deployed to address supplier queries, which add to the cost of the finance function. Even in early 2020, the P2P processes were highly paper dependent with suppliers sending invoices through post, email and fax. This requires multiple hand-offs from supplier to client. The percentage of e-invoicing until then was low due to: According to Everest, remote working model imposed by the physical distancing during the pandemic has led to accounts payable departments struggling to maintain a fluid "business as usual" approach. As a result, they are unable to manage invoice processes in a timely and cost-effective manner in the absence of sound digitally applied account payable strategies. The e-invoicing impact and advantages Adopting e-invoicing helps organizations save costs and stop leakages: The right approach to e-invoicing Wipro has invested and built a technology ecosystem through IP solutions and strategic partnerships with market leading product companies like Oracle EBS (Diamond Partner), Ariba (Co-Innovation Partner), Tradeshift (Investor), Coupa (Strategic Partner), Esker (Strategic Partner), Tungsten (Partner), etc. to develop tailored solutions that meet client needs and align with their strategic objectives. Our solutions focus on core business finance requirement i.e. 'Business Insights', 'Compliance and Control' as well as 'Operational Efficiency'. With cloud-based solutions, we also ensure a modular/ plug and play approach to ensure limited investment, shorter implementation period with enhanced and quicker ROI. With the combination of government regulations, technological advancement, and systems adaptability, e-invoicing (touchless invoicing) is here to change the way businesses work. We envisage e-invoicing adoption to rise exponentially for organizations to leverage the benefits at a nominal cost. This will enhance the experience of users and suppliers, enabling organizations to take effective decisions and run efficient business operations.   Want to know more about how Wipro can help make your journey to e-invoicing successful? Contact us now.   Annexure Many countries within EU (France, Spain, Italy, Switzerland, and Nordics etc.) have made e-invoicing mandatory for all government purchases - Know more here. E-invoicing is gaining acceptability within LATAM, starting with Mexico, Brazil, and followed by Guatemala Argentina, and Colombia - Know more here. In India, the goal of the government is to make e-invoicing mandatory for all B2B transactions starting 1 April 2021 - Know more here. In China, in September 2020, the provinces of Anhui, Jiangsu and Zhejiang started piloting the new system of electronic issuance of invoices - Know more here. Rohit Mehra Associate Vice President - F&A Solutions and Practice Wipro Rohit carries extensive experience of 18 years in managing end-to-end F&A value chain, covering platforms, services, design, transition, operations, and shared services setup for global clients. Today customers realize that "process value creation" does not necessarily result in "business

value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

Blockchain Will Reimagine Finance & Accounting – Myth or Reality?

----- Arcticle source ----- https://www.wipro.com/business-process/blockchain-will-reimagine-finance-and-accounting-myth-or-reality/ ----- About the Author(s) Related Articles Contact Wipro Please fill the required details to access the content Blockchain Will Reimagine Finance & Accounting – Myth or Reality?   May | 2021 From 1970 to 2015, the percentage of international trade in US GDP has almost tripled, while worldwide merchandise and services exports have seen a further increase of close to 16% between 2015 and 2019. With the exponential growth in international trade, international payments have become big business. The total value of B2B cross border transaction is set to reach USD 35 trillion by 2022. Without an innovative solution, international payments will be "slower, more expensive, less transparent, and less easily accessible" than their domestic counterparts. The WTO has been keeping a close eye on blockchain and its applicability for the last few years with the rise in complex business transactions. While some challenges related to scalability, interoperability and legal issues are yet to be deciphered, opportunities are clearly piling up in the midst of the current business environment. Blockchain offers a decentralized, distributed and transparent architecture of trust enabling high security, immutability, traceability and instantaneous transmission of information (due to elimination of costly intermediaries). While the internet is a global computer network, the masterminds in the blockchain space, view blockchain as a business network. Loading all business transactions on this highly secure shared platform, would significantly expedite and secure data ledger and asset transfer between its actors. An indirect beneficiary of this outstanding technology is the finance & accounting department. Because of its automation capabilities, thanks to the use of smart contracts, blockchain could be to the services sector what robots have been to manufacturing. Blockchain adoption is seeing great momentum From tracking pharma components, food ingredients, coffee origin, diamonds, car parts, to ensuring data privacy, Intellectual property, real-time global trade transactions, voting and elections, content management, telecom clearinghouses, and blockchain-powered cities, the applicability of this new disruptive technology has no limits. While 2015 to 2018 have seen experimental stints and mostly proof of concept work, encouraging

confidence levels are driving the now mature technology toward large-scale robust deployments.   A 2020 Blockchain Survey by a leading accounting organization (ended before the pandemic hit the world) showed that technology relevance and adoption has escalated. Figure 1: Top challenges across industries   How blockchain will impact finance & accounting As other corporate functions an industries take a huge leap forward to bring blockchain into production, we also need to acknowledge the disruptive technology as a potential game-changer for accounting as well. Blockchain provides an immutable system of records where assets, liabilities and business or financial transactions are stored and automatically reconciled among parties. Accounting and cash flow transactions are locked into a single ledger and stored in different "blocks" of information, which can be automatically verified and reconciled as well as viewed by all authorized users. Here are some of the most relevant benefits of blockchain to the accounting function: Triple-entry - improved efficiency, reduced errors & fraud avoidance The accounting guiding principle around double-entry bookkeeping will have a third dimension where all transactions are written on the blockchain; information is shared and can be consumed by involved parties based on different levels of access, eliminating data entry, reconciliations and approval / validation roles. Modifying records on blockchain is close to impossible, so the new technology will guarantee integrity of data entries. Reduced auditing efforts and fees Thanks to the inherent traceability in blockchain solutions, audits can be highly automated. According to ACCA, the auditor of the future will wear a different hat. They will need to focus on understanding whether the applications are aligned to data security and integrity rules and policies and whether the controls in place are enough to guarantee a true and fair view of the accounts. Easier reconciliation Month-end reconciliation tasks can be highly automated using smart contracts. Freight fees audit and reconciliations with thousands of line items will disappear once a robust blockchain shipping and freight management solution is in place. Inventory accounting will become an effortless job while ensuring top precision in the process. About 60% of data in PO is linked to the invoice. Shared recordkeeping of information across stakeholders and use of smart contracts can optimize the reconciliation process, resulting in significant cost savings through improvement in time (AHT reduction), and effort (FTEs). Smart contracts automation Blockchain technology allows for smart contracts, i.e. computer programs that may execute under certain conditions. For example, payments can be triggered automatically once a GR confirms appropriate receipt of goods and availability of funds upon due date has been established. Similarly, billing can be prompted upon certain conditions being fulfilled. Initiatives are underway for digitization of contracts – contract rules encoded using smart contracts (e.g. SLAs , price etc.). State change transactions pertaining service/goods inspection, quality certification and delivery are captured on blockchain incorporating digital signatures of relevant stakeholders. The digitized smart contracts further enable invoice generation, SLA adherence etc. Corporate Coin Leveraging cash tokenization using blockchain, corporate digital currency can be envisioned for a business ecosystem – subsidiaries and intercompany entities. Using the same currency for intercompany transactions will limit the exposure to exchange rate risk. Eliminating the need for the bank as the intermediary, the settlement cycle is optimized. The use of digital currency will also

increase liquidity in the system. Corporate digital currency can also be utilized for other use cases – transfer pricing, micropayments and vendor payments. Real-time financial reporting and dashboards Blockchain is a much faster and more robust database, which can be easily converted in real-time reports and dashboards for business insights. Management reporting, performance reviews and financial planning would not keep execs on their toes for 15-30 days after the books have been closed. When we look at the treasury function for example, the fact that transactions are processed real time, FX volatilities can be significantly reduced while hedging costs are consequently decreased.   Electronic archival Blockchain will eliminate the necessity of paper and will ensure long term safe archival. For example, regulatory requirements around electronic archives in European countries are very stringent and solutions tend to be costly. Blockchain makes it possible to easily prove integrity of electronic files. Blockchain will rewrite the future of finance & accounting There is no doubt that the benefits of blockchain in accounting are tangible; however, we must take into account that there are other factors contributing to its successful implementation. Blockchain will never be able to replace an accounting system or bookkeeping platform; business data and information can flow between the two. We are witnessing big investments in linking ERPs to blockchain, probably the most advanced being SAP, Oracle, Infor, etc. We also have to remember that transactions are triggered by other corporate functions, for example sales, order management, supply chain and procurement. They will have to initiate these transactions to generate an accounting entry. Touchless and improved bookkeeping will be an undeniable consequential benefit of implementing blockchain in important business function(s), but it cannot be isolated to operate separately for the accounting department. In the midst of the global pandemic, while gold has lost its spark and traditional "fiat" currencies seem to have lost trust, bitcoin has demonstrated undeniable supremacy. More than 10 years after the nascence of the cryptocurrency payment platform, and what we know today as blockchain technology, we are looking at a truly disruptive innovation which will undoubtedly be part of the F&A reality in the next 5-10 years. Wipro and blockchain Wipro is the partner of choice in driving blockchain adoption for organizations across industries. We achieve this through our industry recognized strategic advisory and consulting services combined with a strong portfolio of industry solutions and patents developed in our center of excellence. Our vision is to lead the establishment of the next generation secure decentralized business networks using distributed ledger technologies that enable creation of new products and revenue streams, redistribution of existing markets and streamlining of business processes for our clients. Our blockchain offerings include DenisaAdela Mares is an experienced finance & accounting solution architect. She has led multiple global transformation engagements cutting across finance and accounting, supply chain management, master data and procurement. Denisa is passionate about innovation projects with a business impact. In her current role, she leads the F&A solutions practice in Europe.   Special thanks to Punit Kumar Punit is a Consulting Partner in the Blockchain Consulting & Advisory team with Wipro. He has led multiple blockchain transformation engagements for blockchain strategy and implementation roadmap. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and

concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

The burgeoning impact of technology on user psychology and forming habits

----- Arcticle source ----- https://www.wipro.com/business-process/the-burgeoning-impact-of-technology-on-user-psychology-and-forming-habits/ ----- About the Author(s) Contact Wipro Please fill the required details to access the content The burgeoning impact of technology on user psychology and forming habits March | 2021 Organizations across the globe spend millions of dollars in trying to understand the psychology of their employees and consumers and influence them to be 'hooked' to their products or services. This article attempts to understand the science behind these behavioral changes, like the science of addiction. We explore if the same concepts can be applied in the mental wellness industry to create healthy habits among consumers. The science of addiction British freelance journalist Hattie Gladwell had millions of followers on Tumblr, a leading American microblogging and social networking website. The shares and reposts of her blogs on Tumblr gave her a sense of confidence, at least in the online world. In reality she was insecure, alone at home, and unwell. She found solace in the virtual triumph and started spending more than 14 hours a day on the website, drifting further away from reality that led to a vicious cycle of social media addiction. Social media addiction is the most common and widely accepted cause of mental illness by the medical fraternity. There are numerous reports on a positive correlation between social media adoption and an increase in suicide cases in different cohorts . For example, a survey conducted on 700-plus people by WeUnlearn found that 552 admitted they had a chance of being addicted to social media, 42.6% spent more than 3 hours per day on it, and 33% spent more than 5 hours. So how do people get addicted to these platforms when its consequences are so widely known? To know the answer, let us reverse the question and analyze how new age companies create a plethora of habit forming products. These habits often end up being so strong that consumers are hooked to the product. The crux lies in Maslow's hierarchy of needs, wants, and desire, and various leaders have tried to capture this by creating the `Hooked Model'. As per this model, if a consumer continuously passes through multiple cycles of the four stages mentioned below, he/she subconsciously becomes habituated to the product. When a consumer goes through this cycle repeatedly, he or she starts getting habituated to the process. Let us understand this by decoding how the human brain functions. Psychologists and neurologists split the brain function into two types of systems. One is automatic and intuitive, and the other is rational and reflective. By

constantly repeating the cycle, the use of a product shifts from rational and reflective thinking to intuitive and automatic. For example, when XYZ starts using Instagram for the first time, she uses the rational system of the brain. At this point, the decision to click on notifications is rationalized by the brain and the action of clicking happens. By repeatedly going through the cycle of clicking on notifications to see posts, the action shifts from the rational system to the automatic and intuitive system of the brain. If one analyzes all the successful products around us, we find that many use this concept effectively to form consumer habits. Let us consider another example : A UPI payment platform in India, which entered the market much later than its competitors did, and recently used the concept of variable reward, in the form of scratch cards. This strategy helped them become the market leader in UPI transactions. The irony is that, while on the one side people are seeing their mental health deteriorate due to their addiction to products designed to hook consumers, on the other side, the same concepts of behavioral science can be used by the wellness industry to create healthy habits among users. Impact of technology on human psychology Let us take an example of Peloton, an American exercise equipment and media company that has developed a spin bike with a 22 inch tablet attached to it, to get customers habituated to exercise. Studies also show that a loss incentive strategy works best to create an exercise habit among employees. In an experiment, 3 strategies were tested among employees who were asked to achieve a goal of completing 7000 steps : The study concluded that a loss incentive strategy increased the percentage of employees completing the task from 30% to 45%. The Global Wellness economy is a $4.5 trillion market today. It has seen a mushrooming of online sessions for improving mental state, that cost anywhere between $30 to $60 per hour. Wearable device companies, which make up largest segment of the wellness industry, are continuously working to improve their habit forming models. Be it receiving a badge along with a Fitbit device, completing the KiQplan on Fitbug, or smashing a goal in Jawbone UP24, the rewards aim to influence consumer habits by gamifying the experience. Conclusion Today, the technology barrier needed to create new products is lower than ever before, especially for the wellness industry, that has seen dramatic transformation since the COVID19 pandemic (Feb'20 & onwards). Reference Mehul D. Damani Customer Experience Evangelist, Enterprise Operations Transformation, Wipro Mehul is a seasoned digital and transformation thought leader with 14 years of experience and a proven record of accomplishment in collaborating with clients across business domains such as digital transformation, customer experience (CX) enhancement, business strategy, B2B/B2C consulting, marketing, and sales enablement. His industry focus encompasses verticals such as retail, consumer goods, travel and hospitality, supply chain, manufacturing, high tech, and telecom. Sonal Khaira Wellness Lead, Wipro Sonal is the wellness lead for mental health and psychological intervention, ensuring that wellness programs have strong wellness initiatives in place that can be tracked periodically. With a cumulative experience of 9+ years, she firmly believes in a humanistic approach to life, bringing about a change in the way "we work". Her background in HR and Psychology enables her to understand the intricate details of human psyche. =====================

Enterprise Low-Code and Hyper-Automation: A Revolution in Digital Transformation

----- Arcticle source ----- https://www.wipro.com/business-process/enterprise-low-code-and-hyper-automation-a-revolution-in-digital-transformation/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Enterprise Low-Code and Hyper-Automation: A Revolution in Digital Transformation April | 2021 Organizations today are trying hard to digitalize their businesses in hopes of outpacing competition and increasing productivity. This kind of transformation can be challenging, requiring business leaders to adjust entire business models and introduce new technologies throughout the organization. As you might expect, progress is split. Many leaders know the changes they want to make but do not know which tools or technologies to leverage. Others have already implemented advanced technologies like artificial intelligence (AI), machine learning (ML), and robotic process automation (RPA) to automate specific events and processes required to run their business. But even these apparent successes often fall short because they ignore a core principle of enterprise strategy: Keep these technologies united and implement them in parallel. The rise of low-code software is making it easier to achieve this goal by supplying powerful technologies such as hyper-automation and AI that can be implemented with minimal development knowledge. This democratization of digital development promises to empower business leaders and accelerate digital transformation. Enterprise low-code development What is it? Low-code refers to a process of application development that uses function sets rather than scratch code. These function sets work almost like building blocks, enabling people with little development experience to create applications by arranging the predefined sets. Low-code is most common in products and cloud services, and is used for application development including visual and declarative programming styles Enterprise low-code development makes it easier to build enterprise-grade applications and operational systems that run critical business processes and serve thousands of users across organizations. These low-code applications can be integrated with cloud services and other applications, thus creating a broader ecosystem. Because enterprise low-code solutions require little to no coding, they help streamline, automate and accelerate the app development process and provide significant cost savings with enhanced performance. Enterprises no longer need to engage only software developers; almost anyone can build applications with low-code development tools. Successful digital transformation is a journey requiring a broad spectrum of new methodologies and technologies, and low-code development is a step in the right direction for enterprises. Key features Visual development With enterprise low-code application platforms (LCAPs), what you see is what you get. Developers and non-developers use drag-and-drop functionalities to build applications on the fly. Re-usability Low-code platforms offer a catalog of pre-built components, plug-ins,

layouts, libraries, and pre-configured modules, which can be deployed — and redeployed — easily. Data integration One big issue for organizations is data coming from disparate databases and systems. Enterprise low-code platforms enable integration with multiple data sources. Some platforms even allow developers to design data models and embed business logic directly inside the applications. Application lifecycle management Low-code development accelerates application delivery by enabling individuals to immediately deploy an application without DevOps. All the stages of the application lifecycle — development, deployment, monitoring, maintenance, updates —are performed from a single point, in real time, ensuring security, compliance, and version control. Uses The following table presents some examples of applications that you can create with enterprise low-code.

Application Type	
Process-enabled	Automates manual or paper-based processes to increase the efficiency of operations
Data-centric	Handles a vast amount of information and provides one single source of truth Internal rules and regulations, report applications, auditing and monitoring, lead management
AI-enabled	Use artificial intelligence and machine learning to automate complicated processes
UI/UX-focused	

Benefits By 2024, Gartner anticipates that 75% of organizations will be investing in "at least four low-code development tools for both IT application and citizen development initiatives." Before enterprise low-code, businesses were using long spreadsheets, resulting in inefficient collaboration among team members; difficulty finding, sharing, and updating crucial information; as well as delays and errors in workflow tasks. Organizations that have implemented low-code solutions have experienced a range of benefits, including: Hyper-automation What is it? Hyper-automation is a state in which organizations use a combination of tools and technologies to quickly detect and automate all critical business processes. Hyper-automation combines all the following advanced technologies under a single umbrella: Key Components BPM BPM includes the different ways a business creates and analyses its processes. BPM offers businesses not only the theoretical background but the methodologies and the software components to successfully respond to challenges. RPA RPA is a new approach to business process management that automates manual, repetitive tasks. BPM and RPA can work together to enhance process automation, improving productivity and efficiency in an organization. Intelligent automation In simple terms, to intelligently automate means to enhance BPM and RPA with AI and ML. These algorithms can identify inefficiencies and predict changes, risks, and opportunities. In the highest stage of automation, they learn by themselves, from their own interactions, thereby empowering businesses with autonomous process optimization. The table below shows the full suite of hyper-automation technologies.

Technology	Definition	How It Works	Use Cases
Robotic Process Automation (RPA)			
Artificial Intelligence (AI)			
Machine Learning (ML)			

Combining low-code and hyper-automation Enterprise low-code solutions automate a significant percentage of the development process, providing 12 times faster app delivery. This is achieved thanks to their visual, drag-and-drop environments with pre-built, and reusable components. However, achieving a successful digital transformation is a multi-stage journey that requires a broad spectrum of new methodologies and technologies. Hyper-automation represents a valuable contribution to organizations since it brings together various technologies like BPM, RPA,

and AI/ML and unlocks a wide range of opportunities for organizations to efficiently automate, monitor, and streamline critical business processes. While hyper-automation technologies optimize business processes from start to finish, enterprise low-code can significantly accelerate the digital automation journey by minimizing the time it takes to maintain, upgrade, and enhance all the implemented technologies. Both markets are expected to witness a remarkable expansion in the coming years that. Graphs of low-code and hyper-automation market size show the low-code market developing much faster than the hyper-automation market. Emphasis should be placed on the rapid growth of the low-code market during 2022-2027. The market size for hyper-automation is anticipated to reach USD 23.7 billion by 2017, while the low-code market size is estimated to reach USD 86.92 billion by 2027, almost four times the size of the hyper-automation market. Taking all the above into consideration, a unified digital automation platform (DAP) — a platform that combines enterprise low-code and hyper-automation technologies — is the most flexible option on the market for businesses moving towards digital transformation. These platforms combine low-code development with technologies like BPM, RPA, and AI/ML to offer end-to-end, intelligent automation in less time with little to no coding. Champions of enterprise low-code and hyper-automation In the hyper-automation space, Wipro partners UiPath, Automation Anywhere (AA), and Blue Prism are champions as they rule the market and have tools which can help businesses grow immensely. Automation Edge, Nice, and Kofax are challengers, while Microsoft Power Automate has really emerged as a creative partner by democratizing automation to help provide every individual easy access to automation tools. At Wipro EOT, we pride ourselves on being able to help your business automate any number of internal processes, but we also understand that certain organizations may have an internal team in place who can support such automation. Our team can support your business at any stage of the automation process — whether that's full-scale implementation or upskilling your technical team — to give you the autonomy to automate all current and future processes. Beyond technology, Wipro is focused on delivering business value. We help our clients immediately realize value in their investment by jump-starting their project and building a long-term transformation program. Blending deep business and technology experience, our consulting teams provide strategic perspectives, while our global partner network connects customers with experts from a range of geographies and industries. Analysts continue to recognize Wipro as a top provider of powerful digital business services, including intelligent technologies like AI and RPA: To excel in the demanding new business world, organizations need to embrace a comprehensive digital transformation methodology that integrates advanced technologies, people, and data. Organizations should understand that one technology and multiple stand-alone tools cannot solve all the business challenges. By adopting a unified platform, organizations can achieve an end-to-end digital transformation, overcome demanding challenges, and fully optimize any given process through enterprise low-code development and hyper-automation technologies. Vartul Mittal Vartul Mittal is Technology & Innovation Specialist. Vartul Mittal focuses on helping clients accelerate their digital transformation journey. He has 14+ years of Global Business Transformation experience in Management Consulting and Global In-house Centers in managing technology & business teams in Intelligent Automation,

Advanced Analytics and Cloud Adoption. He is passionate about extending customer relationships beyond the current project with a goal of becoming a trusted adviser and bringing greater value to businesses via enterprise Operations Transformation. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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Conversational AI: A Game Changer for the Contact Center

----- Arcticle source ----- https://www.wipro.com/business-process/conversational-ai-a-game-changer-for-the-contact-center/ ----- About The Author(s) Related Articles Contact Wipro Please fill the required details to access the content Conversational AI: A Game Changer for the Contact Center April | 2021 We have seen the emergence of the digital contact center in the past 5 years. These cloud-based centers have realized process efficiencies, which are being augmented by platforms and technologies. Business process management platforms have laid down the foundation, which robotic process automation has further strengthened. The overall processes in the contact centers are being powered through the intelligence generated from these processes to continuously improve them. Organizations across the globe are now trying to understand the correct mix of technologies, customer experience attributes and talent to deploy within their contact centers to achieve the optimum level of customer experience while keeping the process efficiency intact if not having a possible rise in it. The focal point of contact center transformation: Conversational AI On the quest to achieve the next level of efficiencies, organizations across the globe have started utilizing or at least charting the roadmap to amalgamate Artificial Intelligence (AI) as a core technology in the contact centers. Artificial Intelligence is of prime importance when it comes to enhancing the customer experience since it provides the dual aspects of efficiency and experience through its ability to not only perform complex tasks but also simplify retrieval, formulation and dispersion of the right content through the correct medium as well as channels. Artificial Intelligence, therefore, has the ability to go beyond rule-based tasks such as data generation, de-noising to increasing effectiveness through data prediction as well as mood/behavior/emotion-based tasks to further customer relationships as well as provide customized recommendations to the user. One such transformation lever, which can have permutations to perform the activities in the spectrum from efficiency to experience, is Conversational AI. A low-level chatbot can address the FAQs and provide a first level resolution to free up agents who can tend to more complex tasks whereas an AI-enabled chatbot with ML/NLP capabilities can gauge and indulge in complex conversations which

might involve activities such as optimization, ranking and recommendation. Deep Learning, Sentiment Analysis can help these cognitive chatbots impersonate the agents at a contact center. How Conversational AI will drive the next set of efficiencies and experience It is vital for organizations to choose the correct model/solution of Conversational AI for their front office operations. The majority of the cost will go into either the infrastructure for the deployment or creating the level of customizability that will go into the solution. So, it is extremely important for organizations to zero down on their exact requirements to work around the best possible ROI. The other aspect that will play a major role in the overall cost is the level of AI that is being utilized by the chatbot. A chatbot which can gauge sentiment is bound to be higher in terms of cost and therefore will be highly useful for highly sensitive purchase/relationship touchpoints. A luxury retailer or a wealth management firm will supposedly be the organizations which would deploy a conversational AI with advanced sentiment/mood/behavior-based learning mechanisms. It's nearly impossible to have all the capabilities in one organization when it concerns a complete contact center. To provide the client with the best possible Conversational AI solution, leveraging partnerships has become a key factor in deciding the cost of the overall deployment. NLP capabilities form the majority of the chunk where economies of scale are leveraged when it concerns a conversational AI solution. NLP combined with conversational AI with ease of integration across channels and mediums (especially chat) would be the most preferable model for deployment at the present. Some of the key trends that will shape the use of conversational AI in the coming decade will probably revolve around integration of the back office and the front office processes to utilize the overarching strategy to govern the external facing processes as well. Organizations are looking for ease of deployment when it comes to any new technology, and platforms that are easy to integrate over existing systems, with low code-no code and have existing pre-built libraries are bound to grow manifold in the coming years. The other aspect will obviously showcase a parallel advancement in analytics assisting the agent or conversational AI through the introduction of a collapsible supply chain and improvement in customer analytics to provide the next best action prediction. Enabling great customer experience through Conversational AI Wipro Enterprise Operations Transformation as a dedicated solutions team which specializes in creating customized customer experience solutions for organizations. Conversational AI has been one of the primary transformation levers that clients expect in our solutions. While we have internal IPs that have capabilities ranging from chatbots to cognitive virtual agents; we also leverage our ecosystem of alliances across the CX domain. We are - Contact center transformation is not based around one particular transformation technology, however, AI has come to play a significant role as a central enabler for many solutions that go into the creation of a digital contact center. This importance is bound to grow with the ever-evolving importance of the agent and the conversational AI platform, slowly enabling the agent to not only do complex tasks but also start leveraging human interaction itself as an important aspect of contact center proliferation. Vartul Mittal Vartul Mittal is a technology and innovation specialist. Vartul focuses on helping clients accelerate their digital transformation journey. He has 14+ years of global business transformation experience in management consulting and global in-house centers in intelligent automation, advanced analytics and

cloud adoption.   Kunjal Kaw Kunjal Kaw is leading a charter of thought leadership development at iCORE, Wipro. He has been a growth leader and demand generation expert for intelligent automation and advanced SaaS platforms and solutions.   Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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The New Normal and the Emerging Importance of Contract Lifecycle Management

----- Arcticle source ----- https://www.wipro.com/business-process/the-new-normal-and-the-emerging-importance-of-contract-lifecycle-management/ ----- About The Author(s) Related Articles Contact Wipro Please fill the required details to access the content The New Normal and the Emerging Importance of Contract Lifecycle Management April | 2021 The procurement function is spread across two significant sets of processes – Source to Contract and Procure to Pay – with data management and procurement strategy being the support pillars for these two processes. The procure-to-pay function has historically been process-intensive and has document processing tasks spread across the overall process. On the other hand, source-to-contract functionality requires judgment-intensive tasks and decisions spread across the contract management lifecycle through various stages, such as contract creation, administration, compliance/monitoring, and optimization. COVID-19 exposed supply chain frailties, and organizations are now taking steps to reduce supplier risk, especially increased or decreased demand/supply shocks to the overall procurement value chain. As the procure-to-pay function is extremely process-intensive and documentation-heavy, intelligent automation is the obvious choice to introduce latent efficiencies in the overall process. Source-to-contract functionality is judgment-intensive; therefore, the central transformation levers to introduce the latent efficiencies change significantly. Judgment-intensive tasks require a mix of data analytics and Artificial Intelligence as transformation enablers over the already existing BPM applications. COVID-19 also led to the emergence of risk planning and mitigation, forcing organizations to rethink their expenditures, leading to budget cuts, increased governance over important spends, and renegotiating with suppliers to unlock potential cost-saving opportunities. A crucial aspect of this rethinking is an adequate knowledge of these decisions' most vital information source: Contracts Deloitte states that visibility into your contract population instills trust among your stakeholders, secures your organization against emerging risks, and even makes your organization more resilient against events like COVID-19. The

result has been that Contract Lifecycle Management is steadily rising and estimated to save close to $2.4 billion by 2024. Utilizing Artificial Intelligence and Data Analytics to Unleash the Benefits of the Intelligent Contract Lifecycle Management Intelligent Contract Lifecycle Management challenges can be grouped into three sub-processes: Potential of Contract Data to Amplify and Open New Sources of Revenue Organizations worldwide utilize data generated from their internal and external transactions to find new ways to reduce costs and optimize spending. Although this can be a helpful short-term measure, organizations need to create revenue streams to pave the way for their post-COVID-19 growth. The data from the sources mentioned below can help create these envisioned revenue streams. Contract repository Identifying key clauses and attributes within a contract while weeding out clauses that can result in loss can help organizations negotiate with suppliers, create favorable opportunities, and minimize risk. Tracking rebates and discounts from the data repository and swift renewal of contracts can generate savings and increase efficiency simultaneously. Supplier risk attributes and business criticality There is an increased effort by companies to tier suppliers based on the level of risk they represent, especially from a geographical perspective considering the present circumstances. Identifying high-risk suppliers can help organizations mitigate demand/supply shocks using predictive and prescriptive analytics. Supplier spend forecasting Machine learning can leverage supplier attributes and contract details to forecast spends and prioritize critical suppliers. AI-coupled data analytics can predict the direction of spending, especially keeping in mind the external factors to mitigate supplier risks through the unavailability of goods or supplier-facing business downturns. The overall contract management process is highly complex and involves highly skilled personnel with legal and managerial expertise. However, this might not be the case with everyone involved in the contract lifecycle management process. Data & Analytics might play an important aspect when it concerns risk mitigation; however, we need to appreciate that providing or visually showcasing the data can help stakeholders who are not necessarily well-versed with legal technicalities understand the insights and overall process. The presentation of data and an easy interface to retrieve and process contract data will help the resources' efficiency. Although compliance and risk mitigation has been given priority over stakeholder experience when it concerns contract lifecycle management, it might be helpful to include the foundations of a good stakeholder experience from the start so the transition to an enhanced stakeholder experience can be made easier when it becomes a business priority over compliance and risk management. Vartul Mittal Vartul Mittal is a Technology & Innovation Specialist focused on helping clients accelerate their digital transformation journey. He has 14+ years of Global Business Transformation experience in Management Consulting and Global In-house Centres in managing technology and business teams in Intelligent Automation, Advanced Analytics, and Cloud Adoption. He is passionate about extending customer relationships beyond the current project to become a trusted adviser and increase business value via Enterprise Operations Transformation. Kunjal Kaw Kunjal Kaw is leading a charter of thought leadership and point-of-view development at iCORE, Wipro Limited. He has been a growth leader and demand generation expert for Intelligent Automation and advanced SaaS platforms and solutions for Wipro Limited's global clients. Today

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Digitization in Account Origination and Servicing: Charting the roadmap for the mortgage outsourcing industry

----- Arcticle source ----- https://www.wipro.com/business-process/account-origination-versus-servicing-charting-the-roadmap-for-the-mortgage-outsourcing-industry/ ----- About The Author(s) Related Articles Contact Wipro Please fill the required details to access the content Account Origination versus Servicing: Charting the Roadmap for the Mortgage Outsourcing Industry April | 2021 The Mortgage Industry: Account Origination versus Servicing The mortgage industry has seen a consistent decline in mortgage loan origination growth in the past decade due to the decreasing margin as the industry players are facing stiff competition. The risk of non-bank players who can capture market space despite the premium pricing coupled with the decrease in origination activity is also the cause of this decline. While the market has been historically affected by decreasing mortgage rates, the recent dip in the rates could not revive the origination volumes in the United States. The shift of the lender preference from traditional banks to non-banks can be attributed to perhaps their comprehensive portfolio of mortgage products at varying rates while ensuring that the customer receives the highest quality of experience. The spread of revenue between originations and servicing has typically been equal; however, the recent trend in decreasing originations might see a shift to servicing in the future mainly due to the decrease in origination activity from prominent players and the market slowly moving towards capturing small and mid-size buyers. The large buyers would be responsible for massive growth in the coming years when it concerns the servicing side of mortgage outsourcing, where they are likely to shift to technology inclusions once the latent process efficiencies have been achieved. Accenture, TCS, Wipro, and Infosys are the mortgage outsourcing industry leaders, whereas Cognizant, HCL, and WNS are the challengers. Capgemini, DXC Technology, and Teleperformance have carved their niche in the space. COVID-19 has created the much-needed push for the mortgage players and the outsourcing industry to look beyond process efficiencies and adopt digital technologies. Keeping in mind the disruptions in an industry that is still struggling to reach its potential when it concerns process efficiency, these digital technologies will have to be adapted gradually while keeping in mind

traditional systems and how these technologies will permeate through the organization. The mortgage industry value chain is mainly split into origination and servicing. Both processes are contrasting in nature due to the preferred parameters to judge these processes' success. Origination would solely focus on process efficiencies and time between each process; therefore, it would focus on leveraging RPA, AI, and Blockchain. On the other hand, servicing would amplify the customer experience through data, analytics, AI, and chatbots. Document digitization and origination Document digitization is significant for the origination sub-process because most of the tasks involve some documentation from sourcing to loan funding. Higher costs due to the delays between entities can be minimized if features such as e-signature, secure storage, and automated data entry are introduced. Doing so will not only reduce increasing costs but simultaneously lead to almost 100% accuracy. OCR coupled with AI will be crucial as it will help gather data from unstructured documents, thereby helping mortgage players streamline data collection across varied sources. The rise of the self-serve in servicing The two aspects to improving servicing for prominent players in the mortgage space would be a highly skilled talent pool coupled with CX technologies, such as AI/ML/NLP, chatbots, and analytics. The other aspect would be the increase of CX technologies being utilized in the servicing sub-processes. Data analytics will be coupled with appropriate channel management to equip the agent with the correct information regarding the next best action for the customer. While agent interactions would be vital to the overall customer experience, we will see a gradual shift to self-serve channels. The rise of non-banks can partially be attributed to the enhanced customer experience and wait times that they could deliver despite the mortgage rates being on the higher side Incorporating value while navigating an uncertain business environment Regulations have continually evolved and significantly become stringent over the past few years to safeguard the borrower's interest and promote fair lending practices, and data privacy has been the key concern for the mortgage industry. While stricter regulations make data privacy difficult and the organization averse to change, mortgage players will have to find ways to embed change management in their DNA, especially after a pandemic has led to creating a virtual workforce and paved the way for digital transformation. Profitability in an uncertain and stiff business environment The core challenge in digitizing the mortgage industry would be finding a way to balance cost and value in a business environment where margins are continuously growing thinner due to increased competition. Organizations looking out for short term gains can reap the rewards of added value and decreased cost through band-aid fixes for processes, but to truly revitalize the process, a mix of technologies and process enhancements would have to be thought of in the long run, and the benefits from these would only come in much later which is a deterrent in the present business landscape. Implementing the transformation A more significant challenge might stem from the organization's inability to decide the technology to utilize within the overall transformation and selecting the solutions for the stage and the processes. The lack of talent and unavailability of data to train systems, and coming up with the correct process enhancements, are probably even more challenging than balancing the value and cost in a process transformation. As a part of our Mortgage Originations offering, we helped one of the largest banks based out of San Francisco, USA transform their SME Loan Onboarding

process through streamlining the process across five applications and automating the entire backend process to reduce the average handling time from 30 minutes to 10 minutes. The post-transformation process had 100% accuracy and a 66% reduction in the FTE's involved in the process. Choosing where to develop your capability will shape the nature of the outsourcing industry's key players. However, we expect originations from mid-small organizations and servicing to shift toward the large organizations. Developing CX capabilities will benefit the servicing side of the mortgage outsourcing, while developing intelligent automation will benefit the origination side of outsourcing. Organizations will have to focus on organizational priorities and decide if they would like to consolidate on the existing large clients to mine them for revenues further or expand their presence within the market. Although we pride ourselves and can support your business in automating any number of internal processes, we also understand that some organizations may have an internal team to support such automation. Depending on your needs, our team can support your business from an implementation point of view or by upskilling your technical team to give you the autonomy to automate any current and future processes. Forrester recognizes Wipro as a leader among Digital Process Automation Service providers; The Everest Group recognizes us as a leader in Intelligent Automation in Business Processes; and we are among the top 10 in HFS' Triple-A Trifecta Services (Automation, AI & Analytics). Vartul Mittal Vartul Mittal is a Technology & Innovation Specialist focused on helping clients accelerate their digital transformation journey. He has 14+ years of Global Business Transformation experience in Management Consulting and Global In-house Centres in managing technology and business teams in Intelligent Automation, Advanced Analytics, and Cloud Adoption. He is passionate about extending customer relationships beyond the current project to become a trusted adviser and increase business value via Enterprise Operations Transformation. Kunjal Kaw Kunjal Kaw is leading a charter of thought leadership and point-of-view development at iCORE, Wipro Limited. He has been a growth leader and demand generation expert for Intelligent Automation and advanced SaaS platforms and solutions for Wipro Limited's global clients. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Drive a Customer-First Approach with a Digital-First Contact Center

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access the content Drive a Customer-First Approach with a Digital-First Contact Center April | 2023 Customer service has seen a radical shift over the last decade. It has transformed from a business-controlled activity, which was cumbersome for a customer to avail at times, to a customer-controlled activity, which is, today, one of the most important aspects of a business' operational strategy. This change has brought the activity from the rear end of the business' sales cycle to being supplementary at each step of conducting business. The empowered digital customer wants to be informed about every aspect of the business. The customer service space was already going through transformation, and the onset of the COVID-19 pandemic has further added new dimensions to this change. For e.g. – the customer service employees, who have traditionally always worked in the office model, got the opportunity to work from home. To cater to their specific needs, the customer service software and solutions have been molded, which has shown promising results. This has prompted deliberations on making the new system permanent in many cases, bringing about a major disruptive change in customer service operations. Figure 1. Changing needs of customers The right approach to ensuring customer satisfaction Customers, strategy, organization and technology will evolve customer service organizations over the coming five years. Formulating the right strategy is of utmost importance when it comes to deploying customer service operations in current times. The overall operations should be interconnected. A siloed approach hampers experience as a disappointing result in one part might undo the great work done in the other parts of the service in the company. For instance – a customer whose query was not resolved via the self-service channel might experience repetition of queries in subsequent attempts, which can be frustrating and dent the reputation of the company. So, the logical way to counter this is to have a system that takes the whole company view of operations. This will not only maintain continuity when query passes from one part of operations to the other, but at the same time, will also reduce a lot of rework, ultimately helping achieve the target of providing enhanced customer experience. Another benefit the integrated approach delivers is seamless customer service. By making use of the past engagements of the customer, subsequent interactions become seamless. For e.g. - an integrated system would eliminate the repeated activity of address confirmation by different teams in a company if the customer has already availed service from the company in the past. To achieve such a level of integrity, a big pre-requisite is to have a collaborative relationship between product experts, customer service agents, and technology and field experts with a strong commitment to change, strong collaboration across functions, and company-wide transparency.   Figure 2. Customer Experience Management Market (Fortune Business Insights, 2021) Enablers of a customer-first service center While an integrated approach is a necessary condition to achieve collaborative functioning, it is not sufficient for developing a customer-first unit yet. With customers interested in getting clarity at all the stages of their service or product processing, it becomes imperative to have avenues for them to feel more connected to the system for creating trust, which is seen as the major driver of business growth today. As trust might take a long time to build, while it can end up in tatters with just one bad incident, organizations are very careful with this crucial aspect. To enable a framework for customer inclusion, some of the avenues that should be employed are: a. Customer Engagement Unit The aim will be

to personalize customer experience where each individual customer is handled based on the context. Humans and artificial agents can be employed based on the situation, which will enable proactive as well as reactive communication approach accordingly. It will be a place where the individual departments like marketing, sales, customer service will remain synchronized, so that even if the organization is siloed operation-wise, the shortcomings do not affect the interactions with customers. This will help in maintaining a consistent experience delivery. b. Analytics Here, the aim is to leverage the experiences in customer engagements to come up with swift and accurate responses. This will take into account the interactions with the customer, journey taken by the customer, and alternate responses for the given situation, to give a holistic view of customer service experience. c. Chatbots and Virtual Customer Assistants Chatbots and Virtual Customer Assistants can help engage better with customers. Chatbots, the conversational interface that are generally basic in nature and based on pre-fed decision tree-based information, can provide resolutions to the end users. Virtual Customer Assistants, more advanced than chatbots, have artificial memories and can form relationships with customers while sometimes acting on customer's behalf to query with the internal teams. Focus has now shifted to achieve zero-touch self-service platforms, which are becoming the preferred form of service for both - customers and organizations. These channels are mostly automated and Artificial Intelligence (AI)-driven, and aim to improve customer experience and responsiveness while having minimal human interference from the organization's end. As a result, the customer care agents are able to avoid repetitive tasks and employ their experience for problems that can't be handled through the self-service mode. Helping organizations understand their customers better Wipro Enterprise Operations Transformation's (EOT) Contact Center Transformation vision aims at making the contact center a value delivery hub that runs lean and agile operations, making it a consistent revenue generating function. The key technology themes governing this transformation are – cloud, speech analytics, internet of things, bots, NLP etc. Wipro EOT partners with leading customer service software companies, to deliver transformational journeys to customers through the combined strengths of the vast experience of Wipro and the comprehensive technological capabilities of partners that specialize in contact center transformational services. Wipro's Cognitive Customer Service solution, which is built on the SAP business technology platform, helps in providing clients with high-quality customer interactions that are personalized and contextualized with the help of latest technologies like artificial intelligence, machine learning and robotic process automation. Vartul Mittal Vartul Mittal is a technology and innovation specialist at Wipro. Vartul focuses on helping clients accelerate their digital transformation journey. He has 14+ years of global business transformation experience in management consulting and global in-house centers in intelligent automation, advanced analytics and cloud adoption. Vishal Yadav Vishal Yadav leads transformation go-to-market activities for iCORE, Wipro with a special focus on alliances. He manages growth marketing and demand generation initiatives for automation and new-age SaaS platforms and solutions. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their

disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Why Data Management and Data Governance Matter

----- Arcticle source ----- https://www.wipro.com/business-process/why-data-management-and-data-governance-matter/ ----- About The Author(s) Related Articles Contact Wipro Please fill the required details to access the content Why Data Management and Data Governance Matter April | 2021 Data is a highly valuable asset for any organization. It is the raw material to drive strategic decisions that are crucial to obtain operational optimization, gain invaluable customer insights, and forecast production and distribution. With proliferation of data, data management has become a crucial aspect of the day-to-day functioning of organizations. New age technologies like analytics, in-memory computing, data cleansing etc. are becoming indispensable to gather insights. Moreover, one of the major aims of managing data effectively is to centralize its access, so that different departments from the organization have same-time access to it to drive collaborative and holistic efforts. Some of the ways to manage data effectively are: Why is data management important? Data management is the fundamental requirement for enabling subsequent processes of data crunching and analysis. Data and analytics have outpaced the broader IT services market growth and enterprises are focusing on modern technologies like AI and ML to ensure the availability of high quality data. If successfully implemented, data management can help in realizing long-term benefits such as: a. Improved operational efficiency – As the data gets stored and sorted in a logical manner, processing becomes easier, hence reducing the time and complexity. This significantly saves the effort required in measuring, monitoring and remediating the data. b. Enhances automation potential and business outcomes – Many of the data processing activities get automated because of the repetitive nature observed during the processing stages. Properly cleansed and classified data becomes a major source of determining descriptive, predictive and prescriptive measures for making changes in the business model to improve processes and outcomes. c. Data quality and compliance – With the introduction of technologies like Artificial Intelligence, Machine Learning, Natural Language Processing etc. data ingestion, preparation and storing becomes quite systematic, this in turn improves the overall quality. Also, the prebuilt IP used during data management process helps in creating a robust system which is compliant with regulation perspective. d. Data becomes a differentiator – For long, modus operandi has been to be compliant with the data management practices. But now, data management focuses at using data as a tool to provide valuable insights that can potentially be used to drive innovations. Figure 2. Benefits of efficient data management Data Governance: Ensuring availability of right data and keeping it safe While ensuring data is

leveraged in the right manner to guide decisions is very important, it still does not encompass the complete spectrum of data management. For data to be of any use, its quality, relevance and availability has to be ensured. Data governance comes into play to cover that. While attributing a direct monetary value to this function is not easy, indirect contribution is quite evident. For e.g. – many firms have eliminated huge costs associated with their data ecosystems and also realized numerous analytics and digital use cases worth millions of dollars due to governance. Further, governance takes care of regulatory risks too, which can cost dear in the long run. Data governance implementation is driven by the top management: they understand and communicate the needs along with associated challenges and limitations. Next, a data governance council is needed to run the governance strategy toward business needs. Here, leaders manage different data domains and with time, the processes get refined, reaching quality standards. It should then ideally be linked with the primary objective that the business is striving to achieve which may include – digitization, enterprise resource planning transformation etc. This helps achieve enterprise-wide alignment. Prioritizing the data domains to target initially is a crucial aspect to speed up things, as focusing on the whole data might make the progress sluggish. So, critical data must be first dealt with high degree of care and quality monitoring. The approach should also be iterative and focused to make sure the results from small changes can be verified in time. Trends in data management Simplifying IT automation and data management Over the years, Wipro Enterprise Operations Transformation (EOT) has engaged itself in data management projects across industries like banking, retail, manufacturing, healthcare, IT etc. with the intent of providing structured data consistently for analysis and reporting. We have leveraged Robotic Process Automation (RPA) capabilities to drive our data management service for capturing and cleaning data, correct data defects and address issues pertaining to dummy data. With this rich experience across varied industries, we have the execution and implementation capabilities that is highly complementary to technology companies in the data management and governance field. We partner with data management and governance solution companies like Winshuttle, which provides platforms that combine process automation and data stewardship capabilities. We are -   Vartul Mittal Vartul Mittal is a technology and innovation specialist at Wipro. Vartul focuses on helping clients accelerate their digital transformation journey. He has 14+ years of global business transformation experience in management consulting and global in-house centers in intelligent automation, advanced analytics and cloud adoption. Vishal Yadav Vishal Yadav leads transformation go-to-market activities for iCORE, Wipro with a special focus on alliances. He manages growth marketing and demand generation initiatives for automation and new-age SaaS platforms and solutions. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Knowledge Graphs Transform Semantic Analytics Towards A Semantic Web

Knowledge Graphs Transform Semantic Analytics Towards A Semantic Web April | 2021 What is semantic web? Semantic web refers to a state where machines understand every piece of information available on the internet. This enables machines to process content at scale, and provide meaningful insights. They are also able to represent data in a structured manner, so it can be easily connected and reused. Other foreseeable benefits of the semantic web include complete automation with intelligent self sufficient systems, personalization on every front, and knowledge discovery, by linking new data and working on existing relationships to infer new relations, in quick time. A common challenge that the semantic web faces is standardization of data. Without standardization, data would be available in various formats and languages. The common frameworks used to avoid this challenge include web ontology language (OWL) and resource description framework (RDF). These frameworks ensure the use of common data formats and exchange protocols on the web. What is semantic analytics? Semantic analytics helps us derive meaningful insights from available knowledge. Machines are able to understand text by interpreting sentences along with grammatical structures, to get a better understanding of the context that the text is referring to. The technology behind this - natural language processing (NLP) - is extensively used in building chatbots as well. Using semantic analytics, it is easy to access and draw meaningful insights from unstructured data, from various sources like emails, social media, or other legacy systems. The word orange, for instance, has two meanings - one the colour and the other the fruit. Semantic analytics tackles this problem by identifying relationships between two entities and determining which meaning would fit better in the given context. A common semantic analytics model is sentiment analysis, where we try to decipher the emotion in a text. Based on the sentiment score, it is possible to define whether a text is delivering a positive, negative, or neutral sentiment. This model is very helpful in evaluating overall sentiments on any topic by analyzing tweets related to them. Semantic analytics is commonly used to classify texts based on predefined categories. Take the case of support tickets - people often raise tickets in wrong categories and agents have to spend a lot of time assigning them to the correct department. This problem can be easily solved by using semantic analytics, as tickets can be sorted based on their content. Intent classification is also very well used to sort data points, based on a person's interest. What is a knowledge graph? A knowledge graph can be referred to as a computer's encyclopaedia. Information is stored in an organized way that a machine can understand and refer to. Using knowledge graphs, a relationship can be created between two entities

based on their attributes. One of the most common use cases of knowledge graph is the Google search engine. It is powered by Google's knowledge graph, which is often referred as "The Knowledge Graph". The search engine provides the right search results even if we type two or three words in Google search. This happens because the knowledge graph analyzes what each word means in a search, rather than analyzing the entire string. Knowledge graph stores information in a way that is similar to how we remember things and the relationships between them. For example, we might remember two common friends by considering a link between one friend and his/her friend. The only difference between a machine and humans is that we tend to forget and mix things up. But once a machine gets a relationship right, it stores it and never forgets it. We've often heard about metadata, that is, the description of data. The links between entities is also based on metadata and it lays a foundation for the knowledge graph. If we visualize a knowledge graph, it will look like a complex network where each entity is linked to the other based on some entity description. To simplify, let's take an easy-to-understand example. In the above diagram, we can see that each entity is linked to another with some attributes. Let's assume that using different sources we were able to find that James lives in Paris and likes Mona Lisa. The semantic web can draw various inferences using all the information available on the web, like James' friends and DOB, as shown above. If any new entity is found that relates to this knowledge graph, it can be easily added and can connect to every other entity. Google search algorithms also use knowledge graphs to yield accurate search results even when merely two or three words are written. It automatically infers how these terms are connected and what they mean. Knowledge graph and machine learning Once a huge knowledge graph is built, the next step is to utilize the knowledge to train models with high accuracy. Machine learning and knowledge graphs work well together as machine learning gets better at working on data sets by improving precision and recall, while knowledge graphs get better at representing and explaining network entities and relationships. Both the systems benefit when they're used together. Some of these benefits are discussed below: Spectral analysis of graph is majorly used for unsupervised learnings and for tasks like clustering and discovery. In the Figure 2, we can see that how a projection matrix is used to define relation of entity vector with other entities. Let us discuss some use cases to understand knowledge graphs better. Research is one of the most time consuming and important activity for any project. The medical industry is dependent on a lot of scientific literature and accessing such data repeatedly can be tedious. Knowledge graphs are used to store information in a systematic way, which can then be utilized for future researches. Recommendation engines use knowledge graphs extensively to create personalized lists of offerings for every individual. Organizations are realizing the benefits of knowledge graphs in the logistics industry, where they can be used to track movement, personnel, inventory, etc., and bring agility to the entire system. High-value use cases of knowledge graphs Healthcare companies can draw major benefits by deploying knowledge graph based solutions like Ontotext, to improve discoverability of insights using unstructured data , stay ahead of competition by utilizing market intelligence, and boosting knowledge-sharing and medical coding for electronic health records. Knowledge graphs provide a new and effective way to handle data in a systematic and standard format. Reusability of data

is another challenge that knowledge graphs solve. They are a vital tool leading us to the semantic web, where machines are more powerful that humans and can generate results even before humans can think about them. Humans work with limited knowledge. But with the help of the semantic web, we can utilize knowledge that we aren't yet aware of. Vartul Mittal Vartul Mittal is a technology and innovation specialist focused on helping clients accelerate their digital transformation journeys. He has 14+ years of global business transformation experience in management consulting and global in house centers, in managing technology and business teams in intelligent automation, advanced analytics, and cloud adoption. He is passionate about extending customer relationships beyond the project level, to transform enterprise operations, and increase business value. Shrinkhal Gupta Shrinkhal Gupta leads transformation go-to-market activities for iCORE, Wipro Limited, with a special focus on virtual and industry events. He also leads growth marketing activities and demand generation initiatives for automation and new age SaaS platforms and solutions for Wipro's global clients. =====================

Deconstructing Sales and Operations Execution in Manufacturing

----- Arcticle source ----- https://www.wipro.com/business-process/ deconstructing-sales-and-operations-execution-in-manufacturing/ ----- Related Articles Contact Wipro Please fill the required details to access the content Deconstructing Sales and Operations Execution in Manufacturing April | 2021 Industry Overview Global manufacturing organizations and their supply chains constantly face a time crunch to enable cross functional collaboration across their sales and operations execution function (S&OE). Teams often spend a lot of time trying to understand discrepancies that impede improved accuracy, revenue capture, high customer service levels, and reduced overall spending in their execution plans. Factories and warehouses continue to face a labor shortage, material and distribution delays, production constraints, and regulatory uncertainties. The COVID-19 pandemic is an example of how supply and demand shocks can convulse value chains. Other unprecedented situations like Brexit, trade wars, recession, weather changes, fluctuating oil prices also impacted organizations in multiple ways, including: There is a reactive response to handling critical events along with the lack of an established framework to deal with the daily and weekly adjustments to maintain mid to long term plans. This has resulted in an overreaction to the most minor disruptions. Although organizations work hard to optimize their integrated business planning (IBP) or sales and operations planning (S&OP) functions, they do not examine their execution capabilities closely. As a result, the S&OP performance of several organizations is rudimentary and needs value benefit realization. Critical events and fluctuations in demand, capacity and material shortages, inefficient collection mechanisms, and increased lead times from suppliers can instantly reveal the weak points in an

organization's value chain. The lack of a structured and systematic framework to manage these unexpected events leads to execution issues. Some key questions that executives and their teams need to answer: Why is it critical to integrate S&OP and S&OE to create a robust supply chain? Manufacturers work hard to develop a long term plan to achieve business goals. S&OE horizon ranges from weekly to monthly planning and gives more visibility on daily activities. S&OP, on the other hand, addresses one to three-year planning. S&OE and S&OP complement each other to smoothen out the manufacturing planning process. Key Findings According to Gartner's studies, the biggest challenge that manufacturing organizations face is to connect their IBP/S&OP to real time S&OE. Gartner's research found that nearly 31% of manufacturing organizations revealed a commitment to integrated planning and execution, where their long and midterm planning process combined with tactical execution through a single, connected platform accessed by users across the manufacturing and supply chain functions. Gartner also suggests that organizations that follow an integrated S&OP and S&OE approach with ongoing daily S&OE reported benefits such as greater profitability, increased customer service levels, and reduced overall spending. According to studies conducted by Supply Chain Insights LLC in 2019, some of the significant pitfalls included a lack of capabilities in executing S&OP schedules and plans. The figure on the right highlights the issues responsible for the challenges in the initial process implementation of S&OP, which is mainly due to a lack of extension available for S&OE. Some of the highlighted critical variables in red are due to lack of S&OE: Single source of truth for S&OP and S&OE was missing, and a lack of data digitization across the value chain. No clear definition of S&OP vs. S&OE, lack of critical KPIs/events classification, and ongoing management. A good S&OE CoE (Center of Excellence) team was not available or set up, to act as an extended arm of the S&OP/IBP. Neither was an operations function available to provide ongoing support for execution actions. Reactive strategies, longer time horizons, and no process readiness in place for S&OP teams to manage real time, short term execution of plans. Difficulty in identifying and resolving predicted issues before they occurred. This was due to a lack of time and a lag in information sharing. As per research by the Supply Chain Insights LLC group, some organizations that already have the necessary S&OP or IBP processes, tools, and platform setups continue to face widening alignment gaps among their functions w.r.t 'importance of the processes' vs. 'performance of the processes'. A huge 36% gap is observed in S&OP 'importance vs performance.' The main reason for this gap is attributed to the challenges around the nonavailability of S&OE and the time frame of the monthly S&OP cycle, which leads to difficulty in capturing real time or short term execution events. Operational and financial impacts of a failure to integrate S&OP and S&OE The current challenges have a substantial impact on manufacturing supply chain operations and financial metrics: S&OE is a critical extension to planning and operations In these uncertain times, companies must become adept at managing risks to maintain a competitive advantage. It is important for companies to make predictions and take decisive action, and not wait it out in the short term. Implementing agile, digitally enabled planning as well as developing an execution framework that responds deftly to changing market conditions is needed to future proof your operations. A structured, systematic, and defined decision making process to plan for eventualities and course

corrections as an 'S&OE' will bridge the plan to execution gap. Organizations should manage the S&OP and S&OE separately, within their respective long or midterm/short term time frame. However, they should also keep them closely intact w.r.t extending data and visibility as a single source of truth, collaboration across cross functional stakeholders, and creating an advanced execution framework, such as a twin to mirror the S&OE process with the S&OP/IBP processes. The figure below illustrates S&OE play across the overall manufacturing organizations' value chain. S&OE cuts across the tactical plan, execution plan, and operations to provide critical execution support across these three parts of the overall value chain. While S&OP/IBP helps in monthly response planning, S&OE assists in predictive planning and reliable execution. Shortages, potential risks, inbound and outbound shipment delays, excess or redundant inventory, supplier lead time mismatches and the reported daily/weekly uncertainties, external causes creating short term disruptions in execution, real time production/supply/transportation/distribution gaps, and their root causes; the S&OE can handle all these. S&OE flags the disruptive variables, adjusts the short term schedules, alerts the operations teams on changes and constraints, and collaborates with the S&OP to help adjust their plans fortnightly, monthly or weekly. S&OE can also help manage execution plans of the overall network, supply chain and distribution, factories, and equipment levels. S&OE teams perform root cause analysis, what-ifs on short term and constrained parameters, build strategies for execution disruptions, and ongoing real time incidents/events track/trace/monitor/ report – all these are crucial for manufacturing organizations to manage the key benefits and outcomes delivery with S&OE mentioned below: Create a robust supply chain to beat disruptions Disruptions, uncertainties, and recessions create uneven recoveries, posing significant threats for organizations in meeting their bottom line. So, where should organizations begin and focus? We have identified three key actions that organizations can take right now to mitigate disruption risks to their value chains. Performing these actions now will mean greater security to manage supply, rapid cost takeout, address lost sales, and optimize financial/ service levels/working capital/resiliency goals. The client can realize all these benefits within three months. ACTION 1: Secure cash flow and improve working capital to manage business continuity. In times of crisis, cash is of paramount importance. Short term vulnerabilities need swift action and business as usual implemented. Start by setting two different teams to manage S&OP and S&OE processes and activities. Both teams should have different agendas, cadence, goals, KPIs, and action points. Have a dedicated S&OE Center of Excellence (COE) team to manage the frequent cadence, short term and even real time uncertainties, events, and incidents. Onboard S&OE teams and start the S&OE activities to manage disruptions and business continuity. The S&OE teams can stabilize operations by providing a quick view of critical disruptions and execute actions needed to maintain inventory levels, alternative suppliers, pay terms acceleration for critical suppliers, and collections efficiency– all very important to maintain cash flows and optimize working capital. ACTION 2: Re-evaluate or create a framework to accelerate the digitization of S&OE. Making the right cost reduction decisions and bringing about transformations in digitization is the key to unlocking efficiencies. Assess and evaluate the current process, tools, and platforms used by the planning teams, analyze gaps, extend the tools/

platform, if capable, to perform S&OE. Create an S&OE framework/ workflow for the CoE to perform ongoing S&OE activities, extract meta data and critical KPIs/process metrics. Use AI/ML and deep dive advanced analytics for real time data capture, deep dive analytics on critical misses, alerting, and highlighting disruptions. A digital System of record (SOR) will help organizational interventions, create a repository of best practices of vast data sets, use real time single source of data to become smarter and more autonomous over time. Setup an S&OE twin of S&OP processes and meetings, which can be weekly instead of monthly, to monitor, adjust, and action short-term execution gaps. ACTION 3: Ensure that ongoing daily execution outcomes – not just monthly planning outcomes – are maintained as top priority. Create S&OE focused metrics, clear KPI definitions between S&OP and S&OE, and delivered and managed outcomes daily to realize improvements. Having real time connectivity to shine light on the actionable short term and real time insights is the digital foundation of visibility. Create an S&OE command center and visual control towers across the network for visibility of critical events, incidents, disruptions, and actions, in addition to the S&OE CoE intelligence. With targeted, structured, precise, and daily ongoing execution, it is easier to gain control of uncertain situations and overall spends. Aligning on a common execution strategy with the cross functional planning and execution teams will help in agility and long term resiliency in supply chain and operations. For this, it is equally important to generate an innovative and agile feedback loop for S&OP-S&OE collaboration on an ongoing basis. Conclusion -- Weathering the STORM! While it is impossible to know what the future will bring, we must plan for immediate focus – to address short term challenges and structure our approach to action the uncertainty that the future will bring in. Businesses must predict and be proactive, using quick execution actions, rather than be reactive in weathering the storm. In a volatile environment of operations and complex supply chains, having a dedicated ongoing S&OE team managing supply chain resiliency and agility is essential to success. It will be the difference between leaders with predictive planning and proactive execution vs. laggards with only reactive planning. About Wipro's S&OE offering: WIPRO's THREE POINT SOLUTION AND STRATEGY ON S&OE: The figure below illustrates Wipro's S&OP-S&OE Digital Twin framework: Is your organization struggling to enable collaboration across the sales and operations functions in order to create stronger execution? Please reach out to the Wipro experts mentioned below for further details. Anand Gejjalli

 Rashmi AVP Practice
                         Manager Practice [Manufacturing]

 [Manufacturing]   Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

iBPM: Accelerating Enterprise-Wide Digital Transformation

iBPM: Accelerating Enterprise-Wide Digital Transformation April | 2021 Business process management is a data-heavy practice all about monitoring workflows and refining the rules and conditions to make them as efficient as possible. As such, it is a perfect task for intelligent technologies which can process large quantities of data and help human workers derive deeper insights. Intelligent business process management (iBPM) helps by identifying hard-to-find gaps in processes. Once the areas of improvement are unearthed, organizations can use various technologies to improve the process. Consider that in any department of an organization there are at least ten processes essential to the basic functioning of that business. Strengthening those processes would have a huge impact on that department and likely improve some areas of the overall business. Optimizing similarly essential processes in departments throughout the organization would be transformative, reducing costs and driving efficiencies company-wide. iBPM makes it easier for businesses to monitor and refine processes throughout their entire organizations, unlocking the full benefits of digital transformation. How the iBPM industry is evolving While America is currently the largest geography for the iBPM Industry, the Asia-Pacific market is expected to grow the most in this fiscal year (April 2021 to March 2022). Based on various reports, the iBPM industry is currently valued around 3.75 billion with a CAGR of around 6.65%. Advancements in technologies like robotic process automation (RPA) and AI are encouraging widespread adoption and driving growth of the iBPM industry. Even small businesses are now adopting iBPM because of the tangible benefits it provides. In mid-2018, iBPM companies started investing in cloud technologies, paving the way for new opportunities and offerings like as-a-service models. iBPM software providers have since started providing low-code and no-code software to meet new demands from non-traditional developers. With new ways of working emerging after the Covid-19, iBPM companies have started improving the collaboration aspects of BPM software solutions, as these are essential to stay productive going forward. Figure 1: Market Growth for BPM Industry   iBPM in every sector iBPM is both a solution and an enabler of solutions for any industry. In human resources, for example, HR professionals often spend a lot of time onboarding new candidates. iBPM can transform the entire onboarding process, automating and streamlining exhaustive processes from end to end, saving time and resources. Wipro enterprise operation transformation (EOT) helps HR departments deliver more comprehensive hire-to-retire support, perfecting the employee experience from application to their last day on the job. For sales departments, coordinating purchase orders (PO) and invoices can be cumbersome, requiring a lot of communication between teams. With manual processing, human errors in these tasks are inevitable and time-

consuming. Again, iBPM can help here by automating activities throughout this entire process, improving productivity, saving time, and reducing manual errors during invoice and PO entry. These efficiencies also support a shorter sale cycle leading to less requirement of working capital. Finance departments also handle a lot of paperwork. From internal expenses to external spending, every team comes to Finance for approval or to process a request. This relationship — a single finance department communicating with so many other departments — can make day-to-day operations complex and hard to manage. iBPM can help organizations move towards one-click approvals and create workflows to automate tasks based on specific needs. The true value of iBPM Refining business processes might not seem so complicated at first, but take a closer look at a process — even a small, very specific one — and you'll quickly see how many other associate processes are running in the background, connected to an influencing this one seemingly simple action. Once we start digging , we tend to find simple actions creating bottlenecks that delay the whole process. Sometimes, the solution to these challenges can be just as simple, like putting a check at certain place to ensure that overall flow of the process is not disrupted. Often, though, addressing the entire issue is requires a comprehensive approach. For one, it is very difficult to keep a track of individual tasks. It is easier for leaders to think of entire processes and manage holistically. iBPM tools can help with this by focusing on the individual tasks and providing leaders with the continuous monitoring they need to manage the entire process more effectively, delivering outcomes that generate value and have greater impact. At Wipro, we work with Camunda to help organizations implement workflow automation without having to worry about IT resources. We also have our own IP solution known as BASE)))™, which is an end-to-end operations management platform driven by analytics and technology blocks. Base))) delivers targeted solutions which help organizations adapt and manage their business effectively. Benefits of implementing iBPM Reducing costs and increasing customer satisfaction can be hard to do simultaneously. How do you balance business costs and customer experience? Technology can help. With iBPM, organization learn where and how they need to change and which technologies can help them do it. Businesses of all sizes, across all industries are now looking to iBPM for benefits that will help them pull ahead of the competition: Figure 2: Integration of BPM Platforms with other applications   How to select the right iBPM Tool When selecting the right tool for iBPM for your business, the most important thing to understand is the organizational goal you are trying to achieve. Once you understand where you want to go, you can create knowledge maps that describe the current state of your business processes and possible paths of improvement. Unfortunately, this entire process is more complex than it sounds. Each step involves many stakeholders and a lot of time. To achieve your transformation goals, your organization needs to take the time to document your business needs, devise strategies, and align on a path forward. Base)))™is a business process platform driven by analytics that uses business and technology blocks to deliver targeted solutions. The platform helps align business operations with performance objectives, fast-track automation through Harmony, bridge strategy to execution, and acquire data from multiple sources for dynamic analytics. Base)))™ has four core components: Prism for root cause analysis, Harmony for managing business interactions and process harmonization,

Core for effective operations management, and Govern for driving operational governance. The platform helps clients achieve substantial benefits in outsourced processes by improving process efficiency, effectiveness, governance, control, and compliance. As a leader in iBPM support and digital business transformations, we know that it's sometimes best to work with a business' internal teams to truly understand their situation and that we compliment, rather than duplicate, their efforts. From implementation support to upskilling and technical assistance, our highly collaborative teams work with internal teams to meet business needs while providing them the autonomy to transform any current and future process. Vartul Mittal Vartul Mittal is a technology and innovation specialist focused on helping clients accelerate their digital transformation journeys. He has 14+ years of experience in global business transformation as a consultant for management and global in-house centers. He has also managed technology and business teams in areas like intelligent automation, advanced analytics, and cloud adoption. He is passionate about extending customer relationships beyond the project level to transform enterprise operations and increase business value. Shrinkhal Gupta Shrinkhal Gupta leads transformation go-to-market activities for iCORE, Wipro Limited, with a special focus on virtual and industry events. He also leads growth marketing activities and demand-generation initiatives for automation and new-age SaaS platforms and solutions for global clients of Wipro Limited.
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RPA and Process Mining: The Power of Two wins Automation Battles

----- Arcticle source ----- https://www.wipro.com/business-process/rpa-and-process-mining-the-power-of-two-wins-automation-battles/ ----- About The Author(s) Related Articles Contact Wipro Please fill the required details to access the content RPA and Process Mining: The Power of Two Wins Automation Battles April | 2021 Building business transforming potential with RPA and process mining Overhaul of supply chain process in industries such as Healthcare, BFSI etc. is going to drive adoption of process mining and RPA technologies in the coming years. Much success has been observed in processes such as mortgage processing, customer onboarding, legal documents, claims etc. and these have remained the drivers of adoption. Vendors of process mining technology have been proactive in making their offerings more wholesome, by identifying the need to have strategic relationships with complementary technology providers, such that the subsequent steps become easy to execute. This is further driving market growth for the technology. As automation is one of the major follow up activities, the presence of RPA vendors in such partnerships is more prevalent. Other complementary technologies include Business Intelligence (BI), Cloud, Business Process Management (BPM) etc. Another driver of transformational potential for process mining and RPA industries has been development of built-in capabilities such as Artificial Intelligence (AI),

Machine Learning (ML), Natural Language Processing (NLP) to further enhance the handling of data, that can be structured or unstructured. The offering is available both on cloud and on-premise model to give the flexibility in adoption to organizations based on their specific needs. Lastly, technology providers have understood that awareness about the solutions is one of the major factors in removing the apprehension about adoption. So, they have developed extensive training and certification programs for their customers and partners. They have kept a double-pronged approach here by providing education on online platforms and collaborating with universities to fund research in the field in order to spread awareness. Amalgamation of process mining & RPA solutions: A case study – Understanding the processes to enable transformation For a major Europe-based multinational corporation active in the fields of health, nutrition and materials, Wipro performed rapid process discovery for 3 weeks, covering 120+ processes across 5 functions. Our process repository was utilized to identify automation potential. Ultimately, Wipro recommended multiple improvement opportunities with implementations encompassing business analytics, hyper-automation and customer experience improvement solutions. $5.7 Million worth of potential savings in Phase 1 and over $2 Million additional annualized savings were projected with a payback period of less than 2 years. To tackle the challenge at the client's end, we start with understanding the current processes first. Process Mining, thus, becomes an integral part from the very beginning. It helps us understand the as-is processes and once the understanding is established, it becomes a clear guide for executing transformation and automation with the help of RPA. Wipro has developed in-house capabilities in Process Mining and Robotic Process Automation, and has also forged partnerships with market leaders. We are - The right approach to automation success RPA presents easy to implement options that are inexpensive as well as quick to execute. Also, RPA can significantly streamline user interaction by automating tedious and boring activities and at the same time, the unfaltering repetition capability ensures negligible errors. These automations are easy to understand and use, even when complicated systems are involved. But the bottom-line remains that the processes are to be understood in whole before applying any automation, else there is the possibility of having a misaligned implementation, which can defeat the whole purpose of the activity. Vartul Mittal Vartul Mittal is a technology and innovation specialist at Wipro. Vartul focuses on helping clients accelerate their digital transformation journey. He has 14+ years of global business transformation experience in management consulting and global in-house centers in intelligent automation, advanced analytics and cloud adoption. Vishal Yadav Vishal Yadav leads transformation go-to-market activities for iCORE, Wipro with a special focus on alliances. He manages growth marketing and demand generation initiatives for automation and new age SaaS platforms and solutions Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ===================== ----- Arcticle source ----- https://

www.wipro.com/business-process/travel-transportation-hospitality-and-logistics-services-management/ ----- Segments Our industry-leading suite of solutions include: Form Title Ready to transform your business? Contact Wipro Please fill the required details to access the content Travel, Transportation, Hospitality and Logistics Services Management April | 2021 A comprehensive suite of solutions with a digital-first approach to power transformation of your end-to-end operations. Wipro has been providing services to leading travel, transportation, hospitality and logistics companies for the last 18+ years. Our solutions span across core and non-core functions, delivering sustainable customer relationships, improved operational efficiencies, and transformation through the adoption of new technologies. We combine our solutions with deep domain expertise and experience to create a deep impact on the business bottom line. We have consistently delivered industry-best CSAT scores, with high business-impact metrics like direct cost savings and process improvements at tactical and strategic levels. Enhancing resilience and next-gen travel experience in the new normal. A digital-first approach for smart and automated operations Unlocking value of mobility services and driving seamless passenger experience with an innovation-led approach Keeping pace with rapidly changing customer demands leveraging digital technology A focused and integrated approach to delivering excellence and improving the bottom line Pioneers in providing last-mile delivery and logistics solutions to assist your end-to-end operations with a focus on automation and a digital-first approach Bringing together knowledge, experience and technology to enhance customer experience and drive operational excellence Wipro's geospatial services create, manage and maintain map and data services for leading companies. These geospatial services are used for navigation apps, ride-hailing, autonomous cars, 3D analysis, utility asset management, urban studies, map and data services ======================

What to consider when choosing a superannuation administrator for your fund?

----- Arcticle source ----- https://www.wipro.com/business-process/wha-to-consider-when-choosing-a-superannuation-administrator/ ----- About The Author(s) Related Articles Contact Wipro Please fill the required details to access the content What to Consider When Choosing a Superannuation Administrator April | 2021 New pressures are pushing superfunds to reimagine their operating models. The Australian government's focus on reducing fees is shifting the burden to trustees, while the rapidly evolving regulatory environment is creating cost and member-engagement challenges. Members expectations are also changing. Transparency and clear communication are becoming must-haves for superfunds. Funds typically rely on their administrators to provide member support and lead with innovative solutions. However, the traditional approach to administration has largely fallen short. The current environment demands an open, flexible, and cost-appropriate administration service that puts the

power of choice in the hands of members and customers. This whitepaper explores recent changes in member expectations, how superannuation administrators can best meet these new demands, and what fund trustees or executives need to consider when choosing an administrator. Data management: Ensuring clarity and control Traditionally, superfunds delegate backend operations, including data management, to administrators. From an efficiency perspective, this seems to make sense, but without clear definitions of data stewardship these arrangements tend to be more confusing than helpful. Some administrators — because they have been tasked with handling data, and communication between funds tends to be limited — believe they own the data and can manage it as they see fit. The truth, of course, is that the funds own member data and should control how it's used. To ensure clarity and control of data management, superfunds should clearly establish the boundaries of data stewardship and look for administrators who understand that their role is only to handle data, not to own it. Funds should always be able to access data and determine how it's used to drive positive outcomes for all their members. Prioritizing member experience Members want more personalized, relevant support from their funds, such as help making investment decisions and saving for retirement. This kind of engagement requires deep insights, and data-powered technologies can help. Artificial intelligence (AI) and machine learning (ML) can process vast amounts of data. Recent developments in these technologies are making it easier for administrators to incorporate feedback into every interaction, using real-time dashboards to deliver greater insights and make member experiences more meaningful and agile. Another way funds can improve member experience is by meeting members where they are. According to an IQ survey , 90% of members engage with their funds via Facebook, and 84% of members switch to Twitter to manage their interactions with their fund. The popularity of YouTube and Instagram suggests that video is still one the best mediums to pique member's interest. Trustees should work with superannuation administration service providers who have experience communicating via social media and leveraging data-driven insights from these platforms to create more engaging campaigns. Embracing new-age tech trends Technologies like AI, machine learning, and cloud computing have made their way into the superannuation fund industry. Today, Australia's top superfunds use AI-powered bots and deep-learning algorithms to unify member journeys and create more seamless, supportive experiences. These new technologies are helping members make more informed decisions based on the insights into their spending and saving patterns. Digital advisors, for example, employ data analytics, AI, and ML to offer low-cost, single-issue advice to members, help them plan their investments, and chose suitable risk profiles. Technology is also making it easier to manage operational costs. AI and automation have helped lower total cost to serve associated with superfunds, while advances in ML and data analytics are taking the guess-work out of compliance and risk processes using pattern recognition and advanced algorithmic approaches. With the rise of cloud computing, subscription or as-a-service models are rapidly becoming the norm, meaning trustees no longer need to host and manage their own digital capabilities. These flexible offerings promote the scalability of the businesses and help them become resilient. Superfunds must look for administrators who have made clear investments in new-age technologies and who can employ hybrid or as-is models to meet members'

varying needs: for example, leveraging automated mobile apps and intelligent retirement calculators to improve retirement outcomes, optimize client assets, or extend call/chat support after business hours. The future of the superannuation industry will likely be dictated by open-source technologies like APIs, blockchain, and cognitive computing. With the perfect superannuation administrator, superfunds can constantly innovate their operational landscape, easily enhance member experiences, and secure a better future for their members. Making way for end-to-end cybersecurity While statistics showing 22% of superfunds using digital wallets and 56% funds using chatbots emphasize digital concentration in the superannuation industry, these also suggest the susceptibility to cybersecurity threats. Large money pools, complex third-party environments, and low member engagement have made the superannuation industry vulnerable to cybercrimes. In Australia, cybercriminals are exploiting the limited visibility and low cyber-maturity of superfunds. When choosing an administrator, superfunds should look for specialists who can deploy comprehensive and proactive cybersecurity measures to protect members' financial and data investments. Superannuation administrators must, for example, support victims and advise them on how to report fake-billing scams to authorities like the Australian Competition and Consumer Commission's Scamwatch. They should immediately freeze the potentially compromised super account and enable members and funds to stay vigilant against follow-up scams, especially during the recovery period. Providing scalability and resiliency with as-a-service models To meet the competitive pricing needs of trusts, leading administration services providers are offering comprehensive yet flexible operating models that free trusts to employ technology on-demand, as a service. Flexible admin models typically center on a variety of IT partnerships, and savvy administration vendors allow funds to engage additional expertise without impacting overall capital cost. The entry of global IT experts into the administration sector supports the shift from legacy-based systems to next-gen platforms and ensures that a fund's overall IT capabilities are maximized throughout the transition and beyond. Member engagement is a strong differentiator for funds and one of the top strategic aspirations of trustees. To stand out, superfunds must constantly evolve to keep pace with changing member expectations while optimizing costs and control of member data. As member expectations continue to change, superfunds must continue to innovate and adapt their operations. They need administrators who are equally agile and forward-thinking, who will protect member data and provide insights for funds without trying to claim ownership of that data. All this can be achieved by collaborating with experienced administrators with a global network, strong digital capabilities, and an innovative approach to superfund management. In a technology-driven market, these partnerships will best enable funds to design a happy retirement for their members. Citations Bharat Bathi Bharat Bathi is a wealth management and optimization expert at Wipro, with over 15 years of experience designing member journeys with Australian superfund directors, trustees, and investment managers. Wipro is a trusted client partner in the superannuation industry, known for working alongside the clients to fully analyze the employer journey before designing the member journey. The result: Each solution is uniquely crafted to fit the 'ask' of the employer and the fund. John Burke John Burke is an independent consultant to superfunds and service providers in Australia. For over 20

years, he has been advising funds and trustees on leveraging key technologies, including digital systems, core registry platforms, BPM solutions, and admin/BPO/ITO outsourcing vendors to deliver solutions focused on improving member outcomes. He leads major transformation processes with a thorough understanding of the operational and commercial drivers for modernization and digitization. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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Re-invent your Financial Planning & Analysis process to uncover business potential

----- Arcticle source ----- https://www.wipro.com/business-process/re-invent-your-financial-planning-and-analysis-process-to-uncover-business-potential/ ----- About The Author Related Articles Contact Wipro Please fill the required details to access the content Re-invent your Financial Planning & Analysis process to uncover business potential April | 2021 The unexpected blow of the pandemic in 2020 sent organizations across all sectors scouting for strategies to counter the hit and emerge stronger. There was a resounding consensus on resilience being the need of the hour, along with framing long term strategies. Transformation projects accelerated in almost every industry. With that, the spotlight fell on the CFO's role, to go beyond managing the immediate need for liquidity to leading initiatives and investments that strengthen financial planning and accounting, using a combination of strategy and technology adoption to generate business value. Organizations felt the need to find the right balance between efficiencies and cost cutting measures, which cannot be achieved without close collaboration between other executives and the historically siloed finance department. Financial Planning and Analysis (FP&A) involves more judgment and finance experience than any other function in an organization. Therefore, it provides significant potential for savings using automation, centralization, standardization, and outsourcing. Several leading enterprises are exploring FP&A outsourcing to develop a competitive advantage by reducing cost and increasing efficiency amongst a traditionally high price, skill intensive set of finance activities. According to a survey by Grant Thornton, the opportunity for CFOs to establish the finance function as both a leading change agent and a source of competitive advantage has never been greater. Challenges While there is widespread agreement that digital transformation is crucial for future resilience, strengthening digital capabilities in finance functions requires a fresh approach to standardization. Finance functions continue to rely on manual processes

that are in dire need of automation. A lack of technical understanding coupled with disparate processes and systems are the most common challenges that finance functions face. Often, expansion into new geographies or growth through acquisition results in many challenges, such as nonstandard processes. While outsourcing the FP&A process may resolve these challenges, organizations are reluctant to do so because of the complexity of their operations. For this reason, CFOs prefer to retain aspects related to strategic planning and other decision support activities that require customized analysis and knowledge of the business – such as tax policy, acquisition, divestitures, etc. However, budgeting, planning, and management reporting are good candidates for outsourcing, which can be centralized and standardized using both technology and process solutions, and can reduce traditionally high costs and resource intensive, long cycle times. The activities such as actuarial analysis, risk management, and specific aspects of asset management are generally retained in- house How outsourcing helps strategize FP&A As FP&A is decentralized, companies can incur high costs in terms of customized processes and experienced workforce. Decentralized FP&A functions where analysts work near the business means that companies are not optimizing their cost footprint. Labor arbitrage through centralizing headcounts in low cost locations continues to be a significant source of cost savings. Such an outsourcing strategy focuses on streamlining redundancies through process standardization and centralization. If done effectively, the number of FTEs required to perform FP&A activities reduces significantly. A leading global technology company that Wipro partnered with had a large and decentralized global finance department. However, a lack of standardized processes and disparate financial systems fcreated a focus on administrative tasks rather than value added business insights. As a result, they faced challenges like an extended month close period, a lack of process documentation, and workflow, which resulted in high costs and low efficiency. Creating a strongerFP&A function to build business value Organizations must evaluate the opportunities mentioned below to overcome some of the challenges: Working with the global technology company mentioned earlier, Wipro consolidated key processes to offshore its CoE location. We developed a clear transition strategy that included a granular analysis of individual activities performed by the staff and separated those that were predominantly transactional. We also worked with the client to implement common data standards and consolidated the retained FP&A process into a single CoE. This consolidation drove the scale and standardization of their operations. With this, we delivered 40% potential cost efficiency over a period of five years, and 99% of month end close activities delivered on time. They also achieved a 100% NPS and Top2 Box. Way forward Digitizing FP&A is a crucial part of finance transformation. This involves an integrated automation solution that brings together cognitive, machine learning, big data, and artificial intelligence (AI) to provide: While the pandemic has changed the way businesses operate, it has brought to the fore the need to create a faster, more flexible, more competitive, and ultimately, a more profitable organization. In this respect, CFOs will play a key role in creating a more innovative, efficient, and cost effective FP&A function. Sunil Rai Senior Manager (iCORE DOP) Wipro Sunil, an F&A expert, has over 15 years of experience in the F&A domain and has worked for manufacturing and services delivery clients. Today

customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Meet NFTs —Media Industry's Shiny New Cash Cow

----- Arcticle source ----- https://www.wipro.com/business-process/meet-nfts-media-industrys-shiny-new-cash-cow/ ----- About The Author Related Articles Contact Wipro Please fill the required details to access the content Meet NFTs —Media Industry's Shiny New Cash Cow May | 2021 'Internet collectibles' is the new rage. And, media organizations are cashing in! This new opportunity involves the sale of high-value authentic content through 'non-fungible tokens' (NFTs) that act as a digital certificate of authenticity. The content that media organizations have access to spans a wide range of categories, from films and television shows to sports, events, art, music, advertisements and more. Further, countless consumers of this content already exist all over the world and, in many cases, consumers are 'superfans' who love the content they consume. With the arrival of NFTs, superfans can now own authentic and limited edition pieces of the content they love. Media organizations enable this ownership through the setup of NFT trading platforms, and by 'minting' NFT-backed content for sale to the market. These content pieces are bought, owned, and traded by superfans, creating a market within the trading platform. A non-fungible token (NFT) is a type of data stored on a digital ledger, also known as blockchain. Anything that is non-fungible cannot be interchanged with another asset of the same type. Hence, NFTs can be used to certify digital assets as unique. A physical equivalent to this would be a certificate of authenticity for a piece of art, or the individual numbering on a limited edition book. How are NFTs being used? As NFTs verify the authenticity of digital content, the owner of a digital content NFT can be verified via the blockchain ledger. Digital content such as music, art, photos, videos, television shows, movies, sports events, advertisements, and social media posts can all therefore be owned and tracked. Importantly, there can be multiple verified copies of the same content. So, for example, a piece of digital artwork can have any number of NFTs associated with it, in much the same way as a physical artist may produce a limited run of say 100 signed prints. The artwork is the same, but the total number of copies in the market is known and limited. Digital art was an early content type where NFTs have been used because of their ability to provide a unique signature and assure ownership. Recently, the artist Beeple sold a digital piece of art for US$69.3m at Christie's auction house. The most notable example of this to date is the creation of 'NBA Top Shot', an NFT trading platform backed by the NBA, where basketball fans can own and trade their favourite NBA moments. The platform minted and

sold limited series of video clips from the sport's most iconic moments. These clips are purchased and traded on the Top Shot platform in much the same way as collectible cards. In February 2021, a superfan purchased an NFT of a slam dunk by LeBron James for $208,000. Another example of NFT usage in sports is in contracting. In March 2021, Oleksandra Oliynykova, a professional tennis player, offered NFT buyers the opportunity to purchase lifetime rights to part of her right arm. The opportunity for media organizations Media organizations can benefit by creating cash flow through a new channel, using content they already have. Consumers benefit by having the option to purchase their favourite content, and as it is limited, these NFTs can be traded and may appreciate in value over time. In doing so, media companies can unlock new value from content they already own, at minimal cost. Considering the millions of hours of content in their back catalogues that stretch back decades, the many NFT content types which can be used, and the ability to mint multiple NFTs from the same piece of content, the volume of NFTs which could be created is countless. As these NFTs are created by the original content owners (media companies), the NFTs are certified as genuine (and differ, therefore, from other examples of the same content online — example: a YouTube video of a basketball shot, which is not unique.) Superfans can purchase and own their favourite content, which changes in value over time and can be treated as an investment. Given the scarcity of NFTs minted by content owners, and the fact that they are verified and traceable, the market can then drive prices for NFTs as more fans join the platform and seek to grow their NFT collections. How Wipro can enable media organizations to leverage this opportunity Our clients partner with Wipro to realize all aspects of their e-commerce ambitions. In this case, Wipro can support clients through the design, build and run of NFT content trading platforms. This includes, but is not limited to: Should media companies already have an NFT trading platform, Wipro's e-commerce marketplace management team provides the operational capacity to continuously run this on a managed services basis. Wipro's e-commerce team supports the design and build process with a full-service digital program, including the provision of service design consultancy, UX and UI designers and platform development teams. Our project teams use the latest design thinking, agile product development methods and fully leverage remote working tools to deliver from around the world. Further, our digital program teams are involved in the project governance, management, and stakeholder communication from the beginning. Wipro's e-commerce operations team supports the daily operations of NFT marketplaces on a managed service basis. Our operations capabilities leverage our skilled people, vast process experience and latest technologies to continuously improve the end user's experience. Further, our clients receive proactive engagement on continuous project management issues such as performance, communications, and idea generation. Our managed services structure benefits clients in three ways: For more information, visit https://www.wipro.com/business-process/ecommerce-operations-management/ For a conversation on how we can help you harness the NFT opportunity, connect with us. Jon Dyson E-commerce Practice Manager Jon leads Wipro's managed e-commerce operations practice. Our operations practice covers the behind-the-scenes processes that enable online sales, and offers advisory services, e-commerce managed services, and bespoke projects. Our capabilities enable clients to launch

completely new end-to-end e-commerce capabilities or augment existing capabilities with the skills and expertise to manage, grow, and streamline them. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Artificial Intelligence is Reimagining Finance Value Chain

----- Arcticle source ----- https://www.wipro.com/business-process/artificial-intelligence-is-reimagining-finance-value-chain/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Artificial Intelligence is Reimagining Finance Value Chain June | 2021 Artificial Intelligence and Machine Learning have been the buzzwords in the IT industry for the last few years. There is an astounding focus on what they can deliver now and in the future with most of the large IT companies investing heavily in building AI and Machine Learning products. Artificial Intelligence (AI) promises to bring in a new era in digital transformation that will disrupt process execution and drive next level of productivity and efficiency improvements. In this article, we will discuss two key finance processes that will have a large impact from an AI perspective. AI impact on Procure to Pay and Order to Cash processes 1. Procure to Pay Procure to Pay processes deal with vendor master, purchase order, invoice receipt, scanning & mailroom (for physical invoices), invoice entry, PO 2/3 way matching, invoice processing, holds, disputes management and payment processing. While there are many products in the market that enable e-invoicing to resolve some problems, there are only a few products in the AI space. Table 1 shows a few examples of how AI can help bring the next level of transformation in the Procure to Pay processes. 2. Order to Cash Order to Cash processes include lead generation, sales order, quote management, customer credit management, billing, invoice acknowledgement, collections, cash applications and customer dispute management. Table 2 explains with a few examples the processes that can be impacted through the use of AI in Order to Cash. AI, with its varied applications across finance processes, will prove to be quite a game changer. No surprise that organizations are increasingly leveraging AI to improve their operations. The future looks promising with better outcomes for both, customers and businesses. Wipro is at the forefront of transformation with an investment of over US $1 Billion in technology transformation. Wipro HOLMES™, Wipro's Artificial Intelligence and automation platform, is the bridge between Foundational AI algorithm builders and Applied AI. HOLMES Platform handles all transformation needs from building, publishing, metering, governance to monetization of heterogeneous AI solutions. The offerings of HOLMES have been successfully deployed across

industry verticals and functions driving the 3E's - Efficiency, Economics and Experience. Wipro HOLMES™, within Finance & Accounting, automates activities across the finance value chain. Along with hyper-automating transaction-intensive activities such as accounts receivable and accounts payable, it provides intelligent automation solutions for judgment-intensive activities like journal entry and revenue prediction. It helps the finance department by activating 'early warning system' to audit all their invoice-based spend and spot errors, frauds and contract violations, prior to the payment. AI captures history-based learning across multiple dimensions that has an influence on prediction, thus enabling data-based business execution, leading to improved risk management and auditor experience. Rakesh Pande Senior Manager – Finance & Accounting Solutions, Wipro Rakesh is a qualified chartered accountant and cost accountant. In his current role, Rakesh specializes in building solutions for diverse finance landscape of customers across the globe. He has more than 14 years of domain expertise in finance processes in different functions including pre-sales, solutions, delivery and transitions. As Wipro's F&A solutions architect, he works with large customers to identify areas of transformation in their finance organizations. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

Better Engineering and CX through LiDAR, Photogrammetry & Aerial Image processing

----- Arcticle source ----- https://www.wipro.com/business-process/better-engineering-and-cx-through-lidar-photogrammetry-aerial-image-processing/ ----- About the Author(s) Related Articles Contact Wipro Please fill the required details to access the content Better Engineering and CX through LiDAR, Photogrammetry & Aerial Image processing June | 2021 LiDAR, Aerial, and Satellite Image technologies have tremendously helped to capture field data to enable High Definition 2D and 3D maps creation for various uses in mining, agriculture, engineering construction & infrastructure, insurance, urban/smart city solutions, and oil & gas upstream & midstream areas. With the advent of drone flying and its field use getting revolutionized due to de-regulation policies, the US, Australia, and several countries have opened whole new applicability for LiDAR (Light, Detection, and Ranging) applications. The LiDAR cameras can now be fitted on drones, UAVs, or crewless aircrafts, and operated remotely to collect field data - aiding disaster planning, smart city layout planning, creating accurate High Definition (HD) maps, etc. Drones are highly effective compared to satellite images, since they can capture higher resolution data and cover remote

areas including areas with limited or no human access. Drones are extensively used in logistics management to deliver medicines and light goods to customers. There is a great need for highly accurate and up-to-date map for planning, monitoring, and logistics management of drones-based delivery system. Technological advancement in satellite cameras has helped capture high-resolution images of ground up to sub-meter pixel level. Satellite images can cover country-wide capture of ground images in short period. Environmental, forest/vegetation, urban studies, and highway/road infrastructure planning would primarily benefit from these satellite images. As per Grand View Research (LiDAR Market Share, Growth | Industry Report 2020-2027 (grandviewresearch.com), the global LiDAR market size was valued at USD 1.1 billion in 2019, and is expected to register a CAGR of 13.2% and reach USD 3.7 billion in 2027. LiDAR/photogrammetry – Technology advantages I.   LiDAR II.   Photogrammetry Industry benefits of LiDAR/photogrammetry The applications of LiDAR/photogrammetry in various industries and associated use cases are: LiDAR/photogrammetry - The opportunities and challenges Opportunities Challenges Wipro has the required experience, skillset, and infrastructure to handle the above challenges. Our existing delivery infrastructure is built on process and quality systems. Wipro's GIS Academy (Geo-Spatial Information Systems - Wipro) ensures trained resources with apt capabilities are available for our clients. Our offering is backed with Wipro's IP AI/ML/Automation tools that's aimed at continuous improvement and transformative operations to clients besides being cost effective too. How Wipro can enable organizations to leverage the LiDAR/photogrammetry opportunity Wipro's offerings of LiDAR/image processing relevant to various industry use cases are: Wipro carries out offshore/nearshore back-office data processing services related to LiDAR, Photogrammetry, Orth photo, 2D & 3D map feature extraction from field probes. Wipro has the requisite skillsets and capability to handle large delivery infrastructure requirements for processing field inputs. Businesses that see potential in such technologies prefer to outsource this human intensive task to IT experts such as Wipro. Our existing delivery infrastructure, with 8000+ GIS associates and geo spread of 80+ countries has received higher client satisfaction with support of operational efficiency by reducing cost and improving productivity and quality. We have delivered 30%+ overall delivery benefits through our offshore delivery centers at strategic locations with skilled people and cost-effective approaches. We have also achieved a 99%+ quality score through our effective process excellence and quality management practices. The data processing related to these technologies requires human judgement and intervention to make it relevant. Wipro can support clients through data bifurcation, processing of such relevant data to prepare precise 3-D imagery by carefully trimming and discarding the irrelevant information from the dataset, and derive business specific key data points broken into timeline-based actions for them. Wipro has 4+ ongoing years of experience with five global majors by delivering map data services through our large offshore delivery infrastructure. We have the space as well as infrastructure capability to set up a focused business unit at a Wipro campus as per client requirements. Wipro has also achieved effective work-from-home enablement (>95%) for all its employees. Our key focus is on target-driven delivery that is constantly measured by proven metrics such as SLAs, CSAT, and KPIs. We also employ process improvement measures such as business process optimization, Lean & Six

Sigma techniques, gamification based productivity enhancements, and AI / ML / Automations support in project delivery. We have successfully managed resource cost with optimized efforts as our cost for training and skilling are managed efficiently through our right skilling and train-the-trainer model. With the governments supporting new technologies by easing the regulations on technologies like drone flying, etc. there is an emerging opportunity for the businesses to reach new business optimization levels with the help of data processing techniques related to LiDAR, Photogrammetry, Orthophoto and 2D & 3D mapping. Wipro is keen to be a part of your transformation journey and has ready resources with the right skill sets, technology, and infrastructure to assist your success. For more details, connect with us. Prakash K.J. Geo Spatial Information System Practice Lead, Knowledge Services - DOP Prakash is 25+ years experienced GIS (Geographic Information System) professional and leads implementation of GIS best practices and new logo business development in different verticals such as ENU, Telecom, Insurance, Smart city and others. Successfully implemented GIS solutions through Enterprise system implementations, Asset management, ETL projects and Mapping services. Kunal Jain Pre-Sales Consultant – Digital Content Practice, Knowledge Services Kunal supports the Geo Spatial Information Systems (GSIS) practice with Business Growth, GTM plans, solutioning pitches, etc. Kunal has an MBA degree from the Indian Institute of Technology, Delhi. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Is Social Media the New Contact Center?

----- Arcticle source ----- https://www.wipro.com/business-process/is-social-media-the-new-contact-center/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Is Social Media the New Contact Center? July | 2021 Over the years, the dynamics of customer service have undergone a considerable transformation. Call centers have evolved from providing just voice support to omnichannel contact centers having provisions for email and live chat support. This change was brought about as more and more people embraced the digital revolution in the 90s. Today, we are amidst another wave of transformation with social media at its epicenter. The tech-savvy millennials are today's purchasers and decision-makers. The lives of this generation revolve around social media. A less than optimal brand experience results in a negative tweet for the world to see. From there on, it becomes imperative for the brand to actively engage and minimize damage. In the given reality, it has become critical for brands to develop a mechanism that provides a seamless

and consistent customer experience across all channels including social media. According to a Deloitte survey, while 90% of companies look to deliver a consistent customer experience across channels, only 11% achieve that. A synergy between social media marketing and contact center operations is essential to move closer to this much desired omnichannel experience. The changing landscape that makes way for social media contact center Rise in the role of social messaging in customer service As of January 2021, the global social media penetration stands at a staggering 53.6%, with users spending an average of 145 minutes a day surfing social networks. The ubiquity of social media is leading more and more people to use this channel to communicate with brands in a quick, easy and reliable way. This is corroborated by a Facebook survey which pointed that 64% of people prefer to message rather than call a business. In fact, among the people surveyed, 69% in the US and 66% in the UK say that being able to message a business helps them feel more confident about the brand. In developing economies like India (79%) and Brazil (76%), the numbers are even higher. According to eMarketer, bad customer service is the number one reason (60%) internet users refrain from buying from a brand. As social media marketing gets more mainstream, brands need to integrate it as part of their customer service ecosystem. Apart from convenience, social media also enables brands to provide a personalized experience, which customers demand. As per a Facebook survey, 91% of consumers say they're more likely to shop with brands who recognize, remember, and provide them with relevant offers and recommendations. The growing importance of organic social media marketing Another distinctive advantage of social media that no other channel can provide is proactive engagement with customers. Effective social listening with an ear-to-ground approach enables brands to sense any brewing issues and address them immediately before the customer even reaches out for assistance. This is something which is impossible to achieve on other channels without being excessively intrusive. The siloed approach of social media marketing and contact center teams Lack of unified view of a customer's omnichannel interactions Brands have taken significant steps to improve their social media presence and online engagement levels with their customers. However, social media remains largely a part of the marketing function. Contact center teams are usually isolated from social media conversations because of the siloed nature of operations. As a result, customer service agents are not privy to the customer's conversation with the brand on social media. This only leads to more frustration as customers have to repeat themselves multiple times to different agents. Lack of synergy in query handling Marketing teams are adept at handling brand communications and campaign management, whereas contact center teams specialize in resolving customer queries. A collaboration between these two teams is of utmost importance since social media receives a massive volume of customer queries related to product information, order tracking, troubleshooting, etc. Merely directing the customers to contact centers is not enough. Maintaining the proper background of the query and redirecting it to the correct department is essential. How can one up the game? The Marketing function needs to work in tandem with the contact center team to make it a fulfilling experience. The key here is to maintain a single view of the customer across all channels, which is visible to all customer touchpoints within an organization. Documentation of every customer interaction goes a step forward in

providing a personalized brand experience. Customers feel that the brand is valuing their choices and preferences. It also makes the job of customer service agents easier. They can quickly equip themselves with customer history instead of bearing the brunt of an agitated customer having to repeat himself. A consolidated history of customer interactions also helps brands personalize communications with relevant offers and promotions. Here's what your business can do According to Forrester, digital customer service interactions will increase by 40% in 2021. It is about time brands took the plunge and strengthened their social media narrative. If you are interested in learning how Wipro helps its clients streamline their operations and provide a seamless omnichannel experience, contact us. Hitha Uchil Marketing as a Service, Practice Manager With over 20 years experience in Marketing services, Business Research and Ecommerce, Hitha leads Wipro's Marketing as a Service practice. The practice spans a range of services across the marketing spectrum – Digital Marketing, CRM, Content & Design, Social Media and Website Content Publishing. Through centralization of operations, transformation and process re-engineering, his team enables global CMOs to deliver on key marketing metrics with speed and efficiency. Soubhik Basu Marketing as a Service, Practice Consultant Soubhik, post his MBA from IIT Delhi, joined Wipro as part of the Young Leader's Program. He has been actively involved in customizing marketing solutions for client needs across practice offerings like Digital Marketing, Social Care, CRM operations, etc. He brings to the practice 2 years of pre-MBA industry experience in the software development and testing domain. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

Environment, Social, and Governance Criteria - The New Lens for Investors

----- Arcticle source ----- https://www.wipro.com/business-process/environment-social-and-governance-criteria-the-new-lens-for-investors/ ----- ESG is an imperative for the future About the Author Related Articles Contact Wipro Please fill the required details to access the content Environment, Social, and Governance Criteria - The New Lens for Investors July | 2021 Traditional methods of assessing stocks were robust, despite which investors suffered losses. Learning from historical challenges, investors added an extra lens for stock evaluation. Not entirely relying on the financial analysis of a company or technical analysis of the performance of a stock, investors started to capture the overall health of the company and ascertain the roots or fundamentals of the company, for the greater good of

the society. This newly added lens is called ESG (Environmental, Social, and Governance) criteria. Multinational companies are evaluated by global report and ratings agencies on their ESG performance, and these reports and ratings are used extensively by financial institutions, institutional investors, stakeholders etc. Financial institutions started creating funds based on ESG principles and invested in multiple stocks in the companies with higher ESG ratings. These are known as ESG funds which even individual investors can buy and their investment dollar is exposed to minimal risk. The ESG report and rating providers play a vital role in assessing companies with high degree of accuracy as these agencies are the backbone of the entire ESG value chain. There are numerous ESG data providers, varying by industry coverage, data capturing techniques, methodologies used, rating scales etc. The ESG criteria and its growing relevance ESG scores provided by a third-party rating agency define certain standards of a company's operations and their impact on the environment, social business relationships, and transparency in governance. This helps socially conscious investors screen potential investments and avoid companies that could be a financial risk due to their ESG-unfriendly practices. Environment – The company's energy consumption patterns, amount of waste created, natural resource conservation, treatment of flora and fauna, pollution etc. are used in evaluating the environmental risk, compliance with government regulations, and how these companies are taking ownership and measures to mitigate those risks. Social – The criteria focuses on the company's choice of vendors to do business with across their value chains: Do they share the same values as claimed by the company? It looks at the company's encouragement to its employees to do voluntary work, donate a part of the profits back to society, caring about employees' health and safety, stakeholders' interest, and business relationships. Governance – This criterion is of utmost importance and given a higher weightage by most of the rating agencies. Investors want companies to not engage in illegal practices, avoid conflicts with board members and stakeholders, keep away from politics, maintain a healthy gender equality index, not involve in white collar slavery. An important standard is the transparency and accuracy of accounting methods. There has been a steady increase in the value of global assets applying ESG data to drive investment decisions. The ESG market is measured by the amount of assets under management in ESG funds. According to JP Morgan, the market was broadly about $45 trillion in asset under management (AUM) in 2020. In 2018, North America and Europe accounted for around 90% of the market. Increasing demand for ESG rating agencies There are over 100 ESG research and ratings providers producing sustainability reports. These could be non-profit organizations, financial institutions, pure play rating agencies providing various kinds of research reports and rating on topics like diversity, consumer loyalty, specific location coverage, financial size of the company, and companies covering the full gamut of ESG globally. The competition is extremely high, and the market for ESG data also known as non-financial data or alternate data is increasing. Many agencies have merged and partnered to sustain extreme competition. Today, markets are experiencing a shift from shareholder interests to stakeholder interests driven by regulatory push for transparent and accurate disclosures, shareholder activism, and advanced technologies enabling monitoring of ESG metrics. With the increase in socially-conscious investors, more ESG

funds are created, and the demand for ESG reports and ratings also increases. The ESG rating providers are now partnering to serve clients better and with larger scope. The ESG rating providers are evaluated on the basis of their ESG research coverage (regions, companies, sectors, and revenue), scope (what aspect of ESG do they monitor), data sources (primary or secondary data, their accuracy), reputation and usage (recognitions, platforms used, and deployments), rating scale and methodologies (1-10, 1-100, AAA – D, AAA- CCC, percentile etc.). The challenge is to keep the data accuracy high throughout the operations. Since the data flows from multiple sources in both structured and unstructured form, inadequacy and inconsistency of data, data management and analytics is a huge task. Creating varied data models, identifying right methodologies, validating the framework created, and improving cohesiveness and standardization across different sectors is also very important. The talent required to perform ESG activity is inadequate. Creating a talent pool with high degree awareness of ESG work is a challenge. The rigor that goes into ESG ratings has substantially increased, requiring skilled data scientists, analysts and BI engineers. In addition, ESG as a topic is still evolving in universities, making hiring even more difficult. Even if the competition is extreme amongst the ESG ratings providers, there is a huge demand for ESG ratings and reports from financial institutions, institutional investors, company stakeholders etc. And this offers a level playing field for all ESG ratings providers. How Wipro can help ESG ratings providers Wipro can support ESG ratings providers through the 'design, build and run' operations for ESG ratings and reports. This includes: Wipro's ESG research management team can provide the operational capacity to continuously run the operations on a managed services basis, with continuous improvement and addition of automation to existing operations. Wipro covers the work of ESG information across a wide range of companies in manufacturing, extractive, pharmaceutical, healthcare, biotechnology, REIT, banks & other financial institutions, utility, retail, hotels & entertainment facilities, gaming, semi-conductor, electronics, construction and maintenance, internet, restaurants, beverage & tobacco, human resources, consulting, and leisure & travel. Wipro's ESG research and scoring operations team can support the day to day operations 24 X 7 for 365 days on a managed service basis. How the managed services structure benefits clients: Investors are not only interested in the financials of companies, but also the actions that companies take today in determining the impact on tomorrow. This equips investors to make informed, responsible, and ethical investment decisions. Companies need to understand their role in the Environmental, Social and Governance systems – as much as in the economic system. These three interconnected systems constitute the new business environment. The users of the ESG product will be able to view and compare a wide range of environmental and social performance indicators across different sectors and regions along with governance structures in companies to identify risks and opportunities and make conscious investment decisions and strategies. The evolution of non-financial data, increased use of the non-financial/alternate data for investment decisions, and the constant push from regulatory bodies to disclose ESG score has now made it mandatory for companies to set up their ESG operations and/or outsource their existing ESG operations for better business outcomes. For more details on how Wipro can empower you on

your ESG operations journey, connect with us Suprav Patnaik Practice head - Data and Insights Practice, Wipro Suprav currently leads Wipro's Data and Insights practice, leveraging comprehensive machine learning and analytics solutions for solving business problems. He has 15 years of experience in the BFSI domain working in varied roles in service delivery, RPA, and analytics. Abhijit Gangurde Solution Consultant – Data and Insights Practice, Wipro Abhijit supports Wipro's Data and Insights practice by building data and analytics solutions for financial and non-financial clients. He brings marketing and analytics expertise and holds an MBA degree in Marketing from SIBM Pune. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

The Growing Relevance of Knowledge Management in the Digital Age

----- Arcticle source ----- https://www.wipro.com/business-process/the-growing-relevance-of-knowledge-management-in-the-digital-age/ ----- About the Author(s) Related Articles Contact Wipro Please fill the required details to access the content The Growing Relevance of Knowledge Management in the Digital Age July | 2021 One of the most important and valuable assets of any organization is the knowledge it has accumulated over the years. It is very important to handle that knowledge in a systematic way to reap its benefits. In any organization, the sources of knowledge are its employees or/ and customers. A continuous cycle ensures the knowledge being accumulated is valuable for the organization. This cycle, as depicted in Figure 1, starts with the creation of knowledge by various stakeholders, which is then shared with the larger group for validation and a proper structure for easy reference. The knowledge is continuously audited to keep it meaningful. Figure 1: Knowledge lifecycle A learning culture is essential in an organization and sharing of knowledge is important to ensure this culture. Any person who is willing to learn should have easy access to knowledge. Not all types of knowledge are easy to share: creativity or design thinking can't be shared but the thinking process behind a specific idea can be shared to help people understand how to think on a similar line or think differently. Some types of knowledge are easy to materialize and share as it contains specific steps like a mathematical equation. Knowledge Management ensures that the knowledge remains within the organization and helps improve efficiency through sharing of best practices and learnings. Why is knowledge management important? Often, most of the knowledge in an organization is undocumented and not accessible. Visibility of information can help employees take well-informed decisions that will

directly benefit the organization. Different apps and data structures are used across the organization to store information, which may not be easily understood by other teams to reap its benefits. Not all of us are good teachers; when it comes to transferring knowledge to our peers, we fail to transfer all the information because we are ourselves unaware of things that we have learnt and have become core to our thinking and decision-making. Due to this, employees spend time recreating all the knowledge that already exists in an organization but have been lost. Same mistakes are made repeatedly, and the organization falls in a cycle of inefficiency that hinders growth and productivity. An intelligent organization fosters innovation within the organization that benefits their employees and customers by harvesting the knowledge gathered during the organization's lifetime. In today's highly competitive environment, it is very important to be as agile as possible and quickly respond to new situations using expertise and intelligence that the organization has gathered over the past. Organizations often realize the importance of Knowledge management solutions when they merge with another organization and require to share their experience and information for realizing mutual benefits. Even when a key personnel moves out of an organization, management often realizes the need for a solution to store and share information to avoid dependency on any individual. Knowledge management helps organizations create an efficient workplace where all employees' knowledge is valued. Collaboration between employees also improves when they share knowledge and it is easier to understand someone's perspective when the information behind that thought is readily available. All these benefits directly link towards efficient and better decision making in an organization along with improved employee retention. Knowledge management in the digital age Digital transformation is changing the entire operating model of organizations. With advancement in technology, employees need to be prepared for more competitiveness as organizations will start rewarding employees based on their ability to perform tasks which machines are not able to do. Previous experience and qualifications of workers would get less weightage. Today's employees are being shortlisted based on their capability to collaborate with machines having cognitive functions. This makes knowledge management even more meaningful as we become dependent on cognitive machines for highly repetitive and complex work. Figure 2: Business value creation at each step of knowledge management Knowledge management will help create an optimized workflow, which would enhance our productivity and identify innovative opportunities. Systematic coordination among people, process and technology is essential. Figure 2 shows how knowledge, whether it is sharing, creating, or identifying, is helping in the creation of business value along with the people, process and technology. Knowledge management will realize the real value and potential of business through knowledge reuse. With digital transformation, organizations are collecting infinite data points using sensors and then transmitting it to cloud systems for processing. These advancements towards big data are making knowledge management much more relevant as this knowledge is being utilized for development across the value chain, including intelligent process automation. Knowledge management is no longer limited to information, it has diversified into data and insights, which are the key drivers of analytics. How knowledge management fits every Industry Knowledge management benefits most industries through several process improvements. We will quickly discuss

some use cases pertaining to different Industries. Knowledge management is moving toward semantic web The vision of semantic web states that the all the information available on the web should be easily understood by machines so that they can derive valuable insights even without human interventions. Knowledge management is complementing this vision by bringing this to reality in an organization's perspective. If we look at the larger perspective, the technology that we need to fuel semantic web needs development and investment. This development can only be successful when organizations have a reason and value to invest in it. In future, the leaders will look forward to democratizing the technology and then, semantic web would be a reality. Vartul Mittal Vartul Mittal is a technology and innovation specialist focused on helping clients accelerate their digital transformation journeys. He has 14+ years of experience in global business transformation as a consultant for management and global in-house centers. He has also managed technology and business teams in areas like intelligent automation, advanced analytics, and cloud adoption. He is passionate about extending customer relationships beyond the project level to transform enterprise operations and increase business value.   Shrinkhal Gupta Shrinkhal Gupta leads transformation go-to-market activities for iCORE, Wipro, with a special focus on virtual and industry events. He also leads growth marketing activities and demand-generation initiatives for automation and new-age SaaS platforms and solutions. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Artificial Intelligence – Not a Buzzword anymore. It's Evolving and Growing Fast.

----- Arcticle source ----- https://www.wipro.com/business-process/artificial-intelligence-not-a-buzzword-anymore-its-evolving-and-growing-fast/ ----- About the Author What We Think Related Articles Contact Wipro Please fill the required details to access the content Artificial Intelligence – Not a Buzzword anymore. It's Evolving and Growing Fast. July | 2021 Artificial Intelligence has been the talk of the decade and each year, there's been a growth in its adoption, evolution, and capabilities to resolve business problems of cost, profitability and sustainability. And at this fast pace, more and more organizations are exploring artificial intelligence (AI) and creating business cases to bring it home. This paper is an attempt to understand AI, its types and their benefits, and key trends and application areas of AI. It also looks at the right way to approach an AI project and justify a business case. What is AI At times, we forget to understand the meaning of AI and tag

any kind of automation as AI. Automation focuses on the use of technology to do human tasks, which are repetitive in nature by following a defined step-by-step process. This common definition of automation is often confused with AI. While automation is the start of the roadmap to AI, AI emulates human performance by learning from it. AI is dependent on the availability of data and the quality of data from which it learns. It works by combining large volumes of data and intelligent algorithms, and learns automatically from patterns and attributes of the data. Quick glance at common AI technologies There are many types of AI. At a broad level, here are some of the sub-fields of AI. Each of these types complement others in many business applications. Machine Learning – Machine Learning (ML) is sometimes also used as a synonym to AI. While AI is a broader term, ML focuses on applications being trained with the help of algorithms, big data, and APIs. ML platforms are used for predictive analysis and decision-making. Neural Networks and Deep Learning Platforms – Neural networks replicate human brain where information is retrieved from external sources, is passed through various nodes (units), and is categorized and analyzed to derive meaningful insights. Deep learning platforms use neural networks where data undergoes changes and refinements based on the inputs received which is further used for predictions and decision-making. Virtual Agents – These are computer software/interfaces that can have intelligent conversations with customers to provide them solutions just like humans. These are in the form of chat bots, which are trained to interact with humans on customer service apps and portals and are available 24x7. Decision Management – This is a platform organizations use to drive insights for optimized operational decisions. It receives inputs from various disjointed systems. These are used where high volume decision making is required especially for customer service. Natural Language Processing and Natural Language Generation – This AI field is the most widely used application in business. It is a medium where a machine generates data and gives output based on the natural language (text/speech) input it receives. NLG on the other hand converts data into text or language at a high speed for a human to read. This is used to create business reports, financial reports etc. where a lot of human effort is involved if done manually or with any other tool. Key trending uses of AI AI was coined in 1950s and like any other technology, its use was limited to government and defense. It was not before 2010s when AI was put to more widespread use in businesses. It is hard, if not impossible, to predict its growth in decades to come as it is still evolving with its implementation in newer areas. Here are some areas where AI is being used and is directly impacting us on a day-to-day basis. Retail – With consumers more connected to the retailers, AI has enabled sellers to predict and pitch even before the customer searches for the product. Effective Decision Management has enabled sellers to maintain their inventory at optimum level without blocking their capital. They are also connected to whole sellers and manufactures in real time. Banking – From consumer banking to wealth management to investment banking, all core areas of a banking institution host AI solutions to provide better and predictive customer service to its customers, prevent fraud, predict consumer behavior and pitch the right product and service. AI helps de-risk large transactions, and enables banks to comply with changing regulatory norms. Healthcare – AI mediums like machine learning, natural language processing are being widely used to transform patient data into meaningful

insights to arrive at cost-effective medical solutions for patients, and precision diagnosis. Data from medical devises and wearables is being used to make this happen. Manufacturing – Cost reduction, time to market, maintaining quality standards, inventory management are some key challenges in manufacturing. AI, over the last few years, has provided solutions to tackle these. With data being collected at each step and fed into intelligent systems, AI has made decision making more insightful. AI in back office transformation If we look at the most common business use cases for AI implementation, we cannot complete our conversation without mentioning enterprise back office operations. Finance and accounting, human resource, supply chain, and IT support are some examples. AI has not only made a significant difference in these areas but these are also the areas which foresee even better use cases with every incremental AI implementation. Order to Cash – AI has proven powerful in sealing revenue leakages. Algorithms ensure errors and missing information don't interfere with receiving timely payments, managing disputes effectively, and managing exceptions. Procure to Pay – AI in P2P space is all about how effectively the system can handle anomalies, make the entire process more seamless, identify areas of savings, and learn from trends and patterns how procurements are being made. Some other processes which cut across industries and prove to be ideal candidates for AI implementation are: Inventory management, logistics, insurance underwriting, warranty management, and human resource function. AI implementation in these areas like any other have their own set of challenges. Organizations should not forget the larger objective when it comes to AI implementation. While contracting, ensure that you focus on realizing the business benefit and solution's scalability rather than signing a contract for buying an AI suite. Contracts should be output-driven. AI in the future Some insights from industry analysts predict growing and more engaging AI involvement. The current COVID-19 pandemic has accelerated the growth of AI in many ways. AI Engineering Process and AI of Things While the demand for AI grows and stakes go high, businesses have realized that there has to be a formal AI Engineering Process, which would include DevOps, Data Ops and Model Ops. As AI impacts the current systems and business processes, running an AI project cannot be treated in isolation. Success of AI depends on Data Analytics and in turn the source of the data itself: IoT, in this sense, complements AI. More focus will be on effective use of IoT for a larger AI purpose, hence the term AI of Things (AIoT). AI as a business case Even with the growing importance and benefits of AI, its usage and trends, getting funds approved for AI programs from the board is still a challenge as until now many organizations perceived AI as a thing of the future. Major reasons being the cost, the risk of failure and lack of AI-trained resources. While the above concerns are real, but ignoring AI is not an option if organizations want to stay relevant in the market. Word of caution - Don't go for sudden forced changes. AI deals with decision making by replicating human minds, but AI-enabled outcomes can be unintentionally biased. Selecting the right IT solution for AI is of key importance. For more details on effective AI implementation, connect with us Sumit Chadha Program Manager Products & Advisory, DOP - EOT Sumit has 18+ years' experience in project and program management across Digital Application Development & Maintenance, Managed services, and Organization Change Management. AI is rapidly making its way into processes across industries, driving

organizational change and digital transformation. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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How autonomous vehicles are changing the face of transportation

----- Arcticle source ----- https://www.wipro.com/business-process/how-autonomous-vehicles-are-changing-the-face-of-transportation/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content How autonomous vehicles are changing the face of transportation July | 2021 With smart cities and technologies such as artificial intelligence (AI) and machine learning (ML) increasingly contributing to our way of life, estimates indicate that the global autonomous (semi and fully) cars market is expected to reach nearly $62 billion by 2026 from $21 billion in 2020, at a CAGR of 22.75%. How autonomous vehicles have developed till now Autonomous vehicles (AVs) technology is implemented in several types of vehicles fulfilling both commercial and personal transportation needs globally. They rely on AI and ML to increase the level of intelligence used by understanding human participation. With advancements in technology of autonomous vehicles (AV), high definition (HD) maps with the ability to decipher map objects and make logical conclusions are being integrated into vehicles. HD maps give visibility beyond the driver's field of view, thereby providing an accurate representation of the road ahead and information on the surrounding environment. The degree of intelligence in AVs is attributed to the billions of map data points that are fed into the AI and ML system of the vehicles, which gives them the ability to take decisions while navigating. The accuracy of the map inputs in turn depends on the array of sensors, cameras, and radar systems. However, the ability of the AV to successfully comprehend the path and respond appropriately depends on the proficiency of the AI built into the system. The level of automation to enable self-driving can vary from 1 to 5 — 1 is where the driver controls most of the driving functions and the vehicle may be able to adjust cruise control speed or stay in a lane. Level 5 is where the car is fully autonomous and requires no human input to operate in all driving conditions. Advancement in these technologies has enabled companies such as Tesla and Waymo to achieve significant testing and deliver promising results in levels 3 and 4. A level 5 means there is no need for a human to drive; this is a desirable state to achieve universally. The current market has seen advancement in level 2 and level 3 AVs where rapid growth and wider customer acceptance is

expected by 2030. Fully autonomous vehicles at level 5 will not have a wider acceptance unless extensive testing affirms the cyber-risk-free technology and compliance to country, regional and global safety standards. Global economies understand that AV technology has a huge potential and presents economic and social benefits, and hence the support from the industry and governments is most likely to continue. Currently, the industry has invested an estimated $50 billion in this technology with 70% of the funding coming from outside the automotive industry. Global adoption and benefits of the AV technology The Americas is expected to be the dominant market due to the established automotive industry, presence of tech startups, and available funding. Also, several testing approvals and field cases have been conducted in the US. Various testing milestones have also been achieved. Cruise LLC completed 2020 by doubling the figure of how far its cars can go before a safety driver needs to take over, and Apple Inc. completed road testing of its self-driving cars in 2020. Apart from companies in the US, many companies from other countries have entered this market. For example, in February 2021, Vietnam's domestic automaker, Vinfast, announced that it had obtained a permit to test autonomous vehicles on California's public streets. APAC follows next after the Americas in seeing a positive growth rate given that China is the largest automotive market, fueled by the manufacturing capabilities of countries like Japan, South Korea, and emerging economies like India. Fleet companies play a critical role in this developing lifecycle. Many automakers are tying up with local ride hailing companies to deploy their vehicles in the fleet. In April 2021, Volvo Cars and DiDi Autonomous Driving signed a strategic collaboration agreement on autonomous vehicles for DiDi's self-driving test fleet. The huge potential in this technology has also raised the interest of several hardware and software companies for partnerships and collaboration. In early 2021, automotive technology companies Veoneer Inc. and Qualcomm Technologies Inc. signed an agreement to collaborate on the delivery of scalable Advanced Driver Assistance Systems (ADAS) and collaborative and Autonomous Driving (AD) solutions. Other significant collaborations include Volvo Group and NVIDIA who will jointly develop the decision-making system of autonomous commercial vehicles and machines. Aurora's strategic collaboration with Toyota and Denso will build and deploy self-driving cars on a large scale. Another significant development includes Baidu receiving permit from the California Department of Motor Vehicles (DMV) to test driverless vehicles on public roads in the state. Industries likely to benefit from the EV-AV shift It is assumed that a shift from level 1 to level 5 of AVs will ensure a huge reduction in global traffic fatalities. The combined technologies of EV (electric vehicles) and AVs means a far cleaner environment, reduced air pollution, and a significantly lower rate of accidents and road congestion since the AVs will be networked and connected to the traffic management systems and can plan the speed and routes accordingly. This will save countless hours of commute and the value of such developments is virtually unquantifiable. The very nature of vehicle ownership could change as well, where resources can be allocated to a more "use-when-you-need-the- AV-service-and-pay" model. Such a model reinforces the ride-sharing market's existence and growth of existing ride sharing companies. In addition, savings on fuel and maintenance from the EV engine coupled with AV technology allows for higher utilization, and this will bring down transportation costs. While the movement to EV and AVs can have a far

reaching impact across the global economy, some industry segments are envisaged to benefit more with this trend and adoption. These include, Risks and challenges in the adoption of EV and AV technologies Despite the potential benefits, the rapid pace at which the adoption of EV and AV technologies are transitioning could lead to job displacement in the transportation segment – both on the manufacturing and delivery side. Fleet drivers and the driving community could face job losses in a driverless world.   Cybersecurity risks have posed challenges that can potentially hinder the growth of the autonomous cars market. The risks of hacking into the technology and taking control of the AV continues. Unless a foolproof cybersecurity plan to keep both the vehicles and their passengers safe is not rolled out, there will be resistance to full adoption. A recent study conducted by the American Automobile Association (AAA) found that only 16% of respondents would trust a self-driving car. Customers are currently skeptical about driving a fully autonomous car in all situations and weather conditions without the need to intervene. The confidence of the AV to be able to self-drive in unpredictable conditions and dynamic situations posed by weather and humans will need to be tested and proven. In addition, applicable laws and regulations of the country, region and regulatory compliances, insurance coverage etc. will also govern the potential adoption globally. Do autonomous vehicles have a future? The autonomous vehicles of the future will do more than move humans around. One major area of impact is the full automation of the delivery and shipping industry. In the United States, this year was significant when a company received the first federal safety approval for an autonomous vehicle designed to deliver groceries. The estimated timeline for the commercialized use of autonomous cars has been extended owing to certain setbacks in the final years of the past decade leading to speculations that level 5 autonomous vehicles might be arriving later than expected. As a result, low-speed autonomous vehicles designed for short trips will be the first autonomous vehicles to be used widely. However, despite several challenges, analysts and industry experts believe that level 5 autonomy could be closer than we thought. Edwin Daniel Senior Manager, Travel Transportation & Hospitality, Digital Operations & Platforms – iCORE, Wipro Limited Edwin has over 18 years of experience in the BPO industry handling various portfolios like Service Delivery, Operations, Workforce Management, IT Software Sales, and Account Management for major Airlines. Over the period, Edwin has been extensively involved in Travel and Hospitality presales efforts and GTM activities. He also has a keen interest in partnering with new technology companies to augment the travel and hospitality services capabilities. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Will Covid Ring the Death Knell for In Store Shopping?

Will Covid Ring the Death Knell for In Store Shopping? July | 2021 Till a few years ago, a physical store was considered an absolute must in the retail industry. In fact, a retail company's might and success was judged by its "footprint", or the number of stores it operated. A new way of shopping emerged in recent years, where consumers could make a purchase through a digital channel (eCommerce, online shopping, mobile shopping). Any other form or channel of shopping is a mere extension or combination of these two channels. According to the U.S. Department of Commerce (Q-o-Q, Q4 2019 to 2020), USA saw a 6.9% increase in total retail sales, as well as a 32.1% growth of its eCommerce business. As a percentage of total retail sales, eCommerce rose from 11.3% to 14%. Not only did it grow in absolute terms, but also captured a bigger percentage of total retail sales. Let's now come to the key question: "Why do consumers choose one channel over the other?" The drivers usually include channel attributes, attitude towards a channel, a consumer's shopping motives, and the product categories. In order to understand the process that precedes transactions, let's consider what consumers who preferred in-store purchases were looking for: When the pandemic swept across the world in 2020, it fundamentally changed the way people lived, spent their money, and made purchases. In fact, the changes in consumer behavior was so drastic that retail businesses had to rethink and redefine their models of supply chain and service delivery. Before digitized shopping became a norm, retailers only had to worry about getting products to their store's aisles. With eCommerce and `Direct to Consumer' models gaining traction, retailers have to plan to get their products to the consumers doorstep. Interestingly, eCommerce and online shopping existed long before the pandemic hit the world. However, the adoption of these channels accelerated during the global lockdowns. Does this trend imply that the digital channels will destroy the 'brick and mortar' stores in the coming future? That seems highly unlikely. Instead, retailers and consumer companies would now be focusing on: It's becoming apparent that social distancing is here to stay for a long time, as people will be careful about their movement even a post pandemic world. In order to maintain their share in the retail market, in-store shopping digital channels will have to include curb side pick-ups and queue management systems into their delivery. This will ensure crowd control in physical stores and make customers shop responsibly and plan their shopping trips wisely. This, in turn, will save investments worth billions of dollars in real estate and other overheads for retailers. Keeping the fast changing dynamics of the retail industry in mind, what does the future of the industry look like? Let's summarize the key developments that are already on the roll, and fast gaining momentum: Fusion of in-store and digital models of operation: The pandemic pushed retailers to adopt "phygital" store models – where they

provide users with digitized, real time, one-on-one shopping experiences in their homes. Phygital stores blend online and offline shopping experiences. Using technology like conversational tools, customers can take virtual shop tours, get live product demonstrations on video calls, view interactive product stories, place orders, register complaints, and get their purchased items home-delivered or picked from the store. Retail stores will recreate real-life shopping experiences and human interactions in a digitized environment – by forging a direct link between customers and the sales staff. Using text messages, chats, and live videos, customers can interact with stores, ask questions, view products, and get recommendations to seamlessly complete purchases. Deliverance of next-gen technology By deploying advanced technologies on the storefront, retailers will be able to better understand their consumers, enhance shopping experiences, and become relevant to their customers. Innovative retailers are taking advantage of an array of technologies, ranging from mobile devices and apps, interactive kiosks and digital signage, sophisticated beacons and wireless networks, to secure payment systems. Technology is playing a big role in helping retailers improve the way they do business and take their relationship with customers to the next level. However, deploying the latest technologies is not enough. Retailers will need to establish robust IT infrastructures to support and integrate these technologies, so they can work seamlessly. With modern storefronts and powerful back office support, retailers will not just survive, but thrive. Optimization of physical presence Till 2019, physical stores were still the venue for 90% of retail transactions – indicating that despite the speed and convenience of e-commerce, customers still looked for personalized interaction and in person locations are still relevant for retailers. Stores can optimize their physical presence by harnessing technologies like AI, augmented reality and virtual reality, and 5G communications to breathe new life into brick and mortar experiences. The store functions that can be digitally improved include: Creation of an omni-channel strategy Today, customers are looking for richly tailored shopping experiences. This has made it imperative for retailers to offer compelling omnichannel experience. For instance, since the pandemic, more than one-third American shoppers have made omnichannel features, such as buying online and picking up their products in store, a part of their regular shopping routine. Young buyers are the biggest takers for this new, omnichannel way of shopping, as they cross traditional channel boundaries with ease and evaluate brands and retailers on the seamlessness of their shopping experience. Omnichannel experiences add personalization to shopping journeys and create a more durable relationship between retailers and shoppers. If the traction that physical stores have enjoyed so far has taught us anything, it is that customers seek human interaction when they shop. Therefore, in a post-pandemic world, digitizing in-person shopping experiences is the way to go for retailers. With the right tools, they can build personalized relationships with customers and offer virtual, yet real time, contact with physical stores. Therefore, while digital channels will become a powerful, go-to option for shoppers, it will ensure that in-store channels don't become obsolete. Anup Sukumar Practice & GTM Lead -Retail and Consumer Goods, Digital Operations & Platforms, Wipro Anup has 15 years of experience in Sales, Marketing, Business Development, Bid Management and Practice in the IT and ITeS space. He has developed successful GTM strategies and worked with organizations in Retail, Consumer Goods,

Automotive, Consumer Electronics, Healthcare, and Hospitality. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Accelerating Insights and Business Value

----- Arcticle source ----- https://www.wipro.com/business-process/low-code-no-code-platform-solutions-for-extract-transform-load-processes/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Low-Code No-Code Platform Solutions for Extract, Transform, Load Processes Low-Code No-Code Platform Solutions for Extract, Transform, Load Processes July | 2021   Low-code no-code platform ecosystems in your ETL processes significantly reduce time taken to arrive at insights. Leaders across the organization can now run complex algorithms with minimal training and effort. The growing ecosystems of low-code no-code (LCNC) platforms eliminate high time to market. LCNC is not new in the developer's ecosystem, but now, it has entered the analytics ecosystem. There is a huge amount of data flowing from multiple sources across the organization, and managing that data to gain actionable insights is a complex process. With LCNC, the time taken to generate actionable insights will decrease significantly, thus lowering the overcall cost, including time, resources, and delayed decisions, providing a competitive advantage to business leaders across functions in a company. Extract, Transform, and Load Extract, Transform, and Load (ETL) is the process of extracting data from multiple sources. It involves transforming the data into a format that can be used for further operations and then loading the data into a data warehouse. All these activities take place in the staging area. The task of extracting and loading the data into data warehouse appears easy but it requires a complex ETL process. Through automation, the complex and time consuming process can be simplified with tools that take up the least amount of time and resources. This is where the magic of LCNC begins. What is low-code and no-code? Forrester - "Low Code platforms enable rapid delivery of business applications with a minimum of hand coding and minimal upfront investment in setup, training, and development". Gartner - "An application platform that supports rapid application development, one step deployment, execution, and management using declarative, high level programming abstractions, such as model driven and metadata based programming languages." With low-code, a workflow can be easily created

by dragging and dropping visuals of existing coded blocks with minimum hand coding. On the other hand, no-code provides a development environment that allows you to build workflows quickly by dragging and dropping visuals of coded blocks without any hand coding required. LCNC platforms serve people from nontechnical backgrounds better. Gartner estimates that low-code application development will account for more than 65% of all app development functions by the year 2024. The main advantage of LCNC is that it brings speed to the process. The platform offers a high return on investment (ROI) with low risk, one click development platforms, and enables company leaders to address an urgent need. Meeting the needs in the new normal The COVID-19 pandemic has impacted many sectors , from small medium sized enterprises to large multinationals. It has made companies realize that their overall strategy should encompass analytics, digital, and cloud computing. The pandemic has accelerated the adoption of LCNC platforms by eliminating the need for advanced development tools and providing quick access to skilled tech talent. LCNC platforms use existing resources to produce valuable outputs. The competitive business landscape has forced companies to remain relevant. Platforms with no-code and rapid prototyping provide quick turnaround time and reduced costs for projects thanks to their plug n play capabilities. Integration is one of the challenges companies might encounter when implementing an LCNC analytics platform. At times, integrating a low-code platform with organizational applications can be complex and challenging. This is especially true for companies using legacy platforms. It may also be challenging if companies want to switch to a different framework or vendor, as the current vendor may offer a particular cloud-based ecosystem or may not allow developers to customize the underlying code. How Wipro helps customers increase productivity with low-code, no-code Wipro provides end-to-end support for customers' analytics strategy in the following ways: Wipro's analytics team meets the operational requirements of continuous operations by providing managed services, continuous improvement, and automation to existing operations. They help customers build end to end analytics process and implement their analytics strategy, The Wipro analytics team will identify the best analytics platforms and make use of the LCNC ecosystem to reduce costs and boost productivity. Wipro will provide day to day operations support to the team, 365 days a year, on a managed service basis, which includes project governance, management, and stakeholder communication. Managed services benefit customers in the following ways: Faster realization of value In a post-COVID-19 world, the competitive landscape will continue to change due to still-unknown implications, which means digital operations, cloud computing, and analytics will play an even larger role than before. To stay relevant in the fast paced environment, LCNC software platforms are widely used to simplify ETL processes and data visualization, which helps data analysts, business intelligence engineers, and business leaders develop solutions in a much shorter period of time. If you are interested in learning how Wipro is helping clients set up and manage analytics based on low-code no-code, connect with us. The Wipro team will assist you in your transformation journey with the right skills, technology, and infrastructure. Suprav Patnaik Practice Head - Data Analytics and Insights at Wipro Digital Operations and Platforms Suprav currently leads Wipro's Data Analytics and Insights practice, leveraging comprehensive machine learning, and analytics

solutions for solving business problems. He has 15 years of experience in the banking, financial services and insurance domain working in varied roles of service delivery, robotic process automation, and analytics. Abhijit Gangurde Presales Consultant at Wipro Limited Abhijit supports Wipro's Data and Insights practice by building data and analytics solutions for financial and non-financial customers. He brings marketing and analytics expertise and has an MBA in marketing from the Symbiosis Institute of Business Management, Pune. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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The Future of Work Needs a Resilient HR. Are You Prepared?

----- Arcticle source ----- https://www.wipro.com/business-process/the-future-of-work-needs-a-resilient-hr-are-you-prepared/ ----- Related Articles Contact Wipro Please fill the required details to access the content The Future of Work Needs a Resilient HR. Are You Prepared? Read Playbook July | 2021 According to a PMI and Forbes report, 92% of the C-suite believe organizational agility is imperative to business success. However, only 27% of them identify themselves as highly agile. This disparity has become even more pronounced with the onset of the COVID-19 pandemic. It has tested every business assembly and thrusted Human Resources to navigate the shift. HR leaders were asked to choose a model that was truly agile and ensured complete business continuity. A year later, organizations are determinedly looking to build a resilient HR model that pivots on empowering human workforce. One thing is absolutely clear: Resilient HR model needs to function fast. While scalability and efficiency are still on its radar, a resilient HR model aims to capitalize on Download our playbook to know how the HR of the future will adopt a proactive approach to empower the reinvented digital workplace. You will discover how a resilient HR is focused on Get your free copy here Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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The Future of Delivery with Drones:

Contactless,Accurate, and High-Speed

The Future of Delivery with Drones: Contactless, Accurate, and High-Speed August | 2021 Unmanned aircraft systems, commonly known as drones, are becoming increasingly popular in modern logistics operations. Delivery drones transport medicines, parcels, groceries, food, and other homecare products. These drone delivery operations are gaining widespread importance in last-mile delivery given their accuracy, environment-friendly operations, shorter delivery time, and lower operational cost than traditional delivery channels. [i]As per analysts, the operating costs for a drone delivery service are 40% to 70% lower than a vehicle delivery service model. Additionally, the COVID-19 pandemic has further accelerated the requirement to look for alternative, safe, and contactless delivery models. This has led to an upsurge in the global demand for drone delivery services. Drone industry overview Drones were initially introduced as military/police equipment and were used primarily for surveillance and monitoring against any targeted attacks. The application and usage of this technology have since evolved to include various other labor-intensive and complex tasks across industries. These include identifying defects in oil/gas pipelines, checking the health of crops, identifying hotspots in fire situations, surveillance for mining and construction activities, cinematography, delivering packages, etc. Adoption of drones in the retail and logistics industries The retail and logistics industries invest in and leverage drone technology to implement alternative and scalable delivery models. Major industry players like Amazon, UPS, DHL, Walmart etc., have already introduced drone delivery services on their platforms. The industry is also supported by specialist drone delivery operators and technology providers like Wing, Zipline, and Matternet. The size of the global drone package delivery market is estimated to reach USD 8 B by 2027[ii], at a significant CAGR of 41.8%. "Gartner predicts that in 2026, more than one million drones will be carrying out retail deliveries, up from 20,000 today.[iii]" Countries leading the adoption of drone delivery are: 1. Asia - China and Japan for parcels and shipment. 2. Africa - Remote areas in Rwanda and Ghana for medical supplies and test samples. 3. Oceania - Australia and Vanuatu for food, personal, and home care products. 4. Europe - Finland, Iceland and Switzerland for food, medicines, and other retail products. 5. America - Multiple states in the US and Canada for various packages. Drone delivery operations The drone delivery ecosystem includes multiple stakeholders such as 1. National Aviation Authority (primary

stakeholder for any aircraft traffic management operation) 2. International Civil Aviation Organization 3. Drone owning company/ drone service provider 4. Drone pilots (the remote pilots who will be flying the drones) 5. Ground support team (manages drone launch pads and the loading and unloading of packages) 6. UAS registration system (includes capabilities of registration, and including operator and pilot information) 7. UAS traffic management system (UAS and operator identification, UAS traffic flow management, airspace management, flight operation management, metrological, spatial and obstacle info management, etc.) 8. Drone manufacturers (companies that build the UAV/drones) 9. Technology providers (provide various offerings like mission planning and altitude authorization, drone flight planning, real-time drone flight telemetry, and automated flight log tracking, instant airspace authorization, drone identification, and tracking, etc.) Figure 1 provides a bird's eye view of drone delivery operations. Figure 1: Drone delivery operations Challenges for drone delivery providers Legislative and regulatory issues: To keep a check on issues like altitude (drones cannot fly higher than 400 ft.), span of operation, the weight of the drone, privacy laws, navigable airspace. Talent availability for scaled operations: There is limited availability of skilled and experienced resources in the drone delivery space. Infrastructure: The initial implementation and set-up costs are high for drones. Setting up of drone launch pads, aligning the movement of drones with buildings and open operational spaces, licenses, battery charging facilities, software and technology, training facility, and research and development require high investments. Public acceptance: Many consumers are still not ready to accept drone deliveries due to privacy, safety, and security concerns. Weather impact: Efficient drone delivery operations are dependent on weather conditions like rain, wind, snow, etc. Drone abuse: There are chances of theft of packages and potential damage to the drone equipment. Support services required for drone delivery Retail and logistics companies partner with specialist drone technology and service providers for their global operations and expansion plans. The experience and expertise of such providers support seamless delivery in a managed services model (See Figure 2). Providers support multiple areas of operations, such as: 1. Provide support in drone technological capabilities such as navigation management, detect & avoid (collision management system), integrated air traffic management system, etc. This enables cutting-edge technologies like artificial intelligence, machine learning, digital twins, etc. 2. End-to-end hiring and training of drone pilots and ground support operators with the required skills. 3. Marketing campaigns, research, and analytics. 4. Geospatial mapping and curation. 5. Supply chain management operations, such as order management, contract management, track and trace, customer service. 6. Data analytics and intelligent operations. Figure 2: Services in drone delivery Advantages of drone delivery services The significant benefits of drone delivery services include: 1. Faster air deliveries using shorter and direct routes, saves time for companies. 2. Low operational charges, when compared to vehicle delivery services, reduce costs. 3. Technological advancements like VTOL (Vertical Take-off and Landing), geospatial mapping, IoT, and machine learning result in higher accuracy in package delivery. 4. It is easier to reach remote areas and harsh terrains like jungles, hills, or mountains. 5. Provide the convenience of contactless delivery with limited human intervention. 6. Reduces carbon

footprint due to a decrease in energy consumption. The future of drones
The use of drone technology and drones for delivery is inevitable. Soon,
multiple industries will leverage drone technology to bring innovation to
their business areas, including surveillance, research, last-mile delivery, etc.
E-commerce giants have been at the helm of research, development, and
filing patents in drone technology since 2005. They continue to be invested
in this space and are focused on bringing down the cost of operations in last-
mile delivery, improving delivery time, and integrating drone technology
with mobile phone applications to provide better user experiences. Drone
delivery services will only grow in the coming years, and companies will
need to stay invested in drone delivery programs and technology
enhancements before realizing operational growth and cost benefits. If you
are interested in learning how Wipro is helping our clients leverage the
potential of drone delivery, connect with us. References 1. https://
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BPaaS solutions for consumer unit and Presales lead for Hi-tech - Wipro
iCORE-Digital Operations and Platforms. Thomas has nearly 20 years of
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products/solutions and building new technology alliances to enable business
opportunities. Arundhoti Sonowal Presales Consultant for Consumer
Business Unit - Wipro's iCORE-Digital Operations and Platforms. She has
over two years of experience as a solution specialist in managing new-age
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in Marketing & Strategy from IIM Kozhikode, India. Today customers realize
that "process value creation" does not necessarily result in "business value
creation". In this paper we explore the purchase trends and concerns issuing
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Fighting Fake News with Minds and Robots

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fake-news-with-minds-and-robots/ ----- About the Author Related Articles
Contact Wipro Please fill the required details to access the content Fighting
Fake News with Minds and Robots August | 2021 Rapid adoption of internet
and social media platforms has led to rampant spread of information in near
real-time. The explosive growth of social media (such as Facebook and

Twitter) has allowed users to discuss, share ideas, and debate emerging issues including democracy, education, and health. News channels have evolved from newspapers, tabloids, and magazines to digital forms such as online news platforms, blogs, social media feeds, emails, and other digital mediums. Facebook referrals account for 70% of traffic to news websites. However, this provides room to certain entities who distort the facts and news for furthering an agenda, creating biased opinions, manipulating mindsets, etc. This phenomenon is called fake news. Fake news appears in forms like clickbait, propaganda, satire, parody, sloppy journalism, biased news, etc. Fake news has two parts. One of them is the content which includes either text, string content, images, and videos. Main characteristics include tone, grammar, and pragmatics. The other part is the context: when genuine content is shared with false contextual information.   One such recent example is of a supermarket store ALDI. During COVID-19, a fake post was circulated across Facebook, Twitter, and YouTube that showed footage of a large crowd rushing into an ALDI supermarket in Germany. It claimed that the video shows panic buyers storming the supermarket during the pandemic. However, the entire claim was false. The actual video was filmed in Germany in 2011. Such kind of viral half-truth is part of the fabric of today's internet. It triggers anger which turns into a dangerous commodity further exploited by businesses for their own benefits, by scammers for raising money, and by authoritarian governments for spreading hate. This calls for a reliable method to identify fake news and stop its circulation across different platforms. How to fight fake news Different methods are used to fight fake news. A few of them being:

1. Language approach: This includes use of linguistics by a human or software program to detect fake news. It considers different parts of the content: words in a sentence, letters in a word, structure, and the integration. More focus is on the grammar and syntax. 2. Topic agnostic approach: This approach focuses on detecting fake news by not considering the content of the article but rather topic agnostic features. It uses linguistics and web markup capabilities to identify fake news: for example, sifting through many advertisements. 3. Knowledge based approach: This approach is about integration of machine learning and knowledge engineering to detect fake news. It aims at utilizing external sources to verify if the news is fake or real and to identify the news before the spread becomes quicker. 4. AI based machine learning approach: Machine learning algorithms are useful in identifying fake news. It makes use of different types of training data sets to refine the algorithms. Datasets enable computer scientists to develop new machine learning approaches and techniques. These datasets are further used to train the algorithms to identify fake news. A simple framework built to combat fake tweets on Twitter focuses on these major areas: metadata of tweets, source of tweets, date and area of tweet, where and when the tweet was developed. By studying these four parts of the tweet, the given framework can be implemented to check the accuracy of data and separate the real from the fake. Among several algorithms used here, some use the comparative analysis between similar posts to check if the information and facts are true and match up to the reliable sources. Others make use of the differences between the title and the content to identify clickbait articles. One example of such a methodology is what Facebook has deployed. It uses SimSearchNet++ which is an improved image matching model. It is trained

using self-supervised learning to match variations of an image with a high degree of precision and improved recall. Wipro has invested hugely in development of AI-based fake news detection solutions. We serve our clients with a two-way approach. The first approach is tool-led. We have developed Vantage, an AI-powered in-house tool that performs analysis on the video and extracts all the key intelligence/meta data. It supports 125 languages. Vantage helps fact checkers, social media editors, and journalists monitor and spot fake news on social media platforms. The tool can easily verify the piece of information, identify the main source of the content, check the reliability of the source, and determine if the content can be shared and published. The second approach is for scenarios like deep fake where system-led detection is not accurate. Such cases are passed on to human agents for manual verification. The human intervention is finally utilized to train the system. The combined efforts have benefitted our clients in internet and social media domains, improving their online experience and reducing the influence that fake news may have on the end users. Monika Anand Pre-sales Consultant for New Age Media accounts at Wipro Monika is working as a pre-sales Consultant for New Age Media Division at Wipro. She holds a MBA degree in Sales and Marketing from NMIMS, Mumbai. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Content Moderation: Led by Humans, Augmented by AI

----- Arcticle source ----- https://www.wipro.com/business-process/content-moderation-led-by-humans-augmented-by-ai-/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Content Moderation: Led by Humans, Augmented by AI August | 2021 The whole world is literally at our fingertips today. The internet has over 4.66 billion users globally, of which 92.6% (4.32 billion) people access the internet via their mobile devices. 83.36% (3.96 billion) of these internet users have active social media accounts. All these users generate billions of contents (images, video, messages, comments etc.) every day and that content amounts to around 1.14 trillion MB worth of data. And these numbers are only increasing by the day! An average user today spends roughly 7 hours on the internet in a day, of which almost 2.5 hours are spent on social media. Look at these stats: 1. 306.4 billion emails are sent daily. 2. 500 million tweets are shared daily. 3. 2 billion users on Facebook watch a collective 100 million hours of video and upload over 350 million photos in a day. We are here talking of huge amount of unsupervised data that is being consumed in real time. If unchecked or unmoderated, this data paves way for possibly offensive content being published for the users, leading to

unnecessary upsetting trolls and bullying. Content moderation is the need of the hour There is an urgent need for real time moderation to weed out inappropriate, illegal, and illicit content posted online. This will ensure a more positive environment for users to interact and surf internet freely without the risk of exposure to offensive content, which in turn shall reflect positively on the business' credibility. This is precisely the reason why the global content moderation market, which currently stands at around $5 billion, is expected to grow to $11 billion by 2026, clocking a CAGR of over 10%. With the COVID-19 pandemic, the demand has only multiplied. And the onus of controlling the spread of false information or otherwise toxic/graphic content has fallen upon the social media platforms. The way the "viral" content spreads, it is important today that the companies move from a reactive approach to a pre-emptive or predictive approach. Role of AI and ML in moderation Ideally, an Artificial Intelligence or Machine Learning (AI/ ML) based moderation model could be implemented, considering it would be more accurate, less time consuming, and cost-effective too. However, while the AI does learn and optimize the process through decision making of the reviewers, not all content can be defined into straightforward rules and datasets. Subjective decision making based on contextualization, regional nuances etc. need to be considered, which can only be brought in by human intervention. Hence, a hybrid hyperlocal moderation model supported by predictive insights-based AI, and culturally assigned associates, needs to be implemented which draws on the synergy of the two. Balancing act: Human intervention with machine knowledge What needs to be noted here is that the human-led part of content moderation should be supported by a holistic wellness approach, as it could be otherwise detrimental for the employees mental health. If not kept in check, this in turn could also hurt the firm's brand in market, lead to high attrition rates, and may even result in legal ramifications. Suggested measures to counter this would be to include hiring the right (resilient) talent by putting in requisite filters, preparing the training material with emphasis on practical simulations, and a well-researched wellness curriculum prepared by consulting industry professionals. Wellness would include not just round the clock counselling availability, but also regular team huddles, and limit on amount of content reviews, among others. With the need for a dynamic model, including the sudden shift to a work-from-home model, firms should consider upscaling their efforts towards employing automation in wellness to achieve an improved mental health for their employees. AI-driven chat bots, for example, are efficient for conversations and scheduling appointments with the counsellors. Again, automated bots can only help to an extent, at the end, it's the counsellors who'd be able to help the employees holistically. It is safe to conclude that while some day in the future, content moderation can be led entirely by automation, for now, it's an ongoing process that needs a human element to learn and grow. If you are interested in learning how Wipro is helping our clients achieve a holistic approach to content moderation, connect with us. Sakshi Gupta Pre Sales Consultant, New Age Media, Wipro Sakshi is a Pre-Sales Consultant for New Age Media Division for Wipro. She has an experience working with leading new age media platforms in delivering business solutions, primarily in Digital Channels. She holds a Master's Degree in Business Management specialising in Sales and Marketing. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the

purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

How Small Businesses Can Reinvent Themselves in the Post-Pandemic World

----- Arcticle source ----- https://www.wipro.com/business-process/how-small-businesses-can-reinvent-themselves-in-the-post-pandemic-world/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content How Small Businesses Can Reinvent Themselves in the Post-Pandemic World August | 2021 The ensuing pandemic has changed business approaches and methods. It is now critical for small business owners, severely impacted by the lockdowns, to reinvent themselves. The National Bureau of Economic Research (NBER)[i] reported that the number of active business owners in the U.S. fell by 3.3 million—or 22 percent—from February to April 2020. That was the most significant decline on record, and it affected nearly all industries. While our trusted stores struggled in the first wave, they also had to be prompt to look for alternative ways to reinvent. One of the ways which helped them was digital, be it adopting marketing tactics or payment avenues or any other digital methods. Small businesses are not only making minor adjustments but rethinking their entire business model; some strategies being: 1. Making their services available through contactless deliveries. 2. Focusing on new safety measures to make sure customers feel safe during interactions. 3. Communicate changes to business through all channels, primarily digital. 4. Adopting new revenue streams, such as converting production lines to make hand sanitizer. 5. Accepting/dopting digital payments. Going digital to stay relevant The key for local businesses is to adapt and reopen using new digital marketing strategies and no-contact methods. Some digital marketing techniques to rebuild their local customer base and revenue are: 1. Building a website for your business: A website becomes the face of a company and a portal for client services and resources. It is essential to add vital tools to the website such as e-com functionality, chat, contact, etc. 2. Social media campaign: Creating social media pages to share your journey, updates about your business, and creating an engaging audience through the content building. 3. Email outreach: Email is essential when rebuilding a customer base after an interruption like the recent lockdown. Let each of your customers know that your doors are open and your team is back in business after a brief lull. Make sure to inform them of updated safety protocols designed to ensure both theirs and your staff's safety. 4. Online business listings: Using all online listings platforms to gain more traction for your business and update new COVID guidelines. Fill out every data form and optimize your entry so that it is ready to convert. List your current

hours to get recommendations when you are open. If customers can schedule appointments or services, integrate the booking widget accordingly. 5. Online advertisement through digital channels: Investing in online advertisements to build awareness for your brand is crucial even if you do not have products to sell right now. Focus ad spends on branded terms due to the higher quality traffic they naturally receive. For those SMBs with tight annual budgets, the reallocation of ad spend toward more effective marketing periods could be essential to their success. One of the best examples of this is a young Indian start-up brand dealing in organic baby food products who had to reinvent their business model when the pandemic struck. They moved to a completely online model but soon realized that labor shortage made e-commerce deliveries difficult and had to rethink their model again to find the right partner to sell through their website. Social media played a massive role in this to promote the shift in their business model. And now the company's revenues are double their pre-COVID-19 peak while they are launching new products and expanding to new countries. Wipro has been working with small business owners through our clients to help them grow through the adoption of digital platforms, resolving queries, and increasing their digital commerce capabilities quickly to survive now and succeed in the future as the economy recovers. If you are interested in learning how Wipro is helping our clients transform their businesses, we should talk. Reference [i] https://www.nber.org/system/files/working_papers/w27309/w27309.pdf Saumya Tewari Deputy Manager, New Age Media, Wipro Saumya has over seven years of experience in Digital Marketing, Media and Advertising. Her experience spans across leading global organizations and advertising agencies with focus on digital consumer journey for business and creating media solutions and strategy for global brands. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Content Moderation is an Imperative in the Digital World

----- Arcticle source ----- https://www.wipro.com/business-process/content-moderation-is-an-imperative-in-the-digital-world/ ----- Related Articles Contact Wipro Please fill the required details to access the content Content Moderation is an Imperative in the Digital World Protect Brand Reputation and Enhance User Experience August | 2021 Today, content is easily accessible across multiple platforms. This content can be user-generated or created by companies. User-generated content (UGC) includes text (like comments, forum posts, reviews, ratings, podcasts, testimonials), photos, videos, audio, links, or even documents. Often, the content dispersal happens through content communities, which are not a part of the UGC

model but welcome UGC in the form of questions and comments. Among the consequences of UGC is the risk of users getting exposed to inappropriate or irrelevant content. Considering that content impacts a company's credibility and brand, this is of great significance. As this two-way communication is unsupervised, content moderation solutions must ensure the checking and monitoring of the content. The purpose of content moderation is to filter, validate, and monitor publicly available content in order to ensure company credibility and professionalism. These services are often provided by third parties to companies today. The need for content moderation Internet World Stats estimates that there are currently 5.16 billion internet users in the world. The Social Media Benchmark Report of 2021 estimates that there are four billion users of social media. As a result, UGC has also grown significantly over the years. Moreover, content communities (hosted by companies) have also grown in popularity – mainly to provide users with quick access to technical information. The abundance of public content, combined with a lack of adequate and appropriate moderation of this content, raises many risks, including: Exposure to offensive content A brand's reputation may be put at risk when unregulated UGC is posted. Such content could upset certain groups, leading to a chain reaction that damages the brand's image. Risk of unmonitored two-way interactions becoming abusive Companies that provide two-way communication are at high risk of communications getting out of control, exposing them to abuse through uncensored texts, images, videos, etc., that might depict violence, hate speech, drugs, or cause offense, etc. Typical businesses in this category include delivery services, ride-hailing platforms, customer service platforms, online marketplaces where buyers and sellers meet, gaming platforms with real-time multiplayer features, etc. Risk of incorrect content sharing among target groups/communities Many companies find it critical to provide their internal focus groups or communities with accurate and verified information to any questions they raise on the system. It may adversely affect clients' businesses if incorrect code/detail/information circulates on such platforms. Focus groups are commonly used by technology companies, such as IT companies and technical service providers. To safeguard brand image and prevent users from viewing inappropriate content on the web, companies often set up internal review teams to check the content posted online. Due to the increase in volume, service providers are enlisted to handle this specialized service more efficiently, accurately, and cost-effectively. Expert Market Research estimates that the global content moderation solution market reached a value of $5300 million in 2020 and is now expected to grow at a CAGR of 12.6% over the forecast period of 2021-2026. Benefits of content moderation services in today's scenario AdWeek reports that 85% of users are more influenced by UGC than by brands' content directly. For multinational companies and brands to succeed in the market, content moderation services need serious attention. Here are some ways in which content moderation solutions can help protect and manage the brand image of companies: Business cases for adopting content moderation services The importance of user sentiment has been growing with the rise of the internet and social media, and content moderation solutions are relevant for most industries and sectors today. Content moderation solutions play a vital role in the following use cases: Use Case 1: Gaming platforms attract a large number of young users, including students at schools and colleges. Children are sometimes exposed to abusive comments, posts, and group mockery

among the player community leaving a lasting psychological impact on them. Solution: The content on these platforms can be pre-moderated to protect vulnerable audiences. Chats and video interactions are closely monitored to ensure the safety of children and other users. Use Case 2: Platforms that allow people to interact with one another or rely on information provided by others, such as marriage matching sites, dating websites, online product reviews, yellow book sites, appointment scheduling, and recruitment platforms, all allow users to interact with one another or rely on others for information. These companies are concerned about ensuring that such reviews are not misleading or that users are not harassed. Solution: Interactions on such platforms are closely monitored, and users are notified if any suspicious activity is detected. Users are also protected from comments and interactions that are flagged as inappropriate. Use Case 3: Marketplaces where products are listed and sold online and include delivery services include both reviews and authenticity concerns. The interactions with delivery persons, salespersons, and customer service executives can result in tough conversations and lead to outbursts on either side. It can include electronics delivery, food delivery, ride sharing platforms, land/property rental or buy/sell apps, products re-sale platforms, home service apps, etc. Solution: By moderating content on such business models, we ensure that the reviews are authentic and not meant to harm a product or brand's reputation with malicious intent. AI can even help identify such cases faster and track the conversations between parties to ensure everyone's safety. Use Case 4: On crowdsourced knowledge platforms where the public can share insightful articles, improvements, or corrections to existing articles, share blogs, views, and incorrect information is often published when there are no checks to pre-authenticate and verify the information. Solution: Companies involved in knowledge sharing can benefit from the pre-moderation of such content to systematically verify any such articles or corrections thereto in order to build a reliable knowledge base of such reports. Opportunities The recent COVID-19 impact has forced almost all companies worldwide to go online and increase their virtual presence among users and prospective customers. The increasing access to business and product information online also makes content moderation solutions more necessary. People are exposed to tremendous manipulations and risks with online business information. 95% of travelers' read online reviews before booking any leisure trip, according to TrustYou. As per Website Builder and Tnooz, the average leisure traveler spends 30 minutes reading reviews before booking, while 10% spend more than an hour reading reviews. A correct online image becomes extremely important for industries like travel, restaurants, hotels, etc. According to a report by emarketer, consumers trust customer reviews 12 times more than reviews by manufacturers', while Spiegel Research Center notes that online product reviews can increase conversion rates by more than 270%. The perception of user reviews makes close monitoring of online reviews and what they indicate about companies critical. A Glassdoor study found that 83% of job seekers research company reviews and ratings online before applying for a job. A rating of three stars and below would not be considered by 33%. According to BrightLocal's Local Consumer Review Survey 2020, 79% of healthcare consumers prefer online reviews over personal recommendations. If you ask research firm Software Advice, 71% of patients go online to read reviews before finding a doctor. Challenges There are

instances when some fake reviews and suggestions which are misleading, are also not detected by guidelines or filters applied to see them including the AI systems as well. Content moderators are constantly exposed to extreme, abusive, and malicious content for long periods, posing challenges to their mental and emotional wellbeing. Content often depicts regional dialect or colloquial usage of language rooted in a particular geographic area, which might be acceptable in some regions, but not in others. Content moderators need to be aware of this localization of content to take action at the right time. Having content moderation solutions in place does not ensure that it is a full-proof solution since users are located worldwide and speak different languages, each with its interpretation. The nature of the content is not binary. It is open to perspective and has a more personal aspect attached to it. Even so, not having a content moderation solution in place will impact businesses sooner or later. How Wipro helps companies leverage this opportunity With Wipro's global delivery centres (offshore and onsite), clients can receive content moderation services.   By creating a filtering and reviewing mechanism, Wipro provides a human-driven content moderation solution to a wide range of clients. Wipro also uses industry and domain experts for technical content, particularly for closed community groups within a company. Wipro's technology enablers that further strengthen our solution for our clients' content moderation services include: Hybrid content moderation process Wipro uses a hybrid (AI and manual) moderation process to filter content using its content moderation solution. Figure 1: Wipro's hybrid content moderation process The dual filtration process ensures that the AI system continues to learn and improve with time. Manually reviewed content is closely monitored and handled by a team of content experts. Data from this flagged content is also fed into the AI system database to detect similar content automatically in the future, without the need for users to flag it. Experts skilled in content moderation form the manual review team. Wipro ensures that their employees receive pre engagement training/refresher programs on content moderation, empowering them to understand cultural nuances and domain-specific knowledge to exceed client expectations. The future of content moderation As the world increasingly becomes a virtual interconnected network, and companies progressively emphasize their online presence amid COVID-19, it is becoming more evident that users will rely on UGC and reviews, which will significantly impact business and brand image. Content moderation aims to protect users by closely monitoring and filtering out malicious, spiteful, fake, and abusive content. Wipro helps companies achieve this goal through manual content moderation solutions and AI-enabled technologies, resulting in a more efficient and faster process. Wipro's flexibility in adapting to client requirements makes it a preferred partner for global companies. For more details on Wipro's highly effective content moderation approach, connect with us. About the authors Gayatri Athreyan Practice Manager – Technical Publications, Wipro Gayatri heads Wipro's Digital Content Practice, which develops content solutions to meet the needs and challenges of customers. She has over 28 years of content experience in various roles and is passionate about how content is designed, delivered, and consumed by end-users. Kunal Jain Presales Consultant, Wipro Kunal is a Presales Consultant with the digital content practice of Knowledge Services, where he supports business growth, GTM planning, and solution pitching. As part of Knowledge Services, he is involved in the Geo-Spatial

Information Systems (GSIS) practice. He has an MBA degree from the Indian Institute of Technology (IIT) -Delhi. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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How Retailers and Consumer Companies Should Approach Outsourcing in the New Normal

----- Arcticle source ----- https://www.wipro.com/business-process/how-retailers-and-consumer-companies-should-approach-outsourcing-in-the-new-normal/ ----- About the Author(s) Related Articles Contact Wipro Please fill the required details to access the content How Retailers and Consumer Companies Should Approach Outsourcing in the New Normal A Strategy Playbook August | 2021 For a successful partnership, a strategic outsourcing partner must deliver on these five key fronts - Retail and consumer landscapes are volatile, uncertain, complex, and ambiguous (VUCA). This, coupled with constant changes in consumer behavior, makes having a strategic outsourcing collaboration that is geared to the unique and volatile nature of this industry, critical. In this article, we discuss how you can improve your Strategic partner outsourcing strategy by examining three major trends in the retail and consumer markets. If you are a representative of the retail and consumer industry and you plan to outsource some of your activities that can be managed by strategic partners having expertise and domain experience in business and knowledge processes or expand your already existing outsourcing operations, then this article will assist you in getting started. The age of artificial intelligence and hyper personalization is here In this day and age, brands know more about what customers need than the customers themselves. It is very easy for retail and consumer brands to lose track of what their existing and potential customers actually need in an age where each internet user is bombarded with multiple commercial messages every day. Retail and consumer brands are using personalized advertising1 to win more business by considering customers as people and not statistics. Thanks to technological enhancements, it is possible for retailers to get an in-depth understanding of customer behavior by analyzing a plethora of insights from purchase and user activity data. By using this data, existing and prospective customers can receive customized information on products and services that are relevant to them at the time. Therefore, brands understand their customers' needs better than the customers themselves. If human-driven systems can accomplish all this, imagine what artificial intelligence (AI) driven systems are capable of. As AI-driven bots become more sophisticated or human like, the interaction

between humans and technology becomes seamless, resulting in a superior customer experience by quickly and effectively satisfying customer needs. In response to this sentiment, the business world has heavily invested in voice recognition and speech recognition technologies powered by artificial intelligence, a market that is predicted to reach $22.3 billion by 20242. In the domain of affective computing, AI is being used to detect emotional insights within customer data, where significant investments are being made. Experts predict it will reach a market value of $41 billion by 20223, despite being an emerging technology. In light of this trend, retailers and consumer brands must find suppliers who are able to - The rise of experience-based purchases and consumer social consciousness The days when price was the deciding factor in purchase decisions are long gone. Currently, people value customer experience more than price4. Many retail and consumer companies have changed their selling strategy from focusing on price to focusing on factors such as convenience, experience, responsiveness, environmental concerns, and ethics due to the rapid growth of consumer channels. Consumers expect brands to offer - Along with experience-based buying, many consumers are becoming increasingly worried about the environmental and ethical impact of their purchases. A study conducted by Forrester with a representative sample of US consumers suggests that over 41% of the respondents evaluated brands and their offerings based on their ethics and values. Additionally, consumers also associate themselves positively with brands that are in line with their own social, environmental, and political ideals5. Thanks to social media and easy access to the internet, consumers are beginning to expect brands to adopt sustainable practices like ethical sourcing, carbon footprint reduction, and waste reduction. Due to this trend, retailers and consumer brands need to source Strategic partners who - The importance of social media and the rise of ecommerce As social media evolved to become more than just another type of website on the internet, it became an important part of several people's purchasing journeys. Consumer research has shown that products/services accompanied by a relevant social media presence are much more likely to be purchased6. As consumers increasingly use these tools to interact with brands, retailers should be actively engaged with them. As a result of the pandemic, social media usage is at an all-time high. Consumer and retail companies have heavily tapped into the potential of ecommerce in this trend. Ecommerce sales in the UK rose nearly five times before the pandemic in 2020. Several other countries also posted large gains, including the US with 3.3x, India with 2.0x, and Germany with 2.3x.7 Pandemic shutdowns drove people around the world to adopt and embrace ecommerce channels for online shopping. The amount of ecommerce sales grew exponentially compared to in store sales, and retailers expect these new buying habits to continue even after the crisis ends. As a result, retail and consumer brands should seek Strategic partners who - Wrapping up In total, the outsourcing Strategic partner selected would have to deliver on the 11 aspects mentioned in this article. Retailers and consumer companies can condense all 11 into five key points to focus on to ensure a successful partnership: Wipro has provided stellar services to retail and consumer companies for over 15 years. The information in the article is a compilation of our rich experiences, and we hope it will prove useful in your outsourcing strategy. Rishi Reejhsinghani Presales and Solutions - Digital Operations and Platforms, Wipro Rishi has business strategy consulting experience with

expertise in business study, business process reengineering solution designing, and project management for clients in the retail and consumer domain. Charulatha Balakrishnan Retail Presales & Practice at Wipro Digital Operations and Platforms Charulatha has expertise in RFX solutioning and go to market strategy for retail and consumer packaged goods clients. She is a chemical engineer with an MBA in marketing and operations from the Indian Institute of Management, Kozhikode. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Vaccine Pharmacovigilance: Transforming Assessment and Reporting with Technology

----- Arcticle source ----- https://www.wipro.com/business-process/vaccine-pharmacovigilance-transforming-assessment-and-reporting-with-technology/ ----- Related Articles Contact Wipro Please fill the required details to access the content Vaccine Pharmacovigilance: Transforming Assessment and Reporting with Technology August | 2021 The reported side effects of COVID-19 vaccine such as fever, fatigue, headache, muscle pain, chills, and diarrhoea among others have been mild to moderate in most cases. However, adverse events have emerged, which make monitoring and surveillance of adverse events following immunization (AEFI) crucial for massive immunization exercises underway. Technological intervention by way of pharmacovigilance at various checkpoints can help in standardized AEFI reporting for assessment and employment of safety measures in the long run. Pharmacovigilance deals with the detection, medical assessments, evaluations, monitoring and, prevention of adverse drug reactions (ADRs) This paper will explore how technological interventions can help to address the challenges that the pharma companies are facing today. Pharmacovigilance plays a critical role in the following areas: Patient/ Consumer safety: Creates appropriate reporting structure to assess and monitor drugs both during and post clinical trials. Regulatory obligations and compliance: Creates appropriate protocols for drug recalls, issuing patient/consumer warnings and assure compliance. Enhanced process: Creates and provides better assessment and evaluation for the drug companies to ensure long-term viability for the business and improved trust from the patients/consumers. COVID-19 and the state of vaccination The COVID-19 pandemic caught everyone unaware. Around the world, the regulatory bodies and governments began talks with pharma players to accelerate the vaccine development process. These efforts to produce a vaccine at a breakneck pace resulted in advancing the process of production

by almost a decade. The first three COVID-19 vaccines were given emergency use authorization2 (EUA) by the end of 2020 in the US, UK, and Europe, in less than a year. At the time of licensing the vaccine, the WHO3 found identification of rare and very rare adverse events insufficient to provide more information on AEFI. The latest data as of 20 June 2021 revealed that 2.66 billion doses of the COVID-19 vaccine have been administered globally. There have been reports of side effects and a few are severe in different COVID-19 vaccines. There is a need to strike a delicate balance in communicating the rare side effects alongside the dangers of severe COVID-19. Challenges in AEFI reporting The chances for immunization errors and AEFI are much higher during large-scale vaccination exercises than routine immunization. Clinical trials may not detect extremely rare side effects, which might occur in less than one case per 1 million vaccinations. Certain reports on adverse effects indicate severe allergic reactions and blood clots, but it is difficult to ascertain which should be actually linked to the vaccine. Several European countries paused5 the distribution of vaccines made by the University of Oxford and AstraZeneca following the reports of blood clot disorders in mid-March 2021. It was resumed soon after the European Medicines Agency (EMA)6 said that it could not definitively state whether the cases were linked to the AstraZeneca vaccine. These instances highlight the need for better AEFI reporting. Complete reporting with as much detail as possible at the first point of contact is critical. However, the adherence to AEFI guidelines at ground level becomes challenging due to the following factors: Multilateral health body WHO had outlined various aspects of AEFI that have an impact on the overall ecosystem in its report. Let us take a closer look: Many public health bodies are aware of the potential adverse side effects but the overall public good outweighs the few adverse cases reported. At the regional level, governments have taken steps to educate and inform the public about adverse effects. For instance, the Health Sciences Authority in Singapore actively monitors the safety of COVID-19 vaccines to ensure that the benefits of these vaccines continue to outweigh the risks and that they remain safe for use. Solution: Timely intervention, prediction, and tracking During the early period of the COVID-19 pandemic, governments were active in promoting open government data (OGD). In a study, the Organisation for Economic Co-operation and Development (OECD) made following observations on COVID-19 data use: Wipro's scalable and sustainable pharmacovigilance operating model brings value to organizations by optimizing human capital, and by enhancing product quality and patient safety. Wipro's dedicated centres of excellence for pharmacovigilance vertical focuses on: Transforming pharmacovigilance with technology Organizations can utilize data-backed research and digital interventions to revamp their design and execution of clinical trials and minimize risks in the long term. Standardized reporting and data collection Standardized tools provide a platform for synchronized efforts and a measurable way to interpret massive amounts of data generated. Wipro has developed a unique PV Automation Service Platform called TaloSafe for achieving a complete, correct, and compliant output through a global delivery model so that pharmacovigilance operations teams can ensure clinical and compliance corrections of cases. The framework lets you track the process, monitor metrics, and extract meaningful reports. Training and re-skilling Health workers should be trained to provide factual data and

infographics on side effects. Training can help healthcare workers cement their understanding of data and how to build critical skills for real-time decision making. Wipro's QPPVs services can be used to train healthcare workers and staff to understand AEFI reporting guidelines and perform their tasks effectively. Risk assessment and audit Healthcare organizations in the near term should conduct an audit of their data model to identify the risks of errors in critical operational areas. Wipro offers Talosafe as the next-gen, end-to-end completely integrated service for optimized processes across the clinical, regulatory and PV functions around the globe. Tackle misinformation and respond timely on AEFI Pharmaceutical companies and public health bodies can leverage social media business intelligence in identifying adverse events and respond in time. Wipro's 4-step social media model lays bare enhanced measures for ensuring patient safety. The first is to identify the right keywords that your audience is using to search for you. Second, listen to their conversations and feedback. Third, leverage reporting and analytics on the captured data, and fourth, respond creatively and leverage this medium to generate awareness and address their problems. Establish surveillance for analysis and classification of AEFIs Blockchain can help address the challenges in pharmacovigilance. Blockchain provides a de-centralized and evenly distributed database in terms of nodes, safeguarding security and transparency of the data. Toward a secure future It remains to be seen how the vaccines fare in providing long term protection from COVID-19. As countries cautiously weigh vaccine inoculation for younger populations who are not included in the vaccination program now, wider surveys, research and data analysis will help understand the implications. Qualitative assessment will reveal differences in experiences and standardization in AEFI reporting. Healthcare centers and medical workers at the forefront will play a pivotal role in collating, interpreting and analyzing the ongoing COVID-19 vaccination programs. The training and re-skilling of medical workers will aid greatly in ascertaining factual accuracy, surveillance and reporting. Efforts in these areas alongside public awareness campaigns by health bodies will help to break myths surrounding vaccination. People worldwide will embrace the vaccines that passes the safety net with minimal side effects. If you are interested in learning more about how Wipro is helping our clients achieve a transformed pharmacovigilance system, please connect with our experts. About the Author Saikat Biswas Global Head (Medical Devices, Pharma, Manufacturing, Energy and Utilities), Digital Operations and Platforms, Wipro Saikat has over 23 years of experience in the IT/KPO/BPO industry, managing multiple business verticals and driving P&L strategic global programs for Fortune 500 clients. With his profound expertise in the Life Sciences and Medical Devices Industry, he has successfully led outsourcing engagements in the USA, UK, Ireland, and Asia. During the early part of his career, he made significant contributions to the healthcare business in various roles for American organizations and for the National Health Services (NHS) in the UK. He also owns a patent for his work on vaccine safety, which utilizes an AI-based algorithm to predict neurovirulence risks associated with vaccines. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are

expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Clinical Trials Go Digital in the New Normal

----- Arcticle source ----- https://www.wipro.com/business-process/clinical-trials-go-digital-in-the-new-normal/ ----- Related Articles Contact Wipro Please fill the required details to access the content Clinical Trials Go Digital in the New Normal August | 2021 Clinical trials saw massive changes during the pandemic-triggered lockdowns, as life science companies were forced to adopt automated data monitoring and shift to decentralized trials. Virtual clinical trial solutions are helping them prevent trial disruptions and cancellations by enabling seamless data extraction and monitoring, identifying inconsistencies, and building evidence-based decision making. With the industry moving toward a patient-centric and decentralized approach to clinical trials, data capture, reporting, and monitoring will stay relevant and continue to grow in the new normal. The industry's rapid adoption of new clinical trial methods threw up varied challenges – especially in emerging markets like China, India, Africa and the Middle East - as the rules of data capturing and analyzing changed dramatically. The current state of clinical trials The success of any new drug that hits the market depends on its clinical trials, and seamless clinical data management is a cornerstone for informed decision making at every stage of the trial. Data management enables companies to generate high quality, reliable, and statistically sound clinical data. Clinical trials saw massive changes in the last year, as a need for automated data monitoring through software solutions was reinforced during the pandemic. The COVID-triggered lockdowns also forced biotech companies to shift to decentralized trials. Decentralized clinical trial models have existed for many years, but were not widely adopted in emerging markets till the pandemic changed the dynamics of the industry and made it necessary for the method to be implemented at scale. Virtual clinical trial solutions became a prerequisite for drug developers to prevent trial interruptions and cancellations and to enable clinical trials to adapt and continue. The pandemic also hastened the industry's move towards digital innovation and automation, with organizations exploring the impact of AI, machine learning and other advanced technology on clinical trials. These technologies are emerging as new ways to extract data, monitor this data as it is generated, identify issues and inconsistencies in ongoing trials, and help generate evidence-based decision making. Challenge of adapting to the new normal The industry's rapid adoption of a completely new way of conducting trials has created new challenges for researchers. The new processes, which are different from the traditional clinical trial models, capture and analyze data differently - data managers must adapt to these new methods rapidly. Several questions come up for sponsors and CROs (contract research organizations): Clinical trial delays and failures have significant time and cost implications and can also

negatively impact the sponsors and CROs. With increasing complexity and delays in study start-up, it is evident that an overhaul in management methods is necessary. Digital clinical trial management Wipro's cost-effective SaaS-based Clinical Trial Management System (CTMS) is an effective way for companies to focus on data privacy and security. The system supports multi-center and multi-protocol studies, is highly customizable, fast to implement, intuitive to use, reduces the time to onboard new studies to 8-10 weeks, and brings down the total cost of ownership by 40%. The feature-rich platform generates actionable reports and metrics in pre-configured templates for companies and CROs, is 21 CFR Part 11-compliant, and integrates with electronic data capture, interactive voice response, and randomization processes. Wipro's cloud-enabled SaaS solution automatically brings together various publicly available industry-defined data sources along with the internal databases, providing sponsors and CROs with insightful and interactive visualizations, which help them expedite clinical trial planning and feasibility assessments. The solution plugs data-driven insights to provide a right start and a strong foundation, which has significant impact on clinical trial successes. Some of the other features that the Clinical Trial Management Solution provides include: Subject Matter Support: SMEs assigned for clinical studies resolve issues on operational systems and product usage. Testing: Clients can author, review, and execute business document, technical test cases, and UAT scripts. Business Access Management: The solution enables security management for systems to access, transfer or create operational data, including clinical trial management systems, project management systems, SharePoint, and EDC. Reporting: It generates, reviews, and supports efforts to provide summary reports to end users. Process Streamlining: Develops streamlined processes for user access, lab and site administration, core configuration, and URL management. Analytics: Provides systematic statistics for the discovery, interpretation, and patterns for tracking different stages of the trial, helping clients in effective decision making. Streamlining clinical trial processes Wipro's clinical trial management solution streamlines clinical trial processes. The solution selects the best performing countries and sites It builds complete site profiles, with therapeutic areas and indication experiences. It provides a detailed success/failure analysis and performance level insights. It creates a consolidated knowledge repository The system builds an integrated study of industry benchmark open data sources like trial registries, pubmed etc., and integrates easily with internal proprietary databases like CTMS, CDM, and eTMF. Identifies and selects suitable investigators The CTMS provides a 360-degree view of an investigator profile, performance analytics, and ranking based on prior experience. Provides accurate patient enrolment forecast and trial match The solution gives clients match incidence and prevalence data across geographic area vis-a-vis a specific therapeutic area, along with detailed drill down analytics of patient demographics across geographic areas. Helps clients gain competitor intelligence Once the system is deployed, it provides an objective analysis of previous trial failures and successes of competitors, a deep view and analysis of their previous, ongoing, and upcoming trials, as well as a list of associated sites and sponsors. Toward a digital future In a post-pandemic world, high quality of data management requires a huge effort in collating data, and many biotech companies do not have the capacity to do it on their own. Working with an experienced partner is emerging as an ideal and cost-

effective solution. Going forward, data capture, trial reporting, and monitoring will continue to evolve as the pharmaceutical industry looks to embrace the latest technologies and make clinical trial management seamless for all stakeholders. Data management in clinical trials is also emerging as a perfect example of how AI and machine learning can transform processes, cut costs, and automate tasks that were done manually so far. The industry is also witnessing a seismic shift towards a more patient-centric approach as well as a decentralized approach to clinical trials. In the long run, this will impact the industry in positive ways. The pandemic can only be considered a catalyst that hastened this change. There are plenty of ways that your enterprise can benefit from adopting Wipro's SaaS-based Clinical Trial Management System. To learn more about how Wipro can help in your transformation journey to seamless clinical trials, connect with us. About the Author Subhrajit Ghose Subhrajit Ghose has over 18 years of industry experience in Contract Research Organization/ Pharmaceutical and Biotech organization with expertise in clinical data management, operations and service management, operations improvement, and risk analysis and mitigation. He has been in several leadership roles across geographies and led many initiatives to drive improved operational efficiency and profitability for global clients. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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5 Key Aspects of Procure to Pay Transformation that You May Be Missing

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business process and define a strategy before embarking on a transformation journey. This is where Wipro CnNXT "Discover" module comes into the picture. It helps businesses to perform a comprehensive assessment of their entire P2P process in a fast and structured program in order to arrive at solutions which are best suited to their business needs. Wipro CnNXT Discover follows a phased approach to performing this assessment: Phase 1: Benchmarks the P2P process with top performing industry peers using a "Process Pinnacle" assessment framework that leverages Wipro's 3+ decade expertise and industry benchmarks. Phase 2: Performs data-driven discovery that combines data insights with process expertise, to accurately identify the root cause of the problem. We either propose process improvements or a complete re-engineering of an end-to-end process (upstream and downstream) in order to realize the value as well as measure success in a SMART (specific, measureable, actionable, realizable and time bound) way. Data driven discoveries are always more reliable and accurate than traditional discovery methods. Finally, Wipro's domain consultants standardize and harmonize P2P processes using the company's golden process libraries from its award-winning knowledge management tool Wipro Harmony to create a transformation roadmap/ blueprint. Lack of flexibility in P2P processes Being agile is imperative for innovation to happen in an organization. This is especially true in the P2P space, where organizations often have a very dynamic relationship with their suppliers and often engage in procuring items which are away from the ordinary, like a new technology or service belonging to an altogether new category. An example would be when an internal combustion engine based automotive firm decides to move to an electric vehicle portfolio. The firm would need to purchase components that were earlier not on their shopping list, engaging with suppliers with new asks. Being new category purchases, these would be out-of-contract buys and would require the contracts to be updated. Updating contracts and catalogues, however, can be a time consuming activity which can delay an organization's productivity. On the technical front, your P2P tools need to have the flexibility to scale based on the growth and changing demand of the organization. How would you tune and scale your P2P process in a sustainable manner and still deliver an increase in savings while maintaining 100% adherence to contract and buy channel compliance and a healthy innovation environment? Wipro CnNXT helps you overcome this challenge and manage your P2P processes via: Dynamic bidding process: With the CnNXT dynamic bidding process, buyers can set up a competitive bidding event to source the right product from the right suppliers, thus minimizing risks and unlocking the benefits of competitive pricing, and positively influencing time, schedule, and cost. Flexibility to scale: CnNXT is fine-tuned to scale and adapt along with the organization, enabled by plug-n-play connectors to connect to multiple sources for a seamless P2P process. Proactive insights: Our analytics engine is deeply integrated with processes that help us identify the marquee elements of potential purchases, drive decision making, and identify the items that can move from a non-contract maverick purchase to a contracted / preferred supplier. Not hedging your procurement risk Manufacturing leaders often underestimate the need to hedge their sourcing for various factors. While consolidation of suppliers definitely gives us a benefit of scale, it also empowers suppliers with more negotiating power. However, the right proportion of supply distribution between various

vendors can de-risk your procurement and also generate savings from a highly competitive environment. How we can help: Optimal consolidation: The insights engine focuses on internal metrics like payments terms, discounts and supplier performance along with external factors like category insights and customer feedback on quality, to help strategic sourcing leaders arrive at the right proportion to de-risk and consolidate your supply. Contextual insights: CnNXT provides all contextual information to buyers at one place, thus maximizing error free and strategy linked procurement. The analytics platform also recommends the best fit suppliers based on the purchase history. High touch processing According to a leading research agency, only 36% of organizations automate invoice data entry, while about 50% automate invoice routing . In an increasingly digital world, what if the process of placing a request to payment has no human interaction at all and still manages higher savings and compliance? With integrated automation, transactions can seamlessly move between applications to ensure maximum straight through processing. Also it is a must to have a swiftly customizable system, to help customers adapt to changing needs. How we can help: Dynamic no code-low code framework: Easy to use and implement changes from a central location without any technical intervention. Touchless invoicing with e-invoices and OCR: By simply flipping the purchase order to an e-invoice, CnNXT eliminates the need for a physical invoice copy. Further, the template less digitization (OCR) of paper invoices eliminates the need for manual processing and its associated errors. Auto buy: With CnNXT triaging, we can automate end-to-end processing from approval to payment based on business rules at a BU, category, and sub category level. This will drive the process from high touch to no touch, and, therefore reduce the overall cycle time. Untapped upstream and downstream synergies A unified source to pay suite with e-procurement, e-invoicing and no-touch invoice processing modules is a very recent trend. Even now enterprises are trying to work with different systems to create requisitions, processing requisitions to PO and raising invoices. This often results in a convoluted procure to pay process with low end-to-end visibility and transparency. How we can help: Modular platform: CnNXT addresses by deploying a suite of plug and play modules for Order, Finance and Vendor. The underlying systems are seamlessly integrated with each other. Persona based analytics: CnNXT Insights acts as an integrated analytics platform across these roles to maintain transparency from requisition creation till the payment of invoices. Value Realization with CnNXT Based on Wipro's experience in working with multiple customers in the S2P domain for the last few decades, we have noted that 8 to 12% value of your process is hidden behind non-obvious inefficiencies in the system. When talking about value realization, organizations often look at just the employee productivity aspect and fail to see that there are many other opportunities available to unlock savings or cut costs. We help unravel hidden inefficiencies like ineffective invoice routing (number of approvers), high PR fallouts, poor MDM, etc., by approaching discovery with a fine toothed comb. This helps you move from a purely FTE efficiency focused improvement to a more strategic end-to-end perspective, thereby unlocking higher value realization across the value chain. With our proprietary rapid discovery methods, we can identify the right pain and gain points in your process. This enables us to further identify key improvement areas along with transformation targets. Overall, CnNXT adopts an integrated approach,

a P2P ecosystem that provides a centralized control room for managing all plug and play modules: CnNXT Order, Finance and Vendor, as well as leading third party tools that best fit your organization. Our comprehensive discovery combined with modular solutions help enterprises realize value across productivity, spend, working capital and compliance without compromising on agility and scalability. There are plenty of ways your enterprise can benefit from leveraging Wipro CnNXT, our intelligent procure to pay platform. To learn more, connect with us. About the Authors Fawas Mudar Deputy Product Manager – Wipro CnNXT, iCore, Enterprise Operations Transformation, Wipro Padam Raj Daftary AVP, Products, IP & Solutions– Wipro CnNXT, iCore, Enterprise Operations Transformation, Wipro Mayank Mudgal Senior Manager, Digital Process Advisory, iCORE, Enterprise Operations Transformation, Wipro Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Wipro has Advice for Australian Super Funds to Thrive Amidst 2020-21 Budget Changes

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-has-advice-for-super-funds-to-thrive-amidst-2020-21-budget-changes/ ----- Related Articles Contact Wipro Please fill the required details to access the content Wipro has Advice for Australian Super Funds to Thrive Amidst 2020-21 Budget Changes Wipro brought together industry experts to talk about the future of super funds following the budgetary changes of 2020–21. The roundtable focused on two fundamental changes—fund stapling and fees and performance comparisons. This included how funds will need to interpret and leverage these changes to benefit their members. Event Details   Theme Thriving in times of fundamental change: 2020 budget changes for super funds and how to turn them into positive member outcomes for your fund   Topics   Fund stapling YourSuper comparison tool and associated obligations Keynote   Speakers   Stephen Huppert   Independent Consultant & Advisor   Michael Quinn   Executive Director, QMV   Panelists   Mukund Tumkur   Vice President, Financial Services, Wipro   Kate Rose   Product Manager, QSuper Group Katja Forbes   Managing Director, Australia at Designit, Wipro   Tristan Reis-Freeman   Chief Strategy Officer, Mine Super Moderator   John Burke, JB Consulting & Advisory Key Takeaways Synopsis In a move to reduce costs to Australian superannuation members, the Morrison Government has handed down the latest budgetary reforms

that mainly focus on fund stapling and benchmarking using the YourSuper tool. Funds now need to carefully examine their distribution strategies with an overall focus on attracting new members and improving their experience — across all stages of the retirement saving spectrum. Amidst this change, everyone from funds to members, administrators and trustees are looking for clarity and support. In 2021, this has easily ranked as a priority for all of us. The imminent need for fund stapling The keynote speaker, a renowned consultant and advisor in the Superannuation industry, Stephen Huppert, addressed the big elephant in the room: fund stapling. He quoted statistics to support the government's decision and said, "Australians are paying $ 450 million as unnecessary fees to maintain six million redundant accounts. Fund stapling simply means that no new super account is opened automatically when an individual starts a new job – unless the employee does not already have one. The employer needs to pay super to their existing fund." Stephen Huppert reiterated how super money will now follow the member wherever they go—a move to avoid unintended creation of multiple accounts. The changing rules of engagement Sensing the impact of this announcement on funds, Stephen said, "Acquiring new members and retaining existing members will be hard for funds that do not ensure members are engaged optimally. Funds need to pay enough attention to all the online interactions they have with their members." He also added how these fundamental changes will require funds to rethink their insurance and product design capabilities to meet the needs of their members. Here is a three-pronged approach for funds to survive and thrive with these changes: "It's time to treat millennials as conscious consumers of the superannuation industry." - Katja Forbes The new chapter with YourSuper tool After fund stapling, the subsequent discussion was on fees and comparisons associated with the YourSuper Tool, led by the second keynote speaker Michael Quinn, Executive Director, QMV. He spoke on how the YourSuper tool will help members select a better performing fund. The government forecasts $3.3 billion in higher member balances or $17.9 billion savings in a decade if members continue to use the YourSuper tool successfully. YourSuper tool is an online tool that will provide a list of MySuper products—top-ranked by fees and investment returns—to help Australians make a well-informed decision about where their super goes. Available from 1 July 2021, the tool helps members compare and switch funds easily. The Australian Prudential Regulation Authority (APRA) is tasked with benchmark tests on funds' net investment performance. Underperforming funds (or funds with products that underperformed for over two years consecutively) cannot accept new members until a fresh test shows visible improvement in their performance. The digital plan to improve member retention It also places a premium on funds to design their training and retention strategies with a more significant focus on helping members compare fund performances, investment portfolios, and risk profiles using the YourSuper tool. Panelist and Chief Strategy Officer of Mine Super, Tristan Reis-Freeman, highlighted how these changes had positioned members as the most influential decision-makers for managing supers. "Funds need to examine the changing dynamic and capture the end-to-end journey of an employee. Members often struggle to consume complex information about their super accounts. We must provide easy-to-understand information and digitize it to reach the maximum number of members." - Tristan Reis-Freeman Topping it off was Michael's comment on how funds must scale up to attract new members and

retain the existing ones. "They need to choose a fully digital approach to leverage member sentiments in a cost-efficient manner. SuperStream has been a successful example of how digital can help increase efficiency in backend operations, especially superannuation data and payments," he added. Tristan also seconded the approach for funds to invest in boosting their self-admin capabilities and digital DNA to improve the member's financial outcomes. The transitioning journey of smaller funds Michael also explained that these budgetary reforms have exposed the vulnerability of funds, especially smaller ones. "The reforms have unveiled how smaller funds expect to strengthen their scale of service by placing mergers and acquisitions at the top of their agenda. And to keep their identity in the superannuation industry, funds must work upon building the net income outcomes of members." In the same light, the panelist Mukund Tumkur identified the top challenges funds face with mergers and acquisitions: "Funds must choose a model that is 'digital to the core,' one that augments member engagement via cost-effective digital advice, 360-degree customer support, omni-channel service delivery and more." - Mukund Tumkur He explained that organizations partnering with funds, irrespective of their size, during mergers and acquisitions must create a comprehensive digital journey for both members and funds that run in parallel. This apart from improving end user experience. Conclusion While a lot of action is awaited beginning July 1, 2021, we are confident that funds need to step up their game to engage members. We understand that building advanced analytical capabilities can help funds get intelligent data-driven insights, ultimately personalizing the member experience digitally. These changes have asked funds and trustees to strategically connect with members and employers, boost their organizational capabilities, and drive efficiency through their administrative and investment operations. If you are talking, we are listening, partner! For more details on how Wipro can help you thrive in these times of fundamental change, connect with us.   Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

The Transformed Emergence of E-Commerce

----- Arcticle source ----- https://www.wipro.com/business-process/the-transformed-emergence-of-e-commerce/ ----- Related Articles Contact Wipro Please fill the required details to access the content The Transformed Emergence of E-Commerce September | 2021 The COVID-19 pandemic created an unprecedented surge in virtual buyers, which, of course, led to a significant increase in online revenues of companies compared to previous years. E-commerce or digital commerce is now one of the fastest growing

industries. Digital marketplaces are driving this growth through strategies like a shift to selling essential products, driving cross-border sales, investing in marketing initiatives, and enabling supply chain innovations. Companies are investing on latest technologies and transformation initiatives to make the process smoother, faster and to offer outstanding customer experience throughout. Trends driving growth in e-commerce The global retail e-commerce sales revenue, as per a Statistica research, is projected to grow to 5.4 trillion USD in 2022, compared to the amount 4.28 trillion USD in 2020. As the online buyers are increasing, e-commerce companies are also focusing on engagement and experience initiatives across all customer touch points. The growth in e-commerce industry is led by several trends including: Shift towards hyper-localized model: Technological advancements connect neighbourhood providers directly to customers to supply groceries, medicines, household items, food etc. A few examples of such hyper-localized marketplaces are InstaCart, DoorDash, FoodPanda, GoPuff, Bigbasket, etc. Marketplaces are also going local by partnering with regional providers to offer better customer experience. The emergence of new last-mile delivery channels: Alternate delivery channels like drones, delivery robots, and autonomous cars are coming up for faster, cost-effective and contactless delivery. Retailers like Amazon, Walgreens have already invested in drones for transferring consumer goods across geographies. Companies such as Nuro and Starship are already using delivery bots in the US and UK. 360-degree personalization and omnichannel customer experience: Marketplaces are connected with multiple touchpoints to understand customer likes/dislikes and provide customized offerings and proactive recommendations. Companies focus on omnichannel customer interaction throughout the purchase journey- in-store, website/app, customer service, loyalty and many more. M-commerce (Mobile commerce) is also simplifying the customer's online shopping journey by offering e-commerce app and payment facility at customer's fingertips. Growth in visual commerce: The Global Image Recognition in the retail market is expected to reach USD 3.7 Bn by 2025. Technology companies assist retailers with augmented and virtual reality to offer better in-store experience for online shoppers. Social commerce: Asian and European marketplaces are capturing larger audience through livestreaming, incentive-based games, leveraging social media channels etc. Lazada's livestreaming has increased the gross merchandise volume 17 times higher. Investment focus in e-commerce market Ecommerce has made the shopping experience very convenient. However, customer expectations are increasing day by day. To be competitive in the market, e-commerce companies focus on creating superior customer experiences while cutting down the cost of operations to increase profit. The major investment focus in the current e-commerce market are: Marketing initiatives: Marketplaces are going with the more targeted approach in reaching customers digitally. Social media is part of the marketing strategy of brands and marketplaces. Use of new media channels, new features or technology on the platform, leveraging top influencers and content creators are other investment areas. Faster delivery: Same-day delivery is the preference for online buyers. Marketplaces invest in expanding delivery networks, increasing pick-up points, route optimization, package tracking, and automated processing of return orders for seamless delivery. Supply chain transformation: As per a Gartner survey, 61% of the suppliers focus on packaging optimization to

reduce the last mile operating cost. Amazon encourages sellers through incentives to reduce waste in packaging. Walmart is heavily investing in supply chain transformation like transformed warehouse management systems, mobile robots for automated warehouses, autonomous delivery vehicles, etc. Loyalty & gamification: Companies/brands are attracting and engaging customers through loyalty and gamification programs. They incentivize customers to write reviews, shop, and interact in different social channels and share their experience. Chinese company Pinduoduo is challenging Alibaba & JD.com through its gamification platform "The app". Challenges faced by e-commerce businesses While COVID-19 increased the pace of eCommerce growth, it has already created several challenges for companies, fierce competition being only one of them. Let's examine some of the key challenges and their impact on the business. Transforming e-commerce with emerging services powered by technology Technology and service providers are transforming e-commerce companies by bringing together strategy, implementation and enabled services, cloud-based technology platforms, and industry best practices. A few of the emerging technology-enabled services getting importance are The future of commerce is digital Digital commerce is getting adopted across multiple industries like retail, CPG, health, hotel, airline, restaurants, banking, media etc. More and more companies as well as brands will get added for digital business in coming years. Marketplaces aim capturing new markets and penetration in rural areas. Local regulations, availability of required facility, and technology are critical factors in ensuring success. About the author Thomas Vazhavelil BPaaS solutions for consumer unit and Presales lead for Hi-tech, Digital Operations and Platforms, Wipro-iCORE. Thomas has nearly 20 years of overall experience in Business Process Management, process re-engineering, and system implementation. He has keen interest in new products/solutions and building new technology alliances to enable business opportunities. Anup Sukumar Practice & GTM Lead for Retail and Consumer Goods, Digital Operations & Platforms, Wipro-iCORE. Anup has 15 years of experience in Sales, Marketing, Business Development, Bid Management and Practice in the IT and ITeS space. He has developed successful GTM strategies and worked with organizations in Retail, Consumer Goods, Automotive, Consumer Electronics, Healthcare, and Hospitality. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Design Thinking: Bridging the Gap Between Human and Artificial Intelligence

Related Articles Contact Wipro Please fill the required details to access the content Design Thinking: Bridging the Gap Between Human and Artificial Intelligence September | 2021 Over the last few years, customers' expectations of a satisfying service experience have undergone a significant change. Customers now demand customized solutions to their problems, delivered with agility. To address this need, businesses are adopting technology to enhance the speed of their customer service. These customer requirements have made it imperative for businesses to adapt Artificial Intelligence (AI) technologies and robotics to ensure seamless service delivery. AI can reduce response times by sorting through messages and other data at a greater speed. However, AI technology cannot be used in isolation to address customer concerns. Automated services often generate robotic responses, resulting in customer dissatisfaction as the solution is not tailored to meet their needs. Integrating ideas and solutions from humans can bridge the difference between a customer dealing with unsatisfactory robotic responses and a customer satisfied with the quick and unique solution to their problem. While AI systems can process data and messages at infinitely faster speeds, they still need a human element to carry forward businesses and their process services. Applying design thinking for customized solutions Design thinking is one way to approach this collaboration. It offers the ability to include a human element to build upon AI's existing technology to create effective solutions for customer problems. Combining human intelligence with AI and robotics can give businesses the required edge in customer service. Businesses can build upon AI's efficient processes to create meaningful solutions that address their customers' concerns. Ideally the solution provided should be a combination of AI and human creativity to provide the best service experience for customers. Integrating design thinking with AI processes offers multiple benefits to the business. It not only speeds up the implementation of AI but also allows a business to test multiple scenarios simultaneously, allowing it to offer the right solution in a shorter span of time. Regulatory requirements are an influential factor across industries, be it banking and financial services or media, retail, and legal industries. In case of regulations applicable to the AI industry, companies can save millions of dollars in lawsuits by constantly updating their AI systems' responses to complex scenarios. This can be achieved successfully, with the help of "design thinking" with human intelligence ensuring a smooth solution alongside AI technology. For a process with an objective to ensure an ideal customer experience, the model approach with design thinking would evolve over a series of steps to combine human intelligence and AI. The first order of business would be to assemble a team comprising representatives on behalf of the customers and

other stakeholders to determine the feasibility of a proposed solution. The team would need to identify the specific issue being faced by the customers. Having identified and analyzed the issue, the design thinking team would need to come up with possible scenarios to develop and test with the AI technology. Finding the optimum solution for the problem would be time consuming for human intelligence alone. However, the AI's cognitive intelligence would allow the team to test each scenario to identify the optimum approach to a customer issue much quicker. Based on these results process maps would be created to provide initial guidance to the cognitive bot. A prototype would be created based on the combined results of human intelligence and AI. Finally, this prototype would be tested with results being monitored in real time, with the team correcting any deviations from the process maps. This coupled AI's self -learning capabilities would ultimately result in the creation a more efficient solution. An illustration of how design thinking helps enhance customer satisfaction To illustrate the process described above, let us take the example of a global bank that needed to improve its customer satisfaction and engagement.   Step 1: A team that represented customers and stakeholders, members of the operations team, and technical experts was assembled. The team members were expected to provide guidance on whether an idea was feasible.   Step 2: They identified that the customer service team needed to reduce the handling time of chats, using multiple case studies from across the bank as a reference. Step 3: In the case of the bank, the team created a comprehensive list of all customer case types processed by existing agents, refining a shortlist of case types that occurred most often. Step 4: Finding the best solution for the problem at hand would have taken weeks for human intelligence alone. However, with AI's cognitive intelligence, the team could use the system to test each scenario to identify the best approach to a customer issue. Step 5: Combining the results of both human intelligence and AI, the team created a prototype to showcase how the chat-bot would help make the online chat function smarter, saving valuable seconds from the overall chat time. Step 6: Finally, the team put the cognitive bot in a test environment to identify the most effective responses to customer queries. A combination of real time monitoring, the cognitive bot's responses being refined by the team and the chatbot's own self-learning capability allowed the team to ensure that the chatbot would correct itself and speed up the process of solving a customer's issue. Ultimately, the bank was able to refine its customer query chat function with the help of AI. Following more simulated learning sessions, AI systems will be able to solve customer queries with greater ease. Advancements in the domains of AI and robotics have ensured that humans and computers can interact more naturally, and the gaps in communication are closing rapidly. In future, design thinking will become an indispensable part of AI implementation, to develop the best processes for customers and organizations. About the Author Pinaki Ghosh heads the Credit and Collections practice for Wipro's Digital Operations and Platforms business. Pinaki's industry experience of nearly 20 years spans areas of Operations, Analytics, Legal Debt Collections, Early/Late-stage Collections, and Recoveries program management for delivery across the globe. He has also led automation and transformation initiatives within Wipro, and played active part in new business acquisition initiatives while managing clients' Digital operations as a single point of contact. Pinaki received his Post Graduate Certificate from the Indian Institute of Management (IIM)

Calcutta. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

GDPR Compliance after Schrems II

----- Arcticle source ----- https://www.wipro.com/business-process/gdpr-compliance-after-schems-ii/ ----- About the Author(s) Related Articles Contact Wipro Please fill the required details to access the content GDPR Compliance after Schrems II Contract compliance towards Schrems II requirements September | 2021 The General Data Protection Regulation (GDPR) changed the landscape of data privacy and placed individuals at the center of data protection. It imposed restrictions on cross-border transfer of personal data and provided the mechanisms that can be utilized for such transfers. This was done to ensure that any transfer of personal data outside the European Union (EU) region was sufficiently protected. Under the GDPR, Standard Contractual Clauses (SCCs) and EU-US Privacy Shield are the most widely used mechanisms for transfer of personal data. These transfer mechanisms were challenged by activist Maximilian Schrems, a lawyer and privacy activist on the grounds that personal data, in transfer or when stored in the US, could be accessed by intelligence agencies. On July 16, 2020, the Court of Justice of the European Union (CJEU) published its decision in the matter of Data Protection Commissioner v Facebook Ireland Ltd, Maximilian Schrems and intervening parties, Case C-311/18 (Schrems II case). This was a landmark judgement that had an impact on the cross-border data transfer mechanisms utilized by several large organizations. The judgement concluded the following points: The Schrems II judgement is relevant to EU based organizations as well as organizations that collect data of EU citizens, regardless of a physical presence in the EU. This judgement will also have an impact on organizations in the US and worldwide as it relates to international data flows. On June 4, 2021, the European Commission (the Commission) published the final version of the Standard Contractual Clauses new SCCs governing international transfer of personal data. Need for Schrems II compliance The Schrems II judgment and the new SCCs significantly change the data transfer mechanisms currently utilized by organizations for cross-border data transfer. Today, cross border transfers are an essential part of the global economy with data being transferred from the EU across the US as well as other third countries. Schrems II will apply to all organizations irrespective of whether they are headquartered in the EU or outside if they are involved in transfer of personal data outside the EU region. Some examples of services impacted due to Schrems II include cloud storage, telecommunications, software-as-a-service, digital platform providers, and business process outsourcing. For example, any

telecommunications company providing roaming services to EU resident travelling to any third country such as US or India will fall within the purview of Schrems II due to exchange of personal data between EU and the third country. Similarly, IT services providers, contact centers and outsourcing of business processes often require transfer or access of personal data from EU region to third countries such as India and China. Any company providing services that requires cross border transfer of personal data would require to be compliant to Schrems II and execute new SCCs as a data transfer mechanism.   According to privacyshield.gov, close to 4,000 companies rely on EU-US Privacy Shield as a data transfer mechanism, which has been abolished by Schrems II. DIGITALEUROPE's Schrems II Impact Survey Report[1] has provided the following implications - Timelines for Schrems II compliance The new SCCs come into effect from June 27, 2021 (see Figure 1). Organizations will have 18 months until December 27, 2022 to execute the new SCCs into existing contractual arrangements involving international transfers and re-negotiate contracts with customers, vendors and sub-contractors. Organizations have been provided a limited period of three months until September 27, 2021 where they can still utilize old SCCs while entering into any new contracts. However, such contracts will have to be updated with the new SCCs within the stipulated timelines of 18 months. Figure 1: Timelines for Schrems II compliance Changes required as per the new SCCs In the new SCCs, the Commission has substantially updated the SCC terms. The new SCCs provide a modular approach for new types of data transfers. The older version of SCCs only covered controller-to-controller and controller-to-processor transfers. However, considering the complexities associated with different transactions, the new SCCs additionally cover processor-to-processor (P2P) and processor-to-controller (P2C) transfers.. These provisions are depicted in Table 1.   Table 1: Provisions - old and new SCCs Given below are some examples of this approach   · Legal requests from public authorities Under Section 3, Clause 15 of the new SCCs, the data importer is required to notify the data exporter, as well as data subjects wherever possible, if it receives a legally binding request from any public authority, including judicial authority for disclosure of personal data. Additionally, it should notify the data exporter if it becomes aware of any direct access by public authorities to personal data transferred under the new SCCs.   The new SCCs make it imperative for the organizations to conduct a thorough due diligence of their contractual relationships with vendors, customers and sub-contractors; perform a risk assessment of the local laws and practices of importing countries and implement supplementary contractual, technical and organizational measures to ensure compliance. Hence, there is a need for a structured approach to meet the requirements within the timeline of 18 months provided under the new SCCs. Key challenges companies face Organizations now have to re-work their strategies to address the new Schrems II guidelines. The key challenges with respect to Schrems II compliance include: Wipro's Schrems II compliance solution How Wipro can support in Schrems II compliance: Wipro's Enterprise Legal Management Solutions (ELMS) practice helps organizations in ensuring contractual compliance to the revised data privacy regulations. Our team of data privacy experts support organizations in contract review and negotiation process to ensure that the contractual relationships with vendors are compliant with

the latest regulations. Schrems II compliance solution: Wipro has developed a "Schrems II compliance solution" - to assist organizations to be contractually compliant with the CJEU Schrems II ruling which invalidated and abolished the EU-US Privacy Shield and specified multiple requirements that the organizations must meet before processing personal data outside the EEA. The four steps in the solution include: Figure 2 outlines how the Schrems II contract compliance solution can be implemented. Figure 2 : Implementation of the Schrems II compliance solution Achieving Schrems II compliance The Schrems II judgment is essentially a milestone towards the protection of privacy and security of personal data and international data transfers. Organizations now have to be vigilant enough to conduct risk assessment of laws of the destination countries as provided by Schrems II and implement the new SCCs, wherever required, before transferring personal data to third countries. They need to ensure that all internal and external stakeholders are aligned to the highly regulated confines of Schrems II. Then they must re-assess all the data transfers undertaken by the organization and invest in precise due-diligence of data privacy laws of importing countries. Ensuring a robust contractual mechanism covering all the new Schrems II obligations, while taking all technical and organizational measures as added protection for data transfers will facilitate compliance. If you are interested in learning more about how Wipro is helping our clients achieve Schrems II compliance, we should talk. Contact us. 'Enterprise Legal Management Solutions (ELMS) practice is not a law firm and its services or solutions do not constitute legal advice'.   Varsha Bhat Head – Enterprise Legal Management Solutions (ELMS) Practice, Knowledge Services - Wipro Varsha Bhat leads the Enterprise Legal Management Solutions practice within Wipro. She has over 20 years of experience in US litigation, corporate legal and HR. She has completed Juris Doctor (J.D.) from Robert McKinney School of Law, Indianapolis, Indiana, USA. Varsha heads the Center of Excellence for legal practice and is involved in business development, strategizing and planning. Ashvini Laud Senior Manager - Enterprise Legal Management Solutions (ELMS) Practice, Knowledge Services - Wipro Ashvini is an attorney with over 15 years of experience in the legal outsourcing industry. She has been responsible for service delivery of projects in the area of end-to-end contracts management, compliance to the General Data Protection Regulation, legal content enrichment and legal research. In her current role, Ashvini is responsible for designing solutions to address customer requirements and bringing in transformation and innovation within the legal function. Adwait Bhanage Assistant Manager - Enterprise Legal Management Solutions (ELMS) Practice, Knowledge Services- Wipro Adwait has around 10 years of experience in contract lifecycle management, due diligence, legal consultations, and risk management in the corporate legal process environment. He has drafted and negotiated various contracts, developed 'Risk/Insurance Playbook', and has successfully delivered data privacy projects for clients.   Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and

thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

How to turn Agent Experience into a superpower and create extraordinary Customer Experience

----- Arcticle source ----- https://www.wipro.com/business-process/how-to-turn-agent-experience-into-a-superpower-and-create-extraordinary-customer-experience/ ----- Related Articles Contact Wipro Please fill the required details to access the content How to turn Agent Experience into a superpower and create extraordinary Customer Experience September | 2021 It takes a moment to realize that some contact center processes have raced ahead of others. This gap in process evolution is the reason customer experience metrics quickly plateau. Our conversations with customers have amplified this. Organizations across industries, ranging from telecom to healthcare, are busy using increasing amounts of shiny technology to create the magic around customer experience. But it is the customer service agent who is responsible for creating the warm, deeply satisfied feeling in customers that organizations aim for. When done correctly, these organizations follow in the footsteps of e-commerce legend Jeff Bezos who suggests that customers should be treated like they were guests invited to a party. "We are the hosts," he is known to have said. "It's our job every day to make every important aspect of the customer experience a little bit better." In the words of legendary clothier Katherine Barchetti, this makes customers, not a sale. We have all heard stories about great customer service. Some are worth recalling because they inspire us. For example, consider the daughter of an 89-year-old Pennsylvanian who was caught in snow. She was worried that her father would not have enough food at home. After calls to several stores, it was Trader Joe's that agreed to deliver directly, even though they normally don't do home delivery. The employee also suggested additional items that would meet her father's low-sodium diet requirements and went to the extent of refusing payment. The order would be delivered free, he said, signing off with a "Merry Christmas". Think about little Chris Hurn who left his favorite stuffed giraffe 'Joshie' at a Ritz-Carlton. His father assured him that Joshie had just extended his vacation by a few extra days. The father then called the hotel—that has a reputation for exceptional customer service—to see if Joshie could be mailed back. The hotel took pictures of Joshie by the pool, getting a massage and even helping out in the hotel's lost prevention department. When the hotel mailed back Joshie to Chris it was with the photos and a booklet packed with details of Joshie's stay in the hotel. Then there is carmaker Lexus that completely transformed the unpleasant experience of vehicle recalls. Customers were not asked to leave their Lexus ES 350 sedan, which had issues, at dealerships to be fixed. Instead, they were asked to pick up a brand-new car at the dealership. Unfortunately, not everyone can achieve the vision of

Bezos, Brachetti, Trader Joe's, the Ritz-Carlton or Lexus. This is because the satisfaction levels of their customer support agents are below par. But we know that happy agents drive happy conversations and happy outcomes. For every 5% improvement in agent satisfaction, brands can expect a 0.8% increase in Net Promoter Score. The goal should therefore be to create happy agents. This is easier said than done. Most agents are trained using 20-year-old traditional methodologies while their technology has moved far ahead with Artificial Intelligence (AI) and Machine Learning (ML) in the customer support mix. These organizations now need to focus on methodologies that improve agent satisfaction. What this implies is straightforward: Technology to improve agent satisfaction is just as important as technology aimed at scoring brownie points with customers. But even more obvious should be that organizations focusing on agent satisfaction extract more from their investments in customer experience technology. Somehow, this has escaped notice. Customer experience is the sum of technology (IVR, AI, ML, NLP, Chatbots, etc.), design (cross-channel work flows, knowledge base, approvals, billing, call momentum, after-call work), a flawless understanding of customer journeys (need/ pain points, product/service research, considerations, channel preferences, decision-making, purchase, usage, support, loyalty, advocacy, renewal) and agent interaction. All technology passes through the agent who is at the center of all processes. When the technology is leveraged correctly, it achieves the goal Steve Jobs of Apple believed in—of getting closer than ever to the customer. Jobs wanted his organization to get "so close that you tell them (the customers) what they need well before they realize it themselves." To enable this, it is of paramount importance that the agent's task is simplified. Yet, a majority of organizations don't measure agent satisfaction. They depend on the traditional method of pumping an endless stream of knowledge into agents—hoping agents will become Jedi masters in product and service understanding. This approach is flawed. Technology giants have understood this. Apple has an NPS of 47, Microsoft 45, Cisco 38, Amazon 25 and Google 11. They bring a vast amount of data and technology to improve customer experience. But the reason their NPS is enviable is because their agents are empowered to take decisions that create an emotional connect with customers. This requires technological systems to become the processors of information, invoicing, billing, payments and follow up, leaving agents to spend time with the customer and establishing unbreakable customer bonds (see table 'Four Ways to Drive Agent Experience and Performance Improvements'). Instead, what we have are last-century processes that hamper customer connect: The technology is slow; agents have to make their way through multiple applications and screens to respond to the simplest customer queries; there are too many hand offs, leaving customers puzzled and irritated; knowledge management is clunky with customer information, product/ service documentations and case notes in disparate siloes; and there is a mountain of post-call work that sucks up valuable time. These traditional processes need to change. When about 70% of a call is managed by AI and 30% by the agent, organizations should consider they are on the right path. The way forward, then, is to ensure agents have access to AI-driven knowledge repositories. Post-call work should be handled independently by AI. Calls should be intelligently segmented by call type and scenario, then matched to agent skills. And agents should have the power to take critical decisions – such as product

replacements and refunds—independently and confidently. This implies that agent-facing technology should make key information related to customers and products, policies and approvals available contextually and intuitively. Agent experience is the obvious next step in the science of delivering immaculate Customer Experience. Organizations that begin to do this early will acquire a tangible and powerful differentiator. Author Ravi Mhapankar Head of Customer Experience & Transformation, Wipro Digital Operations and Platforms Ravi comes with a rich business experience of over 20 years and has been with Wipro for the last 17 years. He has worked with several new-age transformation practices such as Designit, Cognitive and Martech and has built all-round Digital pitch for our customers. He has worked with leading functions across Delivery, Transformation and Practice and also won some large deals for DOP. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Driving Digital Process Orchestration for Healthcare with AI-OCR Bots

----- Arcticle source ----- https://www.wipro.com/business-process/driving-digital-process-orchestration-for-healthcare-with-ai-ocr-bots/ ----- Related Articles Contact Wipro Please fill the required details to access the content Driving Digital Process Orchestration for Healthcare with AI-OCR Bots September | 2021 Gartner research has highlighted that by 2025, 50% of enterprises will have devised artificial intelligence (AI) orchestration platforms to operationalize AI, up from fewer than 10% in 2020. As per IDC, AI related spending will reach $342B in 2021 and accelerate in 2022 to break the $500 billion mark by 2024. Unattended bots, wherein end-to-end process can be automated, and attended bots, wherein entire end-to-end processes cannot be automated, specifically due to presence of unstructured data within the process flow, can be deployed with help of centralized orchestration console and monitoring system, to partially automate transactions and park them in designated queues for subsequent manual processing. Both attended and unattended bots may get thwarted during runtime, due to sudden appearance of new steps or inputs that were not encountered earlier in the design stage. The root causes of such exceptions may not be easily available, unless either human coders perform code review or perform exception handling around the unknown steps that has caused the failure. Typical challenges that intensify failure modes leading to loss of bot productivity To fix this, we leveraged web-services with load balancing features coupled with auto-sensing mechanism and prescriptive

algorithms to produce a scalable orchestration platform for guided deployment of pre-determined number of bots as a scheduled task. The task can be scheduled to execute both attended and unattended bots. Functional flow diagram showing AI–OCR bot execution in sync with Master Orchestrator Console & Dashboard The orchestration platform takes in account the priority of individual bots, with an overall objective of optimizing the cost of operations, reducing cycle time, improving productivity while monitoring real-time exceptions and reporting them, thereby maintaining high standards of accuracy and compliance for in scope process automations. Key design principles to deliver experience with sustainable business impact Experience Led Design Digital Everything Open Innovation A predictable & scalable orchestration cum monitoring engine Wipro's agile solution addresses challenges that impact customers by providing a predictable scalable orchestration cum monitoring engine with real time metric updates and supports bot runners with a 360 degree view of the automated process, while optimizing productivity and minimizing delays due to exceptions. Functional flow diagram showing bot processing within healthcare claims ecosystems, by navigating through applications Key benefits Benefits Awards If you are interested in learning how Wipro is helping our clients achieve their vision of digital transformation, we should talk. Connect with us here. About the Authors Suprateem Moitra - Associate Vice President - Quality, Wipro Suprateem has more than 18 years' experience improving process delivery through Robotic Process Automation, Process Orchestration, Workflow Optimization, and Intelligent Automation for Healthcare, Banking, and Insurance domains. Suprateem is an Automation Leader for Healthcare vertical and holds dual Lean Six Sigma Black Belt certification. He has a Masters in Management from the Indian Institute of Foreign Trade (IIFT) New Delhi and a Bachelors in Engineering from the Indian Institute of Technology Kharagpur. Prasun Bhattacharyya – Automation Team Lead, Wipro Prasun has more than 2 years' experience improving process delivery through Process Orchestration, Workflow Optimization with Intelligent Automation for Healthcare. Prasun is a seasoned python coder, and has published python libraries in Pypi.org. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Enhanced User Experience through Effective Content Management

Contact Wipro Please fill the required details to access the content Enhanced User Experience through Effective Content Management December | 2023 The business of content management is all about connected customer experience. Businesses have started putting customers and their experiences first and the content management industry has started focusing on customer engagement, instead of content management systems. Business enterprises need a content management system that helps them manage knowledge repositories effectively and communicate consistently with amplified speed. In 2021, the economic growth the world sees today comes from knowledge-based business. In the years ahead, people's use of knowledge-based products both as consumers and on the job will be critical to their economic success. It is clear that the scope of content and its management is expanding more than ever before. The point to be noted is that every expansion comes in with an increase in complexity. There are too many business barriers when trying to find and reuse the latest information and if the content is trapped within documents or scattered across repositories, productivity suffers. Portals, intranets, and CRM tools are good starting points for basic document storage, but they face unpredictable limitations when being accessed by multiple users. So what we need is more than a file sharing and storage solution - The need of the hour is to a Content Management System that helps organizations to discover, classify, assemble, deliver and track all the content needed to work more effectively. Highly preferred is a content management system that enables instant access to "templatized modular content', which can be used to build documents by teams across an organization. The system should enable various teams across an organization to publish and maintain master versions of information for sharing and reuse and to ensure "freshness" of information. Modular content blocks are the building blocks of content Modular content is made up of distinct, separate chunks of writing. Much like constructing a building, these chunks can be assembled to make a longer piece of content or left as shorter pieces by themselves. Examples of modular content blocks could be responses to RFP questions, legal sections of contracts, product inserts into collaterals and so on. Most often, repeated content is used in multiple documents. The ideal content management system must help to modularize such content for reuse- into content blocks. Ideally, the content blocks should be templatized using variables to tailor parts of content in the document assembler. These content blocks must serve as "precise knowledge nuggets" that provide relevant information depending upon the context. The larger objective, of course, is more convenient access, reuse of information and increased productivity. Atomized content or knowledge nuggets are more precise and are easy to repurpose and customize and facilitate granular analytics. From what we have discussed above, we can infer that organizations are looking for a content management system or a content management platform that helps achieve speed, consistency, and control in their communication, along with: To achieve highly productive results, businesses across industries require a knowledge automation, collaboration and communication platform that makes accessing information easy with just a few clicks and without having to navigate complex portals or to other web based systems. The focus of the content management system is on key benefits such as: Content search and utilization are seen as the top areas for driving representative's productivity by 84% of the respondents, but only 35% of sales leaders are tackling the

content problem. Content management challenges Wipro content management solution Content management is the process of making the existing content more organized, versatile, and reusable. It is about liberating content that is locked away inside legacy formats and transforming it into a library of modular, dynamic content assets. Content management systems set you up to deliver intelligent content at scale. Currently, limited solutions are available in the market which give customers the option to easier access to relevant content through self-service model that helps them incorporate diverse products into their designs, ultimately driving buying decisions. In our decades of working with content, Wipro's Knowledge Services team has developed a set of best practices that apply to any content management project. These best practices include: Wipro has a partnership network that enables a robust ecosystem to deliver customized and highly specialized content management solutions. Wipro content management platform helps in modular content management where the content is managed and consumed in manageable small snippets which are easy to disburse and consume. This helps organizations to communicate with content, which is standardized, in uniform template and style, and consistent with organizational and product needs by using common tools and common formats. Through this solution, the users are provided option to keep a separate repository for the content which they do not want to share with the team as yet, such as content related to products in pipeline or under-production. This content can be separately maintained since it is not yet ready for consumption. Implementation of content platform Wipro brings in its solution partner for implementing a content management platform that would enable management of the documents and content and enable enhanced user experience with timely need-based content. Figure 1 shows how the solution works. Figure 1: Wipro's content management platform Wipro's content management platform helps by picking up content from different sources and mining through them to create snippets of content which help in building a single version of truth across the organization, making all content requirements standardized and predictable. Wipro brings in right skills and experienced consultants in content management, Wipro's domain and technology pool, language capabilities, as well as a crowdsourcing platform for global in-time staffing. Any updated document or content goes through the following process in Wipro's Content Management system: All the user is required to do is search for the required content using keywords, and the related content from across documents and sources is pulled up in no time. The user then selects the best suited snippet and uses it to get the job done. The complete process of visiting different repositories and manually searching for the content at every location is eliminated completely. Effective content management With the world entering a virtual inter-connected network, the workforce struggles with finding the right content at the right time with ease. Organizations have spent loads of money in storage spaces, but there is an impending need to invest in content management services as well. Representatives from organizations end up re-creating the content instead of finding it and re-using the existing content. This wastes valuable time and effort leading to less productivity. Wipro has capabilities to help businesses in achieving this objective of effective content management through its content management platform, which provides self-service option to the users to share, create and use snippets of useful information in different communications and

requirements. The ability to adapt and scale operations as per the client requirements makes Wipro a preferred choice among large global clients. If you are interested in learning how Wipro is helping our clients achieve their vision of a transformed content management system, connect with us. About the Author Vandana Wadhawan Practice Head, Enterprise Content Services (Knowledge Services) With over 13 years of experience in content management, knowledge management, and learning & development, Vandana leads the Enterprise Content Practice. The practice offers a range of services across the content spectrum – curation, consolidation, harvesting, migration, publishing, translation, and learning/instructional support to enterprises across multiple sectors – enabling content ops optimizations and efficiencies. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Decoupling Marketing Strategy from Operations

----- Arcticle source ----- https://www.wipro.com/business-process/decoupling-marketing-strategy-from-operations/ ----- Related Articles Contact Wipro Please fill the required details to access the content Decoupling Marketing Strategy from Operations October | 2021 Technology has led to an industry-wide transformation of business processes and marketing is no exception. With the proliferation of MarTech platforms enabling different aspects of digital marketing over the last decade, the dynamics of marketing have undergone a complete overhaul. With businesses within organizations running their own marketing operations, there is duplication of platforms and teams across business lines and geographies. This can be resolved through shared services setup that all business teams can rely on for their collective marketing operations. Challenges in streamlining marketing operations Marketing today goes beyond awareness creation and customer acquisition. Organizations need to foster customer relationships post purchase in order to maximize customer lifetime value. Ongoing customer engagement through an omnichannel approach is necessary to sustain growth and build a loyal consumer community. Achieving all this requires advanced technical expertise and investments in technology, manpower, infrastructure, etc. Additionally, the CMO also has to balance globalization with regional flexibility. One of the key challenges is to identify and invest in the optimal MarTech solution. Post that the marketing leaders need to create a team of domain certified experts to run these initiatives which again is a challenge. If different businesses within an organization have their own platforms and teams operating in silos, overall cost to the company goes up without any significant returns on investments. Approach to

decoupling marketing strategy from operations Organizations need to assess and rationalize MarTech platforms across the organization and centralize skills to support strategic marketing teams globally. While marketing strategy, budgets, messaging can stay with the strategic leadership teams closest to the business or geography, it might not always be pragmatic to perform all marketing operations in silos. This can be achieved through shared services team comprising specialists in varied Digital Marketing services and certified platform expertise. Thus, by decoupling their marketing strategy from operations, business can focus on their markets and strategy while relying on central operations support team to execute on the strategy and plans. How Wipro helps clients decouple marketing strategy from operations Wipro's Marketing as a Service practice is dedicated to achieving operational excellence for its clients. We act as strategic partners to CMOs and help them scale their marketing operations across channels and geographies. Campaigns and marketing collaterals need to be tailored to the targeted platforms and customer segments. For instance, the kind of campaigns that are successful in the North America region might not work very well in Asia because of cultural, linguistic, and demographic differences. With delivery centers across the world, we help our clients not just maintain business continuity but also add regional flavor to cater to varied audiences. Our follow-the-sun model assures 24x7 availability of support across the world ensuring minimal disruption of services irrespective of where our client's strategic marketing unit is located. We also ensure legal and regulatory compliance as well as brand guideline adherence across all countries of operation. We enable automation in service delivery resulting in greater accuracy and enhanced speed. We have helped our clients scale their marketing operations with efficiency by eliminating duplication of efforts across business units and geographies. For instance, an American marketing services company with a roster of Fortune 500 clients had marketing teams for each client leading to duplication of talent and underutilization of specialist resources. We deployed an offshore marketing operations hub to facilitate centralization thereby reducing operations cost by 45%. We have created a centralized hub for all marketing communications for a leading retail conglomerate helping them reduce their campaign activation time by more than 90%. We have also set up a digital marketing services hub to centralize marketing operations for 4,500 SMB clients of a leading Australian marketing services company. Our solutions are technology and data driven. We are platform agnostic and can adapt to the client's ecosystem as required. In case our client is in the early stages of technology adoption, we help them assess their business landscape and select appropriate MarTech solutions. We have a strong team of over 3,000 marketing associates professionally trained on multiple market-leading MarTech platforms like Oracle Eloqua, Adobe Experience Manager, SAP Hybris, and Salesforce Marketing Cloud to name a few. We help our clients not just deploy MarTech solutions, but also analyze and optimize them proactively to get the maximum ROI. If you are interested in learning more about how Wipro is helping our clients achieve their vision of transformed marketing, we should talk. Connect with us. About the authors Hitha Uchil Marketing as a Service, Global Practice Lead With over 20 years' experience in marketing services, business research and ecommerce, Hitha leads Wipro's Marketing as a Service practice. The practice spans a range of services across the marketing spectrum – digital marketing, CRM, content &

design, social media and website content publishing. Through centralization of operations, transformation and process re-engineering, the team enables global CMOs to deliver on key marketing metrics with speed and efficiency. Soubhik Basu Marketing as a Service, Practice Consultant Soubhik, post his MBA from IIT Delhi, joined Wipro as part of the Young Leader's Program. He has been actively involved in customizing marketing solutions for client needs across practice offerings like Digital Marketing, Social Care, CRM operations, etc. He brings to the practice 2 years of pre-MBA industry experience in the software development and testing domain. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

CFO Cockpit Dashboard – Driving Data Driven Decision Intelligence

----- Arcticle source ----- https://www.wipro.com/business-process/cfo-cockpit-dashboard-driving-data-driven-decision-intelligence/ ----- Related Articles Contact Wipro Please fill the required details to access the content CFO Cockpit Dashboard–Driving Data Driven Decision Intelligence October | 2021 Most CFOs deal with two major tasks on a regular basis - making essential financial decisions and financial reporting to a variety of stakeholders. There is a lot at stake, which includes the financial well-being of the company. Moreover, publicly traded companies publish this information in quarterly reports for investors. Hence, the accuracy of these quantifiable performance metrics is paramount for any organization while simplifying the clustered data collated from various coordinates of the company. CFO dashboards is a robust solution to make financial data analysis an easy feat. It enhances the strategic and analytics effort impact on the financial aspect of any business. What is a cockpit dashboard? How does it help? Cockpit dashboards provide a quick and complete snapshot of an organization's status and overall direction, similar to a pilot's dashboard. These dashboards not only display information fast, but they can also flash a warning when a problem is imminent or when certain variables exceed predetermined limitations. The dashboard also facilitates easy navigation to various areas of the dashboards for deeper study. CFO dashboards serve as a central, interactive center for a plethora of critical fiscal information, including dynamic financial KPIs and intuitive analytical tools. They also consolidate data in a way that is comprehensible and aids decision-making. With evolving business dynamics, the top priorities of a CFO have also evolved in several ways including: With the capability a CFO brings on the table, the above-mentioned priorities get coupled with challenges which are being faced globally by almost every CFO. These challenges come up with the continuously changing environment. Today's CFOs are in charge of much

more than finance alone. On an average, five functions other than finance currently report to the CFO. According to McKinsey, more than half of the CFOs believe risk, regulatory compliance, and M&A transactions and execution report directly to them, while 38% oversee IT. Some CFOs even manage cybersecurity and digitization, suggesting just how diversified the list of demands on the CFO is. Hence, the evolving need of the role evokes new challenges. Studies across the world indicate that CFOs will face a new set of challenges due to fast changing economic environments. Events in the recent past such as the pandemic, trade wars, etc. justify the uncertainty of the current environment. These uncertainties also provide opportunities for organizations to grow with. How Wipro helps customers increase productivity with CFO dashboard Wipro provides end-to-end support for customers' analytics strategy in the following ways: Our unique combination of processes and platforms amplifies and accelerates value. Figure 1 provides an understanding of how the value chain will deliver for you. Figure 1: Data and insights value chain Wipro's implementation strategy for CFO dashboard CFO cockpit dashboards take an all-inclusive approach to cater to your needs. Wipro's analytics team meets the operational requirements of continuous operations by providing managed services. We incorporate managed services coupled with the best talent and best-in class tested processes to offer you cutting-edge technology. Wipro provides day-to-day operations support to the team on a managed service approach, 365 days a year, including project governance, management, and stakeholder engagement. We assist customers in developing an end-to-end reporting process and implementing their analytics strategy. Key benefits include: When it comes to your company's finances, you cannot compromise. Working with the most cutting-edge technologies for the job allows you to save expenses, increase revenues, and streamline your company's operations in ways you never imagined possible. It is evident that embracing the all-encompassing power and unequalled analytical capacities of CFO-based data dashboards is no longer a choice if you want to simplify your performance while accelerating the growth of your firm. As CFOs understand the role advanced analytics can play in enhancing financial processes, they can collaborate with the board of directors and other senior leaders to discover broader applications of advanced analytics to uncover new sources of value for the company. About the Author(s) Santhosh Francis Practice Manager - Data and Insights Practice, Wipro Santhosh heads Wipro's Data and Insights practice, which develops BI analytics solutions leveraging comprehensive machine learning and decision intelligence for solving business challenges of clients. He has over 21 years of experience in the field of data analytics and is also a Doctoral Researcher at SSBM, Geneva - specializing in the field of data science. Shubham Kumar Presales Consultant - Data and Insights Practice, Wipro Shubham is a presales consultant with Wipro's Data and Insights practice, where he supports in building data and analytics solutions, and GTM plans addressing business problems for global clients. He brings the sales, distribution and marketing expertise and holds an MBA degree specialized in Sales and Marketing from SCMHRD, Pune. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are

expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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Showcasing Wipro's Capabilities in the Autonomous Vehicle Industry

----- Arcticle source ----- https://www.wipro.com/business-process/showcasing-wipros-capabilities-in-the-autonomous-vehicle-industry/ ----- Special Thanks About the Author(s) Contact Wipro Please fill the required details to access the content Showcasing Wipro's Capabilities in the Autonomous Vehicle Industry November | 2021 An autonomous vehicle (Self driving, driverless car, or robo-car) is a vehicle that is capable of sensing its environment and moving safely with little or no human input. Sounds interesting Self-driving cars combine a variety of sensors to perceive their surroundings, such as radar, Light Detection and Ranging (LIDAR), sonar, Global Positioning System (GPS), odometer and inertial measurement units. Advanced control systems interpret sensory information to identify appropriate navigation paths, as well as obstacles and relevant signage. The continuing evolution of automotive technology aims to deliver greater safety benefits and automated driving systems (ADS) that one day can handle the whole task of driving independently without human intervention. Fully automated cars and trucks that drive us, instead of us driving them, will become a reality. These self-driving vehicles ultimately will integrate on to U.S. roadways by progressing through six levels of driver assistance technology advancements in the coming years. Possible implementations of the technology include personal self-driving vehicles, shared robotaxis, connected vehicle platoons and long-distance trucking. Several projects to develop fully self-driven commercial cars are in various stages of development. Penetration and key opportunities mapping Autonomous vehicles are a key innovation in the automotive industry; however, the potential impact with respect to the uptake remains indistinct. The development of supportive regulatory framework, government funding, and investment in digital infrastructure are expected to play a key role in positively impacting market growth. Growth across the mobility service sector may provide an impetus to the growth of the autonomous car market. North America is expected to witness significant growth owing to the amendment in the traffic regulation in the U.S. to incorporate autonomous cars on public roads. The presence of several prominent Original Equipment Manufacturers (OEMs), such as General Motors, Ford Motor Corporation, and Tesla Motor Inc., is expected to boost regional growth. Technical enablers of autonomous vehicles Listed below are key technical enablers and the ways in which they will hasten the development of next generation of autonomous vehicles. Figure 1: Regional estimates and trends of the uptake in autonomous vehicles Market drivers Market opportunities and challenges Wipro's capabilities Key Projects executed by Wipro to improve established workflows Wipro has undertaken

many initiatives in managing and improving processes beyond the scope of work for our customers, irrespective of the type of business they are in. Quality tools like Lean and Six Sigma have been implemented after exploring and studying the VUCA processes and business situation. Phrasing the problem statement is key to implementing these tools and therefore, understanding the problem well is crucial to effective solution implementation. Volatility and uncertainty of such processes add to the stress and risk in the work culture. This stress brings an "unconscious bias" toward an earlier experience of a similar situation, challenging the efficacy of projects. Automation opportunities and Lean initiatives are identified to ensure that the solution provided stays relevant with time. Projects executed by Wipro include: Establishing the right measurement system It is important for any business to identify the right parameters to measure the present situation and plan their improvement journey ahead. Customers expect customized assistance in terms of establishing performance parameters along with analytical tools to understand the usage, patterns, process limitations and improvement areas. Customer-established measurements for mapping provided targets for productivity and quality are based on the speed of completing a task by an agent, completing map updates of an area in given time and the errors found by the quality checker post the task promotion. While these metrics have been satisfactory in the past and have been achieved consistently by Wipro, we have identified gaps in measurement techniques which, if modified, could help our customer get the complete map of an area more efficiently. Wipro proposed anew metrics that was accepted by the customer, as more aspirational internal targets which concentrate on the total time and number of agents that work on a single task. By measuring and following these metrics we found more gaps to improve upon in the agent Target setting for labeling tasks was very complex, since there were more than 10 different criteria to be considered. One such portion is Mission instruction document creation. A simple excel based automation tool was developed to reduce the efforts of the special Ops team and standardizing the output mission instruction document based on the input criteria. Smart operations Traction of performance is as important as setting benchmarks. Provisions have been made for a clear and real-time reflection of the actual performance of the operators. Wipro provides customers visibility on all facets of business along with intelligence to translate and present keen insights. Wipro provides Business Analysts and Data Analysts to the ever-changing dynamic process, to observe accurate real time data. One of the main contributions by this team is to create live dashboards which will provide data of various workflows as and when required by clients. These dashboards are periodically updated with required changes and deeper data cuts, which helps the managers and leads to monitor performance and outputs. Auto-generated emails showing daily performances and trends were also implemented by this team based on the inputs and suggestions from various stakeholders. Wipro was able to provide all this using the infrastructure of the clients. With more than 96 different label types and multiple policies that governs the use of these labels, labeling activity is a true VUCA (Volatility, Uncertainty, Complexity & Ambiguity). A special team (Special Operations Team – special Ops) was created. This team consists of tenured operators whose only objective is to find ways to simplify incoming missions and policies from the client. The special Ops team also sets labeling targets for the operations based on a

sample of tasks worked by them in each mission. Work breakdown Since new business processes are complex and challenging to get trained into, a work breakdown approach is followed. The workflow is broken down into major buckets based on the similarity of work instructions. Each of these buckets contains various task types corresponding to various features on the real-world roads. Wipro updates the policies and instructions for each city beforehand to make the agents ready and get them acquainted by communicating of these policies without any ambiguity. This information is gathered by the pre-scouting vehicles, that collect data of each new city before the mapping the region. Training & skill assessment Agents are cross-trained and up-skilled continuously based on the recommendations of their leads and managers. Vertical and horizontal progressions are provided to agents to become leads, quality checkers, shifting to complex workflows, shifting to support functions like quality, policy & training. These trainings not only provide opportunities for the agents but also improve their performance continuously making them better equipped to deal with complex scenarios. In addition, frequent quizzes and refreshers are provided to test the agents on their alignment to policies (old & new) and help them to remember or learn the critical policies. The refresher process is standardized to help agents who are struggling and is gauged for effectiveness by checking pre and post metrics of relevant quality & productivity metrics. While the above approach looks more traditional, micro learning modules (quick 5-to-10-minute videos) were created for 90+ scenarios. These micro learning videos aim at reducing the time spent by operators on refresher courses/trainings Wipro's forthcoming services Figure 2: Wipro's service set in the AI segment Wipro's driverless car simulator (also known as SDV in a box or self-driving car in a box) is a global scale simulator that could be used to test and validate the navigation algorithms of autonomous vehicles. This acts as a testing ground for the vehicle before being rolled out into the roads. The simulator is capable of taking the vehicle into its limits of operations by taking it through challenging real-life scenarios. This system could also simulate multiple weather and day of time conditions and shows real time sensor data from cameras and LIDARs. The simulator is highly scalable and can be used in replicating specific world environments as well to test vehicles within such scenarios and conditions. Conclusion In today's day and age Autonomous Vehicle industry is identified by its volatile, uncertain, complex and ambiguous (VUCA) nature. The inherent volatility, uncertainty, complexity and ambiguity in the current industry make it hard to predict and would need higher agility to adapt and evolve with need of the hour.   Hence, we note the below Areas of Opportunities that could be leveraged by Wipro are: Penetrate Countries like UK, Germany, Sweden, Canada, Japan, Singapore & Australia, which have introduced regulations in favor of Autonomous vehicles already. Devendra K. Lulla Associate Vice President - Digital Operations & Platforms, Wipro Devendra K. Lulla has about 16 years of service delivery experience in managing and leading the media, E-Commerce, telecom and technology outsourced business. Presently he leads one of the most prestigious businesses of Wipro's Digital Operations & Platforms service Varun Pratap Manager (Process Excellence Team), iCORE - DOP, Wipro Varun has overall experience of 11years in the service industry of which about 7 years is in process excellence, six sigma and lean. He has worked with leading OEMs, technology companies, helping them improve

their processes. He is a Lean Six Sigma Black Belt certified professional from the Indian Statistical Institute, Hyderabad. Radhe Shyam, Assistant Manager (Process Excellence Team), iCORE - DOP, Wipro Radhe Shyam has about one year's experience in Process excellence, Six Sigma and Lean. He has worked with a leading autonomous vehicle partner for more than 10 months and has helped them improve their processes. He is an IIT Kharagpur alumnus. =====================

Four Key Strategies to Reimagine the Future Workforce in Retail and Consumer Goods Industries

----- Arcticle source ----- https://www.wipro.com/business-process/four-key-strategies-to-reimagine-the-future-workforce-in-retail-/ ----- Related Articles Contact Wipro Please fill the required details to access the content Four Key Strategies to Reimagine the Future Workforce in Retail and Consumer Goods Industries November | 2021 The retail and consumer packaged goods (CPG) industries have undergone an evolution like never before in the last 2 years. The ever-increasing demand, intense competition, digital transformation, AI led automation and post-pandemic shifts in customer preferences warrants us to relook at the workforce driving this industry. Walmart is adding 150,000 store employees in the US in addition to the 20,000 supply-chain workers just for this holiday season. This is more than 10% of their US employee base. The US retail and distribution industry is expected to add around 1 million employees in this holiday season alone. Target is adding 100,000, UPS & FedEx are adding 190,000 people, while Amazon is adding 125,000 in supply chain. While these are immediate needs, the future need for digital workers is driven by the technologies embraced or in the process of deployment. Commercial drones are expected VR in home improvement adopted by IKEA, AR – Warby Parker's customers use AR to try on glasses remotely, L'Oreal AR powers makeup try-on experiences with leading brands, WatchBox uses AR to let customers try on different sizes of watches, Amazon uses ML based demand forecasting to make their system and supply more efficient, Kendra Scott and Etsy are using virtual fitting room technology, NLP driven chatbots provide personalized experiences on websites. Amazon's just walk out system uses a combination of sophisticated technologies like computer vision systems, machine learning, facial recognition, IoT devices driving staff free and cashier less stores. Safeway is pioneering a new driverless cart service to deliver groceries locally. Walmart is getting ready to deploy fully autonomous trucks for delivery orders soon. Google is already working on drone-based delivery in 15 minutes With such changing dynamics in the retail industry, increasing demand, changing technologies it becomes imperative companies take a fresh look at the workforce to supplement the growthWith such changing dynamics in the retail industry, increasing demand, changing technologies it becomes imperative companies take a fresh look at the workforce to supplement the growth Four key workforce imperatives to adapt to the new normal 1. Redefining the roles and

providing training The roles are getting redefined as the customer expectations are increasing. Back-office staff (buying, stocking/ merchandising, engineering, technology, and finance) need to understand systems better and how it interfaces with newer technologies (drones, Blockchain etc.). The front-office staff (sales, technology, and customer services) need to take complete ownership as problem solvers and build more empathy, speed and analytical skills. This requires them to have an end-to-end understanding of the business right from supply chain, fulfillment, in-store activities, billing, refunds etc. Store managers need to be trained to use the information available from AI, ML, real-time data analytics to increase store revenues and profitability. Returns, chargebacks and frauds are ever increasing – detecting and preventing ensures no revenue leakage. Customer sentiment analysis, propensity to churn, personalization is key to having more meaningful conversations. The new workforce needs better trainings (soft-skills, products, competition, technical etc.) to be equipped to handle these requirements. 2. Optimizing and managing the resource mix The ever increasing demand – both permanent growth and seasonal variations require the right mix of resources - permanent, temporary and BOTs.The staffing model becomes a very complex process to manage – 24 x 7 operations and shift coverage, over-time, absenteeism, attrition, and on top of all that, skill shortages. The new hybrid or work-from-home models further complicate the process. Managing these dimensions requires astute forecasting, planning, staffing and scheduling. A strong workforce management process is the only way to make strategic staffing decisions, streamline staffing and provide business continuity in optimizing costs. 3. Increasing automation intensity Bots constitute a decent mix of the workforce today and will take a significant role going forward. Today around 15-20% of front office activities and upto 40% of back-office activities across various functions are being automated using RPA and enabling technologies. The ability to scale up bots with investments in technology, infrastructure, and technical resources is critical to scaling up at the right speed. The emergence of technologies like blockchain, IoT, AI-ML, AR-VR requires investment in technical resources to augment the tech led changes. 4. Up-skilling, re-skilling and right skilling As we see the store managers being freed up with data and real-time analytics, their skills at interpreting and using data become crucial. Today, there is immense data thrown at the operations which needs to be used well to drive customer satisfaction. For instance, Walmart promoted 200,000 associates to various roles in 2020. Creating career path through education, right-skilling, role-based trainings are important for promoted associates to deliver in their elevated roles. With the advent of technology there is a constant need to up-skill the resources to learn newer technologies, and utilize them in everyday operations to drive effective customer conversations. AT&T believes 100,000 roles on hardware support will become redundant within the next decade. AT&T initiated a massive re-training of 250,000 employees with an investment of $1 billion to build necessary skills for jobs of the future. Wipro delivers across all types of resources – permanent, temporary, over-time, flexible staffing for holiday volumes with precision forecasting, staffing and scheduling processes. For one of the leading US retailers, we handled 50% additional volumes during the holiday season seamlessly with hybrid staffing models. Robust workforce management techniques enabled with tools ensure better planning, staffing,

scheduling, adherence and output. Wipro's Retail Academy is an initiative drive hyper-skilling of resources to meet the ever changing demands of the customer in the era of digital revolution. Our focus on providing trainings across omnichannel strategy management, changing customer mindset, data analytics and insights, customer loyalty, digital marketing etc., builds a strong future ready workforce supporting our customer strategies. Are you ready to leverage our investments to transform your workforce and fuel your growth agenda? To explore how Wipro can help you prepare your workforce of the future, reach out to us here. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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A Tech-Powered Roadmap to Build a High-Performing Culture in the New Normal

----- Arcticle source ----- https://www.wipro.com/business-process/a-tech-powered-roadmap-to-build-a-high-performing-culture-in-the/ ----- Related Articles Contact Wipro Please fill the required details to access the content A Tech-Powered Roadmap to Build a High-Performing Culture in the New Normal November | 2021 A CNBC study revealed that one-third of global organizations (with over 500 employees) struggled to maintain their corporate culture during the pandemic. Although the workplace culture is constantly viewed as an intangible asset, industry experts look at HR leaders to enable a high-performing corporate culture in a competitive marketplace. Researchers have firmly established the relationship between corporate culture and business performance. The company culture paves the way for employee productivity, agile technical adoption, and financial performance. And, in his new playbook titled – 'A Tech-Powered Roadmap to Build a High-Performing Culture in the New Normal', Nikhil Kohli (General Manager & Global Head - Go -to-Market & Delivery, Wipro HR Services & Insurance), shares top 5 recommendations for organizations.   Grab your free copy now! Get your free copy now Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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Reshaping Healthcare Through the Power of Big Data & Analytics

----- Arcticle source ----- https://www.wipro.com/business-process/reshaping-healthcare-through-the-power-of-big-data-and-analytics/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Reshaping Healthcare Through the Power of Big Data & Analytics December | 2021 The ongoing pandemic has resulted in reduced human contact, disrupted the supply chain of businesses, and created the critical need for cutting-edge technological tools and innovation in every industry. The healthcare industry is no exception, and is experiencing a high rate of technology and big data led transformation. Emergence of telemedicine in the post pandemic times Telemedicine, powered by analytics, is one of the most vital disruptions in the healthcare industry. It allows healthcare providers to overcome physician shortages and geographical barriers, enhance patient care, thereby allowing health systems and physician practices to focus more on chronic disease management, patient wellness, and improving healthcare efficiency. And an effective backbone of any telemedicine arrangement is collection, collation and analysis of huge amounts of data. The global telemedicine market is projected to grow massively by 2026. According to a report by Transparency Market Research, the global telehealth market was valued at just over $7.0 billion in 2017 and is expected to grow at a CAGR of 13.7% to $19.5 billion in 2025.The North American telehealth market is the largest segment, making up 41% of the market in 2016, followed by Europe (27.5%), Asia Pacific (18.7%), Latin America (7.2%), and the Middle East and Africa (4.9%). While telehealth solutions are quite effective on their own, big data and artificial intelligence (AI) can further enhance their effectiveness and efficiency. Based on thousands of cases, software that automatically collects, processes, and analyzes a significant amount of data can make suggestions on the best treatment approaches. Physicians can use demographic and regional data in addition to personal patient information to deliver the best possible care. Telehealth solutions collect a lot of data, which researchers can use to ascertain how age, socio-economic position, symptoms, and other factors influence the treatment's outcome. These trials eventually assist clinicians around the world in prescribing the most effective drugs and making data-driven treatment decisions. Challenges in implementing telemedicine The majority of businesses provide health plans that include telemedicine services, but the fact that these services are underutilized suggests that access to telemedicine does not imply usage. Other than low utilization, the lack of awareness also impedes the adoption of telemedicine. According to a study conducted by Credit Suisse, around 46% of employers reported employee utilization rates of less than 5%. The study further revealed that 10% of the respondents had never heard of telehealth, 59% said they had never used it, and 31% said they preferred face-to-face doctor appointments. Trust is the most important factor in the healthcare sector. Patients feel that telehealth will eliminate the trust factor due to lack of a face-to-face meet. However, reports reveal that healthcare personnel are more hesitant than patients when it comes to telemedicine adoption, owing to concerns about the high cost of technology and the trustworthiness of

virtual treatment. The most significant challenge in the telemedicine market is the ambiguity around reimbursements. The current reimbursement laws are based on the patient's and healthcare providers' geographic locations. The lack of standardization in parity laws and regulations results in insecurity among both stakeholders, resulting in reluctance towards telemedicine. Opportunities in the telemedicine segment Telemedicine is one of the fastest growing segments in healthcare, and presents immense opportunities to reinvent through the power of data and analytics. With the ongoing pandemic and beyond, it is bound to become a ultra low-cost alternative to expensive out patient emergency services, besides driving deeper penetration of healthcare. The continuously evolving and newer technology trends will make telemedicine easier, including for those who are not techncally savvy. With the power of big data, telemedicine will soon become a true care delivery option for managing patients with chronic medical illnesses and behavioral health co-morbidities as well as for rural and under served communities in developing countries. Primarily because the customer acquisition cost for an existing patient is nl, more and more health care providers are offering to diagnose illnesses and medical conditions by computer and smartphone. Solutions to leverage telemedicine effectively Despite several challenges in the industry, there are numerous solutions that organizations can use to achieve benefits from providing telemedicine services - Interactive and meaningful dashboards with relevant interpretations can be created using descriptive analytics and BI tools, data exploration techniques can be used to discover trends and their causes from data collected by various tools. Wipro's data, analytics, and artificial intelligence (AI) services help businesses create value throughout the customer experience by empowering users with more agile and intuitive procedures. Our services assist businesses in leveraging data and analytics to develop new business models and income streams while maintaining data security, integrity, and regulatory compliance. Our solutions enable enhanced intelligence and process automation while enhancing decision making. Despite the various benefits telemedicine offers such as significant cost reduction, increased access to health care, reduced burden on health care systems and enhanced operational efficiency, the adoption of telemedicine is limited. Lack of awareness, reluctance, trust, and privacy issues have constrained the growth of the industry, but these challenges can be overcome with the help of interactive marketing and awareness campaigns, implementing technologies such as advanced analytics and artificial Intelligence. These investments can provide a competitive edge to healthcare organizations and help in gaining significant market share. Pankaj M Kwatra Knowledge Services Sales Lead, APMEA Pankaj leads Wipro's KPO (Knowledge Services) Sales Practice for the APMEA region. Knowledge Services is a group of problem solvers with a passion for the digital world – offering expertise across digital content, reputation management, enterprise legal offerings, data & insights and marketing and e-commerce operations. Pankaj has spent more than two decades in the global outsourcing industry working with various financial institutions and content and media firms. He has helped firms create value through revenue generation, capability build and risk free governance and has been a pioneer of the Indian KPO sector. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing

in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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Global ESG Trends

----- Arcticle source ----- https://www.wipro.com/business-process/global-esg-trends/ ----- About the Author Contact Wipro Please fill the required details to access the content Global ESG Trends December | 2021 In the post COVID-19 world, ESG shapes new disclosure norms and contributes to increased investor focus and revised policy frameworks across sectors and geographies. In recent years, climate change has become a core concern for people across the globe. Investors are no longer only concerned with the financial performance of a company; they also actively research about the initiatives undertaken by these companies to benefit the larger community and planet. Environment, Social, and Governance (ESG) disclosures point to the company's core values. Investors believe that companies with significant ESG contribution are less risky and more resilient to changes, a sentiment that has strengthened post pandemic. This shift from shareholder capitalism to stakeholder capitalism will have significant ramifications for companies that fail to develop a robust ESG portfolio. According to the European Green Deal, all European Union (EU) members will transition to circular economies by 2050. It implies that they will have net zero emissions. Other research has shown that the companies with excellent ESG ratings have better returns on equity. Even in the FMCG sector, end consumers are paying attention to the ethicality of their products. They are buying more from "vegan" and "cruelty-free" brands. Customers and investors are not only rewarding the ESG-responsible companies but also punishing others by avoiding them and making them less profitable. Challenges in becoming ESG compliant While ESG offers many benefits in the long run, there are several challenges that companies have to face in order to become ESG compliant. Opportunities for companies to enhance ESG ratings Key steps to take in the ESG compliance journey 1. Integrating ESG into the business strategy – It is very important for the company to disclose the way it is reacting to the macroeconomic trends and publish   reports on how its business model impacts environment and society related to their domain. This can be done by the companies proactively by including the ESG factors affecting their business into their business strategy. 2. Identifying the core ESG topics related to the business – Companies must keep track of the emerging and existing ESG issues. The ESG factors should relate to the company's sector and business, and investors and stakeholders should have relevance and value addition. 3. Striving to improve ESG ratings – Investors make their decisions by looking at the ESG rating of a firm. For better ESG ratings, a company should develop ESG ratings strategy, engagement with ESG rating agencies to understand the gaps and opportunities and work on them. From ESG compliance to incorporating ESG in the core strategy Step 1: Establishing a solid foundation Step 2: Core strengthening Step 3:

Disseminate the results of your work 1. Approach to identify the core ESG topics related to the business Materiality is a notion for identifying the ESG issues that are most important to your company and its stakeholders. Companies should concentrate their limited resources and time on the most significant ESG issues that have the largest impact on their business and stakeholders. 2. Environmental data management Global firms require a sound multifaceted and agile Environment Data Management (EDM) system to deal with the data that is being generated by the companies. Using the data to identify sources of risks that cause negative impacts on the ESG ratings of the firm is getting more and more crucial. 3. Outsourcing It is better for a company to outsource the existing ESG activities as the third-party provider would be containing industry standard and relevant solutions. Given the view of long-term growth and budget constraints, implementing best practices is better handled by outsourcing the activities to an expert. ESG initiatives reporting has become one of the key factors that affects an investor's decision to invest in a company and should complement the larger business goals of the company to communicate a unified message. ESG ratings improvement should be one of the top priorities in order to be an attractive investment opportunity. Compliance to the global regulatory frameworks is essential and tricky without proper expertise in the field. Getting the 'investment grade' data for auditing and publishing requires the data collection process to be accurate, limited to boundaries, consistent, comparable, time-bound, assured, and balanced. Outsourcing these activities could help with not only cost reduction but also with ESG ratings improvement. About Wipro Knowledge Services Our offerings can support you in managing your operations better with immense value add across multiple streams. These services cover: Pankaj M Kwatra Knowledge Services Sales Lead, APMEA Pankaj leads Wipro's KPO (Knowledge Services) Sales Practice for the APMEA region. Knowledge Services is a group of problem solvers with a passion for the digital world – offering expertise across digital content, reputation management, enterprise legal offerings, data & insights and marketing and e-commerce operations. Pankaj has spent more than two decades in the global outsourcing industry working with various financial institutions and content and media firms. He has helped firms create value through revenue generation, capability build and risk free governance and has been one of the pioneers of the Indian KPO sector. =====================

Content Customization: The Path to Customer Loyalty and Delight

----- Arcticle source ----- https://www.wipro.com/business-process/content-customization-the-path-to-customer-loyalty-and-delight/ ----- About the Author Contact Wipro Please fill the required details to access the content Content Customization: The Path to Customer Loyalty and Delight December | 2021 Customization or Personalization requires the customer experience and journey to be at the center of how your business functions, from reaching a potential customer, service, or product delivery to post-transaction interaction. The purpose of personalized content creation is to

use the information provided by the customer to give them the most unique possible experience on the platform Personalization makes the user feel like a valued customer, allowing them to form strong positive associations with companies, leading to improved user loyalty. The COVID-19 pandemic has exposed the need for customers to feel more connected virtually in a world that's progressively disconnecting physically. This has led to a willingness in customers to pay subscription premiums to enjoy the benefits of content that is curated just for them. Why personalized messaging is important With most companies having online offerings, the key differentiator is the ability to appeal to the customer's individuality. People want to feel like these companies know them, what they want and what they could like. According to a study by SmarterHQ, 72% of consumers say they only engage with personalized messaging. Adobe's research found that 66% of consumers say encountering content that isn't personalized would stop them from making a purchase. Personalization is no longer restricted to the marketing domain wherein targeted messages bearing the customer's name were sent out through emails. Companies that have adapted this model to better anticipate customer needs have gained significant success. According to Forrester, 89% of digital businesses are investing in personalization to prepare for the future audience needs. The case for personalization is clear but companies struggle in understanding where to personalize, when to personalize, and how to personalize. One of the biggest challenges to personalization is the cost associated with it. It requires huge capital investment that deters many company leaders from undertaking it. Adweek found that marketers report that personalization efforts can boost revenues by up to 15%. They also found that personalization can reduce customer acquisition costs by up to 50%. SmarterHQ says millennial brand loyalty increases by 28% if they receive personalized communication. The increased number of subscriptions by customers to get personalized messages indicates a willingness to share personal data with companies. According to BRP Consulting, 64% of consumers are fine with retailers saving their purchase history and preferences if it allows them to offer more personalized experiences . Harvard Business Review found that when customers received transparent advertisements based on their activity on a site, the revenue of the product grew by 38%. How to start customized content creation There are several ways in which to create personalized content. Here are three easy steps to begin with: 1. Ethical data collection: Data collected from customers for use by a company must be collected with the full knowledge and consent of the platform user. Users need to be notified as soon as they visit the platform as to how the company collects the data, where the data is stored, if and how the company shares the user's data with third parties. 2. Data privacy concerns: Regulatory policies regarding data collection and protection are strengthening across the globe. Compliance to these policies to ensure customer data protection is essential and expensive. Any missteps could lead to not only legal repercussions but can also severely damage customer trust and willingness to share data in the future. 3. Integration of different verticals: The customer journey needs to be unified to ensure a seamless experience. The data collected from various touchpoints in the customer journey will be valuable only if it is not fragmented due to the customer having to switch between multiple channels before reaching the desired solution. How can Wipro help Content personalization can no longer be viewed as an additional feature to your offering but must be viewed as the

medium through which you communicate your offering to the customers. All trends point towards more enhanced personalization through data collected at as many touchpoints as possible. Customers are more willing to share their personal data with companies to get personalized content given that the company is transparent about their data use and protection policies. Companies that are just starting their personalization journey, or looking to improve current personalization technique, need to first evaluate their data collection method. They need to update their current data protection policies to match global standards. Customer journey across verticals needs to be unified to collect better quality data and ensure the personalization happens across the customer experience. Without a dedicated analytics infrastructure, companies need to decide whether to undertake personalization in-house or outsource it to more experienced third parties. About Wipro Knowledge Services Our offerings can support you in managing your operations better with immense value add across multiple streams. These services cover: Pankaj M Kwatra Knowledge Services Sales Lead, APMEA Pankaj leads Wipro's KPO (Knowledge Services) Sales Practice for the APMEA region. Knowledge Services is a group of problem solvers with a passion for the digital world – offering expertise across digital content, reputation management, enterprise legal offerings, data & insights and marketing and e-commerce operations. Pankaj has spent more than two decades in the global outsourcing industry working with various financial institutions and content and media firms. He has helped firms create value through revenue generation, capability build and risk free governance and has been one of the pioneers of the Indian KPO sector.

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COVID-19 Driven Digital Transformation Across Content & Media

----- Arcticle source ----- https://www.wipro.com/business-process/covid-19-driven-digital-transformation-across-content-media/ ----- About the Author Contact Wipro Please fill the required details to access the content COVID-19 Driven Digital Transformation Across Content & Media December | 2021 Digital transformation has completely changed the media industry with key areas of transformation such as hyperconnectivity, artificial intelligence, cloud, and cybersecurity. Contactless payments, digital entertainment, automation combined with the near death of paper, digital interactions through augmented reality/virtual reality (AR/VR), and sophisticated collaboration tools are critical areas of growth. COVID-19 caused massive disruption across industries and changed the traditional ways of operations. One of the key norms to handle the pandemic included social distancing, thus creating an opportunity for industries to go digital, especially those that were reluctant prior to the pandemic. Digital innovations and continued disruptions have become commonplace, and are likely to outlast the pandemic. Digital transformation has progressed rapidly in the last year due to COVID-19. These unprecedented opportunities for IT

services through digital transformation have made companies invest in complex technologies at a large scale to improve performance. According to reports by Morgan Stanley, the global investment in digital transformation is estimated to grow at 21% CAGR from 2020 to 2025. The key technologies that play a critical role in this digital transformation adoption include hyperconnectivity, cloud, artificial intelligence, and cybersecurity. Five key technology themes in digital transformation Based on these technology adoptions, the five technology themes that have seen rapid acceleration of digital adoption are – contactless payments, digital entertainment, automation combined with the near death of paper, digital interactions through augmented reality/virtual reality (AR/VR), and sophisticated collaboration tools. Challenges in digital transformation While digital transformation holds promise to organizations in elevating their operational efficiency and enhancing productivity, there are some challenges as well. For companies to shift and handle remote delivery of services it is important to check and standardize the existing processes in place to formulate the components of its digital solutions and platforms. Though there are relevant solutions that can be implemented for digital transformation, it is very important to understand how a company can address the most relevant and pressing needs of its customers by this shift - The digital shift in the customer journey The solution that helps companies transform digitally should provide a holistic and connected approach that is customer-centric and optimized. Considering the approaches and dimensions described in Figure 1, the implementation should typically consider the following: a.Identifying needs and collecting information accordingly   b.Prioritizing and calculating the effects of planned formulation   c.Determination of features and collaboration to work on them   d.Experimenting and innovation for better output   e.Optimization of processes   f.Transformation and feedback A successful digital disruption should include implementing innovative mechanisms that improve solutions for serving customer needs in a profitable way. The tectonic shift across the world in consumer behavior with a clear bias in favor of digital channels - whether payments, or shopping or consumption of entertainment content - impacted demand for traditional / core products and services. Firms which had a head start in adopting digital into their culture, products and services fared much better. Wipro's offerings for digital transformation About Wipro Knowledge Services Our offerings can support you in managing your operations better with immense value add across multiple streams. These services cover: Pankaj M Kwatra Knowledge Services Sales Lead, APMEA Pankaj leads Wipro's KPO (Knowledge Services) Sales Practice for the APMEA region. Knowledge Services is a group of problem solvers with a passion for the digital world – offering expertise across digital content, reputation management, enterprise legal offerings, data & insights and marketing and e-commerce operations. Pankaj has spent more than two decades in the global outsourcing industry working with various financial institutions and content and media firms. He has helped firms create value through revenue generation, capability build and risk free governance and has been one of the pioneers of the Indian KPO sector. =====================

Publishing Houses and E-Learning: Technology to the Rescue in the New Normal

About the Author Contact Wipro Please fill the required details to access the content Publishing Houses and E-Learning: Technology to the Rescue in the New Normal December | 2021 With education shifting to online platforms due to COVID-19, publication houses have had to adapt and innovate to stay relevant in the rapidly changing post Covid era. With schools, colleges, and universities as their primary customers, the need for study materials and resources compatible with e-learning is more relevant than ever. Exploring technologies such as interactive PDFs, videos, audiobooks, and virtual reality (VR) is important for publication houses, mainly due to the stagnating demand for printed books. The pandemic has expedited the transition from offline education to online education. Even after the impact of pandemic fades away, institutions will likely adapt the hybrid education model, rather than returning back to just the pen and paper or in-campus methods. Even before COVID-19, the use of technology to improve education was being explored by various experts. However, COVID-19 , catalyzed the transition to a rate faster than ever imagined, thus precipitating instructional content gravitating towards the use of electronic media. The global e-learning market is now expected to reach over $457 billion by 2026. Increasing demand for online study material The need for study material for online teaching is increasing manifold. Print media is already suffering from a massive loss of revenue due to COVID-19 and increasing customers' inclination towards digital content. Circumstances have made it necessary for educational institutions to adopt the online/hybrid model of education. Even after the pandemic subsides, the institutions will be more than willing to continue the hybrid education model in sync with the changing consumer needs. The bad news is that the market for printed books for education is bound to get affected, and the growth, which is already stagnating, might start plummeting. This stagnating demand for printed books is mainly due to shift towards e-learning. With digitalization, students and teachers often find it more convenient to use e-books than in paper form, inevitably pushing digitization. However, the good news is that this is the perfect time to expand the portfolio and add products that are more suitable for online education. Adapting and evolving to the new normal is no longer an option, but a prerequisite for survival. With the focus shifting to online classrooms and lectures, the demand for study material compatible with online learning (storage media, web apps etc.) is increasing at a fast rate and publication houses must account for this while deciding their future digitization vs print strategy. Studies have shown that the attention span and retention rate of students is much less in digital mode rather than in print mode. Therefore, it is important to create material that is more engaging for the students. It creates the need of formats which are better than regular PDFs. New

opportunities for publication houses driven by technology The change in the education format brings many opportunities for publication houses: a.The current situation presents a perfect opportunity to explore virtual reality (VR) technology to create content for curriculum. VR in education is not a new concept, however, it is still not accessible to students at a large scale. b.By adopting technologies and collecting data, publication houses can also ascertain the type of content required, based on the demographics and regions, thus supporting customized content. Also, new information (trends/ user preferences) can be updated more frequently, making it easier to adjust and modify the content just before launching it into the market. c.The customer experience will also improve as the feedback and implementation cycle will be shorter. Educational content publishers need to embrace technology and adapt to the change at an optimum speed. Some of these options include: Wipro's capabilities to enable publishing companies and education providers seamlessly adapt to digitalization Wipro provides several services to publishing companies that are looking forward to change and adapt to the new hybrid education model. With the competency in IT services and consulting, Wipro can help our clients in the following ways: Publishing houses catering to the needs of K-12, colleges, and universities need to evolve with time. Online education may not completely replace the traditional offline models, but the rate of their adoption is high. It is evident that adapting the technology in the new market is not just an option anymore, it is mandatory to stay relevant and keep growing. The competencies and experience of Wipro can help companies in enhancing their products and seamlessly managing operations of the company. About Wipro Knowledge Services Our offerings can support you in managing your operations better with immense value add across multiple streams. These services cover: Pankaj M Kwatra Knowledge Services Sales Lead, APMEA Pankaj leads Wipro's KPO (Knowledge Services) Sales Practice for the APMEA region. Knowledge Services is a group of problem solvers with a passion for the digital world – offering expertise across digital content, reputation management, enterprise legal offerings, data & insights and marketing and e-commerce operations. Pankaj has spent more than two decades in the global outsourcing industry working with various financial institutions and content and media firms. He has helped firms create value through revenue generation, capability build and risk free governance and has been one of the pioneers of the Indian KPO sector.
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Accelerate Transformation with Data Driven 'As-Is' Discovery using Process Mining

----- Arcticle source ----- https://www.wipro.com/business-process/accelerate-transformation-with-data-driven-as-is-discovery-using-process-mining/ ----- Related Articles Contact Wipro Please fill the required details to access the content Accelerate Transformation with Data Driven 'As-Is' Discovery using Process Mining January | 2022 As organizations accelerate digital

transformation initiatives, they require efficient ways of analyzing and monitoring their business processes. Traditional, manual-based processing models are effective but can be massive undertakings and omit valuable data. With process mining, organizations can expect: We can solve the following problems using process mining: To know more about the transformation journey using process mining click on below link: Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Building Stronger Deep Technologies Through Data Annotation

----- Arcticle source ----- https://www.wipro.com/business-process/building-stronger-deep-technologies-through-data-annotation/ ----- About the Author(s) Related Articles Contact Wipro Please fill the required details to access the content Building Stronger Deep Technologies Through Data Annotation   With the increased popularity of artificial intelligence (AI) among leading corporates, decision making is fast slipping in the hands of machines and AI/ML technologies rather than humans. The delegation of responsibilities has expanded beyond fellow humans in 21st century across industries. Interestingly, these technologies rely on the data in the back end to be able to make better decisions and gradually improve their artificial thinking power. This data can be in the form of images, text, videos, audio, simulations, real time IMS, sensor data & image curation for ML, perception modelling, logical simulations, event testing and triaging, etc. essentially the eye of the camera, depending on the industry, purpose and use cases. This data must be guarded and updated; and be accurate and precise enough to help the underlying technology to work efficiently. Experienced GIS experts work on curating and maintaining such data on a regular basis within the client systems without disrupting their daily operations. Data annotation activity is the primary bridge between raw data and AI/ML human-like actions. Benefits and importance of AI- data annotation With the fast adoption of AI across industries, data annotation has also taken a front seat in driving this shift to rely on deep learning solutions and decision making. But machines only act according to the underlying parameters set by humans. Hence, the accuracy and comprehensiveness of such data sets hold paramount importance. The global data annotation tools market size was valued at USD 494 million in 2020 and is expected to expand at a compound annual growth rate (CAGR) of 27.1% from 2021 to 2028, according to Grand

View Research. There are numerous examples across industries where the use of machine learning coupled with data annotation capabilities have drastically improved the outcome with much lesser turnaround time as compared to human intervention. Use case 1: Improved medical diagnosis Research by Johns Hopkins has indicated that diagnostic error related payments amounted to $38.8 billion between 1986 and 2010, while the misdiagnosis related significant permanent injury or death annually ranges from 80,000 to 160,000 patients in the US region. Doctors and medical institutions use data annotation services to create bounding boxes around medical examinations in medical imaging, ultrasound scans, MRI scans, etc. and label it accordingly. Millions of such annotated data then serve as reference point for the AI, thus helping in significantly faster and accurate medical diagnosis, saving multiple human lives in time. Use case 2: Accurate search results With the help of data annotation, high quality search results are obtained for search queries, as the data is tagged to possible search keywords accurately, which is then sequenced appropriately based on the relevance depending on the search query. This includes metadata tagging of articles like text, video results, audio, images search, etc. Today, chatbots and voice assistants have become popular, and are trained to have more human-like conversations with the user. Speech recognition technology has made content more accessible to people with visual and hearing impairments. Similarly, uniquely identifiable facial and bodily recognition has taken biosecurity to the next level. Use case 3: Replacing human actions in self-drive cars Self-drive cars are fast taking over the automotive market. However, for it to react and function properly in a real world environment, it requires a back-end database which helps the vehicle to immediately identify the surrounding objects, project its trajectory, and take corrective course correction decisions to prevent collision and follow the traffic rules effectively. The more comprehensive and extensive the dataset is, the better the performance level of the technology, and closer it gets to human reaction to any changes in the vehicle's environment. Use case 4: Natural language interpretation, speech & facial recognition The data labelling services have now expanded beyond just text and images. Wipro's customers have adopted audio recognition and identification of dialects to understand the verbal commands and act upon them as instructed. This system runs on a deep learning technology which is able to distinguish between languages and understand them effectively based on metadata sets fed into the system. Similarly, programs are designed to identify facial attributes such as retina scan, nose, etc. which helps in identification of the face. The back-end metadata includes pronunciations of words in different languages, which are identified and matched with the voice command provided to interpret the commands. Use case 5: Object identification and related searches Technology has made it possible for entities to move one step ahead in the object identification world by offering translation services, smart text search, offering similar shopping options, etc. This is all made possible through machine learning, which identifies the objects shown by matching them with the database and performing a search operation online for similar such objects. This helps the technology to provide useful information such as shopping options, prices, colors available in market, opening and closing hours for key interest areas, and so on. Challenges in data annotation While the use cases related to applications of AI/ML technologies sound fascinating and interesting to the reader, the amount of efforts and cost

implications involved in creating and maintaining such technologies is humongous in nature. This is one of the reasons why many companies still struggle to adopt these technologies and reap its utmost benefits. Some of the key challenges associated with data annotation services include: The process of creating such massive amounts of labelled data fed into the ML and AI models is a manually handled procedure which also requires deployment of huge amount of trained workforce. Accurate and proper labelling of the data is the backbone of such AI/ML models, as their accuracy, responsiveness and precision is directly derived from these data sets. In addition to the experienced workforce, it is also imperative that the workforce is provided access to the best and correct version of technology which will enable them to perform the data labelling procedure efficiently. The lack of knowledge to select the correct technology, and massive pricing involved in obtaining it are some of the factors which makes entities suffer while adopting AI/ML models. It would have been much simpler for companies to shift to such technologies if they only required one-time hefty investment. On the other hand, the maintenance costs of such technologies are also a burden on companies, since the data sets need to be constantly fed with new and updated data sets, newly labelled metadata which considers additional possibilities & use-cases, prevention of security breaches, preventing data privacy violations, data leakages, eliminating any wrongly tagged data from the repository, etc. Opportunities for IT services companies According to a research by Cognilytica, around 80% of the AI project time is spent in gathering, organizing and labelling the data which is available in raw form with the organizations, making it challenging for companies to be able to afford spending such time and money internally on the collected data. Adopting deep learning technologies is equally challenging to handle internally within the organization. Hence, it's prudent to outsource it to leading IT companies which specialize in handling such requirements. This eliminates the need for a large workforce, training in technology, investments in tools and requirements to improve the database. While companies focus on their core business activities, IT service companies such as Wipro work for clients in the background to create, maintain and improve their deep learning technologies. Further, the adoption of such technologies is on the rise in the market on a global level. Research conducted by McKinsey suggests that 50% of the corporates have adopted AI in at least one of their business functions. How Wipro helps companies leverage this opportunity With Wipro's experienced employees and dedicated delivery centers, clients can leverage outsourcing the data labelling work while keeping their focus on core business activities. Wipro has experience in operating on various AI/ML platforms depending on the input data type. In addition, Wipro has explored new AI/ML arenas like OVM infotainment systems for major car manufacturers, auto speed limits, street view field operations, autonomous cars: 2D,3D, 4D labelling, fused labelling, scenario labelling, PBR labeling, etc. Wipro's pool of over 4,000 labelling experts, experience of creating and delivering more than 1.6 billion labels across the globe, and improvement in labels per hour by 58.06% clearly speaks volumes about the efficiency and capabilities of Wipro. The clients served by Wipro belong to different sectors including social media & search engines, autonomous car companies, ride hailing companies, online marketplaces, and so on. Wipro provides end to end services to clients including data creation, curation, and analytics services to help develop,

test, and train the deep learning technologies such as speech recognition, object detection & identification, etc. Figure 1 illustrates typical image and video processing workflow followed by Wipro for its clients: Wipro realizes that the success of deep learning technologies is dependent on quality and accuracy of data feeds, hence it goes an extra mile in focusing on quality assurance of the deliverables for its client. The dual quality check (QC) ensures that the client's data repository is up to date with well-labelled input metadata to improve the technology's performance and decision-making power in the long run. Wipro has experience of working with some of the leading corporates in this area. For a leading multinational technology company in self-drive cars, Wipro helped to build algorithms to classify objects, annotate database to support machine learning, software testing, etc. It created a dedicated pool of GIS engineers from Wipro's GIS Academy to facilitate continuous and uninterrupted support to the client. Future traction in data annotation As the world moves towards automation, depending on machines for critical decisions, tasks, and action points, it becomes critical that the back services helping in running the show are up-to-date and well organized. The concept of data annotation is the building block which helps hold this fort together. Companies currently struggle to handle this process, as it requires immense investment, manpower and skills; however, IT service companies such as Wipro have come to the rescue in these cases for corporates. In future, more and more entities will be able to adopt AI/ML technologies and reap its benefits as the process of maintaining these technologies will get more streamlined and simpler. Ankur Saxena Practice Manager, Geospatial Information Systems, Wipro Ankur is the Practice lead for the Geo Spatial Information Systems & AI/ ML data annotation service offerings for digital content practice of Knowledge Services. He leads one of the premier technology accounts for GSIS practice as the solution head. He has over 17 years of industry experience on varied business domain including GIS, Technology, Finance, and Insurance verticals. He holds n MBA degree from Institute of Management Technology, Ghaziabad, with specialization in Finance & Operations. Kunal Jain Presales Consultant, Wipro Kunal is a Presales Consultant with the digital content practice of Knowledge Services, where he supports business growth, GTM planning, and solution pitching. As part of Knowledge Services, he is involved in the Geo-Spatial Information Systems (GSIS) practice. He has an MBA degree from the Indian Institute of Technology (IIT), Delhi. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Future of travel in the post COVID era and Key Drivers to Accelerate Growth in the industry

----- Arcticle source ----- https://www.wipro.com/business-process/future-of-travel-in-the-post-covid-era-and-key-technologies-to-accelerate-growth-in-the-industry/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Future of travel in the post COVID era and Key Drivers to Accelerate Growth in the industry January | 2022 The pandemic has had a severe and long-term impact on the travel and hospitality industry, leaving experts in this industry less optimistic about new prospects and swift recovery from the pandemic. COVID-19 has drastically changed the customer behavior and patterns. Digital transformation seems to be the main pillar for the survival of the industry. The travel industry that accounted for 10% of the global economy before the pandemic is now forecasting annual losses of up to 80% which could further inflate exponentially, according to a report by the United Nations Conference on Trade and Development. COVID-19 has severely impacted global travel and brought the world to a standstill. Air travel demand recovery back to 2019 levels will likely not take place until 2024 globally, according to some recent statistics published by the International Air Transport Association (IATA). Reports suggest that only 67% people would feel confident traveling once vaccinated. For the industry to recover, travelers will need to feel safe and confident that their health is protected. While the World Health Organization (WHO) does not recommend flight bans or other forms of travel embargoes, it emphasizes prioritizing vaccination, hand hygiene, physical distancing, well-fitted masks, and good ventilation. Key areas and digital transformations that are likely to shape the future of travel Post COVID-19, the travel industry has seen a massive technological disruption specially in reservation and refund processing areas. Companies are now transforming the processes to provide contact-less service experience, with a shift to touchless travel and a new health safety regime, supported by digital tools and technology. Customer desire for flexible options Personalized solutions and policies that provide choice and control to customers offering flexibility in terms of refund guarantee and change of dates and/or destination will be extensively desired. Evolving travel trends The rise in leisure trips is expected to outpace the recovery of business travel. The newly coined term – revenge travel – heralds a new phenomenon, where people are beginning to travel more extensively, after the lockdown and other restrictions in the new normal. Touchless travel The most immediate visible change is a shift to touchless travel from airport curbside to hotel check-in, while automation across the entire sector is expected to become the new norm. The use of biometrics along with several other touchless options such as contactless fingerprint, iris and face recognition are expected to become predominant as physical fingerprint and hand scanners are phased out. Digital health passports With contactless technology being deployed throughout the customer journey to address

health and safety concerns, automated health screening, digital health IDs and e-passports, organizations will have an opportunity to engage with a new audience and support loyal customers using digital platforms. How business process services companies can help the travel industry A relook at support services, especially contact center and loyalty management services: Move away from traditional channels and focus on resilient self-service and collaboration driven models. Global Distribution System (GDS) cost reduction via direct inventory management: Adopt a holistic approach that addresses leakages in the booking system, inventory abuse, and complements revenue integrity and revenue managements systems, so as to reduce costs and optimize revenue. Data privacy as well as service obligations have become high priority: With work from home during the pandemic, clients had to make rapid decisions on highly important and sensitive topics such as security, data privacy as well as service obligations, without having full visibility of the impact of these decisions. With things slowly getting back to normal, outsourcing partners must provide transparency on the mitigation of cybersecurity and data privacy risks in future remote working solutions. New areas of diversification To stay relevant and competitive in the market it is important to invest in digital transformation of the existing and new processes. Adapting to the new technological trends will help companies to not only be resilient but battle out the competitors and swim through this red ocean and create the new blue ocean. With an aim to maximize returns by investing in different areas that would react differently to changes in market conditions, here's a list of suggested diversification areas to reflect upon - These areas of diversification will yield faster results as compared to organic growth resulting from expanded assets from purchasing another business, adding a location, increased market presence in existing or new markets, increased market share etc. The future… Travel is expected to gradually and slowly pick up pace with all the right measures in place that have now become the norm - reduced personal contact, enhanced sanitization, temperature checks, and social distancing. The emerging trends and technologies can help support long-term strategies for travel companies to improve overall resilience and competitiveness. Ultimately, there are two trends that have been on the anvil for a while which are likely to speed up. One is seamless travel, where your face and body are your passport. The other is the idea of a decentralized identity - the individual is in possession of and controls their identity attributes. When combined, these trends will ensure travel is enjoyable, efficient and safe in the new normal! Shaila Fernandes Practice Manager – Consumer Business Unit, Digital Operations & Platforms – iCORE, Wipro Limited Shaila has over 16 years of experience in the BPO industry handling service delivery and operations for major airlines. Over the last 2 years, she has been extensively working in travel and hospitality presales efforts and GTM activities for pipeline creation. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Whitepaper : How modern insurers can offer a seamless and flexible experience to their customers

Related Articles Contact Wipro Please fill the required details to access the content Whitepaper : How modern insurers can offer a seamless and flexible experience to their customers   February | 2022 Wipro's Whitepaper illustrates a three-pronged approach to NextGen Customer Experience leveraging AI and ML capabilities, backed by our domain expertise According to the J.D. Power 2021 U.S. Insurance Digital Experience study, insurance buyers went price-shopping during the pandemic—and their experiences with the digital channels were unsatisfactory. This opened up the scope for the "human" touch. At Wipro, we believe that customer experience can be enhanced by understanding the customer's needs. Yet, it is quite different from an insurer's perspective. Since customers often interact with nearly 2-3 channels for a single transaction, it becomes imperative for insurers to offer a seamless and flexible customer experience across their journey. In this Whitepaper, we discuss how to deliver a seamless, flexible and consistent customer experience and win over customer loyalty and trust. The Whitepaper also illustrates Wipro's 3-pronged approach to NextGen Customer Experience leveraging advanced AI/ML capabilities and domain expertise. Approach 1: Redirect – Choose customer self-service options Approach 2: Automate – Ensure customer call deflection Approach 3: Assist – Empower contact center representatives In this paper, you will also learn why it's important to synchronize systems around the customers. Download this Whitepaper to know how modern insurers can achieve hyper personalized and frictionless customer engagement with innovative technology.   Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

Understanding payment fraud

Please fill the required details to access the content Understanding payment fraud What it is, and why it should matter to your company February | 2022 Imagine having an idea to start an internet company and then following up with it by working hard on improving your revenues, profits, and your brand image. Day-in, day-out you hustle despite facing so many challenges in this uncertain world. And then one day after 10 years of hard work, you become a well-established brand in your industry. On the day you hit the official milestone of 10 years, you notice that some customers made a large amount of high value purchases which is great, considering the occasion. Then, one day your company gets an e-mail from several angry customers about how someone hacked their accounts and used their payment details to make some very large purchases. The purchases coincide with the ones made on your 10th year anniversary celebration. The customers are angry with your company and they post scathing messages about your company on leading social media platforms. Some of them filed lawsuits against you. Your investors and board members send threatening e-mails demanding justification and a quick solution. As you sit among several negative mails and court orders, you realize that your company is hanging by a thread and all the work that you had put over the last 10 years have gone down the metaphorical drain. This story might be fictional, but the underlying problem mentioned is an unfortunate reality. We define payment fraud as any action taken by certain people or a group of people or by computer programs, during digital business transactions of a company or a group of companies, which cause significant tangible and intangible losses to both the victim and the company. Three of the most common methods of payment fraud include: In 2018, companies incurred losses worth over $24 billion due to payment fraud and is estimated to have increased by 18.4% percent every year till date. In this article, we talk about how a good proactive payment fraud management program can help you mitigate fraud. This article will be useful to you if you are an owner or manager of a company that regularly deals with digital transactions (such as e-commerce) or plans to use digital methods of payments in the future.   The methodology we have created lists out how you can prevent fraud in your transactions, and all it requires is the following- Bringing your back-end data to the forefront For any website or mobile application, there is a plethora of data being generated every second based on the activity of your users. If your business is based on a website-driven model or mobile application-driven model, then you also have a resource called the webmaster; some of you might have an entire team of individuals who take care of your website/application. This individual/team is exposed to vast amounts of key back-end data on a regular basis, and you could use this data to detect any patterns of fraudulent behavior. There are various types of data generated by the servers of your website/application; however the following are significant for prevention of payment fraud: It must be noted that all the above data types obtained from the backend needs to be

analyzed together to come to a plausible conclusion of fraudulent activity. Analyzing them in isolation may not give you the complete picture. The next steps In this article, we talked about the basics of payment fraud and its implications. In the next article, we will talk about a simple payment fraud management methodology that you can employ in your company with very little cost. Part 2 introduces a simple and effective methodology of payment fraud management and can be accessed here. Part 3 highlights all the investments required for companies to set up a robust payment fraud management system and can be accessed here. D. Davis Pinto Davis is a senior manager (payment risk operations) in the digital operations and platforms (DOP) service line of Wipro. He has over 17 years of experience in the field of payment risk management and currently manages a team with over 1,000 employees that prevents payment fraud on a daily basis. He is an improvement-oriented person with a vast amount of experience in the trust and safety industry and works very hard to meet and exceed the demands of our customers. B. Leepika Leepika is a senior group leader (payment risk operations) in the digital operations and platforms (DOP) service line of Wipro. She has over 7 years of experience in evaluating transactions for potential fraud, and currently heads a team of more than 150 employees in DOP's payment fraud management division. She believes in putting herself in the customer's shoes and keeping up to date with the latest payment fraud trends. Richards TV Richards is a marketing executive and a content writer in the consumer business vertical of Wipro-DOP. He is an engineer-turned marketing professional with an avid interest in all things marketing, trust & safety, and the latest technology trends. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Payment fraud management - A three step methodology

----- Arcticle source ----- https://www.wipro.com/business-process/payment-fraud-management-a-three-step-methodology/ ----- About the Authors Related Articles Contact Wipro Please fill the required details to access the content Payment fraud management - A three step methodology A simple process to set the foundation for your payment fraud management program February | 2022 Before you read this article, here is a disclaimer. This methodology is dependent on the number of transactions your company deals with daily. If the number of your transactions are less and manageable, you can use this methodology with the help of a small team, else you may need to recruit a larger team for higher transaction volumes. If your transaction volumes are high and your business model is highly complex, then some extra investments will be needed (will be covered in part 3 of this series). This

section will be a good starting point for setting up a basic payment fraud management mechanism in your company. As discussed in part 1 of this series, it is essential to have the following back-end data points at the ready- Step 1 - Location detection When a new user signs up on your website, it usually asks for permission to track the user's location (this occurs as a pop-up on the person's screen). This is good from an operational perspective because you can use the address that your user has given and the location tracker to ensure that your products are delivered to the right location on time. There might be some cases where the same user gives different delivery addresses for multiple successive transactions. In addition, you may notice that some users change their locations multiple times over a defined period of time. One moment they are at location 1, and the next hour they are at location 2 (which happens to be 10,000 kms away from location 1). Unless the users have superpowers, this needs to be marked as suspicious behavior. If you observe this from the location data of any of your users' transactions, you need to investigate these transactions carefully because it's quite likely that the user is hacked or the user is employing a VPN (virtual private network) to mask their actual location, also an indication of fraudulent behavior. The same user may create multiple accounts on your website from multiple devices. They may also make multiple accounts from the same device (which you can track using their IP address data). While these are good indicators of suspicious user behavior, another layer of checks are required based on a very effective analysis technique as discussed in the next step. Step 2 - RFM analysis RFM (recency, frequency and monetary value) analysis is a process where you arrange all the transactional data of your users based on- You can use the following three thumb-rules to detect suspicious users: Thumb-rule 1: In case the user has not made any purchases for a large period of time, and has suddenly made a large number of successive high value transactions during a very short period of time, then it's possible that the user's payment details have been stolen or the user has been hacked. Thumb-rule 2: In case the user makes an unusually large number of purchases within a day or within a week, then it's possible that the user's payment details have been compromised or the user has been hacked. Thumb-rule 3: In case the user, who has a history of making only low value purchases, suddenly makes a large number of high value purchases like they've won a lottery, then it's possible that the user's payment details are being misused by an assailant or the user has been hacked. In summary, mark your users as suspicious and critically investigate the accounts if a majority or all these factors check out – Step 3- Extra precautions To add an extra layer of effectiveness for your investigation, you can do the following – What to do if you suspect fraud? Before you flag anyone for fraudulent activity, you need to acknowledge the possibility of false positives. Activities that seem fraudulent might not actually be fraudulent. For example, a person who possesses multiple payment accounts and travels a lot may actually be a wholesaler dependent on your service. Multiple people who use the same payment account might be related to each other. Frequent requests for refunds might be because of operational issues from your vendors. Therefore, as much as it is important to be on the safe side, it is very important to invest proper amount of time in investigating the true nature of these activities that have been tagged as suspicious. It would be ideal to create a dedicated team or a committee for this purpose comprising of individuals with experience in dealing with

financial transactions. This team needs to analyze all your transactions on a daily basis and share daily reports. You can call this team the fraud management team. If your team notices suspicious transactions by users, you can temporarily suspend the user's account and contact the user via any channel for their justification. Post the temporary suspension, you need to work with your team and resolve this issue with the suspected users as quickly and as respectfully as possible (ideally within 24-48 hours). You could also ask them for a valid proof of identification. If not for fraud prevention, these interactions could also be opportunities to understand your customers in case there are any issues that are imminent in your operational value chain and your website. The next steps The tools, tips and techniques outlined in this series will help your business proactively avoid fraud. However, if your company has a complex business model or is scaling up, then evaluating the vast volume of transactions for potential fraud becomes a very cumbersome task that small or medium-sized teams will not be able to perform. Therefore, significant investments are required to make your fraud management efficient from a technical perspective as well as HR perspective. You need to evolve from a fraud management team to a fraud management system. If you want to directly go to part 3, which talks about the investments required for a robust payment fraud management system, you can access it here. D. Davis Pinto Davis is a senior manager (payment risk operations) in the digital operations and platforms (DOP) service line of Wipro. He has over 17 years of experience in the field of payment risk management and currently manages a team with over 1,000 employees that prevents payment fraud on a daily basis. He is an improvement-oriented person with a vast amount of experience in the trust and safety industry and works very hard to meet and exceed the demands of our customers. B. Leepika Leepika is a senior group leader (payment risk operations) in the digital operations and platforms (DOP) service line of Wipro. She has over 7 years of experience in evaluating transactions for potential fraud, and currently heads a team of more than 150 employees in DOP's payment fraud management division. She believes in putting herself in the customer's shoes and keeping up to date with the latest payment fraud trends. Richards TV Richards is a marketing executive and a content writer in the consumer business vertical of Wipro-DOP. He is an engineer-turned marketing professional with an avid interest in all things marketing, trust & safety, and the latest technology trends. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Investments required for proactive payment fraud prevention

----- Arcticle source ----- https://www.wipro.com/business-process/ investments-required-for-proactive-payment-fraud-prevention/ ----- About the Authors Related Articles Contact Wipro Please fill the required details to access the content Investments required for proactive payment fraud prevention Technical requirements, HR requirements, fixed costs, and recurring costs of a robust payment fraud management system February | 2022 We recommend you to start from part 1 or part 2 (for a firm understanding of this article). Based on what you have read so far in parts 1 and 2, we believe we have convinced you about the importance of proactive fraud prevention. All it takes is a single fraud event to deal significant losses in terms of lost contracts, lawsuits, and damage to your brand. To prevent damage to your company, you must not compromise on proactive fraud prevention strategies. This is why successful brands invest capital and do everything they can to avoid fraud and protect the sacred trust and safety assurance they give to their customers. The tools, tips and techniques outlined in this series will help your business proactively avoid fraud. However, if your company has a complex business model or is scaling up, then evaluating the vast volume of transactions for potential fraud becomes a very cumbersome task that small or medium-sized teams will not be able to perform. Therefore, significant investments are required to make your fraud management efficient from a technical perspective as well as HR perspective. You need to evolve from a fraud management team to a fraud management SYSTEM. A robust fraud management system requires the following investments- *compared to the other investments in this table The right talent While you can employ any type of person to be a part of your fraud management team, ideally you need people with – The investment you need to make here is recurrent and dependent on the volume of transactions that you deal with regularly and the level of training requirements. Cybersecurity consultants Companies across industries have different business models and financial situations. Therefore, the fraud management program in your company must be customized to your internal environment. You need to hire a proficient cybersecurity consultant who will conduct an outside-in analysis and offer you a detailed fraud management plan that caters to your company's characteristics and financial situation. A consultant with a background in fraud management would be even better. This plan would comprise of the technical and HR investments that you will need to make with their respective costs. Ideally it would be better to hire skilled and experienced consultants with a proven track record. Most consultants in this domain charge a fixed fee for a certain number of meetings and the top consultants are expensive. Thus, this will be a large one-time investment that you will need to make. Multi-channel customer contact teams As mentioned in the previous article, you need to carefully investigate each transaction/user you mark as suspicious. One of the key tasks of this activity is to directly contact the concerned users. Large volumes of transactions mean you need to contact a large number of users.

Traditionally e-mails can be used to perform this task; however, it will be very efficient to use chats, voice helplines and video calls for efficient execution. Thus, you will need to invest in an efficient customer contact team whose primary responsibility will be to contact all the users that have been tagged as suspicious in the fastest possible time. The employees in this team need to have – The investment you need to make here is dependent on the volume of calls that need to be performed on an hourly basis and the level of training requirements. You might also need to make investments in special software that supports your customer contact team by recording their transactions with users and offering hints or assistance during challenging moments in conversations. Robotic process automation and artificial intelligence   Despite their efficiency, relying upon human beings for manually checking your transactions for fraudulent activity might help you up to an extent. However, beyond a certain volume, it will become challenging for your fraud management team to perform at their best. Thus, you will need to invest in robotic process automation systems, which are convenient computer programs that will analyze several thousands of transactions in a few minutes and offer insights that will help your team make the right decisions. Just like how you cannot have hardware without software, robotic process automation needs to be complemented with strong artificial intelligence programs. A good artificial intelligence program must help your fraud management program in the following ways – Both these emerging technologies are in high demand, and require significant fixed investments. In addition, you will need to employ and maintain the right talent to be able to maintain these systems, which is also a high recurring cost. Outsourcing - the easier and efficient way Investments in a robust fraud management system with a top talent team to support it are high, in addition to being long term and subject to risk. If your company is comfortable with making these large investments, this article will be a good starting point for you. If not, you can connect with us and we will be able to help prevent fraud in your business transactions. Here are 4 reasons why Wipro will be able to help you - So why not entrust your payment fraud prevention and management program to Wipro so that you can focus on your core activities and make your customers happy? We recommend you to start from part 1 or part 2 (for a firm understanding of this article). For more details and queries, please fill the contact form here. D. Davis Pinto Davis is a senior manager (payment risk operations) in the digital operations and platforms (DOP) service line of Wipro. He has over 17 years of experience in the field of payment risk management and currently manages a team with over 1,000 employees that prevents payment fraud on a daily basis. He is an improvement-oriented person with a vast amount of experience in the trust and safety industry and works very hard to meet and exceed the demands of our customers. B. Leepika Leepika is a senior group leader (payment risk operations) in the digital operations and platforms (DOP) service line of Wipro. She has over 7 years of experience in evaluating transactions for potential fraud, and currently heads a team of more than 150 employees in DOP's payment fraud management division. She believes in putting herself in the customer's shoes and keeping up to date with the latest payment fraud trends. Richards TV Richards is a marketing executive and a content writer in the consumer business vertical of Wipro-DOP. He is an engineer-turned marketing professional with an avid interest in all things marketing, trust & safety, and the latest technology trends.   Today customers realize

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Leveraging Drones for Efficiency and Speed in Transport and Logistics

----- Arcticle source ----- https://www.wipro.com/business-process/leveraging-drones-for-efficiency-and-speed-in-transport-and-logistics/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Leveraging Drones for Efficiency and Speed in Transport and Logistics March | 2022 Uncrewed aerial vehicles (UAVs) or drones have become popular in the last decade primarily due to the widespread adoption of consumer drones. Several industries and sectors have announced their own "drone programs" identifying diverse application areas. UAVs come in varying shapes and sizes and widely differ in their capabilities. Some of the broad areas where UAVs have found their use are – crop inspection, mapping of mines, aerial inspections of real estate properties, package delivery, fleet inspection, and warehouse inventory management. This article will focus on the use of smaller drones in the transport and logistics sector. Specifically, electrical multi-copters (characterized by vertical take-off and landing) appear most promising for the logistics industry. The Proliferation of Drone Start-Ups The number of start-ups offering drones and related services has grown exponentially in the past few years. In the US, the Federal Aviation Administration (FAA) proposed airworthiness criteria for type certification of delivery drones to initialize commercial operations in November 2020 for ten different Unmanned Aerial Systems (UAS.) Adoption of Drones in Transport and Logistics Industries The transport and logistics industries have started investing heavily in drone technology. They are now partnering with start-ups offering services across the drone ecosystem while developing core in-house operational capabilities. Major industry players, including DPDHL, UPS Flight Forward, Amazon Prime Air, Walmart (in partnership with Zipline) and Alphabet's Wing, have already started offering drone services after obtaining regulatory waivers. The adoption of drones presents critical advantages – Possible uses of drones in transport and logistics Organizations can use drones in a wide range of operational areas in the transport and logistics sectors apart from their existing use for delivering goods and packages. Some of these include – Inventory Management and Audit Businesses can use drones to automate inventory management by keeping a count of pallets and scanning barcodes in different warehouse layouts at frequent intervals to gain a more granular and dynamic view of inventory stock. Drones can also capture aerial footage

and count inventory stored on the ground in bulk bays. Security Surveillance Factories and warehouses typically occupy vast land areas. Drones can significantly reduce security surveillance costs by providing a more expansive bird's eye view and acting as a deterrent against parties with malicious intent. Fleet Inspection Drones can be effective in fleet inspection and tracking of loading/unloading activities. Shorter inspection times and a real-time view of vehicle location will reduce idle fleet time. Incidence Mapping Many parts of logistics and transport operations involve a high degree of risk to the employees present on site. In case of an accident, drones can give a quick 360-degree view of the site helping the rapid response teams in their actions with an increased level of safety. Shipping Industry The average size of a container ship has increased over the years. Drones can assist cargo ships in vessel and cargo inspection activities. Drones can assist cargo ships in vessel and cargo inspection activities, assess local weather accurately and map incidences where the affected area may span a large region due to ocean currents. Enabling Drone Programs to Scale As the adoption of drones increases, a need to draft and manage a comprehensive drone management program will arise. The business process services industry can assist with reliable and flexible drone program management. Some of the functions that the BPO sector could carry out in the coming future are – Pilot Management Tracking licenses, certifications, training and proficiency of each pilot, assigning pilots to jobs and measuring pilot performance Flight Planning Determining the flight schedules, altitude, paths and patterns, altitude and image specifications along with any weather-related requirements such as temperature, light, or irradiance limitations to meet the data goals of the job Flight Logging Collecting all flight data, such as path, speed, altitude, battery usage and screen captures, for appropriate documentation and flight tracking Performance Tracking Ensuring compliance to company policies during each flight, tracking program metrics and measuring the delivered benefits Factors Affecting the Adoption of Drones Regulatory Environment Drone regulations differ across countries and are currently undergoing rapid changes to accommodate the usage of drones for commercial and civil purposes. Since 2018, the Federal Aviation Administration in the USA has granted waivers to select drone companies based on an "operations first" approach to managing functions, gaining insights to shape further regulations. Drone operators or pilots typically must go through a certification program to be eligible to fly a drone. Drones fall into different categories based on their weight, cargo capacity, distance capability, line of sight status, elevation, location of flight (rural/urban/near airport), etc. The regulatory landscape is undergoing rapid change due to the advancement in UTM (Unmanned Traffic Management) landscape and insights from current operations. Congestion of Airspace With the widespread adoption of drones in the logistics and transport sector, airspace integration with other airspace users such as airplanes, helicopters and other flying systems will become essential. Many major cities already have crowded airspaces, and a single out-of-control drone will pose a serious risk to an aircraft. Public Concern There is a general fear and concern among the public due to privacy and safety reasons. Drones use cameras and other navigation sensors, which pose a risk of misuse for surveillance. To address this issue, manufacturers can limit the camera capabilities and practice privacy-oriented operations by not storing privacy-infringing data. Organizations can address privacy and

safety concerns by ensuring operating and drone design standards and technological advancements such as UTM development. The usage of drones in the civil and commercial domains has seen significant interest in the last decade with increasing investments and consumer interest. The main factors driving drone adoption include: This application has expedited the upgrade of the regulatory environment to facilitate commercial drone operations at scale. The delivery sector has seen the most significant investments and pilot operations, mainly in food delivery and medical supplies. Some of the largest logistics, retail and e-commerce companies have partnered with drone start-ups to shape future offerings and develop their own drone programs. Once organizations set the regulatory framework and clear technological hurdles, drone adoption will increase exponentially in the coming decades, reducing equipment costs with progressive adoption. Anish Hedaoo Anish Hedaoo, Presales Consultant - Travel, Transportation, Logistics & Hospitality, Digital Operations & Platforms Anish has experience in BPO pre-sales, crafting client-centric solutions addressing the rapidly evolving business and technological landscape. He is a computer engineer with an MBA from the Indian Institute of Management, Indore. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =======================

Contractual insights and compliance supported by legacy migration

----- Arcticle source ----- https://www.wipro.com/business-process/contractual-insights-and-compliance-supported-by-legacy-migration/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Contractual insights and compliance supported by legacy migration March | 2022 Organizations invest significant amount of time and money in identifying and implementing the best fit contract lifecycle management (CLM) platform to manage organization-wide contracts. However, despite selecting some of the best-in-class CLM platforms, many organizations fail to derive the return on investment from the implemented solution. Some of the most common challenges in the implementation of a CLM platform include: An organization can derive the true value from a CLM platform implementation only when the CLM structure, data extraction and legacy migration of documents align to the goals and objectives of implementing the CLM. A structured approach for contract extraction and legacy migration can ensure that the migrated data is utilized to meet business requirements. A well-defined legacy migration process can enable appropriate search and reporting functionalities within the CLM, setting up

of alerts and notifications as well as support management of process performance as well as drive risk management strategies. How a robust CLM can impact the organization's topline and bottomline Research by the International Association for Contract & Commercial Management (IACCM) found that good contract development and management could improve an organization's profitability to the tune of 9% of annual revenue. To facilitate efficient management of the contract portfolio, organizations implement a CLM platform that provides the ability to manage the entire contract lifecycle as well as gain visibility into the contract portfolio and key contractual obligations and SLAs. As per the IACCM Benchmarking Report 2019, 60% of the users achieved very limited deployment of the CLM platform. Majority of the users utilize the platform only as a contract repository and all other functionalities of a CLM are not effectively utilized. As per the report, less than 20% of the users utilized contractual obligations extraction or engaged in post-signature monitoring of compliance with contracted terms. Similarly, less than 20% of users utilized contract analytics for individual agreements or portfolio of agreements. Failure to monitor the key terms, obligations as well as compliance requirements can result in contract leakages which impact the bottom line of an organization. Hence, it is critical for organizations to define and execute a structured approach towards contract extraction and migration of legacy contracts at the time of implementation of a CLM platform. Legacy contract migration can be a lengthy, costly and time consuming exercise particularly for large organizations that have a high volume of contracts. There are multiple complexities associated with legacy data extraction and contract migration: As part of the CLM implementation, there is a need to carve out a plan for contract extraction and legacy migration by engaging the right stakeholders, understanding legacy data and defining the requirements and approach for contract extraction and legacy migration. Legacy data is a treasure trove of information surrounding obligations, risks and liabilities of an organization. A well thought out legacy migration program is the key to unlock insights that would otherwise be hidden in contracts. Wipro's Enterprise legal Management Solutions practice helps organizations define the framework for contract extraction and legacy migration, supported by a team of legal experts and AI/ML solutions to deliver the program in a cost effective and efficient manner. We work with clients to define and execute the best-fit solution for legacy migration considering key parameters such as volume, timelines, languages, nature of information to be extracted as well as budgets. Our solution approach for contract extraction comprises of six key steps : Step 1 – Due diligence The groundwork for contract extraction involves gathering business requirements and understanding the data structure to carve out a plan for extraction and migration. The due diligence exercise consists of the following steps: Step 2 – Data analysis Data analysis involves conducting an analysis of legacy data to understand the nature and structure of documents, identify issues to be addressed and define the extraction approach. The outcome of data analysis would determine: Step 3 – Requirement finalization The next step would be to conduct workshops with legal and business teams to finalize attributes to be extracted as well as associated definitions. Wipro leverages a team of legal consultants certified in CLM implementation for understanding the legacy data landscape, defining attribute extraction requirements and outlining the extraction approach. Depending on the features and functionalities to be enabled

within the CLM platform, the type of attributes and clauses to be extracted can vary significantly: This activity is critical to ensure stakeholder alignment in terms of data or information that would be captured for attributes in scope. This activity helps in course correction before initiating the contract extraction process. Step 4 – Extraction approach Based on the requirements for extraction and volume of documents, the approach contract extraction is determined - whether manual or using an AI/ML solution. Manual extraction is the best suited option when the volume of contracts to be extracted is low; or the type of attributes to be extracted is complex or subject to interpretation. An AI/ML solution can be leveraged for high volume/low complexity extraction. The AI solution can significantly help in reducing the time and effort required for attribute extraction. However, it is important to understand the limitation of AI. The AI solutions offer standard attribute extraction features that enable search and reporting capabilities. To enable key insights into deliverables, service levels and contractual risks it is often required to train the AI solution to be able to extract the output. In addition,, it is important to build a process that provides validation of the AI output to ensure that the extracted data meets the quality standards defined by client. Wipro's 'AI with lawyer in the loop model' combines the legal expertise and AI/ML capabilities to deliver faster and quality contract extraction. Our team of legal experts support in training of the AI platform as well as validation of tool output before the extracted data is uploaded into the CLM platform. Step 5 – Training and AI configuration If the client opts for the AI solution for contract extraction and depending on the complexity of the requirement, the AI/ML solution needs to be trained on client specific contract types and configured to address the use cases defined as part of the legacy migration process. The approach for ML model training and testing is as follows: Step 6 – Ongoing extraction Once the AI/ML tool is trained, the team proceeds with ongoing extraction and validation of documents in batches. Conclusion A large number of organizations are adopting a CLM platform as a solution for efficient management of their contract portfolio. However, majority of them ignore the relevance of migrating legacy contracts to the platform to unleash the true value of the implemented solution. A well-defined contract extraction and legacy migration process can help in deriving valuable insight into the contract portfolio and preventing contract value leakages. Ashvini Laud Senior Manager, Knowledge Service- Wipro Ashvini is an attorney with over 16 years of experience in the legal outsourcing industry. She has been responsible for service delivery of projects in the areas of end-to-end contract management, compliance to the General Data Protection Regulation, legal content enrichment and legal research. In her current role, Ashvini is responsible for designing solutions to address customer requirements and bringing in transformation and innovation within the legal function. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

The Critical Role of Telecom in Enabling IoT Business Solutions

----- Arcticle source ----- https://www.wipro.com/business-process/the-critical-role-of-telecom-in-enabling-iot-business-solutions/ ----- Opportunities for service integrators to make IoT successful About the Author Related Articles Contact Wipro Please fill the required details to access the content The Critical Role of Telecom in Enabling IoT Business Solutions March | 2022 Internet of Things (IoT) is the connection of consumers with devices through sensors over a network. IoT is an effective network of physical objects capable of interactions through internet without human intervention. Recent studies have indicated how IoT is exponentially growing and will continue to grow. Gartner has estimated that the IT services for IoT market will represent a $58 billion opportunity in 2025. Asia Pacific is expected to lead the IoT spending market share with a rate of 35%. North America is expected to have a share of 27%, while the EMA (Europe, Middle East and Africa) region is expected to garner 25% of the spending. This exponential growth in IoT will herald the rise of industrial IoT, smart cities and smart homes, and consequently touch nearly every aspect of our lives. IoT can be broadly classified in 5 main categories: From consumers to cities to enterprises, IoT will steadily become an integral part of our lives. Some of the aspects where IoT plays an important role in the lives of consumers are smart cities and homes. Telecom is a key enabler in this aspect of IoT. Smart homes Today, citizens (especially the urban population) are using sophisticated devices based on latest technology for their daily usage at homes. We know that this ecosystem is heavily dependent on high-speed internet. Therefore, telecom service providers need to ensure there are no data packet drop, as it results in a poor experience for the consumers. Telcos need to invest in network operating centers (NOC) to be able to predict network failure and manage a proactive network rehabilitation. According to Cisco, M2M (machine to machine) connections is estimated to grow to 15 billion by 2023, from 6 billion in 2018. The connected home applications are expected to be 48% the total M2M connections. Smart cities The objective of smart cities is to optimize how a city functions and promote economic growth while also improving the quality of life for citizens by using smart technologies and data analysis. This could include smart surveillance cameras, waste management, and predictive and proactive healthcare. However, for a successful execution of the smart city project, it is imperative for the city to have a strong telecom network. The local authorities need to work with telecom service providers on ensuring a robust network planning and optimization. Data collected from IoT devices is expected to reach 73 ZB by 2025. Most of the data will be obtained from security and video surveillance, industrial IoT applications, notes a report by IDC. Monitoring and maintenance Key opportunities include IoT enabled remote monitoring and maintenance of equipment such as backup generators, air conditioners, and energy meters. IoT enabled access management and intrusion detection systems help eliminate the threat of theft and property damage. Many remote sites exist in harsh environments; hence, fire, water, and air quality sensors play a vital role in avoiding long term exposure to elements that may irreparably damage core infrastructure. Network planning & designing For

the success of IoT, it is essential that network planning is seamless. Service integrators need to bring in their strong network practice into play for efficient network planning and optimization. Project management With the increased demand in device installations, companies need effective project management for sourcing and procurement of devices and sensors to strategically install these devices. IoT devices need integration with the data storage platforms to be able to provide insights on the real time health of the devices. Order management/ fulfilment In addition, companies need to procure SIM cards install them on the devices. These could include self-installation kits, or may require field support for installation. Service integrators have a huge opportunity in the area of order management spanning across their supply chain management practice and telecom domain. Asset monitoring One of the most common IoT telecom use cases is asset management and remote system monitoring. By using an IoT platform, telecom companies can connect their diverse physical assets to the cloud and remotely manage their operations, investigate malfunctions, run firmware upgrades, and keep track of inventory. Big data and artificial intelligence (AI) It is expected that more data would be generated by the IoT enabled devices and this data can be used by the telco carriers and service integrators for analysis of consumers' consumption patterns. With application of AI, telcos can use this data for important business insights and appropriate decision making. What does it mean eventually? Telecom companies are likely to further promote their IoT services across various industries, including medicine, retail, agriculture and more in the near future. Industrial IoT has seen an exponential rise in the recent times, which is expected to expand in future. The technology will offer a significant competitive advantage - optimizing performance, increasing service quality, and opening up additional opportunities. As mentioned earlier, IoT's success depends on data network and we envisage that telecom will act as a horizontal for all the other industry verticals, aided by IoT. IoT adopters will need to work with telecom providers in seamless network planning and execution especially with the adoption of 5G. A collaborative effort between the OEMs, IoT platform providers and telcos is essential for the success of IoT, especially when IoT is touching nearly every aspect of our lives.   Arun Singh Arun Singh is the Telecom Presales Head at Wipro DO&P. Arun has over 17 years of experience in BPS encompassing, presales & solutions, business development, bid management, project management, and operations management. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Evolution of GIS: How Maps Have Progressed from a Mapping Pancake to a Soufflé

----- Arcticle source ----- https://www.wipro.com/business-process/evolution-of-gis-how-maps-have-progressed-from-a-mapping-pancake-to-a-souffle/ ----- About the Author(s) Related Articles Contact Wipro Please fill the required details to access the content Evolution of GIS: How Maps Have Progressed from a Mapping Pancake to a Soufflé March | 2022 Since the inception of Geospatial Information System (GIS) in the late 1960s, there has been a considerable shift in customer expectations and capabilities. In the last ten years, GIS has evolved from being used primarily as a navigation system for long road trips to being used in every aspect of our travel journey. Digital maps and the inexorable rise of the smartphone have radically changed how we locate, navigate, and plan our journeys. Today we cannot imagine our journey without the support of a map aggregator such as Google Maps, TomTom, Apple Maps and several others. Since the introduction of the digital map, mapping geographic spaces has moved well beyond its traditional planimetric pancake perspective that flattens a curved earth onto a sheet of paper. GIS technology has evolved further allowing us to view landmarks, streets, and locations through satellite images and a 3D view. The global geospatialc information system (GIS) market was valued at $ 77 B in 2021. The market is expected to reach US$ 174 B by 2027, at a CAGR of 14.4% during 2022-2027 How GIS find application across industries GIS has evolved beyond the traditional usage of mapping capabilities. These platforms help gain a better understanding of spatial patterns while reducing costs, enabling accurate decision making and improving overall performance. GIS is used across diverse industries, ranging from education, military and defense, agriculture, forestry, and real estate. Location intelligence, logistics and spy satellites are used in military and defense GIS. The utilization of GIS has also increased in the agriculture sector for precision farming, soil mapping and analyzing crop productivity. It has been incredibly helpful in mapping and forecasting current and future fluctuations in precipitation, temperature and crop output. With the advancements in the technology, key players are integrating artificial intelligence (AI) with GIS to improve the efficiency of route mapping. As end users, we have the ability to find information related to landmarks, points of interest (POI), street views of the location, and real time updates of traffic congestion for our journey through widely used map aggregators like Google maps. Although navigation systems have revolutionized our perspective on traveling, there are several challenges that hamper user experiences: Some of the largest consumers of GIS systems are retail, insurance, telecom, government, ride-hailing, food delivery, micro mobility and logistics companies whose business models are highly dependent on maps. Many ride hailing companies utilize Open Street Maps (OSMs) as a base layer and build on top of them to create their version of the map. The future of GIS in everyday life Navigation systems potentially will evolve, given our increasing

dependence on maps to assist us in our daily lives. Companies that are well known to be disruptors of innovation like ride hailing and food-delivery companies are expected to be huge contributors to the growth of this industry. With many countries relaxing restrictions and managing healthcare risks of COVID-19, these companies are on the path to make a 'U'-turn recovery with demand generation increasing and people returning to their normal schedules. The application of GIS can be extended to create accurate models for agriculture, crime prevention, weather prediction, last mile delivery, and for logistics companies, cargo operations, and transportation companies in the fields of micro-mobility and food delivery.   Thinking outside the box Tech companies today have built capabilities to support companies with their requirement for effectively mapping out service requirements and customizing as per their needs. The framework depicted in Figure 1 describes the approach taken by companies to manage end-to-end movement in service enhancementright from product evaluation to analytics and product maintenance. End-to-end lifecycle of GIS Shared services have become imperative to support companies to make their map ecosystems and platforms more robust. Tech companies provide skilled personnel and implement quality excellence metrics as a supporting layer via the following capabilities: Research analysts have identified some Key trends in GIS such as: Considering the advancement in technologies business leaders are able to: Emerging technologies like machine learning and IoT will enable companies to add more data points, making GIS better than before. This will also pave the way for further opportunities for automation. Abhishek Dhanuka Abhishek Dhanuka, Presales Consultant - Travel, Transportation, Logistics, Hospitality & Public Sector, Digital Operations & Platforms Abhishek has 2.5 years of work experience in the customer strategy and BPO presales domain. He has worked with clients and created solutions ranging from the following industries - logistics, airlines, ride-hailing, food-delivery and hospitality. Neha Lohit Neha Lohit, Manager - Travel, Transportation, Logistics, Hospitality & Public Sector, Digital Operations & Platforms Neha has over 10 years of overall experience in BPO presales domain, workforce management and HR. Over this period, Neha has been extensively involved in Transportation and Logistics pre-sales efforts, addressing industry challenges and crafting customized solutions for the rapidly changing business landscape. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Metaverse–The Future of Customer Experience in Retail

Metaverse–The Future of Customer Experience in Retail Today's omni-channel consumer shopping experiences include a combination of offline and online channels. While the physical stores are here to stay, the internet based virtual stores are going to be the next big thing. In fact, the future of shopping will be the virtual 'meta' world; where a consumer would have a virtual avatar, be able to visit a virtual shopping arcade, read product details, try products, interact with the virtual sales representative, place an order and pay through cryptocurrencies/digital wallet/NFTs. And the product would be delivered at their real world address. Any retail segment, be it fashion, apparel, home improvement, FMCG, beauty, or accessories would be able to engage more meaningfully with the @home/@work consumer, keeping in mind the consumers' convenience with the use of metaverse. A consumer would be able to hang out and shop in their avatar, try different colors, combinations, sizes and other endless options. With the 'virtual' and 'augmented' reality aspects of the metaverse, consumers would be able to interact with the product in the same way as they would in a physical store. The metaverse, the world's digital counterpart where human profiles would be represented by avatars, would be enabled by the virtual economy (digital wallet/ cryptocurrencies/NFT). In the metaverse, office spaces, property, and events would be mirrored. There would be metaverse real estate retail space on sale and lease across geos. The consumer would be able to move easily between one shop to another and other parts of the metaverse retail locations (coffee shop, movie hall, park), gaining an immersive experience. In short, the metaverse is a perfect fusion of physical, augmented, and virtual reality. Some use cases include: The possibilities are endless. How metaverse can be the new dimension for modern retail brands 1. A personalized and engaging shopping experience - Retail brands would be able to connect and engage with consumers globally and offer a hyper-personalized experience. An online virtual space would enable fashion enthusiasts to experience how a particular piece of clothing will look on them. 2. Branding through games - Using AR/VR gaming platforms for engaging with millennials and generation Z consumers. Levis has collaborated with Snapchat to experiment its line of clothing in an authentic and personalized way. Fashion accessory brand Gucci has collaborated with online gaming platform Roblox to sell virtual (or digital) version of its Gucci Dionysus handbag. 3. Brands learn more about their customers – "Virtual dressing" can reveal a shopper's tastes and preferences. Real time data collected by brands can be leveraged to understand the customers' choices and demand of products across verticals and position their offerings better to capture market share. 4. Revolutionize virtual events - Metaverse can bridge geographical divides while mega retail events can be hosted on metaverse. A recent use of metaverse was by John Legend for his concert "Bigger Love" hosted by Wave featuring a digital avatar of Legend. The fashion industry is experimenting with metaverse and companies like IMVU

and Faceless are planning to create their fashion show on the budding metaverse space. Challenges with metaverse 1. Sharing the metaverse space between companies - Companies owning metaverse space would need to be open to interconnecting their worlds, so people can roam freely between them, to avoid duplication of metaverse spaces 2. Onboarding retail stores to metaverse – Retailers may not be keen to invest in a model that is not tested or the potential is unknown 3. Cost of setting up metaverse retail estate could be high- compared to internet based B2C portals or brick and mortar shops. This would include which costs for technology, human resources, devices, use of AI, blockchain, AR/VR, creating and managing digital identities which are verified/authenticated. 4.Create an infinite number of assets - In order to fuel customer engagement, brands will need to invest their time and budget in strategizing channels and producing an endless amount of content tailored to customer tastes and behavior patterns. Aligning to customer needs and desires It's proven that businesses with omnichannel engagement strategies have higher consumer retention. The ability to move seamlessly from brick and mortar stores to online ordering to social media market place and in future to metaverse retail would be truly liberating for a consumer. While metaverse is yet to arrive, different ways to experience pieces of the metaverse are already available. Some of it is accessible with the help of augmented reality (AR) or virtual reality (VR) technology, which blends the real and virtual worlds, either by using AR goggles or VR headsets. Some advanced platforms even feature sensors that translate the real-world gestures to a virtual world avatar. Studies have shown that: 1. The amount of information stored in the memory is 70% higher when using AR, than when it's not. 2. 61% of consumers prefer stores that offer augmented reality experiences. 3. If consumers could experience product in AR, 71% would return more often and 40% would pay more. It's not just the consumer market that's taking advantage of AR, opportunities to boost sales are also taking off in the B2B environment. By 2022, the number of VR experiences in B2B will account for 40% of all experiences. The data for AR/VR is encouraging and shows a huge untapped potential for metaverse in retail that will impact the bottom line of businesses. A single interconnected metaverse is more likely still decades away. With so many young people engaged in virtual reality games, the next generation will be much more comfortable with virtual worlds. They may even want their favorite brands to meet them there. Research shows that it's not only the young generation but also the Generation X (aged 51 to 69) that are interested in VR with around 64% feeling positively about it. Looking at the trends and benefits, it is likely that the metaverse will be a huge development for enhanced customer experience in the future digital world. It will represent an entire ecosystem of virtual realities, which are broader and more complex than the current internet ecosystem.
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Unleashing hyper connectivity- the 5G way

Unleashing hyper connectivity- the 5G way Reimagining the future with the power of 5G May | 2022 What is 5G? Did you know that, on average, humans react to a visual stimulus at 1/4 of a second speed? Pretty good when you are driving in fast, bumper-to-bumper traffic, right? Now imagine if your car can react 250 times faster than you, simultaneously processing a multitude of incoming traffic information and responding within milliseconds! This incredible feat is the power of the breakthrough 5G communications technology. The 5G or 5th generation mobile network can dramatically enhance the user experience by enabling billions of connected devices to collect and share data in real-time, delivering ultra-low latency, very reliable multi-Gbps peak data speeds, high availability, and increased network capacity, catering to a more extensive subscriber base. 5G is a new global wireless standard after 1G, 2G, 3G, and 4G networks, designed to connect virtually everyone and everything together, including machines, objects, and devices. The 5G network is the connectivity fabric that will fundamentally change the future and reshape business operations– a new way of working for most businesses, individuals, and carriers. Many countries have already started riding the 5G wave, and some plan to allocate the 5G spectrum soon. By 2026, the 5G technology market may grow to almost 66 billion US dollars. In most countries that have already rolled out 5G, apart from the end customers using it, this supercharged cellular network has also shown many use cases for businesses and enterprises. Role of 5G in the "new normal" At the onset of the COVID-19 pandemic, governments and enterprises grappled with a few aspects that have become "essentials" in the new normal. These are: Holed up in homes during the pandemic created an enormous need to connect for work, collaboration, and entertainment (streaming services, social media, and gaming), which led to a massive demand for bandwidth. This necessity provided the impetus to the telecommunication industry to fast-track their efforts to bring in the right solutions, notably the 5G connectivity. Unlocking innovation with the power of 5G Gazing into the crystal ball, we will find that the next big thing is the fully virtualized, automatic provisioning of custom data streams for specific applications. 5G represents the next stage for data capacity, localized computing, and bespoke services. IoT and M2M communication increase the number of connected devices, generating data in gigabytes per second. Managing this requires a cloud-native core, and we will see the software-defined networks creating a mega-network akin to the IT networks in the real sense of the term. Network slicing and virtualization will enable greater ease of connecting devices, applications, and enterprise platforms using APIs (application programming interface) and fully virtualized 5G networks, paving the way for newer business models and innovations. Imagine the empowerment of the consumer/enterprise and the operator to be able to configure their services based on the defined purpose with the automated connectivity allocation capability of the network. Network slicing will be the

most economical model to provide service differentiation. It will support devices that will use only a part of that functionality, enabling faster time-to-market with best-of-breed services at lower costs and improved network connectivity. These next-gen technologies bring the importance of digital transformation to the surface, especially to the players in the manufacturing industry. As today's machines promise rapid data generation and consumption, the need for agile delivery of network slices will become critical for multiple verticals of digital transformation. Delivering more intelligence to the edge can enable a real-time control loop for things like robotic process automation (RPA) and digital twins — this is where 5G will truly accelerate ROI. Applying 5G to power up tomorrow's technologies The application of 5G will accelerate the development of the following key technology areas: Key Operational Challenges Although the pandemic provided the momentum to fast-track 5G, a global lockdown also delayed 5G rollout plans for many operators. Implementing 5G requires more than just upgrading existing networks. As one should expect the new network infrastructure to support investments, forward-looking enterprises have started moving towards digital transformation, requiring much effort from mobile operators, equipment vendors, manufacturers, and digital service providers. However, how to monetize these investments remains a big question that companies still need to resolve. The road ahead with 5G 5G technology, with its network slicing and virtualization capabilities, will open many use cases for its application, such as remote surgeries, autonomous drones, or robots to deliver lifesaving drugs and enable manufacturing units to operate during lockdowns. With enormous potential, 5G is not just an enabler for improving your network connection. It opens up new opportunities to deliver ground breaking solutions that have the possibility of transforming our world. Ravi Sharma Domain Consulting Partner & Practice Head – Communications, Digital Operations & Platforms, Wipro Limited Ravi has more than 20 years of work experience in the ITES processes spanning communications, technology, and retail industry, focusing on digital transformation and customer experience. He has been instrumental in developing and designing multiple solutions for global programs, consulting-driven engagements, and aligned solutions to business outcomes. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Sustainability at the core: Need of the hour for global organizations

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details to access the content Sustainability at the core: Need of the hour for global organizations May | 2022 Sustainability development is the concept of people meeting their everyday needs without compromising the ability of future generations to meet their own needs. As a global society, we must internalize the learnings of the traumatic two years of the pandemic, to gain a position of strength and capability in case the world encounters another such crisis in the future. The sustainability imperative Sustainability is a revolution, but like most revolutions that paralyze business and people's lives, it, on the contrary, energizes organizations to pay back to the world. Sustainability is related to emissions, natural resources, waste, and pollution, and organizations need to undergo radical changes and embrace transparency to become truly sustainable business entities. We must proactively develop progressive steps while setting aggressive but attainable visions for our future related to the economic, social, and environmental impact. Governments and enterprises are increasingly committing to climate action. Rapidly growing number of national governments, local government, and business leaders are making commitments to reach net-zero emissions within their jurisdictions or businesses. Net-zero transition calls for an economic transformation at a scale that can become unwieldy. Further, there are challenges in balancing the substantial short-term risks of unpreparedness and siloed actions with the longer-term risks of insufficient or delayed action. We will feel the economic effects of this transition on demand, capital allocation, costs, and jobs until 2050 across sectors that produce about 85% of overall emissions with assessed economic shifts for 69 countries. For Wipro, sustainability services are an integral part of the organization's DNA. Not long ago, sustainability was a differentiator, a competitive advantage. Today it is a core objective of any business, desired by shareholders, demanded by customers, and determined by governments. Our approach to clients and workplace sustainability: Our talented employees who design, develop, and implement integrated solutions create value for customers. We have a global and diverse workforce of over 180,000 employees spread across 55 countries. We emphasize respecting dignity and diversity and being sensitive to human rights, expectations, and needs. Our approach towards people development includes instilling a strong sense of citizenship and social responsibility in our employees. We have over 14,000 employees from nearly 40 chapters in India, collectively spending around 44,000 hours in voluntary engagement on a wide range of community and environmental initiatives. Figure 1: Percentage of respondents who said that it is "Extremely" and "Very Important" that companies implement programs to improve the environment. Since Wipro's founding in 1945, the belief that drove us is that purpose fuels business and business fuels purpose. They harmonize to fuel each other in a way where we A future that works for everyone Wipro is passionate about the triple bottom line — aligning our business mandate with ethical responsibility, permeating social good in our businesses and workplace, and believing in a holistic approach covering the following broad areas: Sustainability: Wipro is a founding member of Transform to Net Zero and commits to contributing to the goal of planetary zero-carbon emissions. We have significantly reduced the ecological footprint of our operations in energy & carbon, water, waste, and pollution management. We endeavor to preserve the biodiversity in our campuses and local communities, and we are helping our clients re-visit their businesses to be more sustainable.   Figure 2- Cycle of

Sustainability Initiatives Partnering with our supply chain: We consider our suppliers vital to our business continuity and optimal performance. How we manage our environmental externalities: Our ecological sustainability programs feature multiple themes identified through a rigorous assessment of environmental impacts arising out of our business and supply chain operations. The key themes of our ecological sustainability programs are energy, water, and waste management. Biodiversity and urban resilience: We have well-defined science-based targets (SBTs) for reductions in carbon intensity and absolute emissions until 2050, starting from 2017, our baseline year. These initiatives have resulted in energy savings of $206.7M over the last decade. Governance and management: Stakeholders (Employees) are encouraged to highlight and report any non-adherence or violation of our values and ethics via the Ombud's process without fear of reprisal. While we carry out our sustainability strategy and action across organizational levels, geographies, and functions. We have been active participants in several Environment, Social, and Governance (ESG) disclosure frameworks such as the Dow Jones Sustainability Index, the Carbon Disclosure Index, and Ethisphere's World's Most Ethical Company listing. Our disclosures aligned with GRI (Global Reporting Initiatives) and NVGs (National Voluntary Guidelines) are available in the public domain. Partnership: Transform to Net Zero: We launched this cross-sector initiative in 2020 to accelerate the transition to a net-zero emissions global economy. Wipro is proud to be a founding member of this initiative along with marquee brands such as Microsoft, Starbucks, Mercedes, BSR, and Unilever. We have also received several awards in this area: Empowering a sustainable future Wipro is committed to improving our planet's future as a global business. We are passionate about devoting significant time and resources to developing lasting solutions. Sustainability as a competitive differentiator: In addition to direct and indirect cost savings, 'green' is the most critical tool in cultivating current and future client relationships. Sustainability metrics have perhaps been the biggest change to client proposals that we have seen in recent years. As global enterprises embrace corporate social responsibility (CSR), vendors must also adapt and change their ways to align with customer values. The whole package has to be competitive, but having a strong strategy around sustainability can be enough to swing new business in our direction. Wipro believes that being sustainable gives us the best of both worlds; it makes great business sense and ensures we protect the earth for our children and future generations.   Divya Singh, Presales Consultant - Travel, Transportation, Logistics & Hospitality, Digital Operations & Platforms Divya is a postgraduate in management and has 13 years of experience in HRO, BPO & healthcare pre-sales, crafting client-centric solutions that address the rapidly evolving business and technological landscape.   Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. ======================

Rising expectations from service integrators in the telecom industry

Rising expectations from service integrators in the telecom industry May | 2022 In the last few years, the average telecom bandwidth consumption per subscriber has significantly increased. According to statista.com, global mobile data usage is set to increase significantly in the next few years, and projected to reach an average of 34 GB per smartphone per month in 2026. North America is set to become the region with the highest average mobile data usage per smartphone with 52 GB of mobile data per month by 2027. In Western Europe and India, the average mobile data usage is also projected to reach 50 GB or more by that time. The COVID-19 pandemic changed the way we work, creating huge dependency on data availability. With the only option being staying at home, entertainment has switched mostly to IPTVs and OTT apps. Today, telecom subscribers need faster speed of internet and near 100% network uptime. Telecom enterprises are heavily investing in upgrading their infrastructure to 5G. To meet the needs of the subscribers, telecom enterprises need to focus on ways to enhance end customers' experience and expectations. With augmented reality (AR) and virtual reality (VR) becoming the source of real life-like entertainment, the telecom network has acted as a backbone, and will continue to do so with metaverse coming into play very soon. Key trends shaping the telecom industry 5G - In 2030, 5G is expected to generate $960 billion in GDP on a global basis according to GSMA. Mid-band spectrum will drive an increase of more than $610 billion in global GDP in 2030, producing almost 65% of the overall socio-economic value generated by 5G. It is poised to meet the demand for high-speed connectivity to keep businesses and customers happy, and enable businesses to gain real-time insights and total control over their products, services, and assets. Lesser cost, ultrafast speed, and lower latency are some of the expected benefits of 5G that the telecom industry will experience. Internet of Things to Internet of Everything - The demand for home and industrial IoT devices and applications will continue to exponentially increase in the post-pandemic world. Streaming services – As more OTT streaming services enter the market, viewers are expected to switch to streaming services with a preference to use their mobile devices for viewing the content. Artificial intelligence (AI)/Machine learning (ML) - Telcos heavily leverage AI and ML to drive automation for their infrastructure operations. The new era of AI will use data to predict peak traffic, provide better end-to-end service, and enhance connectivity. The primary focus will be on predictive maintenance and network optimization. Telecommunication trends are even pushing AI-powered tools like chatbots, virtual assistants, and conversational AI to empower the business telephony for deploying satisfactory customer

service. How can service integrators help telecom enterprises? With the rise in telecom enterprises working towards meeting the customer expectations, service integrators have a huge supporting role to play in this journey. Here are some of the business services that telecom enterprises will require in the areas mentioned earlier. Project management for 5G upgrade Telcos are migrating from 4G to 5G infrastructure. A seamless migration and upgrade of the supporting hardware will require robust planning and execution. Telcos will need infrastructure project management services which include design, on-the-day support, co-ordination, and records data management. Similarly, there will be a need for order management with the subscribers moving from 4G to 5G. Proactive service assurance and customer experience Telcos will need to provide top notch assurance services especially during this migration as this is a juncture where subscriber churn can occur with even the slightest customer dissatisfaction. Telcos will need to provide proactive, simple, and personalized customer experience to the subscribers. Order management and billing With the rise of streaming services, there will be demand for solutions for integrated plans and billing. Solutions for order management of customer premise equipment (CPE) such as installation of set-top boxes and routers and integrated billing of multiple products will experience a rise in demand. Service integrators will need to bring an innovative approach to order fulfilment and billing. There is a demand for an end-to-end service offering that touches the customer journey from onboarding to billing and retention. Analytics and insights Analytics and insights (A&I) will play a huge role in identifying the ever-changing expectations of customers. Service integrators will use speech and text analytics to continuously enhance the knowledge portals and agent assist tools. Sentiment analytics and social media listening is an essential element that is needed for timely issue resolution. Customer churn analytics must be used for customer retention and to safeguard the revenue. Fulfilling customer expectations for improved customer experience To address the ever evolving customer expectations, service integrators will need to curate service offerings that have a combination of core business knowledge and leading technologies such as robotics process automation, cognitive technologies, and advanced analytics. Customers need a quick resolution to their issues; they expect their telecom service providers to know their issues and offer proactive communication. Customers expect a simple experience, and therefore, a design thinking-led approach is needed to curate a simple and best-in-class customer journey. Today, customers are looking for convenience above all. Telcos will need to ensure that the experience of customers from customer acquisition to retention is simple and convenient. Arun Singh Arun Singh is the Telecom Presales Head at Wipro DO&P. Arun has over 17 years of experience in BPS, encompassing presales and solutions, business development, bid management, project management, and operations management. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Renewed Customer Experience in the hospitality industry post-COVID

Renewed Customer Experience in the hospitality industry post-COVID May | 2022 The hospitality industry was one of the hardest hit during this pandemic. It is critical to keep track of the latest technology trends in the hospitality industry and move with the times because the industry is highly competitive, and those who do not adapt are left behind. In such times, keeping your finger on the pulse is especially essential within the context of COVID-19 because customer expectations and requirements are continually shifting. The most immediately visible change of the pandemic is a shift to touchless travel from airport curbside to hotel check-in. At the same time, automation and the role of enhanced technology has gained more focus across the entire sector. Some hotel brands opt to eliminate the reception/registration counters and replace them with check-in kiosks, iPads, etc. Even organizations that may have been rationally more focused on in-person service are now more open to trying robots or other automated options. The introduction of Artificial Intelligence in the hospitality industry promises so many exciting things; from smart rooms to an enhanced customer service experience, the opportunities are limitless. Technological advances have played a significant role, especially regarding the widespread adoption of voice search, augmented reality, artificial intelligence, and the Internet of Things. Many of these technologies have grown because they help reduce friction and cut waiting time. Contactless payments have become more prevalent in retail settings, while mobile check-ins and cleaning technology like cleaning robots, have emerged in hotels minimizing direct human-to-human contact. If possible, hoteliers can arrange to have unique floors opened which are germ and bacteria-free with stricter disinfecting procedures: Some contactless hospitality trends and tech innovations that serve as a solution to the pandemic and associated shifts in consumer behavior include: 1.Voice search & voice control Voice search is a growing technology trend within hospitality. An increasing number of guests or customers are turning to voice search to find hotels, restaurants, and cafes, making it worth your time to capitalize on this trend by making your website and booking engine voice search-friendly. 2.Contactless payments Contactless payments offer several advantages for hotels, resorts, restaurants, bars, and cafes, which is why this has been among the leading technology trends within the hospitality industry. Aside from speeding up payments and improving customer satisfaction, contactless tech is also easily compatible with loyalty programs. Mobile contactless payments are possible even if customers do not have their wallets or even if they misplace their credit cards. Contactless payments can also offer an excellent way to reduce human-to-human contact. A viable

hygienic solution We need to redefine the "business as usual" following the coronavirus outbreak. Guests are more concerned about hygiene than ever before. This trend is likely to continue for years into the future. Therefore, services that preclude physical contact will become some of the most sought-after methods. Hotels that can offer such services will undoubtedly rise head and shoulders above their competition. Since international travel has reopened, delivering contactless experiences has become the primary goal of leading players in the hospitality industry. Hoteliers review all the multiple touchpoints between staff and guests in their customer journey and map out potential areas for the use of contactless technology to reduce exposure while simultaneously preserving the brand's uniqueness. Moreover, the new generation of travelers wants the best experience at the best price with less friction and hassles. Social media & emerging technology trends are redefining the hospitality landscape. With the rising popularity of online reviews, hospitality guests can now research any venue to see what others have posted. Both review websites and social media platforms have become active gateways to global opinion, and travelers use these extensively to help them decide where to book. Research from Search Engine Land shows that company reviews in the hospitality industry are 48% more essential and valuable than in other sectors, indicating that the target audience takes online reviews exceptionally seriously. Technology is shaping how people find and book lodgings and restaurants. Aggregator sites such as Hotwire, Expedia, Bookings.com, and Reservations.com are a few digital platforms available for making online reservations. Within the hospitality industry, Virtual Reality has become particularly important because of the amount of information the average customer needs before they will actually book a hotel room. Rather than reading through descriptions, which may or may not be trustworthy, it offers customers the chance to experience things themselves. Virtual reality hotel tours can be made available on hotel websites, allowing guests or potential guests to look at their hotel room or other parts of the hotel before they book or arrive. Guests can "try before they buy" without getting overloaded with unnecessary information. In turn, hotels can attract more customers and secure more bookings. On arrival at their destination, guests no longer need to wait in line for their room keys. Mobile keyless access enables a hotel to offer remote mobile check-in where hotel guests can activate their mobile key and head straight to their room. Guests can check in and out using electronic kiosks and online and mobile check-ins. Automated payments and using smartphones for keyless entry, making requests, online purchases, or even placing room service orders make self-service an attractive option. The future The future lies in innovation and implementing new and relevant hotel technology. Flexible hospitality brands converge physical and digital experiences to gain a competitive advantage. Eventually, people will become comfortable with the latest travel norms; the industry might even witness a sudden upsurge in numbers. According to a recently published report, modern technology perks and an active social media presence rank high as deciding factors for customers. The survey mentioned that 70% of respondents would be more likely to book a hotel if it featured additional tech amenities such as keyless hotel entry, mobile payments, Smart TVs, and smartphone charging access. Therefore, the most important takeaway is that hospitality brands should adapt the creation of digital infrastructure and contactless technology features offering renewed customer experience

to have an edge in the market. Shaila Fernandes Practice Manager – Consumer Business Unit, Digital Operations & Platforms – iCORE, Wipro Limited Shaila has over 17 years of experience in the BPO industry, handling service delivery and operations for major airlines. Over the last two years, she has worked extensively in travel and hospitality pre-sales efforts and GTM activities for pipeline creation. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Less is more: Gain exceptional quality assurance with reduced cost of quality

----- Arcticle source ----- https://www.wipro.com/business-process/less-is-more-gain-exceptional-quality-assurance-with-reduced-cost-of-quality/ ----- Related Articles Contact Wipro Please fill the required details to access the content Less is more: Gain exceptional quality assurance with reduced cost of quality June | 2022 Transformative advancements led by technology are changing the ways of banking and finance. However, the increased reliance on technology comes with a cost, necessitating more stringent focus on quality and the associated costs with it. In the banking and financial services domains, the key reasons for quality gaps are a result of the gap in product, process, or human knowledge and oversight. Quality assurance is critical to business growth and customer satisfaction, causing a significant impact on the top and bottom line. Solutions that include a predictive model can identify the factors that collectively contribute to a higher likelihood of human error by helping select more error-prone samples. Another way is through process automation and workflow technologies by leveraging real time smart virtual mentor. A digital adoption solution can address challenges such as: A "no-code" digital adoption solution can handhold users in real time to learn workflows and reduce the risk of human errors through features like smart tips, auto-fill, and flow automation. Download our playbook to know more about how to leverage a digital adoption solution to: Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Digital Disruptions and their impact on Back Office Operations

----- Arcticle source ----- https://www.wipro.com/business-process/digital-disruptions-and-their-impact-on-back-office-operations/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Digital Disruptions and their impact on Back Office Operations June | 2022 Companies across different sectors, whether large or small, are experiencing a radical shift in their business operations due to the rapid adoption of technology. Today, the availability of disruptive technologies has increased exponentially. The disruption would occur over several years or decades during the industrial era, whereas now, technology can disrupt entire industries in a few months. The Covid-19 pandemic has accelerated this trend even more. An accurate description of this age can be the "Digital Age." Exponential new technologies combined with new management principles would unlock massive new value creation. But innovation isn't just about the technology itself. It is about solving a problem by creating a novel approach. While taking the concept to reality, one can use many technology levers. According to the article 3 Innovation Strategies for the Age of Digital Disruption, disruption happens when any company in any industry acts along the following three dimensions – run (do business), change (do better), and reinvent (do different). Along with incremental innovation, i.e., improving an existing product or service, firms should also focus on radical innovation to reinvent their business. In the Digital Age, it is difficult to be impervious to the effects of digitalization. In How Incumbents Survive and Thrive, London Business School professor Julian Birkinshaw mentions that fighting against disruption is hard. He proposes three alternatives for firms to survive disruption – Double down (on existing strengths), Retrench to ensure survival (by forming alliance with other firms or lobbying), or move away (seize opportunities in new markets). Fig 1. 10 Technologies That Can Change Any Business As digital adoption increases, businesses move closer to the customer by differentiating themselves with personalized offerings. This feat is possible through efficient digital feedback mechanisms and analytics that accurately capture voice of the customer and help in predicting future market trends. Today's customer service organizations are responding to customer-driven changes towards digital interactions by reimagining business models that improve productivity and customer experience. Following are the four major shifts as a result of rapid adoption of Fourth Industrial Technologies. The word digital still reminds many business executives of sales, marketing, and customer experience initiatives. But some CFOs and CIOs know the importance of effective integrated back-office operations to transform customer-facing systems and processes. Developing new digital capabilities in their core systems and making the key intelligence and data residing there available to customer-centric operations will fundamentally change how work gets done. Anish Hedaoo Presales Consultant - Travel, Transportation, Logistics & Hospitality, Digital Operations & Platforms Anish has experience in BPO pre-sales, crafting client-centric solutions addressing the rapidly evolving business and

technological landscape. He is a computer engineer with an MBA from the Indian Institute of Management, Indore. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.

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Crafting the Customer Baggage Journey

----- Arcticle source ----- https://www.wipro.com/business-process/crafting-the-customer-baggage-journey/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content Crafting the Customer Baggage Journey July | 2022 The global travel and tourism industry is envisioned to witness a year-on-year (Y-O-Y) growth rate of 3.9% and reach USD 11,382 Billion (10.6% of GDP) by 2025. As the travel landscape continues to evolve, people want to be able to travel more, be better connected, and be offered a greater variety of personalized services and destinations to choose from. While there are several modes of traveling to choose from, such as by road, rail, sea etc., air travel is the most preferred mode of travel and transportation, owing to several factors such as safety, time saving, convenience etc. One of the most crucial factors in air travel is baggage restrictions that apply to both checked-in and carry-on baggage. It is imperative that customers are aware of these to avoid any baggage-related snags. Whether it is carry-on luggage or checked-in baggage, abiding by airline baggage rules and regulations goes a long way in ensuring a smooth flight journey. Even frequent flyers are sometimes troubled by baggage woes, regardless of the number of miles they have flown. Globally, 99.5% of all baggage travels with the passenger as planned and the vast majority of bags that are mishandled are returned to the passenger within 48 hours. This does not detract from the fact that arriving without your baggage is a significant inconvenience. Many baggage mishandlings occur at the transfer point due to punctuality issues, and these are often caused by air traffic control congestion. Sometimes it is simply not possible to move the bags between flights in the time available. According to IATA reports, baggage mishandling however has reduced from 18.88 bags mishandled per 1000 passengers in 2007 to 3.5 in 2020. Essential airline baggage tips for air travelers to follow By using these simple but effective airline baggage tips, travelers can say goodbye to their baggage-related concerns. Some associated Baggage concerns – Damaged, Delayed or Lost Baggage While the vast majority of airline passengers' checked bags arrive at their destination on time and in the condition received, a passenger's bag may occasionally be damaged, delayed, or lost in transit. Under DOT (Department of Transportation)regulations (for domestic travel) and international treaties (for international travel), airlines are required to

compensate passengers if their bags are damaged, delayed, or lost. According to a recent study by Radical Storage, a company that offers luggage storage, in 2021, US airlines mishandled over 1.9 million luggage items. American Airlines had the most significant number of items of baggage mishandled. Damaged Baggage Airlines are responsible for repairing or reimbursing a passenger for damaged baggage and/or its contents when the damage occurs while the bag is under the airline's control during transportation (subject to maximum limits on liabilities). However, the airlines are not responsible for pre-existing damage to the bag or if the damage was caused by improper packing. When the damage to the bag cannot be repaired, airlines will negotiate a compensation amount based on the value of the bag and its depreciation. Delayed Baggage When a checked bag does not arrive at its destination, airlines are responsible for locating the bag. Airlines have tracking systems in place to try to identify the bag's location. Passengers should file a baggage claim with their airline as soon as possible. Airlines are required to compensate passengers for reasonable, verifiable, and actual incidental expenses that they may incur while their bags are delayed - subject to the maximum liability limits. Lost Baggage Once an airline determines that a passenger's bag is lost, the airline is responsible for compensating the passenger for the bags' contents - subject to depreciation and maximum liability limits and is also required to refund any fees paid by the passenger to the airline to transport the bag that was lost. Airlines may require receipts or other proof for valuable items that were in the lost bags. All of the above processes can be outsourced by an airline to business process services companies that handle both voice and back-office operations while the airline itself focuses on its core functions. The various stages of tracking the bag status, claim validations, and authorizations can be efficiently managed by imparting the right training and providing access to the right tools. Journey into the future and the role Wipro can play in delivering efficient airline baggage support services... The customer baggage journey needs a vision for the future to ensure convenient and hassle-free handling and tracking of baggage, so that most bags would proceed smoothly to retrieval on flight arrival. While this would be an ideal situation, it is certainly recommended to be prepared to deal with damaged, delayed, or lost luggage if faced with such a scenario. Baggage issues top the list of passenger complaints, and therefore, a hassle-free travel experience is an important determining factor in customer loyalty and repeat business. Over the years, Wipro has delivered substantial business benefits to our airline customers that include a large APAC airline, a large US Airlines (Star Alliance), and a leading US Airlines of the SkyTeam. With an unwavering commitment to supporting client businesses, Wipro's expert aviation team provides reliable solutions to manage several areas of airline front and back-office operations, including baggage support. Wipro, as the partner of choice, offers to strengthen revenue assurance and integrity for airlines and provides operational support functions, ensuring best-in-class customer experience. Shaila Fernandes Practice Manager – Consumer Business Unit, Digital Operations & Platforms – iCORE, Wipro Limited Shaila has over 17 years of experience in the BPO industry, handling service delivery and operations for major airlines. Over the last two years, she has worked extensively in travel and hospitality pre-sales efforts and GTM activities for pipeline creation. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this

paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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How you can get to pole position in your ride hailing business

----- Arcticle source ----- https://www.wipro.com/business-process/how-you-can-get-to-pole-position-in-your-ride-hailing-business/ ----- About the Author Related Articles Contact Wipro Please fill the required details to access the content How you can get to pole position in your ride hailing business "If you no longer go for a gap that exists, you're no longer a racing driver." – Ayrton Senna. This was a quote mentioned by the famous F1 driver during the interview of his last championship race. The ride hailing business is developing a mile per minute and is no less than a professional race to build efficiencies and reduce operational and technological gaps. Companies in the ride hailing industry have grown by leaps and bounds with the influx of financial support received from VCs (venture capitalists) and other investors over the past decade. It has heavily transformed the transportation industry from being heavily dependent on public transport and local taxi services, which were erratic and most times an inconvenience to customers today having the convenience of booking a ride at their fingertips . The general usage of the internet, with the rise of social, mobile, analytics, and cloud computing, has made access to information quicker than ever before. The e-hailing sector is developing due to rising internet penetration across countries. According to Internet World Stats, the internet penetration rate was 63.8 percent in Asia, 88.2 percent in Europe, 43.2 percent in Africa, and 93.9 percent in North America. In addition, worsening traffic congestion and rising fuel prices are driving demand for e-hailing services. Transactions are shifting to real time and the trust in ecommerce is solidifying. We can characterize the behaviour of the customers/users under the following categories: The ride hailing economy is here to stay, and driven by a sense of perceived benefits, being affordable, convenient, efficient, and better for the environment, is building a stronger community based on trust between providers and users. The key factor for growth of global ride hailing market is increasing demand for personal mobility services, with surge in electric vehicles sales, rise in the industrialization and urbanization, rise in smartphone users, and increase in the number of ride sharing services platforms such as Ola, Lyft, and Uber. Ride hailing market is being occupied by the major players such as Uber, Ola, RideOs, Grab Lyft, Gett, DiDi, and many of the players have begun to implement electric vehicles for ride hailing. This has led to a demand surge in the electric vehicle market globally. Ride-Hailing Service Market Size is expected to grow from $48,922.78 million in 2021 to $98,745.11 million by 2028; it is estimated to grow at a CAGR of 10.6% The industry has grown at the above rate due to

the following technological trends supplementing the economy: Though the industry has been growing with great speed and velocity over the past decade, it has not been a smooth ride. Companies like Uber, Grab, Gojek, Lyft have to be at pole position and avoid being one of the back markers. As the F1 driver has to deal with problems like flatspot and brake bias on the race track, the ride hailing industry deals with its own set of curves in the form of these challenges: The Pitstop All F1 teams are supported by the pit crew for all requirements, right from monitoring the conditions of the car to functional changes required between laps and competition analysis. It is imperative for the pit crew to support the driver and the car at all times of the journey to ensure it manages to optimize the lap time and zoom ahead in position. Ride hailing companies like Uber, Grab, and Gojek also need this constant support to withstand the challenges they face in the industry. IT companies provide the "crew" and support their business needs, circumventing challenges, reducing costs, and increasing reach while digitally transforming and automating processes so that businesses can sustain in this new normal. Some key offerings provided by IT companies are as follows: Beyond the flag Today Ride-sharing is quickly gaining momentum by harnessing the power of digitalization. There are tests and pilots being run by organizations to understand the viability of autonomous vehicles and self-driving. This idealistic world would soon become a reality since organizations like Google and Uber are actively working on technologies to deliver an autonomous riding experience. One of the most likely ride-sharing trends for 2022 is an increase in the electrification of ride-sharing fleets. Electric vehicles are becoming increasingly popular, and companies like Uber are already exploring EVs. As more customers demand clean, sustainable transportation services, it will be necessary for Uber to expand its fleet with electric or hybrid vehicles. Abhishek Dhanuka Presales Consultant - Travel, Transportation, Logistics, Hospitality & Public Sector, Digital Operations & Platforms Abhishek has 2.5 years of work experience in the customer strategy and BPO presales domain. He has worked with clients and created solutions ranging from the following industries - logistics, airlines, ride-hailing, food-delivery, and hospitality. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy.
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Mapping the world efficiently

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for navigation apps, ride-hailing, autonomous cars, 3D analysis, utility asset management, urban studies, map and data services. Wipro's innovative new age delivery model helps you be nimbler, reduce costs and arrest revenue leakages. We specialize in GSIS domain offerings that are supported by our proprietary artificial intelligence (AI), machine learning (ML) and automation tools. Our vision is to earn out clients' trust and maximize value of their businesses by helping them in their journey to 're-invent' their business and operating models with our digital first approach and best in class execution through our geospatial mapping services. With over 15 years of operating history in the geospatial services, we support more than 100 customers with a strong global workforce of over 8,000 GIS associates. We have also implemented over 1,000 improvement initiatives working with various customers through our geospatial mapping technologies.   Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

Managing Governance with AI

----- Arcticle source ----- https://www.wipro.com/business-process/managing-governance-with-ai/ ----- Contact Wipro Expanding globally. Governing locally. Please fill the required details to access the content Managing Governance with AI AI-powered policy-as-a-service empowers multinationals to succeed September | 2022 In today's connected business environment, integrating with global client and partner ecosystem effectively is essential. Success requires navigating wildly diverse legal, regulatory and cultural landscapes. Staying attuned and adaptable to ever changing local social, political and cultural nuances is vital to connecting with diverse, multilingual, and multicultural audiences.   Savvy international players leverage technology to intelligently overcome harmful biases and socio-cultural differences to create and implement impartial and unprejudiced policies. Cultural awareness in global policymaking Maintaining sensitivity to local, political and cultural issues is essential for international organizations. Recently, a major auto manufacturer faced a considerable backlash after the official Instagram account of one of their dealerships posted a message supporting a separatist movement. Navigating the murky, often combative waters of social media requires awareness and understanding of the politics and cultural fabric in every locality where companies expand. Multinational corporations must be mindful of the implications of organization-wide decisions. Global success entails the complex job of effectively managing diverse partners, ecosystems and workers. Meeting the needs of a diverse, multi-cultural workforce requires localized, updated communication policies and procedures that are tweaked for product launches, recruitment, consumer advertising and social media posts. Failure to comply with local mandates risks incurring stiff fines, and

even criminal charges. Transforming policymaking from art to science Governments and corporations have widely adopted artificial intelligence (AI) to improve service and optimize operations. However, leveraging AI to manage policy is still relatively new. Automated algorithms detect patterns, forecast results and analyse success potential, which are key aspects of policymaking. While not a substitute for human policymakers, AI can support their efforts to crafting a comprehensive, efficient and fast approach to instituting inclusive, fair and culturally sensitive policies. How human bias can influence AI algorithms While AI can be an excellent tool for policymaking, users must be vigilant to prevent harmful biases from infecting predictive models and their potentially catastrophic consequences. Biases can creep into AI algorithms in many ways, often through stilted input data. A prime example is the instance of an e-commerce giant discovering its automated model for employment screening was inclined to select applicants based on certain words found more commonly in men's resumes than women. Algorithmic biases can even infect facial recognition technologies and natural language processing models, causing gender stereotypes. With proper protocols and programming and fixed periodical checks/reviews in place to protect against harmful and unintended biases, AI can significantly benefit policymaking on a global scale. Changing the face of businesses AI is transforming business as we know it. The predictive ability of AI to accurately forecast demands, optimize supply chains, set pricing and create new product offerings to satisfy consumer desires is dramatically improving strategic market targeting, sales budgeting and customer experience. Policy-as-a-Service for savvy, forward-looking businesses As previously discussed, in today's connected world, large multinational corporations must incorporate political and cultural nuances into their corporate governance. But then the question remains; how can a company effectively manage the myriad of legal and cultural issues across far-flung localities? Businesses can address these critical needs by leveraging Policy-as-a-Service that helps build policy effective algorithms, powered by cutting-edge AI for customers across industry segments. Policy-as-a-service from a capable partner can help multinational organizations identify risks and potential challenges when considering expansion to a new or existing market. A professional and efficient policy-as-a-service provider can bake in cultural and regional nuances in enterprise AI models and enable customers to filter content by nation, region and municipality, providing information on relevant political, regulatory and cultural issues. The machine learning models of a competent policy-as-a-service provider can identify risks pertaining to security, political, social and economic stability, misinformation, terrorism and insurgencies, COVID related restrictions, data privacy, tax and employment-related regulations and practices among many other factors. It is critical that enterprises leverage testing and training ML models to hone their accuracy and facilitate better decisions. Policy-as-a-service frameworks can be readily applied by AI systems to set up labelling trees/queues, create guidelines, inject jobs within queues, annotate large datasets (text, pictures, videos, objects) across dimensions-depiction, expression, intent, setting topic, etc., amidst the defined policies. There are plenty of ways your enterprise can benefit from an efficient and quality Policy-as-a-service that offers unique capabilities such as: The many cultural and legal implications of going global seem overwhelming. Wipro's vast experience and innovative technologies provide

a vital edge in succeeding in new markets. We empower businesses to focus on what they do best – creating new opportunities and value for customers.
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The Amigo Circle

About The Authors Contact Wipro Please fill the required details to access the content The Amigo Circle Positive Impact of an Informal Employee Resource Group (ERG) on Well-being at the Workplace May | 2024 Abstract Moderation of online User Generated Content (UGC) is a relatively recent profession. Content moderation professionals, time to time, flag and take down objectionable content on the Internet to ensure it is safe and secure place for everyone. In the same spirit, the Amigo Circle Mentoring Program was conceptualized at Wipro to provide a safe space for content moderators to meet, share experiences and issues, and learn techniques to maintain positive well-being. The Amigo Circle adapts to the structure of Employee Resource Groups (ERGs) and mentoring programs to tap into the therapeutic value of informal peer groups and protect psychological well-being. The Amigo Circle consists of self-nominated, experienced Champs trained by mental health professionals to facilitate the Amigo Circle meet-ups. The colleagues of the Champs are collectively called Amigos. We have conducted a study to investigate the effectiveness of the Amigo Circle. Using the program, we investigated the differences in well-being scores among employees who were a part of the Amigo Circle compared to those who were not. We conducted exploratory analyses on the feedback from members of the Amigo Circle on the program's effectiveness. Several promising trends were found. Members of the Amigo Circle had lower scores in depression, anxiety, and stress obtained from the DASS-21 compared to a control group of non-members. A higher percentage of the Amigo Circle members reported they had someone to talk to when stressed than non-members. Additionally, there was positive feedback on the program. More than 80% of members reported a greater sense of belongingness and reported that the Amigo Circle had helped them become more aware of their thoughts and feelings, ultimately making it comfortable to talk about well-being. A similar positive sentiment was reflected in the word Cloud derived from the written feedback provided by members. Overall, the Amigo Circle program succeeded in enhancing mental well-being by having moderators openly discuss well-being issues to help overcome any stigma, shame, and secrecy around mental well-being, become more aware of one's thoughts and feelings, and develop a sense of belonging to the organization through connectivity with colleagues. Introduction In the light of fostering a culture of psychological well-being in organizations, the Amigo Circle (i.e., circle of friends) was conceptualized to bring together employees who share similar experiences and familiarity with work. More specifically, the Amigo Circle was created for employees in the content moderation space. This circle was intended to allow employees to freely express their thoughts and views about the nature of their work, with the comfort of facilitation done among themselves. The Amigo Circle leverages the therapeutic value of informal peer groups to protective emotional well-being at large. The Amigo Circle is

structurally similar to many informal ERGs and mentoring programs. Employee Resource Groups and Organizational Mentoring ERGs or affinity groups have existed for over 60 years (1960s; Douglas, 2008[1]). ERGs are voluntary, employee-led groups with employees going beyond their core jobs to be a part of the group. ERGs provide social and professional support and avenues for information sharing (Wellbourne et al., 2015; Kravitz, 2008; McGrath & Sparks, 20052). ERGs are sponsored mainly by the organization but are created based on employee needs. They adopt a bottom-up approach to the need being addressed. Welbourne and Leone McLaughlin (2013) identified three overarching types of ERGs: ERGs are becoming more prevalent in Fortune 500 and mid-sized companies due to their benefits at the organizational and employee level (Wellbourne et al., 20153). Examples of organizational benefits include fostering racial inclusion, bridging cultural differences, and boosting the company's reputation (Kaplan et al., 20094). As for employee-level benefits, it was found that mentoring within the ERG contributes to a positive outlook for black managers regarding their careers (Friedman et al., 1998). ERGs have been shown to improve communication within and across groups, aid in honing problem-solving skills and professional development, and build a culture of trust and community (McGrath & Sparks, 2005; Welbourne & Ziskin, 2012; Van Aken et al., 19945). Organizational mentoring programs have also shown similar benefits. Mentoring involves a dyadic relationship in which the mentor shares and disseminates wisdom or knowledge to the mentee (Bozeman & Feeney, 20076). A friendship is built over a level of commitment and trust where both the mentor and mentee can share their opinions, views, and experience with each other without the fear of passing judgment (Carter & Youssef-Morgan, 2019; Kram, 1988; Kram & Isabella, 1985; Pettinger, 20057). This arrangement has proven to provide emotional support and career advances as well as influence job performance (Carter & Youssef-Morgan, 2019; Ingram & Roberts, 20008). Despite the rising prevalence of ERGs and mentoring practices in organizations, there is an underwhelming amount of research investigating the impact of ERGs on individual psychological well-being, especially in organizations (Wellbourne et al., 20159) and more so in the Online Trust and Safety space of content moderation. Conceptualization of the Amigo Circle As a profession, moderation of online User Generated Content (UGC) exists in a gauzy, grey zone. The job of content moderators is to flag objectionable content or take it down, is not easy. However, they keep at it, making the Internet a safe and useful space for everyone. Content moderation is still nascent, and there is limited evidence-based data and research published on this work's impact on employees' well-being. We can, however, draw on the extensive research available in other occupations that deal with secondary stress or vicarious trauma, which is triggered by direct or indirect exposure to someone else's trauma. Content moderation is a relatively new profession. Few understand the nature of the work or how it affects moderators' well-being. The moderators cannot discuss workplace-related issues with their friends and family the way most of us usually do. Many cannot discuss the impact of emotional distress from monitoring inappropriate content as societal stigmas around mental well-being are still prevalent. Naturally, they feel isolated—a condition made severely acute by the COVID-19 pandemic. Many moderators often seek workplace support. Wipro recognized this need. In 2020 the Amigo Circle program was launched to provide moderators with a

safety valve. The Amigo Circle provides a safe, non-judgmental space where discussions are kept confidential (unless a professional mental health intervention is needed). The Amigo Circle aims to have moderators openly discuss well-being issues, overcome any stigma, shame, and secrecy around mental well-being, develop a sense of belonging, work off any issues, and obtain psychoeducation on enhancing and maintaining positive well-being levels. This is expected to allow moderators to continue working, demonstrating optimal efficiency and judgment that their job demands. Structure of the Amigo Circle The structure of the Amigo Circle is similar to the structure of an ERG and organizational mentoring. Each Amigo Circle consists of a Champ and several Amigos. Champs are self-nominated employees who have spent at least six months as a moderator and understand the challenges of the job. These Champs are trained to help moderators (whom we call Amigos), who are also colleagues, maintain balance by functioning as empathetic sounding boards. Mental health professionals train the Champs in mentoring skills, empathy, active listening, and destigmatizing mental health. Champs maintain regular connects with these professionals for continual psychoeducation that can be shared with the Amigos. The current Champ to Amigo ratio is 1:9. The Champs and the Amigos meet on a fortnightly basis. Amigos use the meetings to voice their concerns and share their experiences. The Champs facilitate these discussions and impart knowledge on relevant coping techniques everyone can practice – for example, mindfulness, grounding exercises, journaling, etc. Investigating the Effectiveness of the Amigo Circle We have conducted a study to investigate the effectiveness of the Amigo Circle. Using the program, we investigated the differences in well-being scores among employees who are part of the Amigo Circle compared to those who are not. We also obtained feedback from the Amigo Circle members on the program's effectiveness. It is hypothesized that employees who are a part of the Amigo Circle would have better well-being scores compared to employees who are not a part of the Amigo Circle. We expect to observe this phenomenon due to several reasons. First, the Amigo Circle may pose as a social support network. The reciprocal relationship developed among its members would foster a sense of belonging and thus promote greater well-being levels (Hammell et al., 2014[10]). Second, applying the dyadic exchange dimension of social exchange theory (Homans, 1974[11]), a mutual commitment would arise among the members to break the 3s' – stigma, shyness, and secrecy – around discussing mental health. This would promote recognizing, discussing, and resolving any potential issue. Third, according to resource theories (Kram, 1985[12]), the Amigo Circle would provide the resources to enhance psychological well-being. The feedback data was intended to understand whether the aforementioned factors were the underlying reasons that enhanced well-being levels. Thus, an exploratory analysis was conducted on the feedback data to further understand the impact of the Amigo Circle. Methodology Participants The Amigo Circle program comprised 312 employees (32 Champs and 280 Amigos). Our well-being surveys were voluntary to complete. We obtained well-being data from 182 employees (20 Champs and 162 Amigos). A location/work-process matched control group of 182 non-Amigos was identified among employees who had completed the well-being survey. Measures Well-being scores Well-being was conceptualized as the scores of depression, anxiety, and stress from the Depression, Anxiety, and Stress Scale (DASS-21). DASS-21 is a 21-item self-

report instrument measuring the aforementioned three related negative states. The DASS-21 has sound psychometric properties with strong reliability and validity (Norton et al., 200713). Additionally, we looked at the percentage of Amigos versus non-Amigos who reported whether they had someone to talk to when stressed. Feedback Data Feedback forms were given to members of the Amigo Circle. The form was designed to measure the level of belongingness, level of comfort in discussing well-being matters, whether the individual is more aware of their thoughts and emotions because of the Amigo Circle, and how much they look forward to these sessions. Champs were also asked whether they saw Amigo Circle as an opportunity to help their colleagues, take on leadership roles, positively impact their colleagues, and help others become more comfortable discussing well-being matters. Amigos were additionally asked if their needs were recognized and addressed, about the satisfaction of their relationship with the Champs, and if they feel the organization cares about their well-being. Lastly, Champs and Amigos were asked to provide written feedback on how the Amigo Circle had helped them. Analyses An independent sample t-test was conducted to assess if DASS-21 scores were different among Amigos and non-Amigos. Non-parametric alternative to the independent sample t-test (Man Whitney test) was conducted to determine if a higher number of Amigos reported they had someone to talk to when stressed compared to non-Amigos. Exploratory analysis was conducted on the feedback survey data. Lastly, a word cloud was obtained based on the keywords from the written feedback using the Natural Language Toolkit (NLTK; https://www.nltk.org/) with Python. Results Both, members of the Amigo Circle, Amigos and non-Amigos (the control group), are in the normal range of scores for depression, anxiety, and stress. Although both groups are in the normal range, Amigos had lower scores in depression, anxiety, and stress compared to non-Amigos (refer to Figure 1); Depression: Amigos – 5.38 ± 0.48, Non-Amigos – 5.50 ± 0.46; Anxiety: Amigos – 5.56 ± 0.42, Non-Amigos – 6.04 ± 0.45; Stress: Amigos – 5.59 ± 0.44, Non-Amigos – 6.58 ± 0.48; $t_{Depression} = -0.20$, $t_{Anxiety} = -0.78$, $t_{Stress} = -1.52$, $p > 0.001$. This trend favors our postulate.   Figure 1 shows Amigos have lower scores in depression, anxiety, and stress compared to non-Amigos, as obtained from DASS-21 scores Additionally, a higher percentage of Amigos (80.87%) reported they have someone to talk to when stressed compared to non-Amigos (76.80%; refer to Figure 2); $t_{MannWhitneyU} = 15886$, $p > 0.001$. Again, this trend is in line with what we expected. Figure 2 shows that a higher percentage of Amigos have someone to talk to when stressed compared to non-Amigos An infographic of the findings from the exploratory analysis of the feedback data is provided (Figure 3). Overall, the feedback showed that the employees received the Amigo Circle positively. Figure 3 shows positive feedback for the Amigo Circle program from its members The word cloud of the feedback highlighted many positive comments on how the Amigo Circle had helped its members (Figure 4). Keywords such as helped, distress, good, relaxed, aware, improved, positive, approachable, etc., dominated the feedback. Figure 4 reflects the positive feedback on how the Amigo Circle has helped its members Discussion This study investigated the effectiveness of the Amigo Circle program. The Amigo Circle program was conceptualized to provide content moderators of the online UGC a safe space to gather employees who share similar experiences and have work familiarity. The Amigo Circle consists of self-nominated, experienced (in

content moderation) Champs trained by mental health professionals to facilitate the Amigo Circle meetups. Their colleagues form the Amigos. The Amigo Circle taps into the therapeutic value of informal peer groups, mainly ERGs and mentoring programs, and acts as a protective layer to promote psychological well-being. The goal of the Amigo Circle is to have moderators openly discuss well-being issues, overcome any stigma, shame, and secrecy around mental well-being, develop a sense of belonging, work off any issues, and obtain psychoeducation on how to enhance and maintain positive well-being levels. This is expected to allow moderators to continue demonstrating optimal efficiency and judgment in their job demands. As hypothesized, compared to the work process and location-matched control group, the Amigo Circle program members had lower scores in depression, anxiety, and stress measures collected using the DASS-21. Although this difference was not statistically significant, the trend looks promising as it reflects that the program may enhance well-being levels. Additionally, supporting the program's effectiveness was a trend that found a higher percentage of members reporting they had someone to talk to when stressed compared to non-members. Feedback data was obtained to understand the potential underlying factors that promote well-being levels among members of the Amigo Circle. Several important findings were obtained from the exploratory analyses of the feedback data. First, it was found that approximately 85.9% members reported they felt a strong sense of belonging to the organization, 81.5% reported they looked forward to their connects, and 89.9% showed satisfaction with their mentoring relationship. These findings lend substantial support to the conjecture that the reciprocal relationship that would have developed among members of the Amigo Circle would foster a sense of belonging. Being a part of the Amigo Circle gives access to a social support network where members can discuss anything from work-related to person-related matters in a safe, non-judgmental environment. Thus, a greater sense of belonging to such a social support network would promote greater well-being; a common phenomenon found throughout the literature (for example, see Hammell et al., 201414) Second, 81.5% of members reported being comfortable talking about well-being, and 94.6% reported being aware of their thoughts and feelings. This corroborates the notion that the Amigo Circle program aids in overcoming the 3s'–stigma, shyness, and secrecy–around discussing mental health issues. Additionally, it was seen that 94.9% of the Amigos reported that their needs were recognized and addressed during their meetings. This validates our notion that the Amigo Circle program promotes recognizing, discussing, and resolving any potential issue. The abovementioned findings may be explained by applying the dyadic exchange dimension of social exchange theory (Homans, 197415). According to this theory, well-being may be enhanced through reciprocity between the Champs and the Amigos. Amigos may feel indebted to the Champs' investment in providing a safe space to discuss anything and psychoeducation. Thus, as a tangible return to the Champs' investment, Amigos are motivated to reciprocate by fully using their sessions and working on their well-being. Another view of the social exchange theory is that with continual interaction over time, obligations are generated through mutual commitments (Emerson, 196716). Applied to the current situation, the obligation would be the continual effort to look after their well-being levels. Champs invest time, energy, and other resources in obtaining the training and knowledge to facilitate and impart relevant psychoeducation

skills during the Amigo Circle sessions for social, economic, or political gains. Here, 84.6% of Champs see the Amigo Circle program as an opportunity to take on leadership roles (political gain) and positively influence their fellow Amigos by enabling them to be comfortable talking about their well-being (social gain). Amigos perceive people at work to care about their well-being (as reported by 82.3%), thus staying motivated to work on their well-being levels. Overall, this process allows all members of the Amigo Circle, both Champs and Amigos, to pay greater attention to maintaining positive well-being levels, often reflected in their well-being scores. Lastly, according to the resource theories (Kram, 198517), the Amigo Circle would provide the resources to enhance psychological well-being. This notion is supported by our findings from the word cloud designed from the keywords from the written feedback by members on how the Amigo Circle helped them. Words such as helped, good, distress, relaxed, feeling, improved, etc., underline how the Amigo Circle program was resourceful in promoting well-being. All trends among Amigos compared to non-Amigos were in line with the hypotheses, but they did not reach statistical significance. One plausible reason for not reaching statistical significance could be the nature of the control group. The control group was identified by matching only the work-process and location of work. In future, age should also be factored in so that the control group becomes work process, location, and age. Age could be a potential protective factor for well-being levels, with older people having greater levels of well-being (for example see Leeann Mahlo et al., 202018). For future research, different measures of well-being can be assessed to see if the Amigo Circle has greater well-being levels. For example, the professional quality of life questionnaire could measure compassionate satisfaction, burnout, and secondary traumatic stress. Another measure could be resilience levels. Regardless, the trend where members of the Amigo Circle have lower depression, anxiety, and stress scores shows that the Amigo Circle program adds an extra layer to promote greater well-being. Conclusion Findings from this study point toward the potential benefits of the Amigo Circle program. Members of the Amigo Circle program have greater well-being levels compared to non-members. The study also identify potential underlying factors driving an individual's well-being levels – mainly, the well-being benefits due to a greater sense of belonging to a social support network, the development of a mutual commitment among the members to break the 3s'– stigma, shyness, and secrecy – around discussing mental health issues. This would promote recognizing, discussing, and resolving any potential issue. Lastly, the Amigo Circle provides the resources to enhance psychological well-being. References 1. Douglas, P. H. (2008). Affinity groups: Catalyst for inclusive organizations. Employment Relations Today, 34(4), 11–18. https://doi.org/10.1002/ert.20171 2. Kravitz, D. A. (2008). THE Diversity–Validity Dilemma: Beyond Selection—The Role Of Affirmative Action. Personnel Psychology, 61(1), 173–193. https://doi.org/10.1111/j.1744-6570.2008.00110 3. McGrath, R., & Sparks, W. L. (2005). The importance of building social capital. Quality Control and Applied Statistics, 50(4): 45-49. Welbourne, T. M., Rolf, S., & Schlachter, S. (2015). "Employee Resource Groups: An Introduction, Review and Research Agenda." Academy of Management Proceedings, 2015(1), 15661. https://doi.org/10.5465/ambpp.2015.15661abstrac 4. Welbourne, T. M., Rolf, S., & Schlachter, S. (2015). "Employee Resource Groups: An Introduction, Review and Research Agenda." Academy of Management

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D. (2020). Older and more mindful? Age differences in mindfulness components and well-being. Aging & Mental Health, 1–12. https://doi.org/10.1080/13607863.2020.1734915 Bindiya Lakshmi Raghunath Bindiya Lakshmi Raghunath is the Global Research Analyst for Wellbeing and Resilience, for the Consumer Business Wipro-iCORE. She brings her expertise in social, affective, and cognitive neuroscience to understand and consequently develop evidence-based approaches to promote employee wellbeing, grounded by the biopsychosocial framework. Bindiya is a graduate from Nanyang Technological University, Singapore, with a decade of experience in human behavioural neuropsychology research. She has various publications in scientific journals, presented across various international conferences, and delivered numerous lectures on cognitive neuroscience. Her vision is to bridge the gap between academic research and practical implementation of findings across wellbeing in organizations. She also enjoys designing homes, dancing, and aerial silks. Dr. Aparna Samuel Balasundaram Dr. Aparna Samuel Balasundaram, is the Global Head for Wellbeing and Resilience, for the Consumer Business for Wipro-iCORE. She successfully built and executed a clinical and evidence-based approach to employee wellbeing and psychological health, incorporating a DEI lens, for this vertical. She is an award winning and published thought leader, TEDx speaker and has over 24 years of experience in mental health and wellbeing, with a domain expertise in Trust and Safety. She has rich experience across corporate and behavioral health care settings, with global training in both management and clinical aspects- University of Pennsylvania, Columbia University, New York University, NIMHANS and TISS, India. She is also a Lecturer at Columbia University, School of Social Work and makes time to garden and dance.
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Protecting the wellness of online content moderators

----- Arcticle source ----- https://www.wipro.com/business-process/protecting-the-wellness-of-online-content-moderators/ ----- About The Author Related Articles Contact Wipro Please fill the required details to access the content Protecting the wellness of online content moderators May | 2024 Within the growing mass of User Generated Content (UGC) is a continuous influx of violent, exploitive, hateful, and otherwise harmful images, videos, and speech. This content defeats the purpose of social media as a platform for creative expression and personal connection. Protecting users from egregious content and restoring the Internet to serve its original purpose is largely performed by a noble crop of content moderators. Content moderators are our digital guardians, our superheroes, who are tediously flagging objectionable content making the Internet a safe space for everyone. Potential wellbeing risks faced by content moderators Currently, there is limited scientific data and research on any impact on the psychological wellbeing of content moderators. However, extensive research is available on secondary stress or vicarious trauma triggered by direct or indirect exposure to someone else's traumatic event experienced in other

professions, such as Internet child exploitation investigators and journalists covering traumatic events like wars, homicide, or natural disasters. This publication from the National Collaborating Centre for Mental Health (UK), underscores the long-term effects of secondary stress: "We know that within the broader population of people exposed to secondary trauma, 7.8% experience lifelong symptoms, whereas 3.6% will have a 12-month period at which they exhibit full criteria for PTSD". Borrowing from this secondary traumatic stress literature, a preliminary understanding maybe shaped about any potential psychological impact amongst content moderators. The role of AI in content moderation AI is a vital technology that continues to grow in its effectiveness in content moderation. Machine learning, optical recognition, and natural language processing are also effective at identifying fallacious stories, specified hate phrases, and spotting offensive images. However, the complexities of determining meaning, context, and intent are well beyond the current capabilities of pure automation. As a result, humans bear a large share of moderation duties, making it urgent to put a structured approach placing well-being at the heart of the content moderation process. Furthermore, due to the sensitive nature of their work, content moderators may not be able to openly discuss work with family and friends like how most of us usually do. Being a relatively new profession, much needs to be understood about the impact of content moderation. This indeed calls attention on the psychological wellbeing of content moderators. Preventing, protecting, and promoting wellbeing On the brighter side, there is no need to wait for the any potential impact of content moderation to kick in before taking necessary action. Borrowing from existing literature of similar trauma-exposure professions, any suspected potential impact of content moderation can be negated before its augments through providing wholesome wellbeing programs to the content moderators. It is recommended that the wellbeing programs of organizations are governed by the Occupational & Psychological Health and Safety model. These programs must span across the employee life cycle with focus on preventive, protective, and promotive approaches toward employee wellbeing covering Biopsychosocial aspects. Ideally, wellness initiative should be multileveled and multifaceted, ranging from individual to group level and at the organizational level. Research and data-driven decision-making must be central to employee wellbeing approach. Programs must be chosen based on felt needs of the employees or anticipated needs. It is important to build on the sense of purpose and pride in moderating content and gear up the content moderators with a psychological safety toolkit providing them with the right knowledge, attitude, and behavior towards mental wellbeing whilst they take on the role of a digital guardian. Additionally, creating a sense of community support and normalizing mental wellbeing through thought leadership ensures that content moderators have a meaningful and positive work journey. Dr. Aparna Samuel Balasundaram Dr. Aparna Samuel Balasundaram is the Global Head for Well-being and Resilience for the Consumer Business for Wipro-iCORE. She successfully built and executed a clinical and evidence-based approach to employee well-being and psychological health, incorporating a DEI lens for this vertical. She is an award-winning and published thought leader and TEDx speaker with over 24 years of experience in mental health and well-being, with a domain expertise in Trust and Safety. She has a rich experience across corporate and behavioral healthcare settings, with training in management and clinical

aspects from the University of Pennsylvania, New York University, NIMHANS, and TISS, India. She is also an adjunct lecturer at Columbia University, School of Social Work. She lives in Austin but is a global citizen and makes time to garden and dance, as her self-care practice. Today customers realize that "process value creation" does not necessarily result in "business value creation". In this paper we explore the purchase trends and concerns issuing banks are facing in managing their disputes and chargeback processes. Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. =====================

How HR tech can empower blue-collar employees to define their new normal

----- Arcticle source ----- https://www.wipro.com/business-process/how-hr-tech-can-empower-blue-collar-employees-to-define-their-new-normal/ ----- Contact Wipro Please fill the required details to access the content How HR tech can empower blue-collar employees to define their new normal December | 2022 Six key strategies to align to employee needs and enhance employee experience With rapid changes in the world of work, employers need to focus on transforming employee experience to ensure business success. Research reveals that 55% of blue-collar employees feel that their employers do not understand their daily financial or personal challenges. At Wipro, we believe that this challenge can be addressed by investing in the right HR technology that delivers a superior, end-to-end employee experience. In addition, new digital capabilities such as self-service, real-time dashboards, virtual IVRs, and attendance management systems can be accessed through mobile apps and enable everyone, including the field workforce, to log their in/out time in a few clicks. In today's competitive labor market, it is crucial to make genuine efforts to secure, engage, and nourish the organization's talent. Just like white-collar employees, blue-collar employees also want positive engagement from leaders in their organizations. Here are six key actions that enterprises can take to enhance blue-collar employee engagement and experience: Download our playbook titled - "How HR tech can empower blue-collar employees to define the next normal?" - to learn more about how HR and business leaders can develop a happier, high-performing team with a distributed workforce. =====================

Reimagining a safe and compliant workplace

----- Arcticle source ----- https://www.wipro.com/business-process/ reimagining-a-safe-and-compliant-workplace-the-blue-collar-edition-a-mitie-playbook/ ----- Contact Wipro Please fill the required details to access the content Reimagining a safe and compliant workplace—The blue-collar edition The blue-collar edition January | 2023 Implement a digital HR solution to make blue collar workers' health and safety an organizational priority. The International Labour Organisation's (ILO) report on World Day of Safety and Health at Work—2022, outlined that nearly 2.9 million workers die every year due to occupational accidents and diseases, and at least 402 million employees suffer non-fatal occupational injuries. This is reason enough for organizations to design health and safety strategies to keep employees safe, boost productivity, and reduce organizational costs and liabilities. Blue-collar firms must craft a comprehensive reporting mechanism for health and safety performance to facilitate effective decision-making. Data and technology are critical enablers to ensure compliance with external stakeholders like regulatory bodies, insurance companies, independent adjusters, etc. In addition, organizations can also focus on employee engagement. Technology can play a vital role in fostering a safe and healthy workplace culture for blue-collar and all employees. Wipro's playbook illustrates three simple steps to navigate towards a compliant and safe workforce with technology as an enabler. Download this playbook and learn how to build a safe work environment that attracts, retains, and nurtures the blue-collar talent. =====================

Streamlining property claims effectively using virtual collaboration

----- Arcticle source ----- https://www.wipro.com/business-process/ streamlining-property-claims-effectively-using-virtual-collaboration/ ----- Contact Wipro Please fill the required details to access the content Streamlining property claims effectively using virtual collaboration April | 2023 Wipro and Livegenic (a firm that provides enterprise technology services and a virtual collaboration platform for insurance), together hosted a Fireside Chat on why digital claims management is critical to the operations of any insurance company. The panel led by Edward Kenny—Director of Customer Success/Account Management at Livegenic, Soumya Ranjan Dash—Ex-General Manager, Global Insurance Delivery at Wipro, Troy Jenson—Property and APD Manager at Bear River Mutual, and Dennis Ingersoll—Director of Claims at Allianz, explored how insurance companies can empower themselves to deliver personalized, swift, and virtual claims support to their customers. This article is summary of the discussion. To

view the fireside chat,please click here Property claims in the US are on the rise due to more frequent severe weather events, changes in construction methods, and fraudulent claims among other reasons. A research from the Insurance Information Institute (III) outlined that 6% of insured homes in America had a claim in 2020, and 97% of all homeowners insurance claims were property damage claims. However, the types of property damage varied. Wind and hail (34.1%), water damage and freezing (28.7%), and fire and lightning (26%) accounted for the most claims. Theft (1.8%) and classified as other (5.7%) contributed to the fewest claims. These percentages vary yearly due to the frequency and severity of weather-related events like hurricanes and winter storms. Another significant influence is US consumers and their expectations for claims service. A grasp of both opens the door to streamlining claims processing and improving the overall service to the insured. This reason is enough for insurers to simplify manual claim management workflows by leveraging remote and virtual inspection apps. Here's how. High frequency, low severity vs. low frequency, high severity claims The Insurance Information Institute (III) states that insurers classify claims by the average number per 100 policies (frequency) and the average amount to be paid for each claim (severity). As a result, there are two types of property claims: • high frequency, low severity — e.g. pipe-burst, kitchen fire, water heater leak, etc. • low frequency, high severity — e.g. natural disasters such as hurricane or tornadoes In both these types of claims, remote and virtual inspection seems to be the best way to tackle the incoming claims. In case of high frequency and low severity claims, customers can use the virtual collaboration platform to live stream property damage evidences in real time. They can also share property damage evidences in the form of photos, videos, witness testimony, and proof of insurance. Setting up a remote inspection takes just few seconds, and inspection can be completed by claims examiners in minutes. This enables nothing but faster settlement of claims. Previously, when a catastrophic event such as hurricane stuck, the only option was to wait for the debris to be cleared so that claims examiners or third party adjusters could visit the loss site and inspect the properties. This was a lengthy process where every single loss needed to be documented, pictures to be taken, sent to home office for evaluation and estimation. Now with the Remote Claims Assessment's inspection app, as the recovery process begins, inspectors can do a live video streaming with home office claims examiners and start resolving the claim faster than before. In some cases, water damage may go dry before a claims inspector visits the property in person for assessment. In these cases, mold and fungus may affect the property which may lead to bodily injury claims. Early inspection and repair approval, especially in such cases, will help in not only to begin faster repair work but also mitigate the loss for insurers. Early observation offers timely documentation of the subrogation opportunity and a far greater window for recovery. Policyholder expectations for claims handling are on the rise With any loss, policyholders expect claim resolution in days or weeks, not months. Further policyholder wishes to directly discuss the claim with claims adjusters so they can obtain first-hand information. Dennis Ingersoll, Director of Claims for Allianz, noted how customer expectations have changed over time, "In the last few years, the expectation from our customers is that they can communicate with us from any channel, and they expect an immediate response. So it's changing the dynamics, the way

claims get processed, and the expectations on us as one of their providers."
"When we launched our Livegenic product," said Edward Kenny, Livegenic's
Director of Customer Success/Account Management, "it was back in 2014
with the goal to build a communications tool that allows carriers and
policyholders to engage throughout." The way forward for property insurers
Livegenic's virtual claims processing tool is designed to empower adjusters
and claims processors to streamline claims processing. Troy Jensen,
Property and APD Manager at Bear River Mutual, who also shared about his
positive experience with the Livegenic tool, believed technology like
artificial intelligence (AI) and machine learning (ML) will continue to
revolutionize claims handling. He further added, "In the next five years, we'll
have technology that analyzes real-time property images, provides the
estimate, guides the process through the review step, and then takes action
on the estimate (or change) deciding to process and move to payment — all
without the involvement of anyone. That's where I think the technology is
headed." According to Livegenic, adjusters can fully document more than
60% of all minor property claims within 24 hours of a virtual inspection. In
fact, Livegenic was also named by The Best Claims Solutions as the Best App
for Adjusters in 2022. =====================

Wipro's Approach to Patient Safety

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-
approach-to-patient-safety/ ----- Contact Wipro Please fill the required details
to access the content Wipro's Approach to Patient Safety March | 2023
Patient safety as a framework We at Wipro see health care as a discipline
that is constantly advancing and becoming more sophisticated, while at the
same time adding new risks to patient safety. We wholeheartedly concur
with the assessment by the World Health Organization (WHO) of patient
safety as a framework of organized activities. This framework creates
cultures, processes, procedures, behaviors, technologies, and environments
in healthcare for lowering risk and reducing occurrence of avoidable harm.
We also note that, over the past few years, patient safety has become a more
prominent issue in the public eye, since the pandemic exposed the
shortcomings of healthcare systems by laying bare their inadequacies. While
we do agree that there is some risk involved in all aspects of healthcare, a
patient safety framework focuses on keeping it to an acceptable level.
Processes and procedures Based on our decades of experience, we echo the
widely used practice of "systems thinking" for the practices and procedures
of patient safety. Here, the focus is on having layered multiple defenses in
the system. That way, when one risk appears already, it is likely that the next
layer of defense will help prevent a patient safety event from happening. For
instance, in the post-marketing support to our pharma clients, Wipro has
multiple layers of quality checks operating before we report any AEs. This
practice helps us greatly to identify any near misses before we finally submit
a case, and to maintain that gold standard of quality. Culture, behavior and
environment Another important aspect to enhance patient safety is to build
a strong patient safety reporting culture. We suggest this should be based

upon a "just culture" — i.e., a culture that successfully focuses on and learns from larger systemic issues rather than blaming individual staff when things go wrong. In Wipro's experience in patient safety reporting, the following two key approaches have helped us: Technology as the cornerstone We strongly feel that technology is the cornerstone of patient safety with the greatest unrealized potential. This is particularly true of artificial intelligence (AI)-based technologies that can interact with patients and potentially provide prescriptive analytical solutions as well as fundamental components of clinical judgements, or at the very least, clinical recommendations. In our view, digital twins is one next generation AI-based breakthrough technology that could increase patient safety immensely. Patient-facing interventions could be evaluated on the patient's digital twin before being used on the patient. Meanwhile, with respect to current technological interventions with health care personnel (HCPs), we have been observing as well as adopting great advancements in tools for clinicians to drive their best performance, ultimately reducing the occurrence of avoidable harm. Factors critical to promoting patient safety The COVID-19 pandemic emphasized the critical role the healthcare system plays in reducing suffering and protecting public safety. Hospitals are expected to provide top-notch healthcare services. However, hospitals can sometimes be rife with hidden risks due to the possibility of medical errors or infections. In fact, as cited by the WHO in a recent study, "Globally, as many as 4 in 10 patients are harmed in primary and outpatient health care. Up to 80% of harm is preventable. The most detrimental errors are related to diagnosis, prescription and the use of medicines." The factors listed below are those that we believe are essential for promoting patient safety. Key sources of AE reporting Regulatory authorities in each region receive voluntary reports of AEs directly from healthcare professionals, consumers, and others. Still, according to the FDA Adverse Event Reporting System (FAERS), this type of voluntary reporting only accounts to about 4% of all reports received by them as of 2022. The manufacturers of the products may also receive complaints from consumers, healthcare professionals and others. In fact, this type of report amounts to about 96% of all reports for US FDA as of 2022 as published in the FAERS. Meanwhile, based on the industry trends we have observed, getting reliable reporting of side effects and other AEs after approval is becoming increasingly necessary. More and more drugs and vaccines are securing approvals after shorter trials with fewer people. We expect reports from patients outlining their experiences with novel medications, including minor AEs, will become more important in the future when regulators decide whether to approve a product. Patients might take the lead on this problem with respect to HCPs, as AEs directly affect their quality of life. Clearly demonstrating the trend to more reporting is the massive increase from 1,068,034 reports in 2013 to 2,334,820 in 2021 in the FAERS Dashboard. Of reports submitted in 2021, 1,215,927 were from consumers, 1,102,990 were from health care professionals, and the remainder were unspecified. Barriers to AE reporting We consider vaccines very safe and effective. However, they have been linked to several major and minor AEs following immunization (AEFI). If not reported in a timely way and examined properly, these AEFIs can cause severe avoidable patient safety issues, spread misinformation and undermine vaccine confidence. Studies have shown that many physicians are reluctant to participate in programs to report medical errors, and that in US and UK underreporting of

adverse events may be as high as 96%. In an Australian study published in 2022, 66.4% of pharmacists, nurses, and medical officers responding had encountered adverse drug reactions (ADRs) in their clinical practice, but only 41.8% had ever reported an ADR. A total of 64.9% said they had not received any training on ADR reporting. Based on our decade long experience in Post Marketing Surveillance processing of vaccine AEs for 30+ countries and industry knowledge, we believe the following stand today as major roadblocks to AE reporting. Inadequate training on AEFI surveillance and reporting: With the right training, we can enable development of a higher level of knowledge, a more optimistic outlook on AEFI surveillance and reporting, and an enhanced ability to identify and report AEFIs. At Wipro, we have a 12-week comprehensive AE reporting training program for new HCP hires as well as regular refreshers. Shortage of time: Several study findings suggest that since they encounter many AEs during their daily practice and lack the time to record all of them, many healthcare workers decide to report only certain AEs. Assessment variance among reporting HCPs: Despite standard AE definitions from the International Conference on Harmonization (ICH), the assessment of AEs varies significantly among HCPs, causing errors in correct AE reporting. Misreporting and miscoding of AEs: Our experience also suggests it is difficult to manage and analyze AE data if the fields in reports pertaining to dosage, formulation type, duration, and length of exposure to AEs are not properly stated and classified. This can also raise false alarms. Lack of enough published case reports: An established method of alerting about drug and vaccine risks is to publish reports in medical journals regarding suspected AEs. These are among the signal-generating reports that clinicians can easily obtain. But these reports are few and often have limitations, such as lack of adequate documentation. Alternative ways for capturing clinical reports of AEs include regulatory reports, longitudinal patient records, clinical or post-marketing studies, media and other websites, patient support programs, and cohort-event monitoring. Uniform standards for AEs to build stronger AE data Global and regional healthcare institutions like the ICH, WHO, FDA, and European Medicines Agency (EMEA), have clearly defined the standards for identifying and reporting Adverse Drug Events (ADEs). These include AE definitions and guidelines for reporting, collection of AE data in registries, standard nomenclature for event coding, and AE management. However, even after such comprehensive uniform standards, the level of AE reporting does not remain uniform globally. Therefore, the primary objective of the healthcare systems should be to enhance awareness regarding AE reporting not just among HCPs but also among the general public, with a specific focus on developing countries. For service providers like Wipro, there is also a major need to adhere to the established uniform standards. Our case processors must have competence to assure correctness and consistency because they are in charge of processing AE data and coding AEs into a standard nomenclature. By using coding conventions such as MedDRA to code the exact terms, we can capture the core data accurately, thoroughly, and in a manner that is as close to "natural" clinical language as feasible. This increases the possibility that safety signals will be picked up. For a leading multinational pharmaceutical and biotechnology corporation producing the Coronavirus vaccine globally for ages 12+, Wipro ensured the required regulatory compliance and patient safety process for the vaccine. The client's challenge

involved the backlog of Adverse Events and volume spikes that kept growing as more and more countries began approving their vaccine in a very short period. If unaddressed, this could have resulted in regulatory non-compliance. To tackle this situation, they needed expert healthcare professionals to manage their adverse event reporting. However, a distributed workforce during the pandemic posed a significant roadblock to sourcing and training resources quickly. In addition, the regulatory authorities were constantly releasing updates on conventions for performing case processing. Cases from different countries required in-depth understanding of different country level conventions, adding to the complexity of the process Keeping up with such a high frequency of updates and tracking digital acknowledgments and signoffs required immediate attention as the pandemic continued to ravage the world. Fortunately, Wipro was ready with our decade plus years of experience for both swift sourcing and training of the right talent. Wipro ramped up hundreds of Health Care Professionals in just few months by deploying an extended panel of interviewers on a rotation basis to fulfill the huge sourcing ask. Wipro alone has processed over 0.7 M reports from 35 countries since December 2020. How we see technology evolving over the next five years to strengthen patient safety The life sciences sector is currently undergoing a transformation, with patient safety at the forefront. Automation, innovation, and advancements in digital health, AI, medical devices, and information technology (IT) are boosting collaboration and overall patient safety in both available treatments and those still in research and development (R&D). Automation in data processing and drug development Patient safety is impacted by using technology to accelerate innovation. Teams may unearth important data results faster than ever before by eliminating repetitive, manual activities of the past. According to ArisGlobal's 2021 State of the Industry Report, 83% of the life sciences sector is using automation in some capacity throughout their R&D processes to bolster productivity and shorten time to market. Digital health opportunities and decentralized settings The intelligent decentralized model for virtual care or treatment development lessens the burden on patients and increases retention and safety when patients enrolled in clinical trials are at higher risk. Also, Decentralized Clinical Trials execute telemedicine through mobile or intelligent monitoring devices, radically uprooting the traditional analysis of the data gathered in inpatient treatment settings. IT in healthcare IT will also play a key role in the transformation of patient safety. Using radio frequency identification (RFID), patients will be tracked inside hospitals from the moment they arrive until they depart. IT will come into play for smart medication ordering through computerized systems, drug administration via "smart" pumps, dissemination of information about laboratory anomalies, use of handheld devices to monitor patients' responses to drugs, and medication tracking through barcoding and electronic medication administration records. All of these technologies will be connected electronically, significantly reducing the likelihood of error and enhancing patient safety. Wipro has also partnered with Transcell Oncologics to transform vaccine safety assessment using AI through development of "NeuroSAFE," a next-gen neurovirulence solution for life sciences clients. Through NeuroSAFE, organizations involved in vaccine research and production can utilize intelligent automation technologies to generate highly accurate readings of (a) potential adverse effects and risks in an immunized population, and (b)

adventitious contaminants in the produced batches that may even be fatal. Medical device safety With the use of RFID in medical devices, two of the three most infamous surgical errors—wrong site/wrong side/wrong patient surgery and retained surgical instruments and sponges—have been eliminated. The electronic medical record (EMR), as well as therapeutic and life-support devices, are linked to the patient's identification and health information contained in the hospital wristband RFID tag. RFID tags are also helping to prevent the administration of unnecessary procedures, medications, and therapies. The Right Balance – High Quality Patient Care and Technology Wipro responded to this market opportunity for automation in data processing by launching its Pharmacovigilance automation service platform 'TaloSafe. An AI-based, intelligent digital case processor trained with domain and process knowledge, TaloSafe employs the latest technologies, including machine learning (ML) and clinical natural language processing (NLP), to enable comprehensive capabilities for processing data from multiple sources in quick intervals. Clearly, advancements in health care are a double-edged sword. The potential for life-enhancing and life-saving medical procedures is balanced by an acceptable level of patient risk. Based on our experiences at Wipro, the best way to mitigate the risk is to adopt a holistic approach combining promising new technologies such as AI, telemedicine, and RFID with multi-faceted strategies in safety promotion and awareness for patients, health practitioners, and the public. =======================

End-to-end Multivigilance Safety Services

----- Arcticle source ----- https://www.wipro.com/business-process/end-to-end-multivigilance-safety-services/ ----- Contact Wipro Please fill the required details to access the content End-to-end Multivigilance Safety Services Scalable operations for global pharmaceuticals and Biopharma companies May | 2023 Wipro is a frontrunner in the field of Multivigilance, owing to its advanced and robust end-to-end system, which is reinforced by its team of accomplished scientific and medical experts. Our team can support pharmaceutical and Biopharma companies throughout the entire process, from clinical trial operations to collecting data after obtaining market authorization, while adhering to regulatory and quality standards. We leverage efficient tools to ensure that the data is properly collected and used for creating various safety documents. Given the extensive requirements of Multivigilance and the high maintenance cost of resources and infrastructure, Wipro provides the related solutions required for scaling up, including the use of cutting-edge technology, and ensuring on-time reporting. By enhancing compliance and streamlining the processing of safety data, our services are enabling companies to achieve greater efficiency and lower costs. Wipro has a specialized unit comprising medical professionals who are proficient in managing case processing and compliance activities, as well as creating various aggregate reports based on therapeutic areas. Additionally, this unit also handles the submission of reports to regulatory bodies. Wipro's extensive portfolio of Multivigilance

services Safety Surveillance - Aggregate report authoring - Review & finalization - Document publishing & submission Quality Management System Nutra-vigilance Food supplements vigilance services: Materiovigilance Medical devices vigilance services: Cosmetovigilance Cosmetic products vigilance services: Talosafe - Wipro's IP for Automation Wipro has developed a unique PV Automation Service Platform called TaloSafe for achieving a complete, correct, and compliant output through a global delivery model. This enables pharmacovigilance operations teams to ensure clinical and compliance corrections of cases. TaloSafe includes intelligent automation driven by, RPA, Artificial Intelligence, Proprietary Workflow Engine, and Operations Management Systems that enable Pharma companies to customize processes and metrics to their client's specifications. The framework also lets them track the process, monitor metrics, and extract meaningful reports. ======================

Maximizing Profits and Efficiency: How AI and Analytics are changing the RCM game

----- Arcticle source ----- https://www.wipro.com/business-process/maximizing-profits-and-efficiency-how-ai-and-analytics-are-changing-the-rcm-game/ ----- About the Author Contact Wipro Please fill the required details to access the content Maximizing Profits and Efficiency: How AI and Analytics are changing the RCM game May | 2023 Technological advancements are driving seismic shifts across various industries, with the healthcare sector being no exception. The US healthcare Revenue Cycle Management (RCM) market, encompassing patient intake and revenue management from initial contact to final payment, has made significant strides in patient data analysis with the integration of Artificial Intelligence (AI) and analytics. These technologies are revolutionizing diverse areas such as medical transcription, coding, claims processing, fraud detection, payment estimations, and denial management among others. This article will explore the significant role that AI and analytics play in the RCM market, examining their value for healthcare providers and payers, and looking ahead to future innovations. The common theme? Maximizing profits and processing efficiency without compromising on patient care standards. AI and Analytics in RCM In the US RCM market, robotic process automation (RPA), a form of AI, is deployed to automate repetitive tasks, such as data entry and processing. More advanced AI can analyze and contextualize vast data volumes identifying trends and patterns that might be time-consuming for humans to identify. These trends include those associated with patient or payer behavior, payment patterns, and claim status. Although both RPA and ML can identify patterns, their primary function is to enhance accuracy and speed, rather than suggesting future actions. A study by Change Healthcare shows that two thirds of healthcare facilities and health systems use AI to assist their revenue cycles, with 72% of respondents saying their organizations use AI applications for eligibility and benefit verification and 64% for payment estimation. The 2022 State of Revenue Integrity Survey by

the National Association of Healthcare Revenue Integrity (NAHRI) highlights numerous other AI-driven areas in RCM, including charge description master (CDM) maintenance, charge capture, denial management, payer contract management, physician credentialing, and claim auditing. Transforming Transcription, Coding, and Predictive Analysis Some of the most significant uses of AI and analytics in RCM are in medical transcription, coding, claims processing, fraud detection, and predictive analysis. Coupling conversational AI and natural language processing (NLP) coupled with machine learning (ML) has freed up more than 15% of physicians' and clinicians' time previously spent dictating medical records to transcriptionists, allowing them to focus more on patient care. AI algorithms analyze claims data to identify patterns and anomalies that suggest corrective actions to be taken upstream, decreasing rejections and denials, improving both first-pass yield and cost to collect. In a reimagined claim production process, this feature will evolve constantly and move towards a zero-touch claims payment process, significantly reducing the time and effort required to identify errors and flag claims needing further human review. The advancement of automation across various areas of RCM will continue, especially in medical transcription, medical coding, and clinical documentation improvement. However, human involvement will remain crucial to ensure the highest quality of care and compliant reimbursement documentation. Advantages for Patients, Too In the field of patient engagement, AI-powered chatbots help patients navigate the payment process by answering their questions and providing real-time assistance. Additionally, AI and analytics provide insights into patient data, identifying patient preferences to facilitate personalized patient care and raise patient satisfaction. In terms of patient consumerism and patient loyalty, patient behavior analytics has been linked to the patient financial journey, which relates to RCM. Advances in both patient and payer propensity-to-pay analytics and modeling have led to the development of customized patient payment plans that better align with a patient's insurance allowances and true financial situation. An easy-to-use digital mobile experience for the patient to help navigate patient obligations also boosts patient satisfaction and the overall net promoter score (NPS) for the provider. The role of AI and analytics in the US RCM market is significant, offering healthcare providers advantages that include increased operational efficiency and cost efficiency, reduced errors and greater patient satisfaction. As the healthcare industry continues to evolve, AI and analytics are likely to play an increasingly key role in managing revenue and patient satisfaction from initial contact to discharge and final payment. Visit Wipro.com/AI to learn more about the latest in AI solutions, including Wipro ai360, which is helping enterprises harness the full potential of AI by integrating it seamlessly throughout the organization. Puneet has over 23 years of experience working with large-scale hospitals, physician groups, durable medical equipment (DME) providers, and specialty pharmacy clients globally. He possesses a wealth of knowledge about the healthcare industry, particularly in the areas of business process management and revenue cycle management (RCM) services. At Wipro, Puneet spearheads the creation and enhancement of cutting-edge solutions to address the unique challenges faced by healthcare providers. He plays a pivotal role in the development of Wipro's provider management solutions, streamlining processes and optimizing revenue cycles for clients, and his visionary approach and ability

to anticipate industry trends contribute to the suite's ongoing success, enabling Wipro to stay at the forefront of innovation in the healthcare sector. =======================

Global Business Services: Thriving in the Era of Resilience, Digital Transformation, and Client-Centricity

----- Arcticle source ----- https://www.wipro.com/business-process/global-business-services-thriving-in-the-era-of-resilience-digital-transformation-and-client-centricity/ ----- About The Author Contact Wipro Please fill the required details to access the content Global Business Services: Thriving in the Era of Resilience, Digital Transformation, and Client-Centricity June | 2023 Financial constraints, market instability, and interconnected value chains have compelled organizations to professionalize their support functions, giving rise to Global Business Services (GBS). With over 10,000 centers worldwide, particularly concentrated in India, China, Romania, Poland, Hungary, and Brazil, GBS has become a global phenomenon. During the pandemic, these support functions faced a litmus test, successfully pivoting to remote operations. Their impressive resilience throughout lockdowns and beyond has reinforced their strengths, stability, confidence, and self-perception. The pandemic acted as a catalyst, pushing the market to adopt sustainable trends, especially in technology-driven disruptions, providing reliable solutions during similar crises. As per a recent BCG report, the GBS ecosystem has matured with immense growth potential, projected to reach USD 2.5 trillion by 2025, up from USD 1.8 trillion in 2022. Thriving Amidst the Ever-Changing Global Business Landscape To successfully navigate this evolving landscape, GBS organizations and leaders must analyze their strengths and identify areas where their competencies may no longer align with changing trends and demands. It is vital to build a robust digital foundation, prioritize data transparency, advanced services, and establish an agile enterprise setup. By embracing the opportunities presented by GBS and proactively adapting to market dynamics, organizations can thrive in the ever-changing global business environment. In order to embark on the future roadmap successfully, GBS organizations and leaders need the following strategies to navigate the evolving landscape effectively: Alter Strategies: GBS organizations need to adapt their strategies to align with the changing market dynamics and evolving customer demands. This may involve reassessing target markets, exploring new service offerings, or adopting innovative business models. Drive Digitalization: Embracing digital transformation is essential for GBS organizations. They must leverage emerging technologies, such as automation, artificial intelligence, and analytics, to enhance operational efficiency, improve customer experience, and drive innovation. Strengthen Capabilities: GBS organizations should continually enhance their capabilities to support new advanced scopes of work. This may involve upskilling the

workforce, fostering a culture of continuous learning, and investing in emerging skill sets like data analytics, cybersecurity, and process optimization. Build a Flexible and Resilient Global Network: Establishing a flexible and resilient global network is crucial to mitigate risks and leverage diverse talent pools. GBS organizations should strategically evaluate their location strategy, explore partnerships, and establish centers of excellence in key regions. Change Management: Successful implementation of GBS initiatives requires effective change management. Organizations must prioritize change communication, engage stakeholders, and provide the necessary training and support to facilitate a smooth transition. Periodic Governance: Governance remains a prerequisite for GBS organizations. They must establish robust governance frameworks to ensure compliance, risk management, and performance monitoring. Periodic reviews and adjustments will enable continuous improvement and alignment with organizational goals. By embracing these takeaways, GBS organizations and leaders can proactively shape their future roadmap, capitalize on emerging opportunities, and navigate the dynamic landscape with confidence and success. Future Trends and Service Models As Global Business Services (GBS) organizations navigate the future, they must address several challenges and adapt to emerging trends and service models. The following points highlight the key challenges ahead: Advanced Scope of Work: GBS organizations currently handle transactional and low to medium analytical or conceptual activities. However, in the coming years, there will be a shift towards advanced conceptual tasks, business partnering (e.g., for FP&A), and a focus on advanced insights and analytics. GBS must prepare to provide these top services to meet evolving client demands. Transformational Approach: Technology disruption will continue to drive end-to-end process transformation in GBS. Leveraging advanced tools and technologies such as machine learning (ML) and artificial intelligence (AI) will be crucial. Data transparency and analytics will become core areas for enterprise governance, with the key challenge being the conversion of data into actionable insights. For example, utilizing ML to improve forecasting accuracy and cycle time, providing faster actionable insights. Reorienting Workforce: GBS organizations need to reskill their workforce, fostering flexibility and a "self-starter" mindset. This includes augmenting skillsets in analytics and digital technologies. Investing in creating in-house training programs will be essential to upskill employees and adapt to changing demands. Future-Oriented Operating Model: Instead of providing the entire range of services internally, GBS may adopt a managing agent approach, partnering strategically with delivery functions and other suppliers. This operating model allows GBS to retain responsibility for delivery while integrating competencies from strategic providers where necessary. Addressing these challenges and embracing future trends and service models will be critical for GBS organizations to stay ahead in an ever-evolving business landscape. By adapting their scope of work, leveraging transformative technologies, reorienting the workforce, and adopting innovative operating models, GBS can position themselves for sustained success in the future. Recommended Approach: Seamless Transition and Effective Governance for Success To ensure a successful transition and maximize the benefits of Global Business Services (GBS), organizations must adopt a well-planned approach and implement effective governance. This section outlines key recommendations to achieve a seamless transition and

minimize disruptions. Phase-wise Toll Gated Process Transition: Transitioning processes in phases minimizes disruption to the business. Starting with transactional processes like Accounts Receivables (AR) and Accounts Payable (AP), followed by Record to Report (RTR) and Financial Planning & Analysis (FP&A), ensures a controlled and smooth transition. Strong and Defined Governance: Establishing a robust governance framework fosters effective communication between the client and service provider's teams. Regular periodic governance meetings enable transparency, alignment of expectations, and proactive issue resolution. Comprehensive Risk & Mitigation Planning: Conduct thorough risk assessments and develop a comprehensive risk mitigation plan. Identifying potential risks and implementing proactive measures minimizes disruptions during the transition. Effective Change Management: Implementing an effective change management strategy is crucial for zero disruptions in business operations. Collaborative efforts between the client and service provider teams, leveraging their expertise and experience, ensure a smooth transition. By adopting this approach, organizations can navigate the transition smoothly, mitigate risks, and ensure a successful transformation through GBS. Implementation Strategies for Seamless GBS Transition To ensure a successful transition to Global Business Services (GBS) with minimal disruptions, organizations should implement the following strategies. Firstly, a phased toll-gated process transition approach should be adopted, incorporating essential stages such as Transition Analysis, Knowledge Capture & Documentation, Knowledge Transfer, Ramp-up, and Stabilization to Steady State. Secondly, a strong and defined governance structure should be established to facilitate effective communication and prevent surprises. This includes a three-tier governance model involving Process Subject Matter Experts (SMEs), project owners, and business heads. Additionally, comprehensive risk and mitigation planning should be conducted, addressing potential challenges across transition, governance, process and technology, and people/business domains. Lastly, an effective change management plan should be implemented, encompassing leadership engagement, development, measurement, and cultural and behavioral evolution. These implementation strategies help organizations achieve a seamless transition to GBS, ensuring operational excellence and minimal disruptions. Embracing the Future: Key Takeaways for GBS Success In the face of the pandemic crisis, Global Business Services (GBS) have proven to be a vital pillar of organizational resilience. To successfully embark on the future roadmap, GBS organizations and leaders must consider altering strategies, driving digitalization, strengthening capabilities to support advanced scope of work, and continuing to build a flexible and resilient global network. By embracing these principles, GBS can adapt to changing market dynamics, enhance operational efficiencies, and deliver exceptional value to their clients. =====================

The Future of Banking: Unleashing Generative AI for Transformational Growth

Contact Wipro Please fill the required details to access the content The Future of Banking: Unleashing Generative AI for Transformational Growth A seismic transformation is underway in the Banking and Finance industry. Gen AI is the driver of this transformative tide, one that is rewriting every facet of the banking playbook. And as the tides of change surge, traditional automation solutions are fading into insignificance. According to recent McKinsey projections, GenAI is poised to add as much as $340 billion in annual revenue to the banking industry — a full 15% of operating profits. Generative AI is an evolutionary leap that transcends the ordinary bounds of automation. It's a fusion of ingenuity and strategy, thrusting banks into a new era where innovation reigns, efficiency is optimized, and customers are at the epicenter. While automation of the past was confined to rigid rules and scripted responses, Gen AI possesses the ability to draw intelligent insights, solve intricate problems, and adapt to the unforeseen. It shatters the shackles of predictability and confidently ventures into the realm of creative problem-solving, a realm where traditional automation did not tread. Navigating the Frontiers of Gen AI-Led Transformation Embracing the transformative power of Generative AI in the banking sector isn't a straightforward journey; it's a path marked by difficult challenges that demand strategic solutions. As banks endeavor to harness the immense potential of Gen AI, they find themselves confronted by the following obstacles: Source: Architects of Change: Generative AI's Role in Revolutionizing IT Services (BCG) Unlike one-size-fits-all automation, Gen AI necessitates iterative refinement to align with the complexities of banking processes. For instance, consider a bank's attempts to optimize fraud detection using Gen AI. It's not merely about implementing the technology; it's about crafting a fine-tuned solution that learns from historical data, adapts to new fraud patterns, and consistently enhances its accuracy. The journey to optimize outcomes is a continuous loop of observation, analysis, and enhancement. The integration of Generative AI offers not only obstacles, but also a gateway to substantial growth. As financial institutions navigate the complexities of Gen AI, they are poised to capitalize on crucial opportunities that lie at the crossroads of innovation and caution. Generative AI Transforming Financial Services The transformational impact of Gen AI is evidenced across various facets of financial services. From personalized customer support through advanced chatbots to algorithmic trading's ability to capitalize on market inefficiencies, Gen AI's reach is vast and varied. Strategies for Responsible Adoption of Generative AI As financial institutions embark on the journey of Gen AI integration, the following three pivotal pillars have the strength to ensure an ecosystem that's robust, transparent, and aligned with the highest standards: The Path Forward As financial institutions tread the path of responsible Gen AI adoption, it's a declaration of commitment—a commitment to fostering innovation that's

guided by strategy, a commitment to infusing the industry with transformative technology that's underpinned by ethics. This path is no longer a choice; it's a necessity, a necessity that ensures a banking landscape where progress is measured not just by technological leaps, but by the ethics and caution that accompany them. About the Author Arjun Raman General Manager DOP-BFS Arjun Raman has an extensive background in the financial services industry and is currently serving as the head of Solution Design for Banking and Financial Services at Wipro. With over two decades of experience in this sector, Arjun's expertise and insights span a wide range of topics relevant to the Banking and Financial Services industry, making him a recognized authority in his field. Arjun's professional journey has been marked by his leadership in a special charter dedicated to Mortgage Solutions, encompassing critical areas such as Platforms, Operations, Licensing, and Compliance. Under his guidance, this charter has delivered innovative solutions to numerous clients addressing their needs in areas such as Business Process as a Service (BPaaS), mergers and acquisitions (M&A), and transformative initiatives. Arjun has been deeply interested in learning how AI can help transform the Banking Industry and what are some of the things to look out for as we evolve into AI enabled solutions for the Banking and Financial Services Industry. Arjun leads a fulfilling life outside of work. He shares a love for soccer with his sons, and has a passion for adventure by riding motorcycles as a way to explore new horizons and find inspiration beyond the boardroom.
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----- Arcticle source ----- https://www.wipro.com/business-process/precision-in-data-management/ ----- Contact Wipro Please fill the required details to access the content Precision in Data Management Elevating Member Experiences in Healthcare In today's healthcare landscape, where challenges around data accuracy and management persist, Wipro recognizes the significance of precise data handling for the success of healthcare payers. Here are three key takeaways: Data Challenges: Health plans spend $3-$4 billion annually on accurate provider directories, facing operational inefficiencies and CMS compliance risks. Technology Solution: Embrace superior technology and automation for seamless data lifecycle management, reducing costs, and ensuring accuracy and governance. Trusted Partnerships: Collaborate with a proven healthcare sector leader, for strategic partnerships that ensure seamless data management, exceptional member experiences, and industry leadership. Ready to take the transformative first step? =====================

Elevate your employee experience with Wipro's HRO services

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Please fill the required details to access the content Elevate your employee experience with Wipro's HRO services Are you looking to streamline your HR operations and unlock the true potential of your workforce? Our comprehensive range of HRO Services empowers HR teams worldwide to shape harmonious workplaces and navigate complex compliance needs. At Wipro, employee experience is our North Star. We understand the importance of creating a seamless and efficient HR ecosystem that supports your organization's growth. With our deep domain capability and expertise, we ensure that our clients are well-prepared to tackle any HR challenge that comes their way. By partnering with Wipro, you can potentially reduce HR spend by 20-40% and streamline processes by 30-50%. Our track record speaks for itself, as we are recognized by leading analysts such as Everest and Avasant for our strong capabilities and expertise. Our HRO services encompass a wide range of solutions tailored to meet your specific needs: Payroll Processing: We ensure accurate and timely salary disbursement to your employees, taking the hassle out of payroll management. Employee Benefits Administration: From health insurance to retirement plans, we handle all aspects of employee benefits administration, ensuring compliance and efficient management. HR Administration: Let us take care of employee records management, compliance reporting, and documentation, so you can focus on strategic HR initiatives. Recruitment Process Outsourcing (RPO): Our services cover the entire talent acquisition process, from sourcing candidates to conducting interviews and onboarding. Employee Self-Service Portals: We provide digital tools that empower your employees to manage their HR-related needs, such as leave requests and benefits selection. Compliance and Regulatory Support: With our expertise, we ensure that your HR practices are always compliant with labor laws and regulations. Training and Development: We assist in designing and implementing employee training and development programs to enhance skills and knowledge across your organization. Our HRO services enable clients to solve strategic problems such as cost efficiency, focus on core competencies, compliance and risk mitigation, and scalability and flexibility. We bring unique value to the market through our expertise, technology integration, global reach, customization, and strong emphasis on compliance and data security. Experience the Wipro difference and unlock the full potential of your HR operations. Watch our HRO Solution Video to learn more about how we can transform your HR landscape. =======================

Discover the Transformative Journey of Contact Centers in the Era of Generative AI

----- Arcticle source ----- https://www.wipro.com/business-process/discover-the-transformative-journey-of-contact-centers-in-the-era-of-generative-ai/ ----- Contact Wipro Please fill the required details to access the content Discover the Transformative Journey of Contact Centers in the Era of Generative AI Positioned at the forefront of a customer-driven revolution, contact centers today face the challenge of Information Abundance. Navigating the delicate

balance between personalization and efficiency amidst a flood of digital data, they seek the ultimate solution: Generative AI. Generative AI emerges as the answer, sifting through vast datasets, comprehending individual preferences, and delivering personalized content. This article emphasizes the crucial first step towards AI- powered contact centers: customer education. It showcases how Generative AI transcends automated responses to provide unimaginable levels of personalization. To harness the power of Generative AI, a two-pronged approach is advocated. Building extensive databases and rigorous AI model training are key to unlocking its full potential. As the contact center industry accelerates into the realm of Generative AI, the call-to-action is clear: now is the time for businesses to embark on this transformative journey. Addressing reluctance and embracing Generative AI will lead to unparalleled customer experiences. Join us on this journey and discover how Generative AI can revolutionize your contact center operations. About the Author Sreyans Jain General Manager and Head - Presales and Practices (DOP) Sreyans Jain is General Manager and Head - Presales and Practices for the Consumer Business in Digital Operations & Platforms, Wipro Limited. Sreyans has over 22 years of experience in the BPS industry, covering multiple functions - presales, solutions, transformation, operations and transition. In his tenure with Wipro, Sreyans has headed pre-sales, practices and GTM across CX, Trust & Safety, GSIS, F&A and Order Management, driving growth strategy and practice development with new age digital solutions. Richa Misra Associate Vice President Richa Misra is a Contact Center Customer Experience Practice Lead for Retail, Consumer Goods, Telecom, New Age & Media at Wipro. She has over 22+ years of diverse experience in the BPM industry and has managed global programs, consulting-driven engagements and aligned solutions to business outcomes. =====================

----- Arcticle source ----- https://www.wipro.com/business-process/ ----- Human Resource Outsourcing (HRO) Digital Customer Experience Finance & Accounting Digital Procurement Services Trust and Safety Services Marketing as a Service Banking Capital Markets Oil and Gas Communications Alternative Investments Media and New Age Manufacturing Healthcare Medical Devices, Pharma and Services Retail Travel, Transportation, Hospitality and Logistics Services Mangement Utilities Insurance Contact Wipro Please fill the required details to access the content   Spotlight Client Speak What We Do Industries Contact Us Wipro's Digital Operations and Platforms (DOP) is a value orchestrator that brings together domain, technology, and operational expertise to drive the future of enterprise. Digital first thinking. Outcome driven approach. Niche End-to-End capabilities. Contextual Verticalization. Speed to value. A strong team of data analysts, visualization and design specialists, technologists, wellness experts, content moderators, cognitive finance consultants, employee and customer experience enablers, supply chain specialists across major industries. 30+ Business process centres 74,000+ Domain Experts 320+ Active BPS clients 40+ Alliances 40+ Languages Wipro iTOP (Intelligent Transformation of Processes). Wipro CnNXT. Unveiling

Synergies: Nokia's Partnership with Wipro and the Power of Generative AI. Global Business Services Redefined: AI-Driven Value Creation. Client Speak Empowering Global Growth: Alcatel-Lucent Enterprise Group's Successful Journey with Wipro Falck's Digital Transformation Journey. Revolutionizing Financial Operations. Levi Strauss & Co: Crafting excellence by integrating IT and BPO Services Avaya : F&A operation from transparency to transformation What We Do High performance HR operations to support your workforce and business growth Leverage continuous innovation to deliver successful digital experiences Transforming CFO Organizations into strategic business partners Wipro's Masestro Touch Striking the right balance between human and machine intelligence Decouple strategy from operations Orchestrating Transformation across your industry Leapfrog into the future with us! =====================

Improving Cycle Time

----- Arcticle source ----- https://www.wipro.com/business-process/improving-cycle-time/ ----- Related Articles Contact Wipro Please fill the required details to access the content Improving Cycle Time Driving efficiency through cost-optimization.   Client Background The client is one of the world's leading communications services providers, headquartered in UK catering to the needs of customers in over 170 countries worldwide. Their main activity is provisioning of fixed-line services, broadband, mobile and TV products and services as well as networked IT services. Industry Landscape The telecommunications industry is characterized by new technologies, services, and huge capital investments to make content accessible through any device anywhere. About 2 to 5 percent of all the services delivered by the world's largest telecom providers is unbilled because of inefficient or misaligned processes. Despite significant investments in new and upgraded solutions, order-to-cash processes remain inefficient. The Opportunity Incorrect load balancing with staggered processes had ensured that the cycle time was very high at 75+ business days. High variation in order delivery lead time translated into slower revenue recognition and customer experience, which impacted order booking and the brand. Solution Wipro undertook an internal benchmarking exercise using the client's operating model to map the deviation from the goal of "Access + 10 days". Wipro conducted the transformation by utilizing the following principles to improve cycle time: Approach to Improve Cycle Time Process People System Customer Business Impact Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% Wipro helps a leading US bank deliver benefits worth USD 1.05 million by automatizing the chat debt collections process =====================

Getting it Right the First Time

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required details to access the content Getting it Right the First Time Implementing change to suit revenue control.   Client Background The client is one of the world's leading communications services providers, headquartered in UK catering to the needs of customers in over 170 countries worldwide. Their main activity is provisioning of fixed-line services, broadband, mobile and TV products and services as well as networked IT services. Industry Landscape The telecommunications industry is characterized by new technologies, services, and huge capital investments to make content accessible through any device anywhere. About 2 to 5 percent of all the services delivered by the world's largest telecom providers is unbilled because of ineficient or misaligned processes. Despite significant investments in new and upgraded solutions, order-to-cash processes remain ineficient. The Opportunity The client was receiving high amount of unclean orders (>25%) and the cycle time was 5 to 7 times higher compared to a clean order. Around 50% of orders were failing straight through processing, that resulted in increased volumes and affected delivery timelines. Service introduction and deployment management activities were significantly cut down by around 60%. Savings were not made from labour arbitrage but from better management of processes. Solution Business Impact Challenges Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunication service provider reduce backlog to a best in class 1% Wipro helps a leading US bank deliver benefits worth USD 1.05 million by automatizing the chat debt collections process ======================

Reduction on Order Backlog

----- Arcticle source ----- https://www.wipro.com/business-process/reduction-on-order-backlog/ ----- Related Articles Contact Wipro Please fill the required details to access the content Reduction on Order Backlog Enhancing Revenues and Improving Customer Loyalty.   Client Background The client is one of the world's leading communications services providers, headquartered in UK catering to the needs of customers in over 170 countries worldwide. They deliver multiple products and services and combinations of network service, uni-ed communications, network life cycle services and IT services. The features include multiple applications and classes of service, each backed by Service Level Agreements. Industry Landscape New players are constantly flooding the market, as innovative services are being introduced each week, and incumbents are slashing prices; all while pro-ts are deating. This perfect storm is sending telecom companies scurrying to their strategic playbooks, as they look at generating more revenue, by becoming more agile and customer-oriented, and cutting costs. The Opportunity The client had a fragmented operating model. There was no clear accountability or leadership. There was misalignment of measures with no clear linkage between operational and business goals. A single version of the truth was not available due to limited functional reporting and inadequate business reporting processes. Lack of effective demand management lead to poor capacity utilization and load balancing issues. Operations was run on a prescriptive model as opposed to a predictive model. Solution Wipro undertook an internal benchmarking

exercise to assess the extent of the backlog and to formulate a suitable strategy to restructure the client's order-to-cash process. Wipro solution enabled transformation in the three areas listed below: System Simplification - Creation of an IT managed dynamic delivery model, work ow, process flow, stage mapping and a common technical platform which helped in improving productivity. Automation - Pull based workflow allocation, prioritization and automation, as well as secure visibility to service assurance & management has helped in creating an uni-ed process view. Visibility Control - Creation of visibility control mechanisms helped in providing real-time visibility, bandwidth management, demand forecasting and de-skilling of jobs to align with work flows Process Standardization - Input sources, process ows, data gathering and reporting, production planning and demand management. Consolidation - Data integrity bandwidth management, error proo-ng input and service impact analysis. Optimization - Optimization was achieved by demand planning of resources, alignment of objectives across journeys, and de-skilling of jobs aligned to workow, that lead to reduction in rework and rewind and eliminated Non Value Additions. Additional Improvement Themes Business Impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a leading US bank deliver benefits worth USD 1.05 million by automatizing the chat debt collections process =====================

Fetching Business Value through Automation

----- Arcticle source ----- https://www.wipro.com/business-process/fetching-business-value-through-automation/ ----- Related Articles Contact Wipro Please fill the required details to access the content Fetching Business Value through Automation Wipro helps a leading US bank deliver benefits worth USD 1.05 million by automatizing the chat debt collections process Client Background The company is one of the leading banks in the US offering an array of financial services and products. It is a Fortune 500 company, catering to financial needs of consumers, small businesses and commercial clients. The company employees close to 40,000 employees with operations in multiple countries across the world. Industry Landscape Card industry is under pressure to increase revenues and margins. Banks spend a lot in fee to collection agencies to collect debt on their behalf. This fee impacts the banks bottom line. Further, the revenue per transaction is decreasing due to regulatory changes geared towards curbing debt collection activities. In such cases, non-intrusive channels like proactive chats are instrumental in collecting debts before they reach charge off stage. Hence making this channel efficient is the need of the hour to still keep it profitable to have a chat queue with great customer experience as the unique selling proposition. The Opportunity The company's customers were dissatisfied with the tedious and manual verification process on chat for revenue collection that took several minutes to complete. This was impacting their

Customer Satisfaction (CSAT) score. The company was seeking a partner to completely manage their revenue collections via the chat channel. The objectives set for the engagement were to: The Solution After analyzing the client's needs, Wipro partnered with the client for implementing a semi-automated Collections Chat queue. The customer verification process was upgraded considering it as the best option looking at the uniformity of the validation process and a number of customer feedback about the tediousness of the process. This ensured minimum time taken for verification. This new system pushed a slider to the customer to enter the information required. It would open up the account in front of the agent based on the information entered, reducing the need for several back and forth conversations. As a result of the above, all manual steps in the verification process were removed. Some key changes to automate the verification process were: Business Impact   Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Unified We Stand

----- Arcticle source ----- https://www.wipro.com/business-process/unified-we-stand/ ----- Related Articles Contact Wipro Please fill the required details to access the content Unified we Stand Wipro helped a leading US-based microprocessor and chip manufacturer implement a unified digital campaign management platform, which brought 100% on-time, error-free delivery of campaigns, leading to a seamless and personalized branding experience across the globe   Client Background The client is a Fortune 500 company operating in segments like cloud computing, data centers, Internet of Things and software services. Their products include processors, chipsets, devices and systems. Industry Landscape Marketing operations for technology majors in the Silicon Valley are witnessing rapid changes due to advances in disruptive technologies like Internet of Things, wireless technology, cloud computing, and big data. Creating seamless customer experience across countries is impossible without agile and robust digital media marketing campaigns. The Opportunity The client's global website reaches 100+ countries in more than 30 languages. The client used to partner with multiple publishing agencies across geographies to run campaigns on its website. This led to a culture of working in siloes, making it difficult to deliver a superior and unified brand experience. The client needed a digital partner to steer all campaigns and product launches via client's website and email marketing channels globally. Solution To take the client brand value to the next level, Wipro innovated a state-of-the-art Digital Marketing & Media Factory housed in three critical locations across the globe. The objective was to act as a liaison between the desk of CMO and in-country marketing teams across the globe to help localize digital campaigns without compromising the company's brand image. A team of experts based out of the company's headquarters was focused on maintaining high visibility of the website for any live product launch events. Some of the solution highlights were: "Follow the Sun" delivery model starting from Japan in the far east to the

west coast of United States to ensure uninterrupted digital campaign management services 24/7 irrespective of time zones. Unified Governance Model to help centralize and standardize the web campaign publishing process. Process automation using industry and Wipro proprietary tools that helped reduce time to website. Business Impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% ======================

A New Order with Robots

----- Arcticle source ----- https://www.wipro.com/business-process/a-new-order-with-robots/ ----- Related Articles Contact Wipro Please fill the required details to access the content A New Order with Robots Wipro helped UK's leading communication infrastructure provider standardize its order management process with robotic process automation, thus enabling early revenue realization by about 300 hours and cost reduction by about £1.4 million   Client Background The client is one of UK's leading communication infrastructure providers. It supports telephone, internet, data and television services of over 550 service providers for businesses and homes. It maintains network that covers a customer base of 30 million, enabling more than 290 million telephone calls and 340 million Internet connections per day. Industry Landscape Telecommunications is an extremely competitive space – innovations and the ability to expand remains a pressing need of every service provider. With almost everything moving towards "Internet of things", it adds pressure on the telecom providers to be agile and flexible. Cost and margins being the major decision making elements, all the service providers are turning towards innovation-driven back office processes. Opportunity To stay ahead of competition, the client wanted to reposition itself as a customer-centric organization with highly efficient back office processes. To start with, their Order Management (OM) system was unstructured. There were non-value-add processes which built on the cost and also delayed the order delivery. Hence, the client decided to find a co-sourcing partner to transform its OM side of the business. They understood the importance of process centralization/harmonization across geographies to reduce lead time. Solution Our partnership with the client aimed at not only improving but also transforming its OM process by leveraging robotic process automation (RPA). By deploying this innovative technology, we migrated all back office processes into robotic systems to ensure substantial reduction in the processing time and elimination of any unnecessary wait time in the process. The transformation project included: Business Impact Flawless execution of funding with automation and process improvements led to complete control over loss due to delays and helped enhance the client's reputation. "We aligned ourselves to the client's strategic focus for the year - faster provision and reduced operating cost. The team addressed both areas through the innovative solution of deploying Robotics. Notwithstanding the challenges, the team could deliver the outcome earlier than the decided timelines and with higher savings than committed. This has taken us to the next level of our relationship." -

Animesh Sengupta General Manager - Communications, Business Process Services, Wipro Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =======================

Claims Process made

Quick & Simple

----- Arcticle source ----- https://www.wipro.com/business-process/claims-process-made-quick---simple/ ----- Related Articles Contact Wipro Please fill the required details to access the content Claims Process made Quick & Simple Wipro helped a leading UK bank reduce claims cycle time by 61% through a series of claims process simplifications   Client Background The client is a leading UK-based financial services group that provides a wide range of banking and financial services which include retail, commercial and corporate banking, general insurance, and life, pensions and investment provision, focused on personal and commercial customers. Industry Landscape The UK financial regulator commenced an industry-wide review of sales practices for Repayments Protection Insurance and in 2010, the client made a decision to cease the sale of this insurance type. Therefore, this book was closed to new business and is in run-off. The challenge with a run-off book is to keep the product and process relevant to claim expectations of customers. The Opportunity The client's complaint volumes were not decreasing as expected in line with the run-off of the insurance book. The client was looking for tactical and strategic solutions to simplify the claims process to improve the customer journey, thereby reducing customer complaints. Solutions/ Implementation Wipro employed cause and effect analysis techniques to identify the specific policy terms and conditions that were resulting in complaints. Solutions were designed and implemented into two specific work queues – "Unemployment" and "Disability" claims processes. Business Impact "I'd like to thank you and recognize the excellent team work to drive simplification of the processes our customers go through when claiming on their mortgage PPI policy. I am impressed with the pragmatism and team work to make the changes quickly – when customers need our help we must make it as simple and straightforward as possible. I know there are further improvements planned- keep up the great work". -Product Director, A large UK based financial services group Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =======================

A Framework to Improve Billing Accuracy

Related Articles Contact Wipro Please fill the required details to access the content A Framework to improve Billing Accuracy Wipro helped a leading telecom infrastructure company in UK increase billing accuracy by 18.75%, reduce resource spend by 16%, and plug revenue leakage to the tune of 1.3 million GBP by implementing the Continuous Improvement Framework for pre-billing validation.   Client Background The client is one of the leading telecom infrastructures in UK. It installs and maintains the communication infrastructure that links homes and businesses to their service providers' networks. Industry Landscape Industry experts estimate telecom companies face losses, ranging from 1% to 5% of the overall revenue, due to revenue leakage. Apart from dealing with the issue of revenue leakage, the telecom companies also need to ensure customer satisfaction by not overcharging them. Any dispute from the end customer would mean rework and can lead to hefty fines from the regulatory authority. A robust pre-billing validation process is necessary to keep the balance between revenue management and customer satisfaction. Opportunity The client had raised these concerns: Solution To overcome these challenges, the team members were introduced to the Continuous Improvement Framework. As a result, the team got out of the firefighting mode and adopted a standard approach to resolving issues. The framework included: Voice of Customer: Introduction to the concept of external customer and internal customer. Creation of Critical to Quality performance measures Process Simplification: Concepts of Value Stream Mapping and L4 process mapping introduced to help identify the "wastes" in the process. Upstream and downstream processes explained to help understand the impact of wrong validation People, Quality, Delivery and Cost: Current, future and target conditions outlined Automation: Non-value-add processes automated using macros Fungibility: A flexible pool of resources created to counter the spike in volumes. Skill matrix calendar prepared Business Impact The Continuous Improvement Framework helped the client maintain the equilibrium between revenue management and customer satisfaction. "Really good attention to detail and focus on Continuous Improvement has increased our productivity and has allowed our bills to be more accurate. Also, Wipro has found out areas where we were missing on revenue" - Director of Payments and Head of Managed Services Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%

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Reimagining Tech Documentation with a Holistic Approach

Reimagining Tech Documentation with a Holistic Approach A leading IT storage solutions provider offers 100% accurate tech documentation in a variety of relevant formats, thus increasing product usability and reducing support calls by 35%   Client Background The Fortune 500 company with over 70,000 employees is a leading provider of IT storage hardware solutions, converged systems, and Cloud computing services. The $20+ billion corporation caters to data storage, data management and data protection needs of businesses. Industry Landscape Along with innovations in technology and product consumption, there are also changes in the way users consume content and product information. Product content now needs to be in-time, on-need-basis, and published on a variety of hand-held devices, providing information on the go. The Opportunity The client wanted a technical documentation partner who could handle the product content in an end-to-end manner – this meant, understanding the product landscape and designing content, editing, and finally publishing it on a variety of output formats. The client also wanted solutions that could help manage content in a more cohesive and effective manner, reducing content overload and improving content reach to users in a contextual manner. Solution Wipro built a team of content specialists who took ownership of the various aspects of the content life cycle. Additionally, the Wipro team also designed a Single-Sourcing solution that enabled the client to manage content better, reduced redundancy of content, and allowed publishing of content in a user-based and role-based manner from a single content source. The team also generated content in tune with industry standards by publishing in mobile devices (ePub documentation), playbooks etc. Business Impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Redefining Contract Management System to Realize Compliance & Efficiency

Contact Wipro Please fill the required details to access the content Redefining Contract Management System to Realize Compliance & Efficiency A leading US-based health care services company refurbishes its contract lifecycle management system, leading to 100% visibility into contracts   Client Background The client a major US-based health care services company, is part of a major fortune 500 company with revenue of USD 157 billion and over 200,000 employees. It implements customized information technology systems and provides advisory consulting to participants in the health care industry. Industry Landscape It is crucial to meet customer commitments (which is formalized in contracts) in today's highly competitive business landscape. Contract non-compliance can lead to penalties, poor customer relationships, revenue loss, damage to reputation, among other consequences. To remain compliant and deliver on commitments, business managers need to know the obligations in each contract in layman's language bereft of legal jargons. Accordingly, abstraction of important values in each contract, including the data about the contractual compliance, has become the need of the hour. The Opportunity The client had acquired small pharma entities. On acquisition, the huge bulk of contracts and its compliance requirements became the client's responsibility. It was difficult to access and plough through the content of the contracts, which were in the acquired entities' environment. Additionally, the contracts, numbering more than 125,000, included duplicate and non-contractual documents. The need: Solution Wipro's Legal Processing Services arm performed contract litigation management services for the client. Business Impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Media Company extends Market Coverage, realizes Continuous Value

----- Arcticle source ----- https://www.wipro.com/business-process/media-company-extends-market-coverage--realizes-continuous-value/ ----- Related Articles Contact Wipro Please fill the required details to access the content Media Company extends Market Coverage, realizes Continuous Value A leading financial media company enables seamless integration of newswire feeds from Asia's 7 emerging markets leading to a saving of USD 121K per annum at zero cost   Client Background The client is a leading player in the USD 27 billion global financial data market space. The US-based company provides financial software tools such as analytics and equity trading platform, and data services and news to financial companies and organizations around the world through a powerful Platform. Industry Landscape The financial data service providers industry provides financial market data and related services to financial institutions, traders and

investors. The data feed is acquired from prominent newswires, stock exchange feeds, broker, dealer desks and regulatory filings. Dynamics of the industry coupled with competition warrants the market players to roll out timely, accurate and extensive information. Opportunity Wipro had earlier partnered with the client to help provide financial research and data extraction for 12 main processes including profiling, derived holding, supply chain data, among others. During this engagement, Wipro's research team identified that the client's overarching requirement of providing reliable and extensive coverage of financial data was at risk as relevant newswires from Asian emerging markets were not integrated in its proprietary terminal. This exclusion could lead to a serious disadvantage for the client against its competitors down the road. There was a need to forestall such a situation by including these in the software system. Solution Wipro explored various newswires in the market and integrated 7 new English reporting Asian newswires to the client's application. Wipro's proactive zero-cost saturation coverage enabled comprehensive reporting of Asian markets in a timely manner. Implementation highlights: Business Impact The enhancement in the process capability of the client to integrate new newswires has resulted in sustaining the client's reputation as a leading global newswire service provider and contributed to its bottom line by having additional services without any direct addition of resources to the existing team. Impact highlights: "Wipro proactively researched and identified 7 new newswires. These were incorporated in the client's platform, which enabled them to expand their market coverage and competitiveness" - Hiten Dasadia Associate Vice President - Operations, Wipro Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =======================

Telco cuts Costs by taking Control of its Compensation Process

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process was highly error-prone. Customers connected with the technical helpdesk through chats or emails to resolve their issues. Even before the customer helpdesk representative could fix their issues, the customers demanded compensation and received payment immediately. These kinds of erroneous compensations resulted in more than 38% invalid spend on adjustments and waivers. The client wanted to remove such faulty procedures and make its compensation process more efficient and flawless. Solution The client's compensation process was reengineered after a workflow analysis to streamline invalid compensations and curb the cost associated with it. Business Impact Successful deployment of solutions helped the client to streamline its compensation process and avoid invalid costs associated with it. The holistic and robust scrutiny and approval process helped establish an effective approach to error-proofing and cost-cutting. "This transformation initiative by Wipro helped the client to strengthen its compensation process and reduce cost due to invalid adjustments and waivers." - Animesh Sengupta Global Head and Account Delivery Excellence Lead, Wipro Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Flawless Execution

of Claims Process by

a Healthcare Payer

----- Arcticle source ----- https://www.wipro.com/business-process/flawless-execution-of-claims-process-by-a-healthcare-payer-/ ----- Related Articles Contact Wipro Please fill the required details to access the content Flawless Execution of Claims Process by a Healthcare Payer A leading US healthcare payer enhanced its provider outreach with 18.4% improvement in letter accuracy and 20% decrease in turnaround time in sending letters, leading to savings of USD 254K   Client Background The client is one of the largest healthcare payers catering to about 68 million individuals in the United States. Ranked among the top Fortune 500 US companies, it offers a broad spectrum of products and services. Industry Landscape The total US healthcare expenditure is expected to soar to $3.78 trillion by 2018. The industry incurs additional cost due to inaccurately processed claims, which in turn affects the overall cost of healthcare policies. The need of the hour is to reduce the additional cost incurred by healthcare companies because of increased re-work, interest expense and overall turnaround time. Opportunity It was crucial for the client to provide flawless information to healthcare providers describing the decision taken on claim adjustments and indicating the need for any additional information. This was carried out through letters, which did not follow any standard format and contained free form text. As a result, provider comprehension was significantly affected and

led to clarification calls to the customer service team, which increased the call volume and provider dissatisfaction. The major challenge was inconsistency in responses across the claims process due to manual intervention for drafting letters, which was further affected by selection of wrong letter formats and interpretation issues. Solution Wipro changed the client's traditional way of communicating with providers with advanced process restructuring and automation. Wipro had been partnering with the client to help manage its shared services domain in IT and back office operations. Solution highlights: Business Impact Deployment of effective solutions resulted in flawless execution of provider outreach practice, leading to reduction in error and re-work. Also, a standard communication procedure was established. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Bots Bring in Accuracy to Bank's Trade Settlement

----- Arcticle source ----- https://www.wipro.com/business-process/bots-bring-in-accuracy-to-banks-trade-settlement-0/ ----- Related Articles Contact Wipro Please fill the required details to access the content A leading global bank leverages robotic automation, leading to 100% accuracy in trade settlement and daily effort save of 10 hours   Client Background The client is a Swiss-based global financial services company which provides wealth management, asset management and investment banking services to private, corporate and institutional clients worldwide. Industry Landscape Clearing and settlement are fundamental processes in financial markets. After the trade is executed, the record is submitted to the clearing agency, which matches the buyer and seller records and confirms the counterparts' agreement to the terms. Due to the market nuances in the US domestic markets, it is especially critical to complete all trade settlement activities, which is highly time-sensitive and volume-driven, within a short time window. Opportunity The client's trade settlement process was manual involving multiple system navigations wherein all 'buy trades' had to be manually compared one by one against internal bookings. This activity took around 60% of the team's effort. As the activity was manual, trade discrepancies were identified late, resulting in trade fail. The client sought accurate (zero error) and efficient (prompt) trade settlement, including: Solution Wipro conducted complete analysis of the client's existing processes, which included upstream and downstream processes. Also, performance data was analyzed for three months and relevant solutions were designed and deployed: Business Impact Implementation of robotics automation solution helped the client achieve 100% accuracy in trade settlement and eliminated operational risks. "Wipro team conceptualized a Zero Touch process and used the digital transformation lever to achieve the stated business outcomes. Orchestration of bots in the process helped

deliver a defect-free output in a very efficient manner, thereby improving settlement efficiency and mitigated reputational and financial risks." -Rohan Dabke, Delivery Head, Securities and Middle Office Operations, Wipro Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%

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Airline Drives Value by Improving Customer Experience

----- Arcticle source ----- https://www.wipro.com/business-process/airline-drives-value-by-improving-customer-experience/ ----- Related Articles Contact Wipro Please fill the required details to access the content Airline drives Value by Improving Customer Experience A leading American airline improves overall efficiency by reducing process handle time, leading to business value-add of USD 1 Million annually   Client Background The client is one of the largest airlines in the US with more than 75,000 employees. It serves an extensive domestic and international network spread across over 50 countries. The client represents more than 15% of overall US domestic market. Industry Landscape The global airline industry continues to grow rapidly. However, consistent and robust profitability remains elusive. Currently, the industry is witnessing increasing pressure to reduce cost and improve operational efficiency while enabling high customer experience. Airlines need to make large and ongoing process improvements to operate more efficiently. Opportunity The client witnessed a huge surge in customer interaction volumes, for both, chat and emails. However, this need could not be met efficiently as the client was not in a position to add more staff, leading to high backlog and increase in abandon rate. The client wanted to meet customer requirements with the current staff strength and keep the abandon rate within the defined SLA of 5%. This called for a relook of the entire process. Solution Wipro carried out extensive brainstorming sessions to identify the causes of high processing time, and also did a detailed process mapping to know the areas of improvement, which helped the team: Business Impact Wipro helped the client reduce the overall average handle time (AHT) of the customer service process by 100 seconds. As a result, the client was able to handle more transactions. This helped the client and its end-users in resolving their queries on time with more than 95 percent accuracy. Wipro proactively revisited & optimized the chat and email process for our esteemed client to improve our response time that helped us to handle additional volumes, thus improving our efficiency gains on turnaround times and having a positive impact on Customer Experience. "Wipro proactively revisited & optimized the chat and email process for our esteemed client to improve our response time that helped us to handle additional volumes, thus improving our efficiency gains on turnaround times and having a positive impact on Customer Experience." -Hoshendar Nari Contractor, Vertical Head for Travel, Transport & Hospitality, Wipro Wipro

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Order Management: Telco Ensures Efficiency with Flawless Execution

----- Arcticle source ----- https://www.wipro.com/business-process/order-management--telco-ensures-efficiency-with-flawless-executi/ ----- Related Articles Contact Wipro Please fill the required details to access the content Order Management: Telco ensures Efficiency with Flawless Execution A leading communications service provider implements an order tracking mechanism to reduce cycle time, enabling savings of USD 1.38 Million annually   Client Background The client is a leading UK-based communications service provider with operations in around 180 countries. It provides fixed-line services, broadband, mobile and TV products, and networked IT services.   Industry Landscape Telecommunications focuses heavily on customer retention in the face of dwindling revenues and extremely competitive space. Timely order fulfilment needs to be flawlessly executed for early revenue realization with increase in end user satisfaction. Opportunity The client's order management journey lacked efficient processes, leading to delays in delivery. The Customer Premises Equipment (CPE) team managed end-to-end CPE delivery and installation on the customer site after ordering CPE from suppliers. However, the CPE processes were non-standard and manual. There was no mechanism to track the progress of the order, which resulted in delay of CPE delivery from suppliers and task closures by order managers. This led to escalations from the customer. The CPE team also had to invest additional effort in chasing suppliers and closing tasks for delayed CPE delivery. Solution Wipro implemented a tracking mechanism in the form of a Project Pipeline Report (PPR) tool. This tool helped extract data on near real-time basis from the CRM system and tracked the progress of the entire order lifecycle flawlessly. With this tool, the CPE team could raise an action/reminder by date to track supplier deliveries. Reporting in the tool enabled analysis of probable failures and delays, and a trend line for geography and supplier timelines could be established. This helped the team reduce additional efforts in chasing suppliers in the form of emails/calls/chats and take further actions to complete the process as quickly as possible. Business Impact Wipro's solution positively influenced the delivery timelines of orders, giving the client the ability to fulfill orders before time. "Our solution made an impact on non-standard CPE delivery timelines resulting in faster delivery to customers, reduced cost and increased revenue for the Telco. The key differentiator was supplier management with analytics. It has delivered

cycle time benefit of over 32% across all orders, as a result providing early revenue realization of $1.38 M" - Swapneel Phadke, Associate Vice President – Operations, Business Process Services, Wipro Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Telco realizes Early Revenue with Automated Validation

----- Arcticle source ----- https://www.wipro.com/business-process/telco-realizes-early-revenue-with-automated-validation/ ----- Related Articles Contact Wipro Please fill the required details to access the content Telco realizes Early Revenue with Automated Validation A leading telecom service provider implements a robust validation process powered with automation, thus reducing cycle time to 1.4 days and enabling cost savings of $776K Client Background The client is one of the world's leading communication services providers offering fixed line services, broadband, mobile and TV products and services, and network IT services. This UK-based company operates in around 180 countries. Industry Landscape Telecommunications focuses heavily on customer retention in the face of dwindling revenues and extremely competitive space. Timely order fulfilment needs to be flawlessly executed so that revenue is realized early with increase in end user satisfaction. Opportunity The order management process starts with technical validation and customer end validation, which is carried out to validate the technical details, site details and end customer details. The client's validation process was negatively impacted by many reasons like incorrect site details, incorrect contact details of end customer, technical questionnaire, unawareness of order placement etc., resulting in delays. This led to an increase in end-to-end cycle time and customer dissatisfaction. The client wanted to make its order management process more efficient and flawless. Solution Wipro automated the client's validation process and implemented efficient processes to make the order management process flawless. Business Impact Wipro enabled early realization of revenue, enhanced customer satisfaction and cost-effectiveness for the client by ensuring faster and efficient order delivery "Wipro implemented automation-driven Validation to ensure correct entry of orders and elimination of delays due to incorrect ordering. This saved 1.4 days at the stage of ordering itself and subsequent rework in the system due to incorrect ordering. As a result, the cycle time has reduced by 2 days and cost savings has increased to the tune of $776K." - Swapneel Phadke, Associate Vice President – Operations, Business Process Services, Wipro Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

How tech major launched next gen mapping and navigation

----- Arcticle source ----- https://www.wipro.com/business-process/how-tech-major-launched-next-gen-mapping-and-navigation0/ ----- Related Articles Contact Wipro Please fill the required details to access the content How tech major launched next gen mapping and navigation Client Background Client: A large US-based multinational technology company Industry: Computer hardware, software, and consumer electronics Key Products & Services: Smartphones, web browser, watch etc. Area of Operations: Worldwide   The Opportunity The client company provides web mapping services for automobile and pedestrian navigation. It was in the process of building and launching the next generation of dynamic and interactive mapping services. While the client had multiple software products and tools, it still faced challenges, like an underdeveloped mapping product with incorrect geocoding across geographies, and unmapped, incomplete and unchecked vector data, transit routes, and point of interest (POI)/area of interest (AOI) data. Moreover, there was a dearth of relevant resources with a quality score less than 78%. The client, on an urgent basis, needed Geographic Information Systems (GIS) experts who could enhance their functional capabilities across Map Editing, Quality Assurance, and Review and Policy Management, to help them go live across specific geographies within 11 months. Solution Wipro assisted the client with analysis, POI and transit route curation leveraging our GIS platform, map editing tools and skilled workforce. Wipro, as a partner, brought in these advantages: Services provided included: For Map Editing: Research, data research and curation. This included Map geometry editing, Customer Report a Problem (RAP), Transit curation, AOI curation and Pedestrian curation. For Quality Assurance: Defining, measuring and improving quality, bringing QA and Meta QA together for validation For Review and Policy Management: Policy and content review management including guidelines and rules management, conflict resolutions, RAP-related resolutions etc. We helped: Build quality dashboards to provide audit views Set in place a reporting and business review plan Implement a detailed plan for on-boarding, training, and performance management Set up the first Nordic, European, Persian and Asian language GIS support hub in India Business Impact Wipro provided 25 GIS experts in the span of five days to help meet client's timeline and quality needs. The client launched the rebuilt mapping services at the stipulated time with enhanced features and better navigation. 'Wipro GIS Academy was able to provide 25 resources with an average GIS experience of 3.5 years within a record time of 5 days. Wipro's customized operations blue book ensured that the quality SLAs were met and production SLA exceeded by 12% within 2 weeks of Go Live.' Sachin Louis, Practice Manager and Solution Expert – Geographic Information Systems, Wipro Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a

Telco Leverages Robotics

to Turbocharge Automation

----- Arcticle source ----- https://www.wipro.com/business-process/telco-leverages-robotics-to-turbocharge-automation-/ ----- Contact Wipro Please fill the required details to access the content Telco Leverages Robotics to Turbocharge Automation Telstra, a leading communications service provider in Australia, transforms processes and saves AUD 1.7 Million by implementing Robotics Process Automation. Client Background Telstra is Australia's largest telecommunications company offering a full range of communications services. With revenue of AUD 25 Billion, Telstra provides 17 M mobiles, 7.2 M fixed voice services, and 3.3 M fixed broadband services. Telstra has an international presence spanning 15 countries. Industry Landscape The Telecom industry has transitioned from an era of high growth to a phase of consolidation and rationalization. In this context, Robotic Process Automation (RPA) offers a radical value-add by transforming the way processes are managed. RPA enables optimization of costs associated with human resources, which is one of the most important factors of service delivery, and improves accuracy by removing human errors. Opportunity NPS Initiative: Telstra, as a part of NPS (Net Promoter Score) Boost program, took up the challenge of enhancing its customers' old data plans in three months. However, the Order Entry process required hiring and training of 450+ FTEs to complete the task in three months. Cable Care D123: Telstra had the mammoth task of migrating its customers from the old network to a new network platform (DOCSIS 3.1) in the 61-day timeline committed to the National Broadband Network (NBN). This required hiring and training of 25+ FTEs. Solution Wipro partnered with the client to implement robotics along with Wipro's proprietary Command Hub business operations platform. RPA of Order Entry was enabled through codification of business rules. This helped implement an exception-based operating model aligned to futuristic IT stack. Automation Integrator was designed to help solve production challenges, delivering effective solutions with the lowest amount of risk. NPS Initiative: Wipro deployed the solution of using 50 robots and 23 FTEs working 24 X 7. The program was successfully delivered in a record time of 3 months. Cable Care D123: RPA was used to automate the Order Build process to ensure customers were migrated from the old to the new platform within the agreed timeframe. The targets were met with only 4 FTEs and 9 robots Business Impact Implementing process and automation optimization on-the-go based on requirements allowed proposing change requests to optimize robot performance, thereby reducing the Fall Out rate. Benefit highlights: Wipro's team was able to not only complete the development in record time, but also bring value to Telstra by ensuring we were operational by the regulator-enforced deadline. This could only be possible through pure dedication and perseverance. I thank Wipro for

ensuring we meet our targets. Al Sharifian Sr. Project Manager, Telstra Corporation Limited =====================

Tech giant enables swift time to market with operations revamp

----- Arcticle source ----- https://www.wipro.com/business-process/tech-giant-enables-swift-time-to-market-with-operations-revamp/ ----- Contact Wipro Please fill the required details to access the content Tech giant enables swift time to market with operations revamp Client Background Client: A large mapping and geographical services company Industry: Electronics, Telematics Products & Services: Mapping and navigation products Area of Operation: Worldwide The Challenge The client was looking for a partner to setup large data curation, data quality and support operations in a very short timeline to enable a product launch. This included support in areas such as map creation, update and maintenance, navigation layer updating, and diagnoses, reporting and resolution of end user-flagged changes validation. The Solution Wipro partnered with the client to transition operations of over 2000 FTE with complete ownership of the program and delivery management. Operational support was provided in multiple languages for research, data investigations, and document updates. Data Curation Operations: Image interpretation, data changes (road and building geometry, road interconnections, travel restrictions, corrected locations), server work unit issue management, policy review and management, discrepancy/detail checking and overall quality reviews were provided. Research Based Operations: Additional services were delivered on two levels. Business Impact Wipro helped the client achieve its goals in the stipulated time as time to market was key for business. Performance benchmarking and baselining helped achieve excellence. Customer Quote =====================

Telco leverages robotics to turbocharge automation

----- Arcticle source ----- https://www.wipro.com/business-process/---telco-leverages-robotics-to-turbocharge-automation/ ----- Related Articles Contact Wipro Please fill the required details to access the content Client Background Client: Telstra - Australia's largest telecommunications company Industry: Telecommunications Area of operation: Over 20countries Products & Services: Fixed lineand mobile telephony, Internetand data services, networkservices Number of Employees: Over36,000 Revenue: AUD 27 Billion Challenge NPS Initiative: Telstra, as a part of NPS (NetPromoter Score) Boost program, took up thechallenge of enhancing its customers' old dataplans in three months. However, the Order Entryprocess required hiring and training of 450+ FTEsto complete the task in three months. Cable Care

D123: Telstra had the mammoth task of migrating its customers from the old network to a new network platform (DOCSIS 3.1) in the 61-day timeline committed to the National Broadband Network (NBN). This required hiring and training of 25+ FTEs. Solution Wipro partnered with the client to implement robotics along with Wipro's proprietary CommandHub business operations platform. RPA of OrderEntry was enabled through codification of business rules. This helped implement an exception-based operating model aligned to futuristic IT stack. Automation Integrator was designed to help solve production challenges, delivering effective solutions with the lowest amount of risk. NPS Initiative: Wipro deployed the solution of using 50 robots and 23 FTEs working 24 X 7. The program was successfully delivered in a record time of 3 months. Cable Care D123: RPA was used to automate the Order Build process to ensure customers were migrated from the old to the new platform within the agreed timeframe. The targets were met with only 4 FTEs and 9 robots. Business Impact Implementing process and automation optimization on-the-go based on requirements allowed proposing change requests to optimize robot performance, thereby reducing the Fall Out rate. Telstra was also able to realize: Customer Quote "Wipro's team was able to not only complete the development in record time, but also bring value to Telstra by ensuring we were operational by the regulator-enforced deadline. This could only be possible through pure dedication and perseverance. I thank Wipro for ensuring we meet our targets" - Al Sharifian, Sr. Project Manager, Telstra Corporation Limited Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

US health services giant enables 100% visibility into contracts

----- Arcticle source ----- https://www.wipro.com/business-process/us-health-services-giant-enables-100-visibility-into-contracts/ ----- Related Articles Contact Wipro Please fill the required details to access the content US health services giant enables 100% visibility into contracts A leading healthcare services company refurbished its contract lifecycle management system, leading to centralization of data and compliance Client background Client: A major US-based healthcare technology and business services company Industry: Healthcare Products & Services: Analytics solutions, Consulting services, Business solutions, IT services Area of Operations: Worldwide Number of employees: Over 100,000 Challenge The client had acquired several small pharma entities. On acquisition, the huge bulk of contracts and its compliance requirements became the client's responsibility. It was difficult to access and plough through the content of the contracts, which were in the acquired entities' environment.

Additionally, the contracts, numbering more than 125,000, ncluded duplicate and non-contractual documents. The client wanted to migrate these contracts to its Contract Lifecycle Management (CLM) platform, weeding out duplicate contracts and non-contractual documents while maintaining accuracy in abstracted information. The need was access and visibility into all contracts, and timely compliance and renewal. Solution Wipro's Legal Processing Services arm performed contract management services for the client. Fig 1: Solution highlights Business impact Wipro moved all acquired entities' contracts to the client's CLM platform, weeding out all fake and irrelevant documents. This centralized the data and ensured compliance, leading to enhanced productivity and efficiency. It was a challenge to assimilate contracts of all the companies acquired by the client and to then abstract all important values of each of such contracts. Our team completed the project ensuring 99% quality, delivering well ahead of the deadline. - Varsha Bhatt, Head - Legal Process Outsourcing, Knowledge Services, Wipro Limited Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%
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Bank averts regulatory breach and improves capital position by optimizing risk-weighted assets

----- Arcticle source ----- https://www.wipro.com/business-process/bank-averts-regulatory-breach-and-improves-capital-position-by-optimizing-risk-weighted-assets/ ----- Related Articles Contact Wipro Please fill the required details to access the content Bank averts regulatory breach and improves capital position by optimizing risk-weighted assets Client Background Client: Europe-based global financial services company Industry: Financial Services Key Products & Services: Wealth management, asset management, and investment banking services for private, corporate, and institutional clients Area of Operations: Worldwide Challenge The client was functioning on a data model that had only the network team onboarding the agent banks' nostro accounts. The model did not involve the credit risk team, which is responsible for calculating capital requirements built on the internal ratings-based (IRB) approach. The client assessed the risk for each account, and held a minimum amount of capital as risk-weighted asset (RWA) to reduce the risk of insolvency. The Finance team of the client issued a warning report to the management, stating that the RWA amount was about to breach the regulatory limit (20% for all OCED banks). The bank had used up a huge amount of capital as RWA as many of its nostro accounts had defaulted 100%. The client approached Wipro to seek help in identifying the root cause of higher RWA. Solution Wipro focused on improving the RWA through static data remediation. Wipro's Change team at the Bank formed a

joint task force comprising of representatives from Finance, Credit Risk and Group Operations (Data Service Line, Network Management and Securities Settlements). The task force investigated the scenario to find the process gap in the existing data model. They found that the nostro accounts were being opened in the system with dummy client identifiers causing default RWA of 100% (unmapped exposures). Business Impact Wipro's timely analysis and resolution to the problem helped the bank bring down the RWA charge from 100% to respective risk percentage based on the internal ratings given by the Credit Risk team. This helped release $2.6 Billion in capital during 2016-17, which had previously been set aside to offset the higher level of risk. "Wipro team reduced the RWA (over USD 2.6 Billion) requirement of the bank. This was enabled through a series of high impact project streams to remediate legacy account hierarchies by bringing together various divisions (Finance, Credit Risk, Network management, Settlements, Data service line) of the bank. A new data model was put in place to address the root cause." Sandeep Rajkumar, Account Head, Data Operations, Wipro Ltd Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =======================

Global bank capitalizes on a powerful automation platform to control operational risk

----- Arcticle source ----- https://www.wipro.com/business-process/global-bank-capitalizes-on-a-powerful-automation-platform-to-control-operational-risk/ ----- Contact Wipro Please fill the required details to access the content The one-stop automation portal hosts more than 150 automations across 35 active processes Client Background Client: A leading financial services company Industry: Institutional Financial Services Key Products & Services: Brokerage Clearance and Exchange, Loan Syndication Area of Operations: Global Challenge Manual touchpoints and use of Macros were the biggest challenges the bank faced on a routine basis. Manual management of invoice reconciliation led to issues like overpayment, duplicate payment, incorrect allocation, and delayed payment to customers. Also, a large number of Excel Macros were used for reporting, in both, brokerage and loan syndication. While Excel Macros provide short-term efficiency gains, they carry inherent risk of failure, which can result in operational loss due to erroneous reports. The challenge was to find a solution, which could eliminate significant manual effort and End User Computing from investment banking domain operations. Solution Wipro developed a robust, user-friendly, and flexible application - Enterprise Service System (ESS) - to meet all tactical automation requirements of the bank. During the first release, it enabled conversion of all Macros and migration to the web portal. Auto mailers and

database management was enabled through ESS in the second release. Finally, it evolved to serve as a workflow solution wherein invoice management and reconciliation was handled in a secure environment. It provided the benefits of Excel Macros and workflow platform but with significant reduction in operational risks. The web-based application was developed using .NET and Oracle, which was integrated with the client's single sign-on for authentication and hosted in their environment for secured access. It was also linked with customer application and database to exhibit real-time dashboard for effective process control and management. The one-stop automation application was built as an IT supported solution (not user-defined) to ensure better data integrity and reduced operational risk. Figure 1: Enterprise Service System (ESS) framework. Business Impact Wipro helped the bank bring down operational risk by replacing Excel Macros and reducing manual work by upto 70% through auto reconciliation with Wipro's one-stop automation portal. Quote "The platform handles the bank's huge reconciliation engine to optimize broker-dealer invoice system. Developed under an agile methodology on the Ops floor, it brings down cost and significantly improves the time to delivery. This full-fledged DevOps model is capable of solving End User Computing (forming top 25% of the bank's identified risks). This application is now evolving to mature into supporting mobility solutions and smart operations with live dashboards. " Ramesh Balasubramaniam - General Manager, Institutional Financial Services, Wipro Limited =====================

How Wipro attained a higher level of

software asset management maturity

and success

----- Arcticle source ----- https://www.wipro.com/business-process/how-wipro-attained-a-higher-level-of-software-asset-management-maturity-and-success/ ----- Related Articles Contact Wipro Please fill the required details to access the content How Wipro attained a higher level of software asset management maturity and success Automated deployment of user-requested software improves turnaround time for fulfillment of requests, while reducing risk. Background Company: Wipro Limited Key services: Information technology, consulting, and business process services Geographies: The US, Canada, Latin America, Continental Europe, India & Middle East, and Asia Pacific Challenge The dynamic nature of today's IT environment brings with it various software asset management (SAM) challenges for large enterprises. At Wipro, these were around publisher licensing models with a wide range of software license types, license entitlements, contracts management, and more. Reconciliation between

purchased and installed software, controlling unauthorized usage, tracking inventory of purchase orders, proof of entitlements, and balancing end-user delight while meeting compliance requirements were the areas of concern. Solution A complete reimagination of the end-to-end SAM process, right from request, acquisition, deployment, management to retirement process, orchestration with market-leading suites, and integration of various systems and business processes, was undertaken. Key components were: Enterprise SAM Suite A next-generation SAM, license compliance and optimization solution was used to provide licenses based on entitlements. This provided a comprehensive view of software titles for every managed device. This was integrated with Helpline - the ticketing tool that triggers alerts as and when an incorrect software deployment is detected in a system. Integration with an endpoint privilege manager provided users with the privileges necessary to run trusted applications. Dashboard views provided vital company-wide information on software procurement. Automated software portal An underlying industry-leading solution was overlaid with a self-service portal where employees could request the software they needed from a user-friendly catalog. The system addressed the end-to-end process including approvals, enforcing relevant licensing, automated delivery to the user, verification of installation, and maintainance of a detailed audit trail while keeping the users informed of the status. Simplification of Procure-to-Pay process All procurement-related processes were brought under a common platform and integrated with ERP that helped manage all purchases pertaining to software and tracked the proof of purchase and deliveries. Additionally, the enterprise SAM suite was integrated with active directory, discovery tool and IT asset management. The SAM team was involved in payment decisions with respect to vendors that helped ensure that proof-of-entitlement documents are secured before vendor payments. The status of the availability of surplus licenses is known and the allocation can be done when needed, curtailing unneccesary procurement. Business impact Automated deployment of user-requested software through a self-service app store, deployment of industry-leading tools, and integration of various systems and business processes led to a marked improvement in user experience, license compliance, and cost optimization. End-user delight Automated approvals and fulfillments route the request to the appropriate approvers along with built-in escalation features. The SAM team is notified when the supply of licenses for a particular application needs to be replenished. Between may 2017 and 2018, over 130,000+ user requests have been realized with 85% automated deployments. This has been achieved by ensuring shorter approval cycles and a user-friendly interface. Every week, software available on the portal are reviewed and new software is added or deleted as per usage terms Optimized usage, cost savings Applications are automatically reclaimed when the lease expires. Till date, 75% of the applications have been automatically reclaimed on expiry of the lease. Underutilized and unused licenses can now be directed and allocated to employees with a higher business need for those applications. The resultant impact is a staggering 62% cost savings on renewals of software purchased from an OEM. Reduced risk of non-compliance Software applications which are not authorized are detected by automated alerts and timely corrective actions are taken. There has been an effective minimization of unnecessary local administrator privileges and prevention of malicious software with enhanced control on application deployments at

endpoints.   "Organizations can realize cost savings between 5% and 35% by implementing focused software asset management practices. At Wipro, we not only achieved cost savings but also improved user experience, thus providing a modern experience and improved compliance for the organization."- Pavan Agrawal, Vice President - IT Management Group, Wipro Ltd. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% ======================

How a top‸bank reduced client onboarding time from 45 days to 17

days

----- Arcticle source ----- https://www.wipro.com/business-process/how-a-top-bank-reduced-client-onboarding-time-from-45-days-to-17-days/ ----- Why partner with Wipro? Related Articles Contact Wipro Please fill the required details to access the content Client Background Client: Leading UK based investment bank Industry: Financial services Key Products & Services: Reference data, reconciliation, loans, wealth management and KYC Area of Operations: Worldwide Challenge The investment bank was taking about 45 days, against the standard of 20 days, to onboard a client, which is a crucial function in the banking industry as it influences customer experience and relationships. The reason for the delay in onboarding was the high number of pending (work in progress) cases, which was more than 700. There were multiple handoffs and the cases were stuck in buckets for long periods. Moreover, client requests for information were not being addressed quickly. These issues were leading to customer dissatisfaction and loss of business opportunities, which adversely affected the bank's reputation and finances. Solution Wipro deployed a structured methodology to understand the problem and recommended a solution leveraging transformation levers to help the client reduce the overall work in progress cases and improve onboarding time. Time to onboard clients reduced from 45 days to 17 days Business Impact The chances of financial and reputational loss for the client's business was drastically reduced and there was improvement in overall work-in-progress cases month on month. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% ======================

US company drives performance with

gamification

Related Articles Contact Wipro Please fill the required details to access the content US company drives performance with gamification The transportation network company saw a 37% increase in productivity Client background Client: A US-based transportation network company Industry: Transportation Key Products & Services: Transportation network, app Area of Operations: Worldwide Number of employees: Over 10,000 Challenge The global transportation network company uses high quality maps to deliver great experience to its users. There are continuous and consistent efforts to improve the mapping technology and its features. Many service providers assist the client with the mapmaking services and Machine Teaching engagement. The processes that are supported by the service providers are dynamic and driven by fluctuating performance targets and policies. The changes in policies or tool features, at times, slowed down the service provider employees' performance and reduced motivation levels depending on the complexity of the change. The client wanted to create a competitive work atmosphere where such changes would have minimum impact on the employee performance and help them meet their targets. Solution Wipro leveraged Gamification techniques to motivate and train the employees and give them real-time feedback on their performance. Over a period, Wipro conducted a number of gamification activities, balancing the art of game design with the client's business goals, across all programs in client locations. These games were aligned to the metrics essential for driving performance during particular periods and for making work more meaningful and fun. The focus of the Gamification techniques was improvement in productivity and quality across the teams. Here are a few examples of the gamification techniques leveraged to improve productivity and quality: Business impact Wipro was successful in creating high levels of engagement among the employees, leading to increased productivity and performance. Figure 1 : Business benefits driven by Gamification techniques "Gamification is a perfect way to harmonize all stakeholders towards a common goal. Fun, a sense of camaraderie, the adrenaline generated from small wins really add up, making gamification a great tool to win at the workplace. The client and the service provider teams combined to make all games and competitions a truly great experience, and the results were fantastic." Mark Allan Felsinger, Head - Travel & Transportation, Wipro   Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

How a European manufacturing MNC

brought down operations

cost through automation

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A leading financial institute in North

America exceeds its collections target.

Here is how.

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How a leading British Telecom giant exceeded its cash collection targets

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recurring issues with missing payments in managing collection operations that were affecting the customer experience. There were also challenges with the collection of renewal fees per collector due to inefficient operations. Solution Wipro Collections-as-a-Service helps manage both business and consumer debt collections. Wipro has strong expertise of managing Collection and Recovery operations for customers across the industries. Wipro's solution for the client included: Business impact: Using Wipro's Automation solution, the client achieved improvement in cash collection and in tracking missed payments. The business impact resulting from the solutions included: "The client succeeded in significantly driving down its non-paid consumer customer churn using Wipro's automation solution. Overall, the company achieved reduction in operational costs by 31-40%" - Gurpreet Bajwa, Practice Head – Collections, inance & Accounting Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%
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How a leading American multinational Transportation

Network Company (TNC) efficiently managed

its map data services

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errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

How a global PC manufacturer redefined its

customer experience

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How a leading UK-based telecom company

achieved chat channel transformation

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(AHT) of 12 minutes was affecting user experience due to delay in resolutions. This was one of the major factors contributing to the low Net Promoter Score (NPS) of 2.9. Solution Our approach to improve customer experience involved transitioned and stabilized operations – low risk lift and shift. We provided, We delivered: Business impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% ======================

How a US based Fortune 50 healthcare payer optimized its

claims processing operations & enhanced overall

customer experience

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How a leading American multinational technology

company optimized its map operations

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How the world's leading steel producer

transformed their billing process

for better productivity

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revenue : Over £75 Bn Challenge The client had non-standardized and several manual processes across the globe. The technology was not utilized to the full capacity and no process-centric and business-centric metrics were monitored to provide business insights. The client also experienced high DSO (Days Sales Outstanding) due to inconsistent debt collection attempts and there were multiple instances of duplicate payments. Additionally, there was a high volume of vendor queries, led by high query resolution cycle time. Solution The solution implemented by Wipro to effectively address the challenges included a combination of tools, process re-engineering and process optimization. We deployed RPA (Robotic Process Automation) to automate manual process of billing and invoice payments. Other deployments include OCR (Optical Character Recognition) optimization, using digital process maps with Wipro BasedTM Harmony, Power BI enabled dashboards for real time reporting on business metrics, and duplicate payments check tool. Wipro leveraged domain expertise for a strategic approach for higher long term benefits. This includes the following: Business impact The solution and initiatives enabled real time reporting of business metrics with following benefits "We delivered the client a measured business value of $14.8 Mn throughout the engagement. The Company achieved 98% automation of billing and 82% reduction in transport inventory backlog". - Gurpreet Bajwa Practice Head – Collections, Finance & Accounting, Wipro Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%
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Enabling 98% Revenue Forecast Accuracy for Global Apparel Major

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World-leading communication Technology Company

increases efficiency through digital transformation

in Order management process

World-leading communication Technology Company increases efficiency through digital transformation in Order management process March | 2020 Client Background Challenges Our client was going through a lack of efficiency in handling order management. This jeopardized team engagement with the partner, increasing the workload and rework. The requirement was to drive large-scale automation across multiple geos/processes within a short timeline of three years to meet the objective of 60% automation. Key challenges to address were: Solution Process Harmonization– Introduced Unique Standard Service Request (SR) catalogue across all Customer/Product categories. Zero Touch Module: To ensure B2B orders are directly processed in ERP without any intervention End-To-End Automation: Automation Leveraging proprietary BASE)))™ Core solution, Smart Automation, and RPA Real-Time Insights: D-VSM enabled on Power BI for complete visibility and real-time visibility across end-to-end operations Business Impact Productivity Productivity Improvement in the first 2 years of Engagement and 60% by Year 3 briefcase time (Sales order preparation and entry) by 60% Visibility Enablement "The overall transformation program has increased the rigor in operations allowing flexibility to manage the dynamic nature of supply chain, reduction in cycle times and backlog, harmonized processes and significant processes automated." – Dhananjay Soundararajan – Senior Manager, DOP Brazil operations. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

How a leading multinational insurance consortium created a one of its kind APaaS

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Sensis, Australia's leading marketing

services company, reduces cost,

improves productivity

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Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =======================

Customer service and pointed tech support provided for a US-based electronics retailer

----- Arcticle source ----- https://www.wipro.com/business-process/customer-service-and-pointed-tech-support-provided/ ----- Related Articles Contact Wipro Please fill the required details to access the content Customer service and pointed tech support provided for a US-based electronics retailer August | 2020 Client background Client name: US-based electronics retailer Industry type: Retail Key Products & Services: Consumer Electronics and Appliances Areas of Operation: US, Canada Challenge The client was looking for a partner who could proactively drive continuous improvement and ensure delivery excellence with optimized cost structures. The key challenges that needed to be addressed included: Solution Business impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =======================

Value-driven solutions implemented for a Singapore-based technology company using a customized, client-focused approach

----- Arcticle source ----- https://www.wipro.com/business-process/value-driven-solutions-implemented-for-a-singapore-based-technology-company-using-a-customized-client-focused-approach/ ----- Related Articles Contact Wipro Please fill the required details to access the content Value-driven solutions implemented for a Singapore-based technology company using a customized, client-focused approach August | 2020 Client background Client: Singapore-based technology company   Industry: Technology Key Products & Services: Transport, On-demand delivery, Consumer and Financial Services Areas of Operation: Southeast Asia (Singapore, Indonesia, Philippines, Malaysia, Thailand, Vietnam, and Myanmar) Challenge The client (a transportation company) connects customers in need of transportation services with a driver through a mobile technology platform. There are continuous and consistent efforts to provide seamless

navigation and the best user experience by increasing the coverage spread and quality. The client wanted to intensify their mapping technology and the features within by increasing coverage, in terms of locations, via evaluation, analysis, and curation of map data for specific recommendations and further enhance the quality via mapping, moderating, and automating operations support for Point-of-interest (POI). Solution By leveraging techniques spanning research, analysis, design, development, and automation, the client received the following benefits: Business impact The client achieved a productivity boost of 125% via map enrichment and data-curation techniques. The evaluations and data-mining exercise led to a 50% increase in validation percentage, resulting in reduction of operational cost per transaction. Implementation of multiple combinations of SOPs led to an improvement in Key Performance Indicators (KPIs). More cost-effective suggestions resulted in up to 20% overall efficiency gains and overall improved customer experience. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

How a UK-based supermarket chain standardized its processes across AP and AR

----- Arcticle source ----- https://www.wipro.com/business-process/how-a-uk-based-supermarket-chain-standardized-its-processes-across-ap-and-ar/ ----- Related Articles Contact Wipro Please fill the required details to access the content How a UK-based supermarket chain standardized its processes across AP and AR August | 2020 Client background Client name: One of the largest supermarket chains in the UK; servicing 491 client stores across the UK since 2013 Industry type: Retail Key Products & Services: Groceries, food, household items Areas of Operation: UK Challenge The client was looking for a comprehensive service provider with in-depth knowledge of finance services for the retail industry, with the ability to seamlessly transition and scale up. The client was receiving high EWS Alerts with recurrent escalations. There were inconsistencies in meeting targets and a lack of standardized reports to track performance. The client was also facing people issues including unavailability of skilled resources, high attrition, and knowledge gaps. Solution Business impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

How our team fostered agility, maturity, and trust throughout a 17-year partnership with a leading U.S. airline

----- Arcticle source ----- https://www.wipro.com/business-process/how-our-team-fostered-agility-maturity-and-trust-throughout-a-17-year-partnership-with-a-leading-us-airline/ ----- Related Articles Contact Wipro Please fill the required details to access the content How our team fostered agility, maturity, and trust throughout a 17-year partnership with a leading U.S. airline September | 2020 Client Background Client: Leading U.S.-based airline Industry: Transportation & Travel Key Products & Services: Reservations, Baggage, Cargo, E-commerce, and Email Support Area of Operations: United States & Canada, Caribbean, Central America, Southern & West Africa, Europe & North Africa Challenges This airline provides unparalleled service to its customers spanning six continents. They continually strive to enhance user experience, introduce productivity improvement, and implement process innovation. The client wanted to eliminate delayed turnaround time (TAT) within queues management, implement productivity improvement measures, reduce penalty numbers, and introduce process automation and cost optimization improvements. Solutions By leveraging its expertise around workforce, training, quality, automation, and process, the client achieved the following benefits: Business Impact The client achieved over $2.3 million in business value and cost reduction across various areas. Wipro also helped the client achieve a 62% write back reduction in email responses and attain a 20% reduction in errors across processes. Through report automation using macros, the client was able to reduce processing time by 87%. Finally, high customer satisfaction and experience were consistently delivered over the years of partnership. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%
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Delivering global support, trust, and a futuristic outlook for a large U.S.-based airline over 15 years

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outlook for a large U.S.-based airline over 15 years September | 2020 Client Background Client: Large U.S.-based airline Industry: Transportation & Travel Key Products & Services: Flight Reservations, Delay & IROPs Situation Handling, Queue Handling and Post-Flight Services, Loyalty Program Management, Premier Customer Skill Calls, Customer Support and Escalations Desk Area of Operations: North America, Latin America and the Caribbean, Europe and the Middle East, Africa, Asia Pacific Challenges This airline provides unparalleled service to its customers across six continents. The organization also makes a continuous effort to enhance user experience and introduce process innovations in their operation areas. The client set a goal of achieving higher performance targets by increasing business from existing customers, eliminating delayed turnaround time (TAT) in queues management, increasing CSAT scores, and enhancing operations efficiencies via process consolidation and automation to reduce the cost of operations. Solutions By leveraging their expertise in digitalization, technologies, customer experience, quality, workforce, and training, the client achieved the following benefits: Business Impact: The client successfully mitigated $4.2 million in revenue losses, achieved a 50% reduction in Code Share search time, improved sales by $28 million, generated $2.78 million in excess revenue for customers, reduced other airlines costs by $6 million, and generated $1 million in Chase Activation Ancillary improvements. Additionally, the client achieved a CSAT score of 86%, a DSAT score of 8%, and a regulatory compliance score of 98% through their Process Manager Tool. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Reducing Effort for a Media Client

----- Arcticle source ----- https://www.wipro.com/business-process/reducing-effort-for-a-media-client/ ----- Related Articles Contact Wipro Please fill the required details to access the content Reducing Effort for a Media Client October | 2020 Industry landscape Social Media Marketing involves the use of social media platforms to connect with an audience to build an organization's brand, increase sales, and drive website traffic. This process consists of publishing quality content on social media profiles, listening to and engaging with followers, analyzing results, and running paid social media advertisements. Social Media platforms have emerged as the world's most popular media platforms, giving users endless opportunities to connect with friends and family. Additionally, businesses can use these platforms to build their brands and take part in media marketing. The opportunities for using social media marketing are endless. As time passes and technology develops, new marketing trends are being introduced to provide stronger business growth. Client Background Wipro's Philippines delivery center provides services involving ad review and policy violations for one of the largest media platform providers in the world. The organization owns four major platforms that account for more than two billion logins every month. These two services that Wipro provides amount to nearly 23 million jobs -- or

tasks -- per month. Wipro supports the client from five different locations globally with a team of more than 2,000 employees. Opportunity Key quality metrics and scores related to accuracy, precision, and recall were suffering due to a very dynamic process where job policies experience frequent changes. The speed of policy updates and changes as well as policy overlaps leaves little time for decision-making by humans. As a result, quality issues were not being resolved and root causes were not easily identified. Additionally, the client needed insights and innovative solutions that would provide actionable market, protocol, and tooling signals to help improve employee wellness, process efficiency, and effectiveness. Solution Multiple initiatives driving operational excellence through business process improvement were implemented: Business impact Customer testimonial and awards This initiative won the CMO Asia award for best process improvement project in the quality excellence award category for August 2019.   For more information, please reach out to amit.kale@wipro.com Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%
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Workflow Platform Transformation and Descriptive Analytics for a Semiconductor Company

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and Awards "I am extremely happy with my ability to view the call data using Power BI. I have asked for a few changes, but the team is helpful and eager to make PBI access fit my needs. This is a powerful tool that improves Call Center management." - Customer   For more information please contact amit.kale@wipro.com Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% ======================

Virtual SME Solution for a Healthcare Insurance Provider

----- Arcticle source ----- https://www.wipro.com/business-process/virtual-sme-solution-for-a-healthcare-insurance-provider/ ----- Related Articles Contact Wipro Please fill the required details to access the content Virtual SME Solution for a Healthcare Insurance Provider October | 2020 Industry landscape Healthcare insurance covers essential health benefits that are critical for maintaining health and treating existing illness and/or accidents. It also helps protect people from the financial burden of an unexpected medical bill, provides preventive care, and is required by law. A patient's safety and quality care are crucial, as well as administrative services like billing. There are numerous medical policies with varying rules and regulations in different states as well as different plan designs -- causing back-and-forth queries from different healthcare platforms. Today, the slow diffusion of medical knowledge and some medical information explosions account for some of the challenges facing the healthcare sector. Maintaining accurate and confidential data is a key strategy for quality data and operations management. Client background This client is a major healthcare insurance company in the United States and has a longstanding partnership with Wipro. The organization has more than 70 million subscribers in the United States and handles insurance for major groups. Wipro Philippines supports multiple lines of business from the client side and is handling a significant portion of their voice profile as well as their claim transaction profile. Opportunity Solution Business Impact Customer Testimonial and Awards "Wipro has been a stellar business partner with constant communication each step of the way. We are in the process of sharing some of the best practices learned from Wipro's achievement with our internal sites. They have made a significant improvement and we are very pleased with the results."   For more information please reach out to amit.kale@wipro.com Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% ======================

Delivering Efficiency and Customer Satisfaction with a Leading American Logistics Company for Over a Decade

----- Arcticle source ----- https://www.wipro.com/business-process/delivering-efficiency-and-customer-satisfaction-with-a-leading-american-logistics-company-for-over-a-decade/ ----- Related Articles Contact Wipro Please fill the required details to access the content Delivering Efficiency and Customer Satisfaction with a Leading American Logistics Company for Over a Decade October | 2020 Client Background Client: An American, multinational delivery services and logistics company Industry: Transport and logistics Key Products & Services: Courier, post-delivery, express mail, freight-forwarding, third-party logistics Area of Operations: UK and Ireland The Challenge Twelve years ago, Wipro was approached by a leading American logistics company for a massive undertaking. To be sure they were providing unparalleled service and customer support, this organization wanted a floor-to-ceiling update of their customer-service operations: The Solution Wipro harnessed its technology expertise to elevate the client's operations from end to end – refining processes and developing the workforce with data, analysis, and automation: The Impact Along with process improvements, the client's operational costs also reduced by more than $1 million. Wipro provided quick and timely support to handle the additional workloads. We also provided the training and continuous feedback necessary to enhance the client's processes. Our attention to detail and unmatched consistency resulted in high customer satisfaction, reflected in our strong annual customer satisfaction (ACSAT) scores, year after year. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%
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Elevating Customer Service and Operations for a large APAC Airline

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& IROPs situation-handling, customer support, escalation, post-flight services, technical support Area of Operations: Asia-Pacific, Middle East, Africa, Europe, North America The Challenge To continue providing unparalleled service to customers across five continents, one of the largest APAC Airlines sought to consolidate its market and introduce advanced technologies to improve: The airline also wanted to transform its business model and approach to partnerships to be more sustainable. The Solution Drawing from deep experience in IT, customer service, and process optimization, Wipro provided sweeping modernizations: Business Impact: The client has achieved 98% of its performance targets in last 2 years. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%
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First-of-its-kind customer service implementation for a Travel GDS company

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A Global Pharmaceutical Company transforms processes to achieve 35% reduction in operational costs and quality of aggregate reports

----- Arcticle source ----- https://www.wipro.com/business-process/a-global-pharmaceutical-company-transforms-processes-to-achieve-35-percent-reduction-in-operational-costs-and-quality-of-aggregate-reports/ ----- Related Articles Contact Wipro Please fill the required details to access the content A Global Pharmaceutical Company transforms processes to achieve 35% reduction in operational costs and quality of aggregate reports December | 2020 Client Background Challenge The client had acquired a billion-dollar company to expand their businesses in US and Europe. However, their existing bandwidth did not allow the company to utilize their production capacity to the fullest, thereby leading to delay in submission and high operational costs through consultants. The client realized the need for full time resources from a strong Medical Writing service provider. The aim was to align the processes, structure and introduction of digital transformation by setting up a global business hub. Solution Wipro provided safety writing services related to authoring and reviewing of regulatory documents such as CSRs, IBs, Protocols, PSURs, PBRERs, PADERs, RMPs that are required for Regulatory submission in Europe, APAC and USA regions. To this end, Wipro setup global hub adhering to client's mandate on process Quality checklists while maintaining governance with key stakeholders for strategic decisions, data validation, assessment and evaluation of reports to meet regulatory compliance. We ensured: Business Impact Cost Containment - Around 35% reduction in overall operational cost achieved through economies of scale Compliance - 100% compliance adherence Transformation - Increase the quality output and efficiency with introduction of in-house tools and process automation Scalability - Proven capabilities to scale-up operations for expanding in any region Operational Efficiency - Significant improvement in volume, quality and turnaround time due to process standardization Delivered value added services Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Wipro helps leading US based Pharmaceutical Company achieve significant reduction in operational costs and processing timelines

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-helps-leading-us-based-pharmaceutical-company-achieve-significant-reduction-in-operational-costs-and-processing-timelines/ ----- Related Articles Contact Wipro Please fill the required details to access the content Wipro helps leading US based Pharmaceutical Company achieve significant reduction in operational costs and processing timelines December | 2020 Client Background Challenge The Client required services related to end-to-end case management that included timely regulatory submission for all case types. The inability to submit cases on time led to non-compliance and critical audit findings by regulatory authorities. Further, the quality of completed cases were not above 95%, which was a criterion to meet regulatory compliance. This impacted both business revenue as well as overall product lifecycle. Solution Wipro provided end to end case management services from receipt to timely submission of serious and non-serious cases received from different sources in unstructured formats. To this end, we adhered to all Quality checklists and maintained close communication with internal and external stakeholders for data collection and verification. We ensured: Business Impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Strengthening Order Management for a Global Apparel Brand

----- Arcticle source ----- https://www.wipro.com/business-process/strengthening-order-management-for-a-global-apparel-brand/ ----- Related Articles Contact Wipro Please fill the required details to access the content Strengthening Order Management for a Global Apparel Brand Driving efficiency and savings with automated order management December | 2020 Client Background Client: US-based apparel company with well-known denim brand Industry: Consumer Goods – Clothing Key Products & Services: Jeans, jackets, shirts, accessories, and leather products Area of Operations: Worldwide The Challenge Traditional order management processes were draining resources and costing the client sales. The Solution Wipro implemented robotics process automation to significantly

reduce manual touch, increase order acceptance, and promote timely fulfilment. The Impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

End-to-end, post-market surveillance complaint handling and regulatory reporting support for a US-based medical device manufacturer.

----- Arcticle source ----- https://www.wipro.com/business-process/end-to-end-post-market-surveillance-complaint-handling-and-regulatory-reporting-support-for-a-us-based-medical-device-manufacturer/ ----- Related Articles Contact Wipro Please fill the required details to access the content End-to-end, post-market surveillance complaint handling and regulatory reporting support for a US-based medical device manufacturer February | 2021 Type of products covered: medical devices, therapeutic drugs, and compounding/ biological products. Processes owned: performing multilingual intake/data entry, triage, complaints investigation, regulatory assessment/decision (US/ OUS), regulatory reporting and direct submission (US/OUS), good faith efforts, and complaints closure. Number of products: supporting 200+ product families across the geography. Client Background A Fortune 500 company generating a revenue of over $10 billion. The Company primarily focuses on products to treat hemophilia, kidney disease, immune disorders, and other chronic and acute medical conditions. Challenge Solution Business Impact "This is a story of consistent growth, improved quality outcomes, consistent performance, flexibility, proven scalability, and a highly responsive team." Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

End-to-end multilingual complaint handling and regulatory reporting for a large Class III medical device manufacturer, for its global supply.

Related Articles Contact Wipro Please fill the required details to access the content End-to-end multilingual complaint handling and regulatory reporting for a large Class III medical device manufacturer, for its global supply. February | 2021 The engagement to support post-market surveillance activities led to a 40% reduction in complaint handling operations cost. Processes owned: performing multilingual intake/data entry, triage, complaints investigation, regulatory assessment/decision (US/OUS), regulatory reporting, direct submission (US/OUS), good faith efforts, and complaints closure. Client Background The customer is a worldwide developer, manufacturer, and marketer of medical devices, whose products are used in a range of interventional medical specialties. For more than 30 years, they have advanced the practice of less invasive medicine, by providing a broad and deep portfolio of innovative products, technologies, and services across a wide range of medical specialties. The Company's products help physicians and other medical professionals improve their patients' quality of life, by providing alternatives to surgery. Challenge The client's challenges and key objectives for the outsourcing are focused on four key elements: Solution "Quality of Service" is the foundational element of our solution. "An engagement built on collaboration, competence, efficiency, trust, transparency, and timeliness. A partnership that will continue to raise the standards on culture, agility, performance, and compliance; with an aim to continue to transform customer experience and further improve patient care." Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Post-market surveillance, complaint handling, regulatory reporting support, and medical information services across US, EMEA, LATAM, APAC, and Canada, for a US-based medical device manufacturer.

Post-market surveillance, complaint handling, regulatory reporting support, and medical information services February | 2021 Type of products covered: medical devices, therapeutic drugs, drug device combination products, SaMD. Processes owned: Multilingual complaint intake and registration, coding, regulatory reporting, investigation coding, and closure of reportable and non-reportable complaints, across US, EMEA, LATAM, APAC and Canada. Medical information: Medical and technical inquiries in multiple languages via voice and non-voice channels. Client Background The customer is a world leader in specialty oncology injectable, integrated infusion therapy, generic injectable pharmaceuticals, generic acute-care, and medication management solutions. This US-based Company has global operations that develop, manufacture, and sell medical technologies used in vascular therapy, oncology, and critical care applications. Products are designed to prevent bloodstream infections and in protecting health care workers from exposure to infectious diseases or hazardous drugs. In addition, the company's IV medication compounding and delivery products are designed to improve medication, dosing accuracy, and clinical workflows. Challenge Solution Implemented the following initiatives: Business Impact Tangible Benefit: Intangible Benefits: "This is a story of consistent growth, improved quality outcomes, consistent performance, flexible team, proven scalability, and a highly responsive team." Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

24/7 Medical Information Contact Center (MICC) Coverage for a Leading Pharmaceutical Company

----- Arcticle source ----- https://www.wipro.com/business-process/24-7-medical-information-contact-center-MICC-coverage-for-a-leading-pharmaceutical-company/ ----- Related Articles Contact Wipro Please fill the required details to access the content 24/7 Medical Information Contact Center (MICC) Coverage for a Leading Pharmaceutical Company February | 2021 Client Background Client: One of the top 5 global pharmaceutical companies Areas of Operations: Markets in the US, Canada, Europe, Australia, APMEA Key Product & Services: Accelerating popularity and product usage among global customers The Challenge To meet and exceed industry benchmarks, the client needed more comprehensive coverage for its medical information call centers and service upgrades, including how calls, product quality complaints, and medical information inquiries are processed: The Solution Business Impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

AI-Powered Knowledge Discovery

----- Arcticle source ----- https://www.wipro.com/business-process/ai-powered-knowledge-discovery/ ----- Related Articles Contact Wipro Please fill the required details to access the content AI-Powered Knowledge Discovery Global Pharma Company Saves 75% Time and 60% Effort with Transformed Scientific Writing Process February | 2021 Client background Client: A multinational pharmaceutical company Industry: Pharmaceuticals Core business: Pharmaceuticals, diagnostics, animal health Area of Operations: Worldwide Challenge The client wanted to create a smart knowledge discovery solution that would help their researchers find relevant information for analysis while creating a clinical trial synopsis document. This information was locked in huge volumes of data stored across various structured (proprietary or public registers) and unstructured (clinical study protocols and reports, etc.) sources. This made the researchers' task of finding the relevant information in all related clinical documents extremely difficult. Solution The smart AI solution jointly developed by Wipro and Ontotext helped the pharma company transform their scientific writing process. The solution consisted of automatic data extraction, definition of business rules, and natural language generation. Business impact With the smart scientific writing solution, the client's researchers can now efficiently integrate data from multiple systems, need less time to accumulate content for scientific communication, and can easily access high-quality data, including knowledge that was previously locked in data silos. All this, while

minimizing costs and saving time spent on studies needed for product approval and registration.   Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Faster turnaround and improved responsiveness for a global medical devices manufacturer

----- Arcticle source ----- https://www.wipro.com/business-process/faster-turnaround-and-improved-responsiveness-for-a-global-medical-devices-manufacturer/ ----- Related Articles Contact Wipro Please fill the required details to access the content Faster turnaround and improved responsiveness for a global medical devices manufacturer March | 2021 Client background Challenges The client's global marketing team was stretched in its efforts to support the regional teams in their communication effort. Multiple touch points in the marketing value chain were also leading to brand inconsistencies. The extensive approval process in the highly regulated medical industry was slowing the marketing efforts. Solution Wipro set up a central marketing support team for digital marketing, social media management and design services. The introduction of workflow management tool - Workmagic and well thought process design that assigned approval responsibilities within specified timeframes helped streamline the entire operation. Business Impact The marketing function improved significantly in effectiveness. Clearly defined brief formats brought a 50% reduction in time spent on briefing by the client teams. Workflow platform adoption in place of email communication reduced scope for errors. Dedicated resources for global enquiries helped deliver 30% improvement in response time on social media queries. Overall the client achieved a 24 hour turnaround time for new requests. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Managing the global website content for an impactful web presence for an iconic lifestyle brand

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lifestyle-brand/ ----- Related Articles Contact Wipro Please fill the required details to access the content Managing the global website content for an impactful web presence for an iconic lifestyle brand March | 2021 Client background Challenges The client's website content publishing for their brands and ecommerce pages were being handled by individual business teams leading to duplication of roles and lack of consistency in the look. The client was looking for an efficient, streamlined publishing solution. Every geography had its own pricing, product range and language. Being an iconic lifestyle brand, maintaining brand sanctity and consistency of look across sites was also critical. Solution Wipro centralized the website content publishing process for 13 countries across the Americas and Europe. A hybrid team comprising onsite and offshore resources manages the content templatization, front end development and creation of web pages with UI functionality for 13 countries and 11 languages. Process design ensures quick rollout of brand content and campaign lifecycle management. Error free pricing and promotion content management is ensured through stringent access, approvals and QA norms on critical occasions like Black Friday. Technology Migrated from HTML, CSS and JavaScript separate for desktop and mobile with multiple codes for every country and language to responsive site using Vue JS and Bootstrap responsive website design tool, Jira for work flow management across all country SPOCs, and Hybris CMS for online web operations. Business Impact Our process design enables us to seamlessly manage over 100 JIRA tickets per month covering simple and complex page creation. The time taken to create a home page has reduced from 16 hours to 2 hours, and translation rendering reduced from 14 hours to 6 hours, thus accruing tactical gains. Multiple functional interventions have helped reduce page loading time by 70% leading to vastly improved customer experience. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Effective loyalty program management for a retail conglomerate

----- Arcticle source ----- https://www.wipro.com/business-process/effective-loyalty-program-management-for-a-retail-conglomerate/ ----- Related Articles Contact Wipro Please fill the required details to access the content Effective loyalty program management for a retail conglomerate March | 2021 Client background Challenges Each business division in the client's organization ran their own marketing and loyalty programs in silos, despite a common customer base. In addition, lack of database hygiene and consolidation rendered the programs less impactful. With no customer profiling, testing and optimization, there was inconsistency and duplication of messaging to the customers. Solution Wipro set up a centralized hub for campaign building, execution and reporting on the common loyalty program for all the

business divisions. Campaign strategy and budgets reside with the marketing owners in each of the business units while Wipro runs the operations and campaign optimizations. Technology - Centralized CRM through SAP Hybris, Oracle Eloqua Business Impact Activation time for campaigns has reduced from 24 hours to 2 hours giving a tactical, competitive edge. There has been 100% compliance and avoidance of penalty by not targeting the same consumer multiple times within the stipulated time period. Operating on a common database with multiple demographic and behavioral attributes has vastly improved the segmentation capability resulting in improved conversion and engagement rates. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%

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Consolidation and streamlining of web publishing & content management for a leading semi-conductor brand

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Enhancing campaign performance for a leading Australian marketing services company

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Wipro transforms Home Equity Loans business line for an American Financial Services Firm, as their Operations and Technology Partner

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desk, and HMDA review. Business Impact The benefits achieved through Wipro's solutions include: Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Leading Drug Manufacturer Adopts Unified IP Data Model to Develop a Long Term IP Roadmap

----- Arcticle source ----- https://www.wipro.com/business-process/leading-drug-manufacturer-adopts-unified-ip-datta-model-to-develop-a-long-term-ip-roadmap/ ----- Related Articles Contact Wipro Please fill the required details to access the content Leading Drug Manufacturer Adopts Unified IP Data Model to Develop a Long Term IP Roadmap March | 2021 Our Client: Business challenge: The client did not have accurate data up to 2020, which led to ambiguity in accurately determining the loss of exclusivity (LOE) dates of branded drugs, causing delays in generic drug launches. Also, much effort was wasted on non-value added activities like gathering data pertaining to branded drugs and validating it. Besides, the client faced challenges with process and system inefficiencies in its IP business unit—including non-standard templates and deliverables and unclear roles and responsibilities of IP stakeholders leading to high operating costs. Solution: Wipro delivered a unified IP data model to improve data quality and availability with a long term IP roadmap strategy. We also created an IP process document to eliminate overall operational inefficiencies caused due to non-integration of systems, unavailability of accurate data, and inefficient IP processes. The critical aspects of the solution included: Business Impact: Through this program, the client gained the following benefits: As a result, the client improved its time to market and envisioned risk mitigation strategies for its generic drug launch. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Leading Consumer Electronics Firm Achieves >60% Cost Saving on Patent Paralegal Support Services

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support-services/ ----- Related Articles Contact Wipro Please fill the required details to access the content Leading Consumer Electronics Firm Achieves >60% Cost Saving on Patent Paralegal Support Services March | 2021 Our Client: Business challenge: The client owned a vast portfolio of over 7,500 patents, translating into inventor activity tracking in more than ten countries. This was both process-intensive and cumbersome, as it required monitoring and processing external mail correspondence, tracking billing activities of patent portfolios, and coordinating with multiple law firms across countries. Solution: Wipro's solution proposed: Over seven years, Wipro has delivered more than 1,000 such reports. Business Impact: Using our services, the customer achieved: Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Leading financial services provider sees 5x productivity improvement with Artificial Intelligence

----- Arcticle source ----- https://www.wipro.com/business-process/leading-financial-services-provider-sees-5x-productivity-improvement-with-artificial-intelligence/ ----- Related Articles Contact Wipro Please fill the required details to access the content Leading financial services provider sees 5x productivity improvement with Artificial Intelligence March | 2021 Client background: The US-based company is a leading global provider of market data and infrastructure. It employs close to 20,000 people, with operations in 190 countries. Business challenge: The financial services provider needed to migrate 850K contracts across 40,000 customers onto a new contract lifecycle management (CLM) platform, DocuSign CM. The process required the extraction of 32 critical attributes from 12 different contract types across 18 languages. They had a stringent six-month timeline and were looking for a cost-effective and automated solution to extract essential metadata for migration to the CLM platform. Solution: Wipro proposed Holmes "AI with the lawyer in the loop" model utilizing its AI (artificial intelligence) capabilities coupled with legal expertise to deliver the expected quality output. Critical aspects of the solution included: Business Impact: Our "AI with the lawyer in the loop" model was a critical differentiator in successfully delivering this project. It resulted in the following benefits for the client: Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Leading technology major monetizes its Patent Portfolio

----- Arcticle source ----- https://www.wipro.com/business-process/leading-technology-major-monetizes-its-patent-portfolio/ ----- Related Articles Contact Wipro Please fill the required details to access the content Leading technology major monetizes its Patent Portfolio March | 2021 Client background: The company is a leading US-based global technology provider. It employs close to 150,000 resources, with operations across the world. Business challenge: The technology major had an extensive patent portfolio, owning the sixth-largest portfolio of active US patent assets. To maintain a portfolio of this size involved high costs. Therefore, it was critical to evaluate the strength of each patent. The client wanted to understand the technology and the strength of patent coverage to find relevant prior art and conduct a patent validity search before initiating IP infringement litigation. Solution: Wipro deployed a two-step solution to monetize the client's large-sized patent portfolio. First, we identified patents with high potential and future scope, using Wipro's patent ranking process. Next, we conducted a market study using our monetization solutions to identify the companies that needed patent licenses. With vast experience in the intellectual property domain, a team of techno-legal experts conducted prior art search services for the client. The team was responsible for running patent validity searches using subscription-based patent databases such as Derwent Innovation, Relecura, and Google Patents. Based on these searches, they prepared and delivered exhaustive, high-quality search reports to the client. Prior art search reports helped the client evaluate the strength of its patents and design a suitable strategy against those infringing their intellectual property. Business impact: Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Leading European manufacturing company achieves significant cost benefits using GDPR compliance

----- Arcticle source ----- https://www.wipro.com/business-process/leading-european-manufacturing-company-achieves-significant-cost-benefits-using-gdpr-compliance/ ----- Related Articles Contact Wipro Please fill the required details to access the content Leading European manufacturing company achieves significant cost benefits using GDPR compliance March | 2021 Client background: Part of the global Fortune 500 list, the company is a leading Europe based manufacturer. It employs close to 145,000 resources with operations across the world. Business challenge: The manufacturing

major had implemented a global GDPR compliance program to ensure suppliers' contractual compliance towards the GDPR. They had 130,000+ contracts across 525 categories of goods and services, including training, consulting, recruitment, and HR, that suppliers were delivering across geographies in multiple languages. They did not have visibility into contracts/suppliers that needed to be prioritized based on their scope of services, geographies, and type of processing. Another challenge was that the in-house legal team did not have the bandwidth to execute a program at such a massive scale, and there were budgetary constraints within which the entire program had to be delivered. Solution: Wipro proposed an offshore operating model, comprising GDPR experts and contract experts, to review and renegotiate the contracts. Wipro's team of legal experts suggested the contracts be prioritized into high, medium, and low complexity categories and identified 750+ suppliers be covered as part of the GDPR program. The team initiated Data Processing Agreements (DPA), Joint Controller Agreements, or GDPR Declarations with the suppliers. The team was responsible for reviewing redlined versions and negotiations with the suppliers, in conjunction with the client's legal teams, to finalize and execute the DPAs. The team also conducted gap analysis on supplier DPAs and provided recommendations to the client's legal team. Business impact: Wipro's data privacy services ensured operational efficiency and standardization across multiple legal entities and geographies. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =======================

Wipro Partners with a Leading Multinational Technology Company for Complex Business Scenarios Including Mergers, Acquisitions and Divestments

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of its F&A operations spread across the globe. There was lack of standardization of processes across multiple geos with significant variance in each process step. There were also changes in accounting estimates around revenue recognition, bad debt provisions, onerous contracts, tax and inventory provisions, and other special considerations around impairment and fair value assessments due to COVID-19. The aim was to bring in contingency measures for reduction of extended month end close and manual time consuming processes. The processes also lacked transparency of workflow, platforms, and case management. Hence, the controllership had to spend endless hours in consolidation and provide visibility to the leadership. Solution The customer approached Wipro with objectives of TCO (total cost of ownership) reduction, standardization, and transformation of their F&A operations. Wipro being a seasoned partner for multiple clients, operated as a one-stop solution for all its challenges. Wipro took over the operations of the client's global shared services catering across US, Canada, and ASEAN. We deployed a platform led service approach designed to harmonize the process and move from region based to global model while enhancing the process efficiency and addressing cost control. Wipro partnered with the client during critical business scenarios like financial restructuring and ensured no impact on accounting operations despite extreme complexities. Business Impact With better tracking mechanisms, we gained efficiencies in effective process controls and monitoring. Wipro achieved standardization and simplification of work, which helped in faster book close, aligned to the client's 'Speed to Close' initiative and translated in achieving two days of cycle time reduction in month close cycle. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%
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Wipro's Automation Platform as a Service (APaaS) enhances efficiency by over 45% with zero processing error for a leading multinational insurance consortium

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reduce handling time by 50% September | 2021 Client background Client name: Leading multinational insurance consortium Industry type: Insurance Core business: General, commercial, vehicle, home, and contents insurance Geography: APAC Challenge Automation services in the customer's ecosystem were fragmented due to the lack of a robust governance structure and adequate assessment guidelines. The customer's challenges centered on process compliance, ownership of the automation assets and transparency in automation maturity across internal and external operation units. A decentralized and isolated approach led to conflicts in automation adoption, preventing the customer from scaling automation at an enterprise scale. In addition, inefficient communication, project benchmarking and segregation of ownership were inhibiting the customer from deriving maximum benefits from their automation investments. This impacted the revenue growth as a result of high costs involved in managing such processes. Solution Wipro helped the customer create an Automation Platform as a Service (APaaS) in eight weeks. The service covered a central governance framework, end-to-end change management methodology and automation of in-house and outsourced processes. Our solution also included the following: Business impact Deploying the Automation Platform as a Service enabled the customer to create a central robust governance framework which ensured delivery of maximum benefits from the investments. It also increased organizational efficiency as a whole along with the following tangible benefits (depicted in Figure 1):   Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Leading Australian Telecom Service Provider Saves Huge Costs by Reducing Technician Truck Rolls

----- Related Articles Contact Wipro Please fill the required details to access the content Leading Australian Telecom Service Provider Saves Huge Costs by Reducing Technician Truck Rolls May | 2021 Client background Client: A leading Australian telecom service provider Industry: Telecommunications Products or Services: Wholesales broadband access network services for retail and business customers Geography: Australia Total annual revenue: 1 billion+ AUD Challenge The client specializes in providing its users with a wide range of telecommunication network solutions, two of them being the FTTC (Fibre-to-the-Curb) and HFC (Hybrid Fibre Coaxial) network offerings. These optical fibre based technologies are specifically used in broadband connections for home/office usage. Once a user purchases a broadband connection, they have an option

of installing it themselves. On purchasing these broadband connections, a SIK (Self Install Kit) is sent to their location. In case they face difficulties with the installation process, an engineer is deployed to their location. These engineer visits, also known as 'truck rolls' (TR), in the telecom industry are an expensive investment for the company. On an average, the client experienced 500 cases of truck roll visits every month, and each visit cost approximately 150 AUD. An annual estimate pegs these costs at approximately 0.9 million AUD/year. Solution Wipro helped its client reduce truck roll costs by providing 'remote connection activation' services, where we helped users install connections over a call. In case the users faced any issues with the installation procedure, Wipro provided troubleshooting measures on call as well. Wipro increased the 'remote troubleshoot success rate' for failed SIK orders, to reduce the client's engineer visits. This was achieved using the following solutions: Process improvement Upskilling Governance and operational management Business Impact Wipro has helped the client by offering them the following results: Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%
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GT analysis, PoI & transit route curation for a Multinational Technology Giant

Related Articles Contact Wipro Please fill the required details to access the content GT analysis, PoI & transit route curation for a Multinational Technology Giant May | 2021 Client background An American multinational technology company headquartered in Cupertino, California. It is considered one of the Big Five companies in the U.S. information technology industry. As of January 2020, more than 1.5 billion products are actively in use worldwide for this company. Challenge Before Wipro took up this engagement, the client was facing low quality score below 78% from their current engagement. Client also had issues with unchecked and incomplete data being delivered from multiple vendors resulting in less intuitive route optimization. Solution Wipro's operation Blue-Book coupled with advanced data management principles helped to implement best practice process in short duration of time. To improve quality of data delivery, Wipro deployed a trained team of super agents with minimum 2 years of maps quality experience. Added to this, implemented annotation automation using Wipro IP and fuzzy algorithms to identify inconsistent patterns (Curation Pattern Recognition) across multiple vendor formats. Automated analysis of ground truth data collection were carried out. Business Impact Wipro delivered maps enriched with high quality Geocoding, curation and validation. Helped client to improve customer experience by enriching with 3D attribution and

accurate geometry editing. Able to achieve 18% increment in maps data quality within two months of starting engagement and brought in 30% Efficiency gain through dynamic annotation automation using OCR automation techniques. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =======================

Global Technology Major bolsters content services with Center of Excellence.

Related Articles Contact Wipro Please fill the required details to access the content Global Technology Major bolsters content services with Center of Excellence. May | 2021 Client background A multi-billion-dollar global technology customer focused on semiconductor products and services, with a worldwide presence. Challenge The client was looking for a single-window partner to handle all technical and creative content services in a managed service and outcome-based model through a Center of Excellence (CoE). The client expected the CoE to scale up to handle any content services for all its business units across geographies.   Solution The team started with handling technical documentation for a set of 3-4 essential products and slowly scaled up to a large team of content specialists handling content for over 20 business units of the client. The tasks handled include technical content development and publishing, content updates and sustenance, content transformation to DITA, FrameMaker migration, creative content handling such as Wiki Pages, video editing, infographics, and visual content. The team also handled training content development and content globalization (translation and localization for various geos). The Center of Excellence (CoE) has provided easy scalability and flexibility and significant effort and resource optimization through the managed service model. The CoE has also expanded the catalog of services to handle all types of content ranging from technical to creative, from product-related to marketing. The team has brought in the right mix of skills and competencies to handle all types of content as per the client's needs. Business Impact One of the foremost benefits delivered through the CoE has been the easy availability of a wide variety of content capabilities and competencies, on demand and on need-basis, in a time effective manner. The team has scaled from 3-4 business units to over 30 business units today. The team has also expanded services across geos – started with US market and now caters to other geos globally. Over a period of 18 months the team has delivered over 20K pages of content. The CoE has also consolidated work from independent vendors across locations and has reduced contracting spend by 40%. Also, the team has brought in content reuse and efficiencies thereby reducing content maintenance costs. As an additional value add, the team has also facilitated

translation and localization of content for global audiences and is currently setting up a customized solution around translation for the business context. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%

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Global content platform automates content moderation and review processes

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Delivering High Quality Technical and Training Content for Telecom Client's Product Suites

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suites/ ----- Related Articles Contact Wipro Please fill the required details to access the content Delivering High Quality Technical and Training Content for Telecom Client's Product Suites May | 2021 Client background Challenge The client had been rolling out technical products on a frequent basis through the year and needed a partner to support with technical and training documentation, which needed to be created, published, and transformed for varied end users. It was critical for the writers to have access to the customer labs and other systems for content validation and training content development. The client also wanted to publish periodic newsletters to their user base to announce new releases and features. Solution The Wipro team worked closely with the client's development team, SMEs, and core platform stakeholders to gather all details that had to be captured in the various user and training material. They utilized various information gathering techniques and modes of communication to ensure that the captured information is complete and correct. They also gained access to customer labs at the Wipro site, to validate the content and conduct DVT (document verification testing). This allowed the team to validate the content flow and format and ensure that the content coverage process went through several rounds of quality checks and reviews. Business Impact With Wipro creating, publishing, and managing technical and training documentation, the client acquired high quality content and numerous other benefits: Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =======================

Wipro ensures 'trial and no error' for a leading medical technology company.

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-ensures-trial-and-no-error-for-a-leading-medical-technology-company/ ----- Related Articles Contact Wipro Please fill the required details to access the content Wipro ensures 'trial and no error' for a leading medical technology company. May | 2021 Client background The client is one of the world's leading medical technology companies, in the domain of healthcare and medical technology, with an estimated revenue of over $14 billion. Challenge The client was deploying a new medical platform that would run medical trials. It was a new environment, and the existing and new staff needed appropriate training to operate the platform. So, the client was looking for comprehensive training modules for the platform usage. Solution Wipro deployed a team of SOP writers and instructional designers who specialize in creating process and training documents using Adobe tools, Articulate Storyline, Vyond, Animator, and Adobe Captivate. The team brought an in-depth understanding of client operational and technical processes before developing SOPs and eLearning modules. They then created and published a set of training content modules for the platform, complete with assessments

and evaluation. Business Impact The training material developed was not just robust and comprehensive, it was highly interactive and assessment-driven, leading to 100% adoption by the new employees and users of the platform. The training cycle was reduced by almost 80% because the modules were self-paced and enabled the users to learn at their pace and time, with minimal organization's involvement. This led to significantly lower training costs as well. The modules were also 100% SCORM compliant ensuring compatibility with the learning management system (LMS) and easy adaptability and scalability. Also, translated selected modules into Chinese and Japanese as per training user needs Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Robust Content Management System Enables Smooth Information Dissemination for Energy Company

----- Arcticle source ----- https://www.wipro.com/business-process/robust-content-management-system-enables-smooth-information-dissemination-for-energy-company/ ----- Related Articles Contact Wipro Please fill the required details to access the content Robust Content Management System Enables Smooth Information Dissemination for Energy Company May | 2021 Client background Challenge The client had a large volume of service planning manuals (SPMs) across the fleet, most of which was not in digital format. This made it difficult to manage information as well as making it impossible for engineers to troubleshoot and handle operations effectively without tacit knowledge from its senior workforce that is due for retirement soon. The other challenge was that generic documents were largely ineffective at helping engineers troubleshoot operations because valuable data was either missing or outdated. The company faced an imminent risk of losing valuable expertise while also being unable to access this vital information when needed. Solution The Wipro technical publications team carried out a due diligence, mapped the information landscape and user journeys, and designed a content management system that was effective and useful. The team worked with the document owners to convert the content into professional technical documents and uploaded them onto the customer database with all relevant attributes. As part of this process, the team did the following: Business Impact The Content Management System created by Wipro was highly searchable, accessible and readable. The team curated and consolidated over 3000 documents into a single sourced content management system. The team also interviewed over 200 SMEs to gather tacit information that was not captured earlier. The consolidated content management platform was enhanced with metadata tagging for SEO optimization. This led to 100% consistency and brand compliance in the

documentation, along with a 60% reduction in time taken to locate required information. Also, the content was re-purposed to train new operators on rig management, bringing down training and maintenance costs.   Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Wipro's Precise Technical Documentation Reduces Support Calls by 35%

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-precise-technical-documentation-reduces-support-calls-by-35/ ----- Related Articles Contact Wipro Please fill the required details to access the content Wipro's Precise Technical Documentation Reduces Support Calls by 35% May | 2021 Client background Challenge The client wanted a technical documentation partner who could handle the product content, understand the product landscape, design content, edit, and publish it on a variety of output formats. Solution Wipro built a team of content specialists who took ownership of every aspect of the content life cycle. The team analyzed the product landscape and worked on designing and developing content. The illustration team extensively designed infographics for better information articulation, while the editorial staff were busy with different levels of editing to maintain accuracy across reviews, copy-editing, production editing as well as pre-publication edits. Lastly they published it onto various formats in order to suit users' needs. Business Impact   Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Automated inventory allocation reduces chargebacks by 97% for global auto/OEM supplier

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violation of shipping guidelines by warehouses managed by a US-based third party, which included delay in on-time shipment and low fill-rate. These violations resulted in penalties from dealers and distributors, resulting in revenue loss. The client also faced a high cycle time for inventory allocation due to insufficient inventory visibility, which resulted in order inaccuracy and delay in order fulfillment. The inventory levels at the client-side were dynamic, and, in the absence of real-time reporting, they were facing a mismatch in credit-card orders and payment receipts, leading to end-customer dissatisfaction. Solution Wipro helped the client perform root-cause analysis of the short shipment chargebacks and worked with the warehouses to correct and standardizing the shipping guidelines. We helped them with as-is investigation of the vendor violations and recommended improvement in labeling and barcode standards. Wipro automated the inventory allocation process of the client resulting in a reduction of inventory allocation cycle time. We implemented Power BI reporting to enable real-time inventory level status, which improved customer satisfaction. Business Impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Web Chat Services for UK's Leading Water & Waste Water Company

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up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Achieving Measurable Benefits for a Leading American Electric Scooter and Bike Sharing Company

----- Arcticle source ----- https://www.wipro.com/business-process/achieving-measurable-benefits-for-a-leading-american-electric-scooter-and-bike-sharing-company/ ----- Related Articles Contact Wipro Please fill the required details to access the content Achieving Measurable Benefits for a Leading American Electric Scooter and Bike Sharing Company May | 2021 Client Background Challenge Our client (an electric scooter and bike sharing company) provides dockless vehicles for users who find and unlock them via a mobile app. They are continuously working to increase their user base across each of their regions. The client's goal was to achieve higher sales and performance targets by eliminating huge backlogs and crunched timelines, combating COVID-19 nationwide lockdowns, standardizing operating procedures, and obtaining historical data on volumetric and future projections. Solution By leveraging techniques spanning design, training, and development, the client experienced the following benefits and improvements: Business Impact The findings from this exercise helped the client achieve a 40% increase in efficiency through maximum optimization of its resources. Wipro's result oriented approach facilitated a quick turnaround in meeting operational challenges for the client. The utilization of seeded resources with domain experience resulted in high customer satisfaction and experience Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Delivering a Winning Order Management Process to a Leading European Manufacturer

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global manufacturer of industrial cleaning equipment Industry: Manufacturing Key Products & Services: Cleaning equipment and full cleaning systems Area of Operations: USA and Europe Challenge The input information from the client's customer sales orders for cleaning machines and parts was unstructured and non-standardized with high variation in the ordering process for each cluster, resulting in high error rate, delay in customer invoicing, failure of SLAs, and increased cycle time. The lack of visibility in the sales and services ordering process hindered performance due to absence of Key Performance Indicators (KPI) and Critical Performance Measures (CPM) reporting in the client's business. The lack of Standard Operating Procedures (SOPs), golden process maps for sales and services ordering process, and a knowledge repository put the client's business at further risk. People-dependent processes caused delays and errors due to frequent resource churn. Solution Wipro introduced process standardization of sales & services process, which enabled script-based automation, timely and correct invoicing, and cross-skilling of resources on multiple processes and regions. We helped the client to consolidate the cluster/regions by establishing two process towers including services and a general admin desk. As part of our smart operations initiative, we leveraged our analytics expertise and introduced productivity reporting in MS Teams and integrated Power BI with MS Teams to generate real-time visibility of the performance dashboard. We leveraged BASE)))™ Harmony to digitize and capture SOPs and create process maps repositories for all client processes, which guaranteed sustenance of client business processes. Business Impact Standardization of sales and services process enabled script-based automation, timely and correct invoicing, and cross-skilling of resources on multiple processes and regions. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Wipro Creates Value for an Australia-Based Water Utility with Exceptions Management

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-creates-value-for-an-australia-based-water-utility-with-exceptions-management/ ----- Related Articles Contact Wipro Please fill the required details to access the content Wipro Creates Value for an Australia-Based Water Utility with Exceptions Management June | 2021 Client Background Challenge The client faced a challenge with their existing systems, which were on aging legacy applications and non-upgradeable. The old system required high cost to serve satellite applications. They incurred massive costs in existing human resources for a combination of senior employees and contractor services. Multiple teams were required at the client's end to manage the business. The client had to face high backlogs and delayed billings due to multiple touchpoints from different business areas. Solution

Wipro analyzed and brought in an advanced model to manage the situation with an upgraded system, SAP S4 HANA. We focused on quality assurance, and value added exception management by setting proper system rules. We looked at customer experience with a focus to support the utility's vision 2020. In addition, we helped them with an as-is investigation from a new technology system with faster billing and invoicing resulting in high yielding blocked revenue for the company. Wipro provided an onshore support layer to manage the process and volumetric deflection on a real time basis. Wipro's support team, with lesser team strength and broader coverage on business areas, led to cost-effectiveness. Business Impact Wipro facilitated accurate billing, and reduced estimation or incorrect meter read releases, reduced late bills and, most importantly, cost to serve. It also lowered outstanding debts and resulted in higher cash flow. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

How a Leading Biopharma Company Optimized its Clinical Data Management Processes

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How a UK Telecom Giant Reduced Operating Costs by 39%

How a UK Telecom Giant Reduced Operating Costs by 39% June | 2021 Client Background Challenge Wipro has been a partner to the client for many years, providing contact center helpline services for their end customers and engineers. Three years ago, Wipro proposed an action plan to the client to improve the operational efficiency of their business process value chain without compromising on output quality. This plan comprised of five goals to be achieved by March 2021: Solution Wipro utilized the 'waterfall approach' to implement the action plan, where all five goals were broken down into a series of actionable stages and assigned a team. Wipro also created a special team comprising operations managers and black belt holders to manage these teams. Following methodologies were used to achieve each goal: Phase - 1 (Initiation): Identification of improvement opportunities The teams conducted meetings with different stakeholders, team leads, and SMEs to analyze the existing value chain and brainstormed ideas and approaches for its improvement. Wipro identified improvement opportunities based on the outcome of these meetings. Phase - 2 (Planning and design): Project mapping and timeline Wipro performed a root cause analysis on the inputs obtained from phase 1 and created a set of action plans. An owner was assigned each action plan, and a review mechanism to track progress was established. Phase - 3 (Execution): Action implementation The action plans were implemented in collaboration with the customer, as per the inputs from Phase 2. Phase - 4 (Monitoring and control): Mitigating challenges and sustaining performance This phase involved monitoring the post-implementation performance of the action plans. For challenges/hurdles, the project team checked back with the respective stakeholders and resolved the issues quickly. Phase 5 (Closure): Benefit measurement and project sign-off This phase focused on performance measurement, comparison, calculation of benefits, and obtaining sign-offs from the respective stakeholders. The action plans for each of the five goals were supported using the following technological and operational activities: Business Impact Wipro managed to fulfill the five goals of its action plan successfully within the stipulated timeframe. In the initial stages, we employed about 501 FTEs to satisfy these requirements. However, with advances in the operational and technological capabilities, and improvement in the learning curve of agents, we reduced the number of FTEs and continued to maintain the agreed-upon level of functional quality. We managed to free our FTE working capital using the following methods: In all, we reduced the base of 501 FTEs to 259 FTEs and utilized the remaining 242 FTEs for other client processes. As a result, we improved our CSAT score by 25% and saved USD 7.86 M for the client. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a

telecommunication service provider reduce backlog to a best in class 1%
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Strategic PO Management framework optimizes business leading to AUD 8 million business value

----- Arcticle source ----- https://www.wipro.com/business-process/strategic-po-management-framework-optimizes-business-leading-to-aud-8-million-business-value/ ----- Related Articles Contact Wipro Please fill the required details to access the content Strategic PO Management framework optimizes business leading to AUD 8 million business value June | 2021 Client Background Client: A multinational development, construction, and infrastructure company Key Products & Services: Asset and property management, building, engineering, infrastructure development. Area of Operations: Australia, Asia, US & UK Challenge Fragmented Framework: The client had a complex structure as it operated across geographies, which resulted in a fragmented framework of diversified processes augmented due to mergers & acquisitions; therefore, standardization of operations across the regions was a critical challenge. PO Management process: The continuous operational challenge faced by the business query handling team as it received high volumes of monthly PO adjustments, PO cancellation, and PO closure requests caused the problem in vendor management and financial reporting. The client had a manual AP process and multiple inoperative POs, with paper-based invoices sent to business contacts leading to delay in processing and approvals, eventually low Paid on Time% across regions. The tedious and time-consuming AR and accounting practices were prone to human errors and lacked controls. During the optimisation process the visa and travel restrictions constrained knowledge transfer and knowledge adaption to redefine the PO management framework. Solutions: Simplified Framework The first step of speedy disbursement of essential infrastructure required a seamless transition to working from home model resulting in simplification and standardization of processes across regions for 230+ employees. Next the Wipro merged UK & US processes and cross-trained the team members in the functions of both the regions to have smooth long-term accounts payable operations. PO Mass Closure Initially Built a dedicated team that ran a PO mass closure project in coordination with the customer, through which it created a procedure to identify all open POs to clear them from the finance system.   Then the project team proceeded with Oracle EBS R12 and enabled remote knowledge transfer as it was hindered due to travel restrictions during the planning phase of the project During the execution and initial analysis, the team mapped and monitored the aged POs and in coordination with the business that uncovered multiple open and inoperative POs. Finally end-to-end process is set up to continuously map and monitor 100% overbilled, GRNI, duplicated, leading to transformed buyer POs management

framework. The outcome is closure of AUD450 million + open POs for UK & Australia. In addition to processes, the team further implemented 70+ innovative automation projects,100+ smart scripts, and 15 bots within the system to save cost, avoid errors and human dependencies for accounting activities for the client. The project achieved this core operational excellence to enhance productivity and efficiency by leveraging Wipro's business operations platform for outsourced process Base)))™ that reports for book close monitoring and analysis, as well as error analysis and identifying preventive actions. Wipro Base)))™ Prism supports real-time access to MIS and Wipro Base)))™ Govern derives quick insights and actions for operational governance. Business Impact Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

How a Global Coffeehouse Chain Serves Best-In-Class Customer Service

----- Arcticle source ----- https://www.wipro.com/business-process/how-a-global-coffeehouse-chain-serves-best-in-class-customer-service/ ----- Related Articles Contact Wipro Please fill the required details to access the content How a Global Coffeehouse Chain Serves Best-In-Class Customer Service July | 2021 Client Background Client: A multinational coffeehouse chain Industry: Hospitality Products: Coffee Area of Operations: Global Number of Customers: Over 90 million Challenge Our client is a multinational coffeehouse chain with more than 30,000 outlets globally. Multinational operations present numerous challenges in Trust Operations. The client sought Wipro's support in achieving objectives, which included: Solution Business Impact This project won Wipro Ops team the World Quality Congress' Best Operational Process Award for 2020. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Enabling Global Holiday Home Rental Company to Deliver Great Customer Experience

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Customer Experience July | 2021 Client Background Client: A multinational online hospitality corporation Industry: Hospitality Products or Services: Lodging Areas of operation: Global Number of users: Over 120 million Challenge More than 120 million people worldwide use our customer's online marketplace for accommodations, primarily homestays for vacation rentals and tourism activities. Due to the sheer volume, handling customer needs and identifying fraud can be challenging. They wanted to Solution Wipro leveraged its expertise in processes, technologies, analytics, and automation to help the client improve operational efficiency and financial risk handling. Wipro team handled Trust Operations transactions of both, reactive and proactive, nature. This included performing proactive investigations aimed at preventing safety violations on the client platform, responding to users and addressing risk matters, and managing safety-related matters concerning offline (property security or personal safety) or online (payments fraud or account security) activities. Wipro supported the client's hosts, guests and users via phone, email, chat, and other mediums. Business Impact Wipro improved the client's operational efficiency on many fronts, including customer satisfaction and productivity. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

How a Global Bank Reimagined Collections with a Web Chat Channel

----- Arcticle source ----- https://www.wipro.com/business-process/how-a-global-bank-reimagined-collections-with-a-web-chat-channel/ ----- Related Articles Contact Wipro Please fill the required details to access the content How a Global Bank Reimagined Collections with a Web Chat Channel August | 2021 Client Background Client: An American multinational bank Industry: Financial services Products or Services: Credit cards, banking Area of operations: United States Number of employees: Over 40,000 Challenge The customer, a leading credit card provider in the United States, approached Wipro to develop a web-chat system to service their customers through an alternate channel. Building a web chat system from scratch for a large bank was a challenge. Further, both parties saw licensing and compliance as extremely important. The effectiveness of the channel was up for test, since the adoption rate of such a channel in collections has traditionally been low in the industry. Lower adoption would lead to channel inefficiency and a higher write off ratio for the bank, resulting in financial losses. Solution Wipro collaborated with the bank's SMEs and technology teams to understand the business and information technology infrastructure. Business Impact Wipro's solutions led to improved collections, streamlined processes, improved compliance, and enhanced customer service.   Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency

by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1%
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How a Transformed Accounts Receivable Process Delivered Over $1 Million Benefit to a Large American Manufacturer

----- Arcticle source ----- https://www.wipro.com/business-process/how-a-transformed-accounts-receivable-process-delivered-over-1-million-benefit-to-a-large-american-manufacturer/ ----- Related Articles Contact Wipro Please fill the required details to access the content How a Transformed Accounts Receivable Process Delivered Over $1 Million Benefit to a Large American Manufacturer August | 2021 Client Background Client: A multinational corporation based in US Industry: Manufacturing Products or Services: Manufacturing, refining, and distribution of petroleum and chemicals Areas of Operations: Worldwide Number of employees: Over 80,000 Challenge The customer's operating model was based on long-term relationships with their business partners, and processes were managed using traditional methods including fragmented legacy systems. This led to inefficiencies in the Accounts Receivable process that were hard to manage with existing flows. Several resources were utilized, resulting in the need to run specialty programs to improve efficiency and effectiveness in the existing process. Besides, costs were overrun too. The teams still functioned in silos, and the S4 HANA implementation was underway when this project was undertaken. COVID-19 had struck, and collections were at an all-time low, resulting in high days sales outstanding (DSO), impacting cash flow directly. Solution With COVID-19, Wipro had to refocus on several financial variables, including credit models, and collection approaches. Wipro's approach to collections was as follows: Wipro identified the top reasons for unapplied cash and provided solutions: Wipro team identified the following factors contributing to past dues over 60 days, and provided solutions: Business Impact Wipro's solutions helped the company achieve many benefits, including reduced borrowing costs and releasing cash, as well as shortening their cash collection cycle dramatically. If you are interested in learning more about how Wipro is helping clients enable greater efficiencies with Collections-as-a-Service, connect with us. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Global Cosmetics Company Gives its Customer Email Management System a Complete Makeover

----- Arcticle source ----- https://www.wipro.com/business-process/global-cosmetics-company-gives-its-customer-email-management-system-a-complete-makeover/ ----- Related Articles Contact Wipro Please fill the required details to access the content Global Cosmetics Company Gives its Customer Email Management System a Complete Makeover August | 2021 Client Background Client: An Asia-based multinational corporation Industry: Chemicals and cosmetics Area of Operations: Worldwide Number of Employees: 30,000+ Challenge Many companies start using shared mailboxes to manage outsourcing projects. Shared mailboxes allow you to manage your processes, but do not provide efficient, mission-critical customer service. As the volume of daily requests grow, it fails to scale. The client's data management service (DMS) used three separate shared mailboxes to receive daily requests from departments like research and development, planning, production, and packaging to set up material master data in the SAP enterprise resource planning (ERP) system. Using shared mailboxes for outsourcing projects presented several challenges: Solution Wipro integrated Process Manager, its proprietary automation tool, in the client's DMS process. Process Manager is a powerful tool from Wipro that automates business processes through a role-based delegation and substitution mechanism. It represents the next logical step in a company's evolution of customer email management. Business impact Through the successful integration of Process Manager into the DMS process, the client can now better support the growth and expansion of the company. Customer service that addresses requests promptly and professionally sets a company apart from competitors. Wipro's solution helped the company achieve the following benefits: Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Delivering Customer Loyalty and Retail Helpdesk Solutions to Global Oil & Gas Company in 6 months

----- Arcticle source ----- https://www.wipro.com/business-process/delivering-customer-loyalty-program-to-global-o-g-company-in-6-months/ ----- Related Articles Contact Wipro Please fill the required details to access the content

Delivering Customer Loyalty and Retail Helpdesk Solutions to Global Oil & Gas Company in 6 months September | 2021 Client Background: Client: An American multinational oil and gas corporation Industry: Oil and gas Products: Oil products, natural gas Area of operations: Worldwide Number of employees: Over 60,000 Challenge Client requirements Loyalty Management The company urgently needed to create a US-based loyalty program and a customer service team to support this program in less than 6 months. The multinational had previously worked with another partner to enable a US-based loyalty program, which did not do well financially, and was discontinued. The client, hence, had the additional requirement of a transition team to handle customer inquiries until the new loyalty program was fully rolled out. Retail Helpdesk The company needed a technical helpdesk to support US & Canada based petrol stations with respect to their point of sale, pump troubleshooting, network related issues, reconciliation (financial), vendor invoices etc. Solution Loyalty Management Wipro helped create a new loyalty program to bring in the desired outcomes for the client. A customer service team was established to manage the transition and the services for the new program. Retail Helpdesk Wipro helped create a technical helpdesk team to bring in the desired outcomes for the client. A customer service team was established to manage the transition and the services to ensure better experience for the retail sites and stakeholders (branded wholesalers, territory managers etc.) Business Impact Wipro enabled a remarkable experience for the multinational's customers through the new loyalty program and customer support. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

A leading US based consumer electronics retailer builds ramp up capabilities and delivers improved customer experience with advanced analytics

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Areas of operations: Global Challenge: The lack of digitization rendered the client's processes ineffective with the existing tools and workflows. In addition, without a knowledge base, the client was unable to gain control and insights on comparable data. High chargeback rates resulted in customer dissatisfaction and financial loss. With over 100% volume variance between peak and non-peak demand, the client faced challenges in ramping up to meet additional demand during the holiday season. The company needed to ramp up over 500 resources during peak time, which meant additional time and cost implications. Solution: Wipro's solution included implementing a flex-core model and robust knowledge management practices. A standardized case resolution model was implemented to reduce the resolution time. In addition, various solution elements to streamline and make the processes efficient included: Business Impact: Through advanced analytics, standardization and efficiency enhancements, the client was able to realize several benefits: Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

12+ years of demonstrated flexibility, agility, scalability and collaboration in line with customer's vision for a leading Asia Pacific airline.

----- Arcticle source ----- https://www.wipro.com/business-process/12-years-of-demonstrated-flexibility-agility-scalability-and-collaboration-in-line-with-customers-vision-for-a-leading-asia-pacific-airline/ ----- Related Articles Contact Wipro Please fill the required details to access the content 12+ years of demonstrated flexibility, agility, scalability and collaboration in line with customer's vision for a leading Asia Pacific airline. Wipro delivered $5 million improvement in sales along with 27% improvement in customer satisfaction score September | 2021 Client Background Client: Leading airlines in Asia Industry: Travel Products or Services: Airline operations Geography or Areas of operations: Global Challenge: The client, a leading airline based in Asia, prides itself on   unparalleled service to its customers across five continents. The company is heavily focused on leveraging technological or process innovation for business growth and resilience. Towards this end, the client was looking to achieve market consolidation and introduce advance tools and technologies around case management, knowledge management, credit card IVR solution, chat solution, and speech analytics. The client also wants to transform their business model and partnership approach for longer sustainability. The specific challenges included: Solution: By leveraging Wipro's expertise around processes, technologies, workforce, automation, analysis, research and development,

we were able to provide the following to the client: Business Impact: Leveraging automation and working towards transformation goals, the client was able to gain improvements in delivery resulting from better sales. Customer satisfaction improved while costs were curtailed. Wipro was able to deliver significant business benefits to the client such as: Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =======================

Efficiently managed volume spike for a global E-commerce organization and delivered top notch customer experience.

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expands. Leveraging the expertise of our operations associates, we have developed the capability to onboard new business processes such as non-gaming product configuration and token minting, and streamline them through automation and operations transformation. Thus, our total service framework has increased significantly over time, and continues to change to support Microsoft's evolving needs. To date, we have identified and implemented 10 automation solutions for operations such as token minting, hash loading, and promotion configuration, each of which streamlines operations and improves consistency. Process improvements and efficiencies have helped the client expand the scope of operations and support additional processes. Business Impact Our 100% accuracy in managing configurations and discounts in Xbox price promotions has contributed to the 45% rise in subscriptions and 65% increase in sales in 2021. End-to-end management of Microsoft Catalog Operations has brought in great efficiencies. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =======================

Significant improvements in NPS for a large US based telecom company

----- Arcticle source ----- https://www.wipro.com/business-process/significant-improvements-in-net-promoter-score-nps-for-a-large/ ----- Related Articles Contact Wipro Please fill the required details to access the content significant improvements in nps for a large us based telecom company November | 2021 Client background About the Net Promoter Score® The Net Promoter Score® (or widely known as NPS) is an internationally recognized system that measures customer experience and is used to predict customer growth. A survey is circulated among customer respondents who rate the offerings of a company on a scale of 1 to 10. Respondents who have given a score of 9 and 10 are called Promoters and the ones who have given a score between 1 to 6 are called Detractors. The NPS is determined as the difference between the percentage of promoters and the percentage of detractors. Challenge The client's customer care hotlines receive several calls on a daily basis pertaining to queries and concerns about the client's offerings. After each call, the NPS survey is triggered and the customers are encouraged to offer feedback on the satisfaction level of their call experience on a scale from 1 to 10. For more than a year, the client registered NPS scores (both overall and transactional) that trended in the negative region, with more unhappy customers (detractors) than happy ones (promoters). Wipro was onboarded on March 2020 to handle calls from customers regarding order status, complaints or queries about their products and services, and schedule technician visits if necessary. Solution Wipro conducted a root-cause analysis of the client's value chain and determined the following reasons for the negative NPS

values: Specific actions included the following: Business impact Figure 1 shows how the client's NPS scores majorly trended negative for over a year. The score boosted up to 20% once Wipro was onboarded on March 2020. Figure 1: Client's NPS scores prior to engagement with Wipro After Wipro's intervention, the NPS scores continued to trend positively in the double digits, while reaching a peak at 84% on July 2021. Figure 2: Client's NPS scores post intervention by Wipro Overall, we positively impacted the client in the following ways: Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication service provider reduce backlog to a best in class 1% =====================

Wipro's Intelligent Underwriter Solution

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-intelligent-underwriter-solution/ ----- What We Think Contact Wipro Please fill the required details to access the content Wipro's Intelligent Underwriter Solution Reimagining medical underwriting with intelligent automation and powerful data insights Driven by technology and the rising need for automated and data-driven processes, the insurance industry is at an inflection point. Insurance companies need to re-evaluate their underwriting process to secure a sustainable advantage in the coming years. Traditional underwriters are over-worked as new applications pour in non-stop. As a result, underwriters often spend a significant amount of time reviewing 80% of unstructured data that is collected from disparate sources. 20% of the life applications are withdrawn due to long wait times of medical underwriting. Successful underwriting involves balancing accurate risk assessment and closing new business opportunities. Accuracy, volume ,and time are three key factors required to gain a competitive edge in the underwriting process, and it is achievable by automating routine tasks to equip underwriters with digital tools and technologies. Wipro's Intelligent Underwriter solution aims to transform medical underwriting and create a touchless experience for underwriters. It helps insurance firms to speed up and improve the underwriting process. Automated underwriting has a direct impact of ~14% on the sales volume. Apart from providing a user-friendly efficient SaaS platform which automates medical underwriting, Wipro's Intelligent Underwriter solution is supported and strengthened by a pool of highly skilled underwriting assistants, adding up to the completeness and accuracy of the tool with some additional features. Scaling up with a low-risk rate and striking the perfect balance are now possible with Wipro's Intelligent Underwriter. Key features of Wipro's Intelligent Underwriter solution include: Wipro's Intelligent Underwriting solution: =====================

Regulatory Information Management (RIM) and Identification of Medicinal Products (IDMP)

Contact Wipro Please fill the required details to access the content Regulatory Information Management (RIM) and Identification of Medicinal Products (IDMP) End-to-end regulatory information management for compliance with health authority requirements Maintaining and improving data management activities in regulatory operations adhering to timelines, budget and defined processes Quality data needs to be recorded for various strategic activities starting from drug development, to market introduction, to lifecycle management along with post marketing. Pharma companies require a Regulatory Information Management System (RIMS) for collecting and storing regulatory information during the lifecycle of a product. In addition, a RIMS is required for product data collection, product registration tracking, product submission enablers, easy and efficient publishing, safety related data, document management and data used for planning and analysis for strategic requirement. Wipro's consulting and operations for regulatory information management cater to small- and large-scale implementations and transformation projects along with the technology implementation. Wipro's deep knowledge of operations and technological requirements makes us unique in the market, helping companies drive improvement and standardization in data, while creating IT interfaces to mitigate any technological challenges. RIM at Wipro Identification of Medicinal Product (IDMP) is the current and most challenging requirement for pharma companies and the industry that will impact people, processes and technology. In the quest for one source of truth, IDMP implementation will be the change agent for medicinal product businesses and will help in developing harmonized data. IDMP has created an immediate opportunity in RIM and how we manage regulatory data. This is a continuous process of making business compliant, right from structuring data, making business process better and submissions easier. However, this will need significant changes in how the business is viewed till now. It requires integration of internal and external systems, collection of data and making it compliant as per ISO IDMP data structure / SPOR structure, formats and medical dictionary. With the release of the EU IDMP implementation guide v2.0, the two year countdown to compliance requirements has already begun and all new submissions in future will be done through the IDMP format. Initially implemented by EMA, it will be adopted by all regulatory bodies in future. Wipro acts as the ideal IT vendor with specialized resources required for perfect implementation and ensuring proper governance of IDMP transformation. Wipro is well versed with the five ISO IDMP standards and corresponding technical specifications as well as EU IG V1.0, 2.0 & 2.1

guidance documents for substance, product, organisation and referential (SPOR) data implementation. Through seamless IDMP process execution, a pharma company can avail several benefits such as quality data, improved processes, integrated ways of working between various functions, and enhanced transparency. IDMP at Wipro   ======================

Pharmaceutical Regulatory Affairs Strategy & Operations

----- Arcticle source ----- https://www.wipro.com/business-process/pharmaceutical-regulatory-affairs-strategy-and-operations/ ----- Contact Wipro Please fill the required details to access the content Pharmaceutical Regulatory Affairs Strategy & Operations Creating value in regulatory strategy and regulatory operations with intelligence and domain expertise Customized consulting solutions and delivery based on product, region and regulatory body to help customers take the appropriate regulatory path. Wipro's regulatory expertise helps companies with strategic regulatory guidance and operational support for development of drugs as well as early and late phase commercial programs, and adopt seamlessly to the ever changing regulatory landscape. Defining the Regulatory Strategy at Wipro Global regulatory strategy is developed by focusing on the ecosystem comprising regulatory bodies, healthcare professionals, and patients. Wipro's competency includes establishing regulatory strategies that span from the early drug development stage to post authorization requirements with key milestones and business objectives to achieve required regulatory outcomes. Our services include: Defining the Regulatory Operations at Wipro The global regulatory operations function provides end-to-end visibility of regulatory compliance required for drug development, market authorization, and post approval requirements. It deals with logistics and expertise required to maintain the regulatory ecosystem, i.e., developing regulatory documents, ensuring timely submissions as per required format, coordinating with internal stakeholders, and interacting with health authorities on documents submitted for approval while ensuring compliance with all regulations in the areas where the product is marketed. With the health authority being the primary customer, activities performed under regulatory operations include: Regulatory operations are critical for any organization and oversight on the regulatory requirements of regulatory bodies is not an option. Proper coordination with external and internal stakeholders can help to get drug products available in market(s) on time. ======================

Pharmaceutical Artwork Management

----- Arcticle source ----- https://www.wipro.com/business-process/pharmaceutical-artwork-management/ ----- Contact Wipro Please fill the required details to access the content Pharmaceutical Artwork Management

End-to-end artwork lifecycle management including packaging supply chain Competent Regulatory Artwork operations from Wipro for cost-effective and quality solutions In these competitive times, managing the packaging artwork lifecycle as well as the e-labels is a highly regulated function. On-time delivery is a key objective for any company, and artwork management is critical to delivering products on time to the market. This supply chain function is critical to business delivery, but poses compliance risks. There are several dependencies that need to be addressed with due diligence. Each requirement is unique and a proper change control system with built-in workflows can help in achieving the required compliance. Companies face challenges such as coordination between different artwork stakeholders, change management issues, version control and assets management, quality management system, and printing issues, leading to longer product approval cycle time and higher costs. This is where Wipro can support companies to address these challenges in a cost-effective manner. Wipro can be your strategic partner for artwork lifecycle management and prepress activities where quality and cost advantages come together. Wipro's team competently helps you address any lifecycle requirements from coordination to artwork studio to quality related activities. Our team can seamlessly cater to any health authority requirement in a compliant manner with multi-lingual capabilities. Highlights of Artwork Management at Wipro Wipro's expertise helps companies to clearly define the control points in process workflows to ensure error-free artworks. Packaging artwork is integral to the supply chain design, and requires great attention to detail and data for execution. Our team can provide a combination of domain experience with world class consulting services to deliver following transformative solutions:
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Pharmaceutical Regulatory Publishing & Submission

----- Arcticle source ----- https://www.wipro.com/business-process/pharmaceutical-regulatory-publishing-submission/ ----- Contact Wipro Please fill the required details to access the content Pharmaceutical Regulatory Publishing & Submission Seamless and simplified regulatory publishing A technology driven approach to regulatory publishing, supported by Wipro's expert team Regulatory Publishing and Submission in the pharmaceutical industry deals with authoring, maintenance and submission of various type of documents to regulatory authorities globally for drug approval and post approval requirements. These submissions are performed in various formats such as eCTD, CTD, eDOK or NeeS. Pharmaceutical companies face operational challenges in meeting the stringent regulatory submission criteria. Wipro offers comprehensive regulatory submission services with technology, flexibility, and scalability with quality driven process to save your valuable time and money. Regulatory Publishing & Submission @ Wipro
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Pharmaceutical Regulatory Labeling

Solutions Contact Wipro Please fill the required details to access the content Pharmaceutical Regulatory Labeling Manage risk-free pharma regulatory labeling The labeling function ensures that updated safety communication is reaching patients and health care professionals on time. To streamline end-to-end regulatory labeling practice from creation to tracking to managing, Wipro caters to labeling lifecycle requirements with its expertise and strategic processes. The labeling documents created by pharma companies are expected to meet regulatory compliance. However, the process is not simple as updates come from varied sources. Any error can lead to huge losses and product recalls can damage brand value. Our labeling function handles any product type and therapeutic area and manages all aspects of the end-to-end labeling requirement of concerned health authorities. This includes labeling strategy, developing core data sheet, and regional documents along with country based labeling submissions and implementations. Regulatory Labeling @ Wipro Regulatory Publishing and Submission in the pharmaceutical industry deals with authoring..... Wipro partners with several life sciences companies and provides strategic consulting and solutions to small, medium and large pharma or biopharma companies.
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Wipro's Agency Sales and Retention Program

Contact Wipro Please fill the required details to access the content Wipro's Agency Sales and Retention Program Improve your enrollment closing ratio by over 30% and increase retention by 3-5% in the upcoming AEP Grow your business with our AHIP-certified Sales and Licensed Agents The Annual Enrollment Period (AEP) is the busiest time for Medicare Advantage health plans, and more so for the sales and enrollment teams. Due to the limited time window and the competition to engage and enroll members, health plans witness a seasonal peak in the demand for sales and enrollment staff, tapering down by the end of the year. For more than 40 years, as a National Insurance Agency operating across the US, Wipro's sales and retention agents have helped clients increase their sales closing ratio, increase persistency and renewal business, expand market reach, and significantly improve member experience. Why Wipro for your Licensed Sales & Servicing Value proposition Impact delivered Wipro provided sales support for a regional ACA & Medicare payer Wipro hired, trained, and managed a compliant, certified licensed sales team dedicated to the carrier within 90 days and expanded into new states within a year. The

team delivered call quality results averaging 99.1% annually with sales conversions of over 40% during AEP. Wipro assisted a first-time outsourcer during the 2020 AEP Wipro rolled out the quality program which included building a phone queue, scripting, hiring, and training of sales agents in 60 days and achieved a conversion rate of 41%.
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Supply Chain Management

----- Arcticle source ----- https://www.wipro.com/business-process/supply-chain-management/ ----- What We Do Our Success Stories Form Title Form Title Form Title Form Title Our Success Stories What We Think Form Title Form Title Form Title Form Title Our Success Stories Our Partners News and Insights Form Title Contact Wipro Please fill the required details to access the content Supply Chain Management Driving resilient, efficient and intelligent supply chain outcomes In the last two years, many organizations across industries have incurred revenue losses and have had to quickly adopt new business models to cater to the changing global demands. This has pushed them beyond traditional focus areas and seek new trends in SCM transformation, with a focus on building a more resilient, efficient and an intelligent supply chain. Martin Christopher rightly points out - 'Supply chains compete, not companies'. Companies who have invested in transforming their supply chains over the last few years, have reaped the benefits during the pandemic. Our strategies are aligned to the changing market and supply chain maturity for our customers and our solution levers aligned to outcomes enable customers to drive resilient, efficient and intelligent Supply Chain Operations. Our offerings and solutions are aligned to the Supply Chain Operations Reference (SCOR) model catering to industry specific requirements across the value chain A platform driven, Digital 4PL approach enabled by a Global Control Tower with Deep Analytics bringing control & visibility into your end-to-end logistics operations. Build an adaptive, responsive, and resilient supply chain to pre-empt disruptions and mitigate risks Streamlined, Resilient Digital-First Procurement Enabling Digital transformation in its core operations helps drive optimization in processes, automation of complex flows across 120 countries and 15+ languages Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helped UK's leading communication infrastructure provider standardize its order management with RPA by reducing cost by £1.4 million Productizing the Analytics services results in faster implementation of Analytics solutions. Leading Australian Telecom Service Provider Saves Huge Costs by Reducing Technician Truck Rolls A UK-based telecom service provider saves USD 1.28 million annually by reducing invalid adjustments and waivers by 71% Wipro implemented robotics process automation to significantly reduce manual touch, increase order acceptance, and promote timely fulfilment. Our twelve-year partnership went above and beyond expectations to streamline operations and elevate customer experiences. A prominent global supplier of international Auto/OEM achieves 100% accuracy in inventory allocation and 1.6 million Business Value Meter after automating and managing E2E

aftermarket services. The high-tech industry is going through large-scale disruption. Value is migrating from products and devices to software platforms; Intense competition, extreme cost pressures, inefficient and fragmented processes, siloed data, and legacy systems are forcing businesses across the world to make changes. The business that has a steady stream of actionable information is the more agile, cost efficient, and better supply chain partner than the competition. How do you enhance the bottom line? In the context of supply chain, you do it with Demand Sensing. A resilient, flexible, scenario-based supply chain provides a competitive edge during times of major disruptions. Supply chain strategists need to decide which markets and operating models they want to embrace to stay competitive. SCM market is poised for a double-digit growth for the next 6 to 8 years and Wipro has to capture this momentum to increase its share. With a combination of tech platforms, new age solutions, automation and consumer insights driven approach, this space will go through a rapid transformation. As new technologies continue to spur double-digit ecommerce growth, online merchants must innovate their last-mile delivery experiences. The new agreement supports Nokia's strategy to accelerate competitiveness and aims to grow margins through digitalization of operations, automation and capturing emerging opportunities
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Supply Chain Risk Management

----- Arcticle source ----- https://www.wipro.com/business-process/supply-chain-risk-management/ ----- Contact Wipro Please fill the required details to access the content Supply Chain Risk Management Build an adaptive, responsive, and resilient supply chain to pre-empt disruptions and mitigate risks Risk Control Tower solution to map your multi-tier supplier network, monitor disruption events real-time, and reduce time and cost to manage disruptions The global pandemic has made it imperative for enterprises to invest strongly in building a dedicated Supply Chain Risk Management function. The pandemic upended cash flow, revenue, and costs. The volatile demand-supply gaps, production and logistics challenges put additional strain on organizations to meet customer expectations and demands. Wipro's Supply Chain Risk Management (SCRM) has been specially designed to put enterprises back in control of their supply chains: Proactive Risks Assessment Mapping and quantification of multi-tiered (Tier 1-N) suppliers Immediate Risk Mitigation based on identifying risks, creating recovery plans, and improving lead time accuracy to reduce shortages and excess Sustainable Resilience Enterprises that leverage our SCRM solution can expect a Managed Service model for end-to-end Supply Chain Risk Management with rapid recovery of supply chains. They have benefitted from: =====================

Wipro's Transformation Journey for Appeals and Grievances

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-transformation-journey-for-appeals-and-grievances/ ----- Contact Wipro Please fill the required details to access the content Wipro's Transformation Journey for Appeals and Grievances Advanced analytics and automation capabilities for faster and effective resolution of appeals and grievances Appeals and grievances in patient care are often time consuming and challenging processes for the patients and healthcare providers. Fragmented data spread across silos in the healthcare payer's system can impact the costs per appeal, turnaround time, and customer experience. Wipro's advanced analytics capabilities help track the origin of appeals across regions to ensure timely resolution. Our in-house automation suite further transforms the process flow resulting in improved efficiency and reduced turnaround time. Organizations can take corrective actions to finetune processes like benefit or pricing configurations and claims adjudication, thus reducing the volume of appeals. Wipro has reimagined the appeals process leveraging an OCR engine to extract legitimate information from the appeals document. Bots help to research and extract data from the Source of Truth (SOT) for Escalation Tracking System (ETS) load. Wipro's automation solution minimizes the appeal adjustment cases in addition to benefits such as: =====================

Health Risk Assessment and Member Engagement

----- Arcticle source ----- https://www.wipro.com/business-process/health-risk-assessment-and-member-engagement/ ----- Contact Wipro Please fill the required details to access the content Health Risk Assessment and Member Engagement Leverage technology to improve compliance, CSAT, and productivity An end-to-end health risk assessment solution to drive superior member experience and Star Ratings Health Risk Assessment (HRA) is mandated by the Centers for Medicare and Medicaid Services (CMS) for Medicare-Medicaid plans and specific Special Needs Plans (SNP). In addition, Annual Wellness Visits are required by regulation to provide members with personalized preventive plans, taking into consideration HRA surveys. A large proportion of Star Ratings on Medicare Advantage Plans are based on member experience. HRA surveys are the bridge between member experience and health plan performance. Improving survey completion rates is the foundation for improving member experience and Star Ratings. However, completing HRA surveys is challenging and time-consuming. Wipro understands these challenges and has solution levers in place to address them: Wipro also has HRA360, an end-to-end Member HRA, and Member Engagement system. Integrated with the existing Member 360 and Encounter Data Processing System (EDPS), HRA360 helps identify

potentially high-risk populations that need immediate attention. HRA360 is built on a tracking process designed to successfully complete pre-enrollment and post-enrollment HRA assessments. Wipro has extensive experience handling HRA activities. Clients using our solutions have experienced the following: =====================

Wipro Insurance Solutions, LLC (WIS)

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-insurance-solutions-llc-wis/ ----- Contact Wipro Please fill the required details to access the content Wipro Insurance Solutions, LLC (WIS)   Streamline Your Debt Collection Process Wipro Insurance Solutions, LLC (WIS), NMLS # 1125828, offers Business Process Outsourcing (BPO) services for consumer lending collections. Collection activities are a highly regulated field in the US, and licensing is generally required for any activities in which Wipro employees collect a debt that is due or owed at the federal and state level. Services offered WIS provides various services, including: WIS assists its clients with consumer account management which may include working with consumers who have accounts that are past due (usually owned by the lenders who originally made the loans or extended the credit). All activities are performed in the system of WIS's clients and in the name of WIS's clients. Third-party collection services WIS activities meet the definition of third-party collection, directly or indirectly collecting or receiving payment for others of any delinquent account, bill, claim or other indebtedness (not including mortgage indebtedness). These activities include, but may not be limited to: Debt collection services Regarding debt collection, WIS focuses on: The processes involved within these functions include: Licensing and branch locations WIS holds all required licenses for East Brunswick, NJ (US) and operates branch locations out of Guadalajara, Mexico, Pune, India and Manila, Philippines. WIS also provides customer service, processing, and technology support for Federal Student Loan Servicers. Federal student loan servicing Our stewardship, extensive training, coaching, development, and commitment to providing outstanding services have increased the federal student loan servicers' ranking with the Department of Education, and we follow all client procedures implemented by Federal Student Aid and Department of Education. Activities conducted in the states The activities conducted in the states depend on the licenses held and the activities permitted under Federal clearance and licenses as applicable. The possible activities include: Student loan servicing licensing For our Student Loan Servicing licensing, we are in the process of holding all required license for East Brunswick, NJ (US) and operate branch location out of Tampa, Florida. Click here to visit the NMLS (#1125828) consumer access page. =====================

Wipro's Revenue Cycle Management Solution

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-revenue-cycle-management-solution/ ----- What We Think Form Title Contact Wipro Please fill the required details to access the content Wipro's Revenue Cycle Management Solution At Wipro, we understand the challenges that healthcare providers face in managing their revenue cycle. These challenges arise from changing regulatory guidelines, technological advancements, and the ever-increasing complexity of healthcare services, which include patient registration, claim submission, denial management, and collections. Wipro's Revenue Cycle Management (RCM) solution is designed to help healthcare providers optimize their revenue cycle processes, improve financial performance, and enhance the overall patient experience. Wipro's RCM solution enables healthcare providers to Streamline revenue cycle processes Maximize revenue for healthcare practices Wipro leverages AI and analytics to streamline and automate revenue cycle processes from patient registration to claims management and payment posting. With AI, our systems can intelligently analyze large amounts of data and identify patterns and anomalies that could affect the financial health of an organization. Our solutions are customized to meet the unique needs of for different practices and use the latest technology and best practices to ensure maximum efficiency and profitability. We have a unique RCM asset - Denial Rules Understanding backed by experience in processing 350M+ claims across commercial, Medicare, Medicaid, and individual ACA plan segments. A proven large-scale healthcare digital operations transformation experience 3000+ bots, AI/ML-powered accelerators 60+ lean/six sigma black belts ~$200M business value delivered annually Reduced Administrative Burdens Improved Efficiency Enhanced Patient Engagement Technological advancements are driving seismic shifts across various industries, with the healthcare sector being no exception. =====================

Revitalize Your Workforce with Wipro's HR Solutions

----- Arcticle source ----- https://www.wipro.com/business-process/revitalize-your-workforce-with-wipros-hr-solutions/ ----- Human Capital Management Services Health Solutions Wealth Management Solutions HR and Payroll Helpdesk Contact Wipro Watch Now: Elevate your employee experience with Wipro's HRO services Humanizing automation is key to great customer experience Reimagining a safe and compliant workplace Five Ways to Build a High-performing Culture for a Distributed Workforce in the New Normal Making HR more effective in 2022 An insight into how improving customer experience depends on humanizing tech Human Resources: The Catalyst for Business Resilience in the New Normal How organizations should identify and cope with the challenges to cultural transformation? A Tech-Powered

Roadmap to Build a High-Performing Culture in the New Normal How HR can be a differentiator during a pandemic Inclusion flourishes when diversity is embraced 4 Ways Super Funds Can Elevate Member Experience Wipro has Advice for Australian Super Funds to Thrive Amidst 2020-21 Budget Changes Building a Resilient HR for the Future of Work The Future of Work Needs a Resilient HR. Are You Prepared? Empower blue-collar employees with smart HR tech Leverage Digital Transformation to Improve the Employee Experience Elevate your employee experience with Wipro's HRO services Elevate your employee experience with Wipro's HRO services Transforming Human Resources Digital Transformation and Employee Experience Webinar: Think Tank Session with Wipro's HR Expertium – Insights into HR transformation Webinar: Master Change Management for HR Digital Transformation Please fill the required details to access the content Revitalize Your Workforce with Wipro's HR Solutions Elevate employee experience and amplify process efficiency with new age digital solutions Overview Modern HR organizations are seizing the potential of digitalization, streamlined processes, automation, and AI to supercharge HR revolutions that fuel transformative business shifts. At Wipro, we recognize technology's role in fortifying organizational prowess, amplifying employee experiences, and fostering hyper-efficient, high-yield work environments. Our Expertise Wipro's HR services are crafted to transform and revolutionize work-lives through design-led and people-centric approach. We leverage cutting-edge digital tools and revolutionary strategies to keep you ahead of the competition. Our track record boasts service to over 50% of Fortune 500 entities, earning trust from more than 1,100 organizations globally. Backed by a squad of over 14,000 HR experts across 25 global centers, we serve over 25 million employees & their families, fluently supporting over 35 languages in more than 160 countries. Our Solutions Enhance your hire-to-retire cycle Helping you thrive at work Future Forward wealth programs Reimagine people experiences What we Think Contact Us =====================

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-itop-intelligent-transformation-of-processes/ ----- Contact Wipro Consistent User Experience Data-Driven Intelligence Agile Adaptability Multi-Speed Operation Efficiency and Rapid Results Scalable Cloud Architecture End-to-End Digital Integration Please fill the required details to access the content Wipro iTOP (Intelligent Transformation of Processes)   Foreseeing the pathways Wipro iTOP is an integration and orchestration platform that elevates business operations through intelligent process transformation. It empowers organizations to embed advanced business analytics for smart processes, extend automation to decision-making, seamlessly integrate AI into workflows, explore uncharted business opportunities at the edge, and foster collaborative value networks across the ecosystem. Wipro iTOP, like the diverse ecosystem of a jungle, combines technologies to sustain and enhance digital business processes, driving growth and efficiency. iTOP: Shining bright in the depths At the heart of iTOP—Intelligent Transformation of Processes—lies our unwavering commitment to

innovation, standing tall amidst the forest of business challenges. This dynamic integration and orchestration platform seamlessly combines cutting-edge technologies spanning Cloud, Automation, AI, Experiences, and Analytics, illuminating pathways like rays of sunlight through a dense canopy. By empowering business processes to evolve, learn, and adapt, iTOP ensures the consistent delivery of exceptional experiences. iTOP isn't just a solution; it's a dynamic force driving digital success. Key Benefits Ensures a unified interface across all applications, fostering user control, familiarity, and trust. Harnesses data to transform business operations rapidly, driving impactful outcomes. With a robust API management framework, it swiftly pivots in response to market shifts, customer feedback, and technological evolution. Balances rapid delivery with connectivity to slower legacy systems, ensuring comprehensive data integration. Offers real-time insights into business process optimization, promoting reusability of core components for faster tool development and deployment. Utilizes cloud-based, SaaS models for enhanced scalability and operational cost efficiency. Seamlessly integrates comprehensive digital processes to maximize business impact. Leapfrog into the Future with us! =====================

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-cnnxt/ ----- Building Advantages in Procurement: A Wipro and ISG Whitepaper Contact Wipro Intuitive RFx management Order Module Invoice Module Vendor Portal Virtual Assistant Intelligent Spend Diagnostics Insights Please fill the required details to access the content Wipro CnNXT

When enterprises invest in complex, sophisticated technologies, they often find that these new technologies do not harmonize with their current S2P (source-to-pay) ecosystem. Adopting these technologies without first assessing source-to-pay requirements can lead to usability challenges. To bridge these gaps and balance diverse elements for optimal ecosystem performance, Wipro has introduced CnNXT, an integral part of Wipro iTOP, an intelligent process transformation platform. Wipro CnNXT is a cutting-edge, modularized end-to-end e-S2P suite that coordinates S2P operations with best-in-class features. Its flexible modular design allows businesses to select specific modules that match their unique needs or leverage the entire suite for a full-scale S2P operation. The platform ensures reduction in exceptions, touchless processes, delivers persona-based dashboards, and provides rapid insights, enhancing the user experience and operationalizing excellence. CnNXT, being a technology-agnostic platform, can co-exist with any pre-existing technology landscape and can be easily integrated through smart APIs and due to its ease of adoption, requires less effort in change management for enterprises. It brings together Requisition to Order & Invoice to Pay operations into one state-of-the-art cloud platform with robust and exhaustive AI/ML-based analytics capabilities. This integration helps enterprises drive processes from High touch to Low touch to No touch and brings synergies across the source-to-pay space. Key Benefits Buying module embedded with intuitive RFx management to enable higher competitive buying. It connects end users to the procurement team, ensuring every request plays in perfect harmony Integrates invoices and

payments with template-less invoice processing to streamline financial operations Bridges the gap and facilitates smooth interaction between Buyers, Suppliers, and Business users, for seamless user experience Generative AI led virtual assistant to manage stakeholder queries & exceptions Persona based insights on spend performance, compliance & Tail spend Built on a proprietary AI engine, the insights provide persona-based operational and business data insights Wipro CnNXT is a cutting-edge, modularized end-to-end e-S2P (source-to-pay) suite that coordinates S2P operations with best-in-class features. Analyst Speak Procurement organizations are facing steady pressure to become more efficient. Fortunately, new procurement platforms are filling the gaps, enabling enterprises to quickly cut procurement costs. Leapfrog into the Future with us! =====================

Communications

----- Arcticle source ----- https://www.wipro.com/business-process/-communications--/ ----- Our Expertise Our Success Stories Form Title Form Title Form Title Our Success Stories What we Think What We Think Solutions Contact Wipro Please fill the required details to access the content Communications Make Customer Delight a Habit Leading Australian Telecom Service Provider Saves Huge Costs by Reducing Technician Truck Rolls Wipro's transformation initiatives resulted in improvements in productivity, utilization.... Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helped UK's leading communication infrastructure provider standardize its order management with RPA by reducing cost by £1.4 million A UK-based telecom service provider saves USD 1.28 million annually by reducing invalid adjustments and waivers by 71% A leading US-based health care services company refurbishes its contract lifecycle management system, leading to 100% visibility into contracts Wipro helped a leading telecom infrastructure company in UK increase billing accuracy by 18.75%, reduce resource spend by 16%, and plug revenue leakage to the tune of 1.3 million GBP by implementing the continuous improvement Framework for pre-billing validation. By offering innovative solutions through robotics, artificial intelligence, analytics and digitization, the industry is gearing up for the next phase of its evolution - SSC 4.0 Wipro helps a telecommunication service provider reduce backlog to a best in class 1% Productizing the Analytics services results in faster implementation of Analytics solutions. Peter Brogan, Head of Europe, Global Media & Telecoms, Wipro talks about some of the challenges facing today's telcos, including digitization, OTT and IoT content consumption and operating costs. A report by Ovum on Wipro BPO's capability to leverage process optimization and automation for 'fulfilment' in telecoms BPO, articulated through the BT engagement. Customers want beyond 10-15% cost and performance benefits, to which we found the answer in Robotics –non-invasive software technology to quickly increase efficiencies from business processes. Advanced analytics helps uncover hidden patterns and insights in campaigns and ensures better ROI Technology enablement plays a crucial role in tracking customer needs that

are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. Wipro's NGCE Platform leverages cognitive analytics to reduce interaction costs, increase revenue per customer, improve employee productivity and enhance customer experience and loyalty. Highlighting aspects of order fulfilment process that not only deliver an innovative and cost reducing model but also provide a progressive and de-risked approach to operations. Highlighting aspects of Order Fulfilment process that not only deliver an innovative and cost reducing model but also provide a progressive and de-risked approach to operations. Billing and collections. It's not exactly a consumer's favourite part of their relationship with their telecoms provider, but it is of course necessary. Collections success is a function of customer retention and increased customer base. Telcos can leverage business process service providers to score on these parameters. This paper educates network migration experts on the steps / frameworks to be followed for a successful migration. Collections success is a function of customer retention and increased customer base. Telcos can leverage business process service providers to score on these parameters. In both scenarios - content and advertising - it all boils down to creating fans. Once a marketer has a clear understanding of the user's persona, the entire content and advertising strategy will follow suit to create brand fans - your very own brand advocates. The new order-to-activate strategy focuses on three underlying areas - customer experience, cost optimization and cash flow / revenue management. Digitizing the invoice validation process helps TSP's increase efficiency, ROI and cost-effectiveness. Speak the language of trust Simplify to deliver world class experience Contact Us
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Insurance

----- Arcticle source ----- https://www.wipro.com/business-process/insurance/ ----- Our Expertise Solutions News and Events Form Title Our Success Stories Form Title Form Title What We Think Form Title What We Think Contact Wipro Please fill the required details to access the content Insurance Empowering global insurers to be future-ready in a customer-centric and competitive world Wipro's Digital Insurance Operations and Platforms Practice helps clients bring agility and flexibility within their operating model, respond better to business challenges, and enhance customer experience. Our solutions are based on combining our expertise in insurance business, digital technology and process excellence, which enables global insurers to re-imagine and redesign their business processes and capitalize on the many benefits through simplification, automation, intelligence, and experience. We leverage our deep knowledge of the insurance industry and its unique customer journeys, which enables us to design digital road maps for our clients. We do not look at transformation levers in siloes but believe in exploring the "art of possible" for each process and integrate that in our solution approach. Our focus goes beyond improving productivity and efficiency in business processes to helping the organizations address larger goals such as: We leverage our technology

enablers within front, middle and back office to achieve the envisioned future state with end-to-end process transformation in our long-term engagement. This includes key partnerships with enterprise software providers, insurance platforms, automation vendors, cloud service providers, and Insuretech companies. Our insurance service portfolio caters to all the major lines of business: Connect with our experts Powering actuarial transformation with personalized insights Enhancing customer experience and employee productivity with assisted and automated form filling Navigating the challenges with automation and agility Reimagining medical underwriting with intelligent automation and powerful data insights Digitizing P&C insurance Making Remote Claims Assessment Simpler and Smarter Wipro looks forward to meeting you at the 2023 Life Insurance and Annuity Conference (LOMA/LIMRA). Automation helps to streamline processes and helps reduce handling time by 50% Wipro enabled efficiency improvement in underwriter role with 75% reduction... Enabling underwriters to take accurate decisions with minimal effort leveraging algorithms and AI Enhancing customer experience and employee productivity with assisted and automated form filling According to the J.D. Power 2021 U.S. Insurance Digital Experience study, insurance buyers went price-shopping during the pandemic—and their experiences with the digital channels were unsatisfactory. This opened up the scope for the "human" touch. At Wipro, we believe that customer experience can be enhanced by understanding the customer's needs. Yet, it is quite different from an insurer's perspective. When a customer uploads an outdated version of forms or ones with missing signatures, the agents experience an interrupted workflow because they have to re-evaluate these forms for the accuracy of the seeded information. Insurance companies nowadays focus on Agile Development and DevOps while embarking on their digital transformation journey. If you have been responsible for automation projects in your organization in any capacity, you know that many projects fail. Many refer to actuaries as original data scientists.... =====================

Healthcare and Life Sciences

----- Arcticle source ----- https://www.wipro.com/business-process/healthcare-and-life-sciences/ ----- Our Expertise Our Success Stories Form Title What we Think Form Title Form Title Form Title What We Think What We Do Analyst Speak Form Title Form Title Contact Wipro Please fill the required details to access the content Healthcare and Life Sciences Innovation + Technology = Healthier Future An American technology company realizes 40% productivity benefit and savings of USD 2 Million over 5 years by transferring shared services center ownership to Wipro. In the dynamic world of healthcare, Generative AI (GenAI) stands as a beacon of transformation for payers, offering a pathway to streamlined operations and enhanced care quality. Optimal Process Designer Bot will speed up the evaluation of RPA feasibility across enterprise processes. White paper on importance of managing appeals and grievances to improve star ratings for Healthcare payers. A proactive approach using social media to get real-time insights to not only identify risks but also manage online reputation can help companies minimize losses. Gartner research has highlighted that by 2025,

50% of enterprises In the vast and intricate realm of healthcare, data reigns supreme. The ability to harness, govern, and utilize data effectively can make the difference between a healthcare payer's success and its struggle to keep up with the evolving industry landscape.. Enabling compliance to "No Surprises Act" and "Timely Provider Directory Update Mandate" through Wipro's Digital PDM CoE The Annual Enrollment Period (AEP) is the busiest time for Medicare Advantage health plans, and more so for the sales and enrollment teams.... Advanced analytics and automation capabilities for faster and effective resolution of appeals and grievances At Wipro, we understand the challenges that healthcare providers face in managing their revenue cycle. These challenges arise from changing...
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Travel Transportation and Hospitality

----- Arcticle source ----- https://www.wipro.com/business-process/travel-transportation-and-hospitality--/ ----- Our Expertise Our Success Stories Form Title Form Title What we Think Form Title Form Title Form Title What we do Contact Wipro Please fill the required details to access the content Travel Transportation and Hospitality Get to the Heart of Customer Delight A leading financial media company enables seamless integration of newswire feeds from Asia's 7 emerging markets leading to a saving of USD 121K per annum at zero cost We helped a leading US transportation network company increase productivity by 37% using gamification A leading American airline improves overall efficiency by reducing process handle time, leading to business value-add of USD 1 million annually. To plug revenue leakage, a comprehensive approach to sales audit is required Airlines should leverage technologies such as RPA and Data Analytics to plug revenue leakage and drive efficiency. ======================

Energy, Natural Resouces and Utilities

----- Arcticle source ----- https://www.wipro.com/business-process/energy--natural-resouces-and-utilities-/ ----- Our Expertise Our Success Stories Form Title Form Title Form Title What we Think Form Title Contact Wipro Please fill the required details to access the content Energy, Natural Resouces and Utilities Refresh. Relaunch. Realize. Repeat. Launching web chat as a channel during lockdown increases CSAT from less than 3.0 to >4.6. Wipro reduces the average handle time from 12.5 to 8.5 minutes and aces 99.99% on-time closures Wipro builds and deploys a consumer loyalty program and a customer service team in record time for a leading multinational Oil & Gas company. Transforming billing process with automation and CX platform
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Banking

----- Our Expertise What we do Analyst Speak Form Title Our Success Stories Form Title Form Title What we Think Form Title Form Title Form Title Form Title Solutions Contact Wipro Please fill the required details to access the content Banking Un-Level the Playing Field Stable, sound and secure mortgage & lending solutions Wipro Insurance Solutions, LLC (WIS), NMLS # 1125828, offers Business Process Outsourcing (BPO) services for consumer lending collections. The Everest Group assessed 31 leading banking operations service providers on the Everest PEAK Matrix® 2022 based on absolute market success Wipro helps a leading US bank deliver benefits worth USD 1.05 million by automatizing the chat debt collections process Wipro's BPaaS Solution model helped the client achieve a 45% reduction in origination cost, 3X increase in funding goals, 70% first-pass UW approvals, and 30% reduction in cycle time Open finance is an invitation for banks to create new partnerships and seize the future Plug into the power of an experienced support partner As the regulations on financial crime compliance become increasingly stringent Enhanced customer engagement through transformation =====================

Communications

Our Expertise Our Success Stories Form Title Form Title Form Title Our Success Stories What we Think What We Think Solutions Contact Wipro Please fill the required details to access the content Communications Make Customer Delight a Habit Leading Australian Telecom Service Provider Saves Huge Costs by Reducing Technician Truck Rolls Wipro's transformation initiatives resulted in improvements in productivity, utilization.... Wipro's robust process re-engineering helped the client increase their Net promoter Score® by 139% and gain $25 million in revenues from additional business deals Telstra, a leading communications service provider in Australia, transforms processes and saves AUD 1.7 Million by implementing Robotics Process Automation. Wipro helps a telecommunication company drive efficiency up through cost optimization Wipro helps a telecommunications company increase efficiency by reducing errors hrough automation Wipro helped UK's leading communication infrastructure provider standardize its order management with RPA by reducing cost by £1.4 million A UK-based telecom service provider saves USD 1.28 million annually by reducing invalid adjustments and waivers by 71% A leading US-based health care services company refurbishes its contract lifecycle management system, leading to 100% visibility into contracts Wipro helped a leading telecom infrastructure company in UK increase billing accuracy by 18.75%, reduce resource spend by 16%, and plug revenue leakage to the tune of 1.3 million GBP by implementing the continuous improvement Framework for pre-billing validation. By offering innovative solutions through robotics, artificial intelligence, analytics and

digitization, the industry is gearing up for the next phase of its evolution - SSC 4.0 Wipro helps a telecommunication service provider reduce backlog to a best in class 1% Productizing the Analytics services results in faster implementation of Analytics solutions. Peter Brogan, Head of Europe, Global Media & Telecoms, Wipro talks about some of the challenges facing today's telcos, including digitization, OTT and IoT content consumption and operating costs. In the last few years, the average telecom bandwidth consumption per subscriber has significantly increased. Did you know that, on average, humans react to a visual stimulus at 1/4 of a second speed? Pretty good when you are driving in fast, bumper-to-bumper traffic, right? Now imagine if your car can react 250 times faster than you, simultaneously processing a multitude of incoming traffic information and responding within milliseconds! This incredible feat is the power of the breakthrough 5G communications technology. Internet of Things (IoT) is the connection of consumers with devices through sensors over a network. IoT is an effective network of physical objects capable of interactions through internet without human intervention. A report by Ovum on Wipro BPO's capability to leverage process optimization and automation for 'fulfilment' in telecoms BPO, articulated through the BT engagement. Customers want beyond 10-15% cost and performance benefits, to which we found the answer in Robotics –non-invasive software technology to quickly increase efficiencies from business processes. Advanced analytics helps uncover hidden patterns and insights in campaigns and ensures better ROI Technology enablement plays a crucial role in tracking customer needs that are expressed through different channels; a platform based approach will help telcos improve customer satisfaction and thereby improve revenues. It's time for telcos to relook at Service Assurance strategy. Wipro's NGCE Platform leverages cognitive analytics to reduce interaction costs, increase revenue per customer, improve employee productivity and enhance customer experience and loyalty. Highlighting aspects of order fulfilment process that not only deliver an innovative and cost reducing model but also provide a progressive and de-risked approach to operations. Highlighting aspects of Order Fulfilment process that not only deliver an innovative and cost reducing model but also provide a progressive and de-risked approach to operations. Billing and collections. It's not exactly a consumer's favourite part of their relationship with their telecoms provider, but it is of course necessary. Collections success is a function of customer retention and increased customer base. Telcos can leverage business process service providers to score on these parameters. This paper educates network migration experts on the steps / frameworks to be followed for a successful migration. Collections success is a function of customer retention and increased customer base. Telcos can leverage business process service providers to score on these parameters. In both scenarios - content and advertising - it all boils down to creating fans. Once a marketer has a clear understanding of the user's persona, the entire content and advertising strategy will follow suit to create brand fans - your very own brand advocates. The new order-to-activate strategy focuses on three underlying areas - customer experience, cost optimization and cash flow / revenue management. Digitizing the invoice validation process helps TSP's increase efficiency, ROI and cost-effectiveness. Speak the language of trust Simplify to deliver world class experience Contact Us =====================

Mortgage & Lending

Our Expertise Our Success Stories Form Title What we Think Form Title Solutions Contact Wipro Please fill the required details to access the content Mortgage and Lending Stable, Sound and Secure Mortgage & Lending Solutions Break out of tight operating margins and operations constraints to change the mortgage and consumer lending game. Financial institutions operating in the mortgage and consumer lending space use Wipro's three decades of high-tech and operations experiences to optimize loan lifecycle performance. Clients use: With global economic recovery underway, the credit services business is witnessing rapid growth. Collaboration for skip trace debt in Banking industry Collections & Recoveries: rely on global experience and expertise Lending solutions backed by decades of experience =====================

Medical Device Services

Our Expertise Our Success Stories Form Title Form Title Form Title Our Success Stories Solutions Contact Wipro Please fill the required details to access the content Medical Devices Services Delivering Next-Gen Medical Device Solutions for a Healthier Tomorrow From the front lines to the end users, we deliver quality medical device consultation solutions to empower healthcare professionals and patients. For over 20 years, Wipro has provided high quality medical device services to organizations across the world. Our global presence enables us to work closely with clients — ranging from startups to large manufacturers — and deliver tailored, localized solutions at competitive rates. Wipro is ISO 13485 QMS certified and services a range of medical devices including software medical devices, consumer medical devices, home care devices, wearable and connected devices, drug device combination products and in vitro diagnostic (IVD) devices. Wipro provides consulting services in: EU MDR (European Union Medical Device Regulation), EU IVDR (European Union In Vitro Diagnostic Regulation) Multilingual contact centers, product inquiries, The company's services are designed to emphasize strategic and cost-effective innovations to promote sustainable growth in the medical device industry. Changes in the medical device regulatory framework, market globalization, and continuous innovation have led medical device companies to transition from legacy-driven business models to more compliant, competitive, and customer-oriented service models. Wipro's medical services teams consist of PhDs, pharmacists, physicians, nurses, engineers, and life science professionals with extensive experience in a range of therapeutic areas — from orthopedics, neurology, oncology, urology; to metabolic disorders, ophthalmology, cardiology, dermatology, radiology — to support medical device service needs in all areas. These professionals combine next-gen automation with deep industry expertise to deliver cutting-edge digital solutions across all our service areas. Innovation, automation and AI As a

global leader in the medical device services, Wipro connects clients with a vast network of industry-leading partners and technical innovations to drive efficiency. Wipro HOLMES and Enterprise operations transformation, Wipro's all-in-one automation and artificial intelligence (AI) platform, enables strategic, sophisticated automation across medical device service areas to streamline processes and elevate business efficiencies. From smart scripts and collaborative authoring, to automated language translations and referencing capabilities, we provide a range of tools to support Wipro's bundle of services and accelerate your organization's digital transformation. We harness the power of cognitive computing, hyper-automation, robotics and emerging technologies to help our clients adapt to the digital world and make them successful. Type of products covered: medical devices, therapeutic drugs, and compounding/ biological products. Processes owned: performing multilingual intake/data entry, triage, complaints investigation, regulatory assessment/decision (US/OUS), regulatory reporting and direct submission (US/OUS), good faith efforts, and complaints closure. Number of products: supporting 200+ product families across the geography. The engagement to support post-market surveillance activities led to a 40% reduction in complaint handling operations cost. Processes owned: performing multilingual intake/data entry, triage, complaints investigation, regulatory assessment/decision (US/OUS), regulatory reporting, direct submission (US/OUS), good faith efforts, and complaints closure. Type of products covered: medical devices, therapeutic drugs, drug device combination products, SaMD. Processes owned: Multilingual complaint intake and registration, coding, regulatory reporting, investigation coding, and closure of reportable and non-reportable complaints, across US, EMEA, LATAM, APAC and Canada. Medical information: Medical and technical inquiries in multiple languages via voice and non-voice channels. Enhanced customer experience for connected, complex and innovative devices 360-degree view for insights Your Trusted Partner in Enhancing Patient Safety Through Transformation and Compliance Fully Compliant Medical Devices, Everywhere You Do Business Assuring Quality Beyond Compliance Impactful Medical Writing, Editing and Publishing from medical professionals Global Compliance and Brand Equity for Medical Devices Strengthening the Integrity and Reliability of Medical Operations Helping Medical Device Manufacturers Adapt and Thrive Wipro's Medical Devices, Pharmaceuticals, and Services (MDPS) brings the top-notch digital operations, driven by our team of domain experts and cutting-edge technology platforms.
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Pharma and Services

----- Arcticle source ----- https://www.wipro.com/business-process/pharma-and-services/ ----- Our Expertise Solutions What We Think Form Title Contact Wipro Please fill the required details to access the content Pharma and Services Designed to deliver integrated clinical development services throughout drug development lifecycle to ensure faster speed to market and reduce costs The pharmaceutical industry is facing challenges of spiraling costs for drug development, shrinking drug pipelines, generics competition, patent expirations and ever-evolving regulatory standards. Wipro's

innovative solutions leveraging industry knowledge, technology, processes and analytics deliver cost-effective solutions to our clients. Our team of Life Sciences domain experts including physicians, pharmacists, registered nurses and healthcare professionals help our clients maintain and improve regulatory compliance. We support Pharmaceutical and Biotechnology companies globally for integrated clinical development services throughout drug development lifecycle. Digital health strategy and transformation enabling seamless collaboration between patients, clinicians and technicians Wipro's Medical Devices, Pharmaceuticals, and Services (MDPS) brings the top-notch digital operations, driven by our team of domain experts and cutting-edge technology platforms. Clear, concise and structured scientific writing to help companies with drug development and post approval documentation... 360-degree view for insights The labeling function ensures that updated safety communication is reaching patients and health care... Wipro is a frontrunner in the field of Multivigilance, owing to its advanced and robust end-to-end system, which is reinforced by its team of accomplished scientific and medical experts.
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Technology

----- Arcticle source ----- https://www.wipro.com/business-process/technology/ ----- Our Expertise Our Success Stories Form Title Form Title Our Solutions Contact Wipro Please fill the required details to access the content Technology Reimagining & redefining customer experience Delivering best-in-class services with customer success at the core With more than 30 years of experience in the technology industry, Wipro has been supporting our clients through R&D, engineering, system integration and business services. With an unmatched heritage, we manage large-scale multi-location support operations and deliver consistently on customer facing metrics. Our best-in-class process and delivery excellence practices across engagements have helped us become a global strategic partner for clients in the business processes services space. Our Digital Operation & Platform services have made large investments in digital, automation and innovation, to help transform our clients' business process by leveraging innovative technology and cutting-edge platforms. We leverage our proprietary HOLMES™ AI platform and cognitive robotic process automation, predictive analytics and workforce transformation to create a best-in-class support model with enhanced user experience and cost efficiencies. Our superior resources combined with the best technology helps deliver radical transformation for our clients. The lack of digitization rendered the client's processes ineffective with the existing tools and workflows. The client was facing several challenges in their existing Tech Support ecosystem. Keeping pace with the ever-changing industry trends, we offer comprehensive end-to-end services to our clients The gaming services industry is booming and offers opportunities for application of diverse technologies such as AI, ML etc. Wipro's SearchNXT is a AI powered Knowledge Search and collaboration platform Our recent industry experience during COVID-19 times indicates that industry is currently facing issues like shortage of workforce, increased call/email volume, etc. in tough times. ======================

Education and Learning Services

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-education-and-learning-services-capabilities/ ----- What we Think Form Title Contact Wipro Please fill the required details to access the content Education and Learning Services Go online seamlessly Create your online presence with exceptional levels of engagement The new normal is about embracing online and remote learning. Wipro enables learning continuity through content design, content migration and curation through a swift, steady and smart approach for online and digital learning with reduced time to market. Wipro helps educational institutes with its proven experience and capabilities in content management, human resource management, finance and accounting, student and faculty support across student life cycle, administrative and marketing services. Leveraging Wipro's Artificial Intelligence Platform Wipro HOLMESTM, cognitive RPA, automated document extraction and aggregation of structured and unstructured data sources and analytics, we drive efficiencies, effectiveness and stakeholder experience, while increasing online enrollments for our clients. ======================

Retail and Consumer Packaged Goods

----- Arcticle source ----- https://www.wipro.com/business-process/retail-and-consumer-packaged-goods/ ----- What we do Our Success Stories Form Title Form Title Form Title Form Title Our Success Stories What we Think Form Title Form Title What We Think Contact Wipro Please fill the required details to access the content Retail and Consumer Packaged Goods Accelerate decision-making Digital transformation to stay competitive in a rapidly changing marketplace Wipro's digital solutions for the Consumer Packaged Goods help retailers reimagine their channel strategy by building smarter, flexible and more resilient customer service and supply chain operations. With over 5,000 FTEs, we serve several Fortune 500 clients to create end-to-end planning systems powered by advanced analytics for better complexity management. We help accelerate the role of digitization and automation in supply chain, back-office functions, procurement, finance & accounting, and HR services. Our customized solutions enable our clients' digital strategy, drive sustainable cost reduction, create cost efficiencies, and deliver superior customer experience. With investments in Holmes led automation, AI, ML, and Retail BPaaS solutions – coupled with deep domain expertise – we help drive your operations to the next level. Further, Wipro's Fraud and Charge-back Management solutions help prevent revenue leakages and manage disputes with better outcomes. Sharpen decision-making, improve business performance Align operations to business objectives Wipro's contract management solution Wipro's quality monitoring tool Transform business processes – Simplify. Harmonize.Automate. Wipro helps a leading iconic denim brand manage website content publishing efficiently and

quickly including creation of web pages, landing pages with UI functionality as well as ecommerce pages and online campaigns. Wipro implemented robotics process automation to significantly reduce manual touch, increase order acceptance, and promote timely fulfilment. Top-notch customer service and technical support delivered to the customer via advanced analytics and knowledge management Wipro helps a leading retail company with a common loyalty program through a single hub that services all their retail businesses for campaign building, execution and reporting. Consolidation and transformation of financial operations achieved by the client, in addition to 100 percent process compliance by leveraging smart automation and analytics Till a few years ago, a physical store was considered an absolute must in the retail industry Integrated solution with best-in-class technology and service specialists to fight chargebacks A Strategy Playbook New age fraud solution to reduce fraud risk and improve revenue Wipro offers cargo revenue accounting data processing services to airlines which includes timely and accurately processing of sales reports, flown processing and complete management of interline processing & billing. Today's omni-channel consumer shopping experiences include a combination of offline and online channels. While the physical stores are here to stay, the internet based virtual stores are going to be the next big thing. The COVID-19 pandemic created an unprecedented surge in virtual buyers Globally, we see companies often introducing new technologies to help shape the landscape of their Retail and Consumer businesses. Such businesses are constantly working on adopting new age solutions and technologies that would enhance their customers' experiences. Retail consumers today want to make informed decisions about their purchase The lockdowns during the pandemic compelled people to become self-reliant. Retail and consumer omni-channel digital contact centers Unstructured data created inadvertently in business, and by consumers, is one of the most undervalued arrows in an organization's quiver. Before the COVID-19 pandemic disrupted life, businesses, and consumer behavior, brands relied on customer experience only to differentiate themselves among a sea of sameness. Much has been said about the disruption caused by the COVID-19 pandemic and its effect on human lives and the economy. Undoubtedly, the unprecedented event has wreaked havoc on global markets, but if history is any proof, we will see bold companies that invest ambitiously and timely in their online businesses succeed in the long term.
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Media & Entertainment Services

----- Arcticle source ----- https://www.wipro.com/business-process/media-entertainment-services/ ----- What We Think Form Title What We Think What We Do Contact Wipro Please fill the required details to access the content Media & Entertainment Services Enabling Digital Operations for a Resilient Future Optimize costs and drive growth across your business with data-driven services With the increased need for content consumption anywhere and anytime, consumers are spoilt for choice. Media and Entertainment firms need to ensure they churn out the right content, at the right time, and on the right platforms. We help Media and Entertainment companies

transform their business operations by implementing the most optimized mix of people, process and technology. Our services will help you optimize your spend and ensure your strategies are directed towards the right set of consumers with the right services and offerings. We serve Studios, OTT Platforms, Gaming Platforms, and Publishers. Our offerings cover: A well-structured media monitoring program empowers companies to make decisions with the latest facts and figures and enables them to take action and control brand reputation. Amp up the way you advertise Make your presence relevant with content that resonates with your audiences An insight driven and digital led approach to transform your media monitoring operations =====================

New Age Services

----- Arcticle source ----- https://www.wipro.com/business-process/new-age-services/ ----- What We Think Form Title Form Title Form Title What We Think What We Do Contact Wipro Please fill the required details to access the content New Age Services Meeting the Unique Needs of New Age Digital Platforms Optimize content offerings, deliver great customer experiences, and secure your operations with anytime, anywhere digital insights The digital consumer is inundated with choices – be it entertainment, social media, or gaming. They have everything readily available, and are quick to adopt or neglect a brand. This mandates that New Age Platform companies keep technology and content at the center while continuously transforming. While being ultra-agile, they also need to ensure creating a deeper impact in order to build sustainable communities. We help these industry disruptors maintain utmost relevancy in terms of content, context, and consumers to cater to the growth potential, while keeping them safe from digital threats and helping them with regulatory requirements. We serve Social Media Platforms, New Age Publishers, Gaming Platforms, and Digital Service Providers. Our offerings cover: Positive Impact of an Informal Employee Resource Group (ERG) on Well-being at the Workplace This methodology is dependent on the number of transactions your company deals with daily.... Within the growing mass of User Generated Content (UGC) is a continuous influx of violent, exploitive, hateful, and otherwise harmful images, videos, and speech. To prevent damage to your company, you must not compromise on proactive fraud....... As you sit among several negative mails and court orders, you realize that your company is hanging..... Content is King. Never has this been truer than now, an age The whole world is literally at our fingertips today... Living in an age where internet has become a necessity, we have been exposed to a deluge of online content. Rapid adoption of internet and social media platforms has led to rampant spread.... The ensuing pandemic has changed business approaches and methods.... Amp up the way you advertise =====================

Wipro's Quality Management Service(QaaS) Solutions

----- Arcticle source ----- https://www.wipro.com/business-process/quality-as-a-service/ ----- Contact Wipro Please fill the required details to access the content Quality as a Service Digital transformation has become a necessity in today's world, as consumers often switch to competitors due to poor digital experiences. Companies that leverage QaaS have reported up to a 27% increase in customer retention. The complexity of ecosystems with multiple partners and vendors can lead to operational errors, but QaaS streamlines these complexities, resulting in a reduction in such errors. Placing the customer at the core is essential, and QaaS plays a pivotal role in fostering brand loyalty, as most buyers are willing to pay more for a better customer experience. Implementing QaaS brings immediate benefits, including centralized controls and monitoring, predictable operational excellence, advanced risk mitigation, agility with adaptation, and resource optimization. At Wipro, we have an extensive track record spanning 8 years, adeptly managing and optimizing third-party vendor support. We have worked with over 20 vendors for 6 diverse clients within our QaaS service. Notably, our evolved support structure accelerates vendor onboarding, enhancing their competency swiftly. With years of domain experience, we have honed quality management processes covering 33+ languages across various geographies. QaaS at Wipro goes beyond traditional assurance services and captures both existing and prospective customers' requirements. Our comprehensive framework provides audits, insights, analytics, reporting, vendor performance management, compliance, studies, and improvements under one roof, making us unique among providers. The solution affirms benefits such as C-SAT improvement, revenue improvement, reduction in cost, and defects. What sets us apart in the market are the following salient factors: We have received testimonials from our clients, highlighting the following achievements: ✓ 25% faster decision-making processes ✓ 20% improvement in decision accuracy ✓ 30% increase in continuous improvement initiatives ✓ 15% increase in ROI related to quality initiatives ✓ 40% reduction in process variation across multiple vendors ✓ 30% faster adaptation to market changes ✓ 35% improvement in QA process maturity ✓ 25% reduction in customer problem resolution time We offer flexible contractual engagements to ensure transparency and maximum coverage of customer interests. Typical structures include Time & Material and Hourly Pricing. For extended scope with transformation, we recommend a Gain-Share model. For scope expanding to proprietary QMS tools, we additionally have license-based fees and maintenance charges. Wipro QaaS is a transformational force, addressing pressing issues to drive 360-degree client success. ======================

Capital Markets Operations: Integrated Solutions for Success

----- Arcticle source ----- https://www.wipro.com/business-process/capital-markets-operations/ ----- Services Asset Management Wealth Management Trade Finance Private Equity Commercial Lending Explore the Next Phase of Post Trade Services Optimization Contact Wipro How a top bank reduced client onboarding time from 45 days to 17 days Global bank capitalizes on a powerful automation platform to control operational risk Handling volatile market demands with optimized back-office technology Implementing Smart Operations | Smart Back Office Please fill the required details to access the content Capital Markets Operations Integrated Solutions: Driving Success for Buy-Side and Sell-Side Operations Capital market operations, inherently sensitive and complex, pose numerous challenges. These operations, involving capital exchange between investors and borrowers, are facilitated by financial intermediaries such as stock exchanges, investment banks, and brokerage firms. They are heavily regulated, and maintaining customer loyalty while optimizing costs is a significant challenge. At Wipro, we're revolutionizing capital markets operations. Our domain expertise spans the entire capital markets spectrum, supporting both buy-side and sell-side operations. We empower firms like Private Equity, Hedge Funds, Investment Banks, Commercial Banking, and Stock Brokers to leverage innovation, technology, and data to navigate their complex operations, drive profitability, and ensure regulatory compliance. Our state-of-the-art digital solutions streamline and enhance financial services. We have a robust team of over 12,000 global subject matter experts supporting 20+ capital markets clients. Wipro's suite of services and platforms, including IQNxt, Heliocor, Xceptor, Traydstream, IntelliFee, and more, provide a comprehensive ecosystem for capital markets operations. Pioneering Next-Gen Capital Markets Solutions Agile, Scalable, and Client-Centric Operations Empower Decision-Making with our Advanced Analytics and Visualization Tools, PowerBI and Tableau, for Insightful, Data-Driven Operations Success Stories We helped a leading UK investment bank reduce customer onboarding time from 45 to 17 days The one-stop automation portal hosts more than 150 automations across 35 active processes What We Think Contact Us
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Data,Reporting,Analytics and Research

----- Arcticle source ----- https://www.wipro.com/business-process/data--reporting--analytics-and-research/ ----- Our Expertise What we Think Form Title Form Title Form Title Solutions Contact Wipro Please fill the required details to access the content Data, Reporting, Analytics and Research Sharpen decision-making, improve business performance Assisting payers, providers and life sciences organizations to engage patients and physicians

in targeted care programs A leading communications service provider implements an order tracking mechanism to reduce cycle time, enabling savings of USD 1.38 million annually Retail analytics empowers retailers to take informed business decisions. Uncompromising data quality Data quality to fuel flawless decision-making Scalable research capabilities for better business focus =====================

Digital Content and Marketing

----- Arcticle source ----- https://www.wipro.com/business-process/digital-content-and-marketing--/ ----- Our Expertise Our Success Stories Form Title Form Title Form Title What we Think Form Title Form Title Solutions Contact Wipro Please fill the required details to access the content Digital Content and Marketing Things that CMOs love How Wipro helped a leading US-based microprocessor and chip manufacturer implement a unified digital campaign management platform With the AR vertical growing, there is an increasing requirement for standard design and service operations documents A leading US-based health care services company refurbishes its contract lifecycle management system, leading to 100% visibility into contracts A proactive approach using social media to get real-time insights to not only identify risks but also manage online reputation can help companies minimize losses. Manufacturing and hi tech industries need to adopt digitalized solutions to overcome challenging trends across the service contract-related administrative operations. Connecting business to customers using search engines Making digital safety a priority =====================

Human Resource Outsourcing

----- Arcticle source ----- https://www.wipro.com/business-process/human-resource-outsourcing/ ----- What We Think Form Title Form Title Form Title Form Title What We Do Contact Wipro Please fill the required details to access the content Human Resource Outsourcing Give HR some IT love Despite the long-standing history of private pension plans, superannuation was introduced to Australians over 20 years ago to help them support their retirement in a financially viable way. Fast forward to 2020; it is now a A$3T business. Over the last two decades, superannuation has become complex, highly regulated, and vulnerable to scandals. New pressures are pushing superfunds to reimagine their operating models. As the spread and severity of COVID-19 continues to grow, the guardian of employee welfare—Human Resources—is helping leaders and businesses to ensure consistent people practices and wellbeing. 64% of employees believe that diversity and inclusion make up a strong, decisive factor in accepting a job offer. High-performance HR operations to support your workforce and grow your business ===================== ----- Arcticle source ----- https://www.wipro.com/business-process/enterprise-operations-transformation/ ----- Our Expertise News and Events Form Title Our Success Stories Form Title Form Title Form Title Form Title Our Success Stories What we Think Form Title Form Title What We Think Webinars Form Title Form Title Solutions

Our Solutions Contact Wipro Please fill the required details to access the content Enterprise Operations Transformation Wipro's Enterprise Operations Transformation is a technology agnostic, process relevant and operations centric unit that helps clients move towards customer-centricity with smart operations. We want to be the trusted partner of choice for transforming businesses by improving their objectives exponentially. The Enterprises Operation Transformation Unit enables companies to reach new levels of efficiency through intelligent automation initiatives while remaining focused on delivering customized services specific to your needs in order to achieve exponential growth. Unleash Your Potential for Impact with Wipro and ServiceNow Wipro's transformation initiatives resulted in improvements in productivity, utilization.... A next-gen AI solution, jointly developed by Wipro and Ontotext, helps the pharma company achieve a 30-fold increase in efficiency in knowledge management The client achieved an efficiency gain of over 45% along with zero processing error through Wipro's Automation Platform as-a- Service (APaaS). 53 bots were deployed to automate twenty processes, saving more than 7000 hours. Automation helps to streamline processes and helps reduce handling time by 50% The manufacturing company brought down average cost per FTE (Full-time Equivalent) and achieved an internal target of USD 100 million in savings using Wipro's Global Business Services delivery model Automated deployment of user-requested software improves turnaround time for fulfillment of requests, while reducing risk We are a tech agnostic, process-relevant, and operations-centric unit. Secured remote operations Find out how to combine the powers of rule based automation and knowledge based artificial intelligence to achieve digital transformation Robotic Process Automation is the core tool which helps enterprises undergo digital transformation through automation. This article discusses: The competitive landscape for RPA, RPA vendors segmented on the basis of functions, market vs emerging players and future of RPA. Adoption of digital technologies has become a norm among leading procurement organizations across the globe in the last few years. Artificial Intelligence has been the talk of the decade and each year The transformation of mental wellbeing in times of COVID-19 using automation, artificial intelligence, analytics, and a balanced way of life can improve end user experience, well-being, and productivity helping HR organizations and ourselves solve critical day-to-day issues Find out how to combine the powers of rule based automation and knowledge based artificial intelligence to achieve digital transformation Redefining customer experience with IoT How do organizations begin their journey towards Blockchain adoption? Which use cases are finding greater adoption? Demystify the AI hype vs reality in business process services Is RPA & AI adoption only gaining traction across traditional horizontal functions like F&A or are the likes of SCM, OM, and Procurement gaining momentum? Drive integrated automation by combining linear and nonlinear automation approaches Achieve GDPR compliance through Wipro's SAIX (Simplification, Automation, Intelligence, eXperience) model Customer Experience (CX) strategy is as much about technology today as it is about user experience. A leading US healthcare payer enhanced its provider outreach with 18.4% improvement in letter accuracy and 20% decrease in turnaround time in sending letters, leading to savings of USD 254K At a time when the automation industry is on the rise, how can organizations evaluate the best vendors? Identifying and mitigating the top risks that impact an automation

project helps in successful implementation With merges and acquisitions becoming a need of the hour in the Telecom industry, organizations are looking for a cost effective and efficient way to tackle order management disparities. Customers want beyond 10-15% cost and performance benefits, to which we found the answer in Robotics –non-invasive software technology to quickly increase efficiencies from business processes. Wipro's NGCE Platform leverages cognitive analytics to reduce interaction costs, increase revenue per customer, improve employee productivity and enhance customer experience and loyalty. Quantifying a successful business transformation initiative and finding the right partner for it. The PoV talks about the core prerequisite elements that would help an organization to drive a goal-oriented transformation journey while avoiding the potential pitfalls along the way. Collections success is a function of customer retention and increased customer base. Telcos can leverage business process service providers to score on these parameters. The need of the hour is a Next Generation Customer Experience platform that leverages the power of multi-layered analytics to deliver the best-in-class Business processes need to be designed effectively to gain desired results. To achieve this the selected Process Modeler must fulfills 3 key requirements. In this paper, we have presented RPA's applicability in the context of capital market back office operations (excluding front office) for sell-side firms (Investment banks and brokerage houses) based on our experience in performing these operations for leading clients. A leading telecom service provider implements a robust validation process powered with automation, thus reducing cycle time to 1.4 days and enabling cost savings of $776K Transforming billing process with automation and CX platform Digital disruption calls for telecom organizations to take a holistic approach to transformation Drive RPA projects to success by using a time-tested and robust methodology for successful RPA deployment. With the robotic workforce automation will lead to augmentation of human efforts with no threat to job security Digital disruption has resulted in a paradigm shift for procurement- from a cost saver to a profit driverDigital disruption has resulted in a paradigm shift for procurement- from a cost saver to a profit driver Enable procurement professionals to make better purchase decisions through e-procurement RPA in Corporate Services includes automating the entire landscape of back-office and middle-office processes Differentiation, Growth and Profitability Customer experience has become a powerful differentiator for organizations of all sizes and types. Today customers realize that "process value creation" does not necessarily result in "business value creation". Outsourcing started in middle of twentieth century in the manufacturing industry. Operational benchmarking helps organizations achieve their slated business objectives using the best in industry practices across verticals to optimize their operations. Wipro's NGCE Platform leverages cognitive analytics to reduce interaction costs, increase revenue per customer, improve employee productivity and enhance customer experience and loyalty. High business volumes, complex processes and global collaborations have led to increased operational challenges for companies. See how Base)))™ is creating ease at work by simplifying operations. WBPS' industry, process and category specific services make businesses more resilient. Our next-gen business process solutions provide-best-in class services to client across industries. As supply chains have sprawled in global scope and scale, they have become complex, opaque, and fraught with potentially unseen risk. Wipro's contract

management solution Bots that bring processes under control Retail, Consumer Goods, Media, Travel & Hospitality sectors that contribute to around 30% of the global GDP of $88 trillion are grappling today Transform business processes – Simplify. Harmonize.Automate. Uncompromising data quality The Advisory that Gets You Assured Returns on Ops Transformation Enhanced customer engagement through transformation Establishing a compliant Intelligent Automation hub for Life Sciences An innovative, tech-agnostic approach to driving successful Intelligent Automation deployments Process transformation through a single framework Wipro's automation capability helps technology organizations to balance their top & bottom line growth to stay ahead in the game Mobile enabled one-stop governance portal for Wipro and its customers Wipro's quality monitoring tool Ready-to-deploy solution, with agility to cater to any desktop environment Define, measure and monitor process metrics in real time Fully customizable reporting application for robotic processes Tireless bots for improved productivity Syndicate automation technologies to achieve end-to-end digital transformation Align operations to business objectives Win customers, improve bottom lines =====================

Sourcing and Procurement

----- Arcticle source ----- https://www.wipro.com/business-process/-sourcing-and-procurement---/ ----- Our Expertise What we Think Form Title Contact Wipro Please fill the required details to access the content Sourcing and Procurement Work with People who Understand Procurement Many government entities, large corporate houses and residential housing complexes have long term contract with maintenance companies for the maintenance of properties across areas like housing, schools, and commercial buildings in serving different regions. =====================

Customer Management Services

----- Arcticle source ----- https://www.wipro.com/business-process/customer-management-services/ ----- Our Expertise What we Think Form Title Contact Wipro Please fill the required details to access the content Customer Management Services Customer Service in a Word: Awesome Multiple customer touch-points and varied interactions due to heavy channel proliferation within an organization have increased rapidly over the last decade. =====================

Legal Process Support Services

----- Arcticle source ----- https://www.wipro.com/business-process/legal-process-support-services/ ----- Our Expertise Our Success Stories Form Title Form Title Contact Wipro Please fill the required details to access the content Legal Process Support Services Add Horsepower to in-House Legal Efforts A leading IT storage solutions provider offers 100% accurate tech

documentation in a variety of relevant formats, thus increasing product usability and reducing support calls by 35% Wipro helped a leading US Healthcare company refurbish its contract lifecycle management system.
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Technical Publications

----- Arcticle source ----- https://www.wipro.com/business-process/technical-publications/ ----- Our Expertise Our Success Stories Form Title What We Think Solutions Contact Wipro Please fill the required details to access the content Technical Publications Merging content and technology Productivity improvement and enhanced content effectiveness with best-in-class technology The need for technical content is increasing owing to proliferation of products and services and growing system complexity. Wipro TechPubs provides integrated solutions around information engineering that leverage the power of cutting-edge technologies such as artificial intelligence, data analytics and augmented reality to deliver innovative enterprise business solutions around technical support automation for engineering, operations, product and technology teams. We ensure content alignment with mainstream digital tools and techniques and lean patters for managing the complexity - leading to transformation of the end user documentation to support newer formats, channels and devices, facilitate more real time support service and design & development documentation, thereby engaging the end users with real time and tailored information. Clients using our service benefit from significant productivity improvement, content effectiveness and consistency across the various touchpoints and quick ramp-up, owing to guided content. With the AR vertical growing, there is an increasing requirement for standard design and service operations documents Modernize your legacy publications Taking customer experience and knowledge transfer to the next level Manage knowledge in the digital world Content on the go Translations for a global audience
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DeltaVerge

----- Arcticle source ----- https://www.wipro.com/business-process/deltaverge/ ----- Our Expertise Contact Wipro Please fill the required details to access the content DeltaVerge Digitally connected distribution network Last mile visibility – Transactions, Inventory, Sales force "DeltaVerge-Internet of distribution" is Wipro's Cloud based sales operations and distribution management platform. The multi-party digital business platform focuses on gaining secondary and tertiary sales visibility across distribution channels and tracking sales-operations and inventory in near-real time with geo-enablement for sales and after-sales / after-market distribution. DeltaVerge is a new-age mobility driven digital platform built on Wipro's sales and distribution domain experience, as well as concrete primary and secondary research to improve adoption amongst all players in the distribution ecosystem. The platform includes built-in propositions for each stakeholder

focused on achieving higher adoption amongst dealers, retailer, field-force, in-store agents and service centers. =====================

BaseNXT

Digital Process Transformation Platform

----- Arcticle source ----- https://www.wipro.com/business-process/digital-process-transformation-platform-to-enable-digital-ops/ ----- Our Expertise What We Think Form Title Contact Wipro Please fill the required details to access the content Digital Process Transformation Creating a transformation roadmap powered by a single platform to help enterprises drive their digitization initiatives BaseNXT is the Digital Process Transformation platform that helps enterprises achieve their process digitization goals without any additional investments in any existing IT application. It helps enterprises assess and rationalize their process portfolio in order to define, implement, monitor and improve processes. All this on a single platform that connects business operations across: regions, business units, and systems. That is why, BaseNXT is able to achieve process digitization roadmap within cost and time budgets, while increasing the CSAT for the enterprise. The platform helps identify revenue leakages and hidden revenue opportunities, and enables data driven decision-making, allowing your business to be future-ready at all times. Tough market competition with shrinking margins are forcing managers to scrutinize every aspect of their operation. =====================

Wipro's Collections Offerings

----- Arcticle source ----- https://www.wipro.com/business-process/collections-as-a-service/ ----- Our Expertise Our Success Stories Form Title Form Title Form Title Form Title What We Think Form Title Contact Wipro Please fill the required details to access the content Collections as a Service Reimagine Your Debt Collections with a Holistic Approach Achieve improved accuracy in reporting, reduced compliance risks, near-real-time notification and more with industry best practices and innovative cloud, AI, RPA based solutions B2C Collections The current challenges in debt collection includes sending payment reminders to the customers, compliance risks, lack of accurate contact details, customer profiles, digital channels, and self-service capabilities. Wipro's Collections as a Service helps the companies to address these challenges through various solutions like robotic process Automation, data discovery platforms etc. by sending out automated notifications, preparation of reports and real-time assessments of compliance. In collaboration with Wipro, leading organizations are achieving improved accuracy in reporting, reduced compliance risks, near-real-time notification and more, along with   B2B Collections Wipro's Credit and Collections practice leverages industry best practices and cloud-based plug-and-play

solutions for Daily Sales Outstanding (DSO) improvement, working capital improvement, manual process digitization, risk mitigation and dramatic improvements in CX. The impact: Benefits we can deliver in the Credit-to-Cash cycle: Licensing compliance: Wipro is fully licensed across premises and employees for key geographies to ensure full compliance to existing debt collection laws and regulations. To know more about Wipro's collections offerings, please reach out to info@wipro.com The client attained consistent CSAT (Customer Satisfaction) scores of 90% throughout, with 17% reduction to chat AHT (Average Handling Time) by using Wipro's Collections-asa- Service solution Wipro's solution helped the client achieve over $16 million... The client achieved a 15% reduction in debt and 40% improvement in tracking missed payments via Automation Wipro's solutions reduced Days Sales Outstanding by 5 days.... Over the last few years, customers' expectations of a satisfying service

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The Wipro Automation Lab

----- Arcticle source ----- https://www.wipro.com/business-process/the-wipro-automation-lab/ ----- Wipro's Partners Industry Recognition Contact Wipro Please fill the required details to access the content The Wipro Automation Lab Co-create the future. The Wipro Automation Lab, launched in August 2019 in Melbourne, is aimed at simplifying automation, enhancing end-user experience, and co-creating business solutions with you while optimizing costs. Using state-of-the-art products and the best-in-industry digital workforce, the lab showcases how the latest transformation enablers like Cognitive Automation, Workflow and Analytics technologies will aid organizations like you in rapid prototyping and quicker go-to-market for off-the-shelf products. Here, you will be able to see, touch, and feel how automation can change your business landscape. The lab is designed to facilitate discussion and demonstration around intelligent automation and provide a technology proof-of-concept workshop. The Automation Lab will also provide opportunities to fresh graduates as well as the skilled talent to seek certification in latest automation technologies. We take immense pride in announcing our strategic partnership for the Automation Lab with industry pioneers like Blue Prism and Automation Anywhere. Designed by Wipro's Enterprise Operations Transformation (EOT) team, the lab aims to: The Wipro Automation Lab is located in the Wipro premises, Level 4, 80 Dorcas Street, South Melbourne, Victoria, 3205. Contact us to visit the lab. Blue Prism: As a strategic partner, Blue Prism will be able to use the Automation Lab to demonstrate its digital workforce capabilities to the key customers and prospects. This will provide business executives and product managers of both Wipro and Blue Prism, direct access to the lab resources to drive new levels of collaboration and customer-led innovation Rob Mills, Vice President of ANZ for Blue Prism: "The market momentum for RPA in Australia and New Zealand continues to skyrocket. The Automation Lab is going to be a great vehicle to facilitate collaboration and the sharing of best practices. We are committed to working with Wipro to drive global innovative change for our customers. Together, we are delivering a digital workforce that scales." Manoj Nagpaul, Senior Vice President and Business

Head, Asia Pacific and Japan, Wipro Limited: "The combination of RPA, cognitive automation, and analytics is a gamechanger for data-processing and gaining real-time insights for our customers. We are happy to be partnering with Blue Prism to demonstrate the potential their scalable enterprise-grade connected-RPA can bring to our clients via Blue Prism's unique strategic approach and delivery model." Automation Anywhere is a premium partner and leading RPA pioneer to build the Wipro Automation Lab. The lab is part of Automation Anywhere's ongoing commitment to support local innovation and development. Tim Ebbeck, Senior Vice President and Managing Director of Automation Anywhere ANZ: "The Automation Lab at Wipro aims to provide an environment focused on visualizing possibilities and generating instant and actionable outcomes for organizations embarking on their digital transformation journey. We are proud of our strategic partnership with Wipro that puts Automation Anywhere's digital workforce and cognitive automation capabilities at the forefront and will help drive new innovations and solutions for the rapidly changing industry environment in Australia and New Zealand." Manoj Nagpaul, Senior Vice President and Business Head, Asia Pacific and Japan, Wipro Limited: "This Automation Lab is one of the steps in our endeavor to bring global innovations closer to our customers in Australia and New Zealand. The lab will be home to state-of-the-art products matched with some of the best industry developers to help customers understand, see, touch, and feel how automation can change their business landscape." =======================

Let us help your contact center find its mojo.

----- Arcticle source ----- https://www.wipro.com/business-process/digital-customer-experience/ ----- Digital Customer Experience Digital Customer Experience What We Do Form Title Form Title Analyst Speak Form Title Form Title What We Think Form Title Our Success Stories Form Title Form Title Form Title Form Title Our Success Stories Contact Wipro Please fill the required details to access the content Digital Customer Experience Leverage continuous innovation to deliver successful digital experiences Keep customers happy and build a competitive differentiator that sustains growth   Leverage continuous innovation to deliver successful digital experiences Keep customers happy and build a competitive differentiator that sustains growth   Leverage continuous innovation to deliver successful digital experiences Keep customers happy and build a competitive differentiator that sustains growth   Leverage continuous innovation to deliver successful digital experiences Keep customers happy and build a competitive differentiator that sustains growth   Wipro creates extraordinary customer experiences (CX) for clients using its design talent and front-line technical skills combined with continuous innovation and process excellence. Our expertise comes from our team of 50,000 CX associates who manage 256 million interactions annually in 40 languages for 192 clients. These global engagements have established us as the partner of choice for organizations that want to set new CX benchmarks in their

industry. Wipro's CX 360, a unique 5-layer methodology covering all the aspects of CX, is at the core of our right-fit solutions. These solutions harness the power of intelligent automation, artificial intelligence, deep analytics, and leading-edge on-premise and cloud technologies. The outcome is personalized and contextualized CX traversing complex high touch, low touch, and no touch customer journeys. Transform business processes – Simplify. Harmonize.Automate. Wipro's quality monitoring tool Wipro was placed in the Leaders' Quadrant in Gartner latest Magic Quadrant for Customer Service (CS) Business Process Outsourcing report. Gartner recently published its February 2021 Magic Quadrant for Customer Service BPO where Wipro has been positioned as 'Leader'. The Magic Quadrant research identifies and then analyzes the most relevant providers and their products and services in a market. Today customers realize that "process value creation" does not necessarily result in "business value creation". Our twelve-year partnership went above and beyond expectations to streamline operations and elevate customer experiences. By leveraging advanced solutions and a goal to excel, this airline experienced substantial business value increases, cost reductions, and improved customer satisfaction scores. A partner for more than twelve years, Wipro helped Asia-Pacific's leading passenger and cargo airline modernize operations to enhance organizational efficiency and customer experience worldwide. Leveraging augmented business value, our team delivered financial and operational benefits as well as remarkable customer experience over nearly two decades. Mid-scale omni-channel direct to consumer contact center for world's largest global online marketplace The client, a leading airline based in Asia, prides itself on unparalleled service to its customers across five continents. The lack of digitization rendered the client's processes ineffective with the existing tools and workflows. More than 120 million people worldwide use our customer's online marketplace Extensive migration with zero disruption achieved with majority resource rebadging for a global GDS and tech company in the travel and tourism space Wipro builds and deploys a consumer loyalty program and a customer service team in record time for a leading multinational Oil & Gas company. Launching web chat as a channel during lockdown increases CSAT from less than 3.0 to >4.6. Wipro's transformation initiatives resulted in improvements in productivity, utilization.... Wipro's robust process re-engineering helped the client increase their Net promoter Score® by 139% and gain $25 million in revenues from additional business deals =====================

Digital CFO: Cognitive Finance Organization

----- Arcticle source ----- https://www.wipro.com/business-process/digital-cfo-cognitive-finance-organization/ ----- Contact Wipro Please fill the required details to access the content Digital CFO: Cognitive Finance Organization Our expertise in finance and accounting operations The Digital CFO helps manage finance and accounting operations for improved productivity, turnaround time and cost saving with better information access and customer interaction, analytics led reduced mismatches and open items.

Wipro's proprietary tools and partner ecosystem driven by RPA, AI and new age platforms enable this. Typical improvements for Wipro clients Analyst ratings =====================

Human Capital Management Services

----- Arcticle source ----- https://www.wipro.com/business-process/human-capital-management/ ----- Our Solutions What We Think Form Title Form Title Form Title Contact Wipro Please fill the required details to access the content Human Capital Management Services Enhance your hire-to-retire lifecycle with sharper insights and powerful digital infrastructure. At Wipro HR Services, we harness technology differently. Human capital management is a critical enabler of business value and has evolved from the administrative function of recruiting the right people to managing workforces effectively and enhancing productivity. Today, HR leaders are prioritizing more integrated human capital management solutions that support hiring, nurturing, and engaging with employees to effectively manage performance and professional development. Wipro HR services combine powerful technologies with industry expertise to enhance enterprise HR functions and empower today's organizations to be the workplaces of the future. We develop comprehensive infrastructure solutions to support the hire-to-retire lifecycle of your employees, and provide deep insights to help HR leaders enhance talent acquisition, retention, and anticipate needs. Our forward-looking approach focuses on developing enterprise HR capabilities in critical areas, including performance management, succession planning and development, tracking time and attendance, timely updates to employee's job records, and designations. Backed by a trusted partner platform and global network, we offer a range of service capabilities to help organizations support the full potential of their employees: Our expertise   Wipro's human capital management services have enhanced enterprise HR capabilities for organizations around the world, delivering tremendous business value through more efficient processes and greater employee support from hire to retire: Wipro's human capital management services have enhanced enterprise HR capabilities for organizations around the world, delivering tremendous business value through more efficient processes and greater employee support from hire to retire. Wipro's highly efficient HCM cloud solutions ensure service excellence and enhance employee experience. High-performance HR operations to support your workforce and grow your business Today, HR is a business enabler. For organizations in the Middle East to embrace this transformation, HR leaders must move away from delivering administrative tasks and take on more strategic roles. This realignment will enable HR to shape the organization's digital capabilities (people, processes, and technologies) and fill the gaps between current and future competencies. Helping you thrive at work Future forward Reimagine people experiences Despite the long-standing history of private pension plans, superannuation was introduced to Australians over 20 years ago to help them support their retirement in a

financially viable way. Fast forward to 2020; it is now a A$3T business. Over the last two decades, superannuation has become complex, highly regulated, and vulnerable to scandals. As the spread and severity of COVID-19 continues to grow, the guardian of employee welfare—Human Resources—is helping leaders and businesses to ensure consistent people practices and wellbeing. 64% of employees believe that diversity and inclusion make up a strong, decisive factor in accepting a job offer.

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Global Pharmacovigilance and Drug Safety Reporting

----- Arccticle source ----- https://www.wipro.com/business-process/global-pharmacovigilance-and-drug-safety-management/ ----- Contact Wipro Please fill the required details to access the content Global Pharmacovigilance and Drug safety reporting Experienced and highly trained pharmacovigilance professionals for your business Wipro's comprehensive and robust end-to-end pharmacovigilance system is augmented by its scientific and medical professionals with extensive experience, making it a leader in this field. Our team can support customers from clinical trial activities to data collection post market authorization complying with regulatory and quality requirements. We take pride in establishing and conducting vigilance activities across the globe for several pharmaceutical and medical device companies with the right setup and use of efficient tools to ensure that the data is properly collected and used for creating various safety documents. Given the extensive requirements of pharmacovigilance and the high maintenance cost of resources and infrastructure, Wipro provides the related solutions required for scaling up, including the use of cutting edge technology, ensuring on-time reporting. Our pharmacovigilance services are driving efficiency and improving compliance for customers while reducing cost of safety data processing. Wipro offers a highly specialized unit of medical professionals managing case processing, compliance activities as well as creating various aggregate reports based on therapeutic areas along with submission to regulatory bodies. Wipro's clients have gained the following benefits by adopting our PV transformation program: Wipro provides services in the following areas to global pharma and bio-pharma companies Wipro's IP for Automation in Pharmacovigilance: Wipro has developed a unique PV Automation Service Platform called TaloSafe for achieving a complete, correct, and compliant output through a global delivery model so that pharmacovigilance operations teams can ensure clinical and compliance corrections of cases. TaloSafe includes intelligent automation driven by RPA, artificial intelligence, proprietary workflow engine, and operations management systems that enable you to customize processes and metrics to the client's specifications. The framework lets you track the process, monitor metrics, and extract meaningful reports.

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Marketing-as-a-Service

Our Success Stories Form Title Form Title Form Title Form Title Our Success Stories What We Think Form Title Form Title Contact Wipro Please fill the required details to access the content Marketing-as-a-Service Manage Global Marketing Operations at Scale Is duplication of marketing operations and teams across business verticals driving up marketing costs? Is your investment in MarTech solutions delivering optimum returns? Today, marketing leaders face multiple challenges such as balancing global control with regional flexibility, maximizing ROI on MarTech, optimization of teams across common roles, and maintaining brand sanctity, among others. All this while keeping up with a 24/7 socially active customer. Wipro's Marketing-as-a-Service offering is an innovative, technology-driven operations model that enables global marketing teams decouple strategy from operations, reduce costs, improve time-to-market and drive operational effectiveness. Our end-to-end suite of offerings include: We have a strong team of 3000+ marketing associates with 400+ Oracle experts, 300+ SFMC specialists, 300+ Adobe specialists, and 100+ SAP Hybris campaign specialists. However, we are platform agnostic and can adapt to the client ecosystem as required. We have been ranked in the Winners Circle for marketing operations by HFS and rated as a Leader in Gartner's Magic Quadrant on Customer Experience. A chosen partner for more than 5 years, Wipro helped the client deliver benefits using its 'follow-the-sun' delivery model for web publishing and content management services. Wipro helps a leading global medical devices manufacturer increase online brand and product awareness with digital marketing and design support to all its global marketing teams A chosen partner for more than 7 years, Wipro helped deliver benefits with best in class campaigns and optimized ad spend budget for over 4,500 of the company's customers Wipro helps a leading retail company with a common loyalty program through a single hub that services all their retail businesses for campaign building, execution and reporting. Wipro helps a leading iconic denim brand manage website content publishing efficiently and quickly including creation of web pages, landing pages with UI functionality as well as ecommerce pages and online campaigns. Over the years, the dynamics of customer service have undergone a considerable transformation. Technology has led to an industry-wide transformation of business processes and marketing

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Product Quality Complaints Management

Contact Wipro Please fill the required details to access the content Product Quality Complaints Management We reduce product safety risks and streamline workflows to improve overall

quality Wipro manages operations for global medical device and pharma companies to effectively manage and transform their end-to-end product complaints management requirements. Our seasoned team of over 1,000 associates process more than 700,000+ annual complaints across 35 therapeutic areas and 900 product portfolios. Typical improvements for Wipro clients : =====================

Banking Risk Management and Compliance

----- Arcticle source ----- https://www.wipro.com/business-process/banking-risk-management-and-compliance/ ----- Contact Wipro Please fill the required details to access the content Banking Risk Management and Compliance We manage end-to-end AML and KYC operations Wipro's end-to-end capability in risk management and compliance includes Anti Money Laundering (AML) and Know Your Customer (KYC). Through operations support, technology implementation, consulting and advisory, we manage regulatory and compliance requirements for our clients. Typical improvements for Wipro clients : Awards and analyst ratings: =====================

Fraud Management

----- Arcticle source ----- https://www.wipro.com/business-process/fraud-management/ ----- Contact Wipro Please fill the required details to access the content Fraud Management We monitor and prevent fraud transactions for top Wipro's Fraud Management solution is aimed at heads of fraud operations, CFOs and CIOs. It helps organizations combat fraud transaction threats through best practices for monitoring, prevention, detection and investigation. Our experienced team of more than 500 associates monitor 11 million annual transactions and 60,000 user accounts. Typical improvements for Wipro clients: =====================

Wealth Management

----- Arcticle source ----- https://www.wipro.com/business-process/wealth-management/ ----- Contact Wipro Please fill the required details to access the content Wealth Management We manage the largest defined benefit plans worldwide We know that the financial situation of every employee is unique. Wipro's conflict-free solutions and services help every employee understand their needs and play an active role in planning and saving for future. With over 40 years of experience, we have helped administer some of the largest defined benefit plans in the world. Our culture is built around creative solutions, flexibility and making things easy for you and your people. Our data-driven solutions and industry expertise translate to unmatched customer experience and quality across all our engagements. Typical improvements for Wipro clients : =====================

Advertising Operations with Wipro

Contact Wipro Please fill the required details to access the content Advertising Operations with Wipro Amp up the way you advertise Create your online presence with exceptional levels of engagement Wipro helps brands and publishers with its proven experience and capabilities in the areas of digital marketing, online identity management, search engine marketing and optimization as well core advertising operations like ad inventory management and media reconciliation. Rest assured, you can focus on your strategy formulation, while we take care of keeping your digital presence relevant and updated.
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Travel and Hospitality Services

What We Do Our Solutions What We Do Our Success Stories Form Title Form Title Form Title Form Title Our Success Stories What We Think Form Title Form Title What We Think Contact Wipro Please fill the required details to access the content Travel and Hospitality Services Creating future-ready travel and hospitality experiences Bringing ideas and digital technologies that fuel the future of organizations and propel revenue growth Digitization has accelerated change in an ever-changing world. Digital technologies that revolutionized the Travel, Transportation and Hospitality industry has also empowered customers immensely. As a result, they expect innovation at an affordable pricing through a personalized, engaging, and seamless experience that continuously evolves with time. Wipro believes that digital transformation is a given for the industry and is most effective when it spans the entire business process – from customer services to a whole range of shared services like finance & accounting, human resources, supply chain & order management, knowledge services, etc. We deploy the power of AI, analytics and robotics to ensure that your business saves costs, increases revenues, and enjoys customer loyalty. Unified Air Cargo Management Leveraging augmented business value, our team delivered financial and operational benefits as well as remarkable customer experience over nearly two decades. Our client is a multinational coffeehouse chain with more than 30,000 outlets globally. More than 120 million people worldwide use our customer's online marketplace Extensive migration with zero disruption achieved with majority resource rebadging for a global GDS and tech company in the travel and tourism space A partner for more than twelve years, Wipro helped Asia-Pacific's leading passenger and cargo airline modernize operations to enhance organizational efficiency and customer experience worldwide. By leveraging advanced solutions and a goal to excel, this airline experienced substantial business value increases, cost reductions, and improved customer satisfaction scores. Research has indicated that the global air cargo market is predicted to grow at a CAGR of over 10% by 2025 fueled by a strong demand for

manufacturing exports, increased adoption of advanced technologies and the rising prominence of e-commerce. The industry needs a proactive model powered by digital and human intelligence to monitor, manage and prevent frauds The Travel industry's growth over the last two decades has led to the corresponding growth of the Hospitality industry, a now $600 Billion global industry that directly and indirectly employs 250 million people. However, the recent COVID-19 outbreak is having a devastating impact on the world, leaving the travel and hospitality industries reeling from its repercussions. The hospitality industry was one of the hardest hit during this pandemic. It is critical to keep track of the latest technology trends in the hospitality industry and move with the times because the industry is highly competitive, and those who do not adapt are left behind. The pandemic has had a severe and long-term impact on the travel and hospitality industry, leaving experts in this industry less optimistic about new prospects and swift recovery from the pandemic. Up until the unprecedented spread of COVID-19, the Airlines industry was recording a steady growth in passenger numbers. =====================

Content Management Services

----- Arcticle source ----- https://www.wipro.com/business-process/content-management-services/ ----- Contact Wipro Please fill the required details to access the content Content Management Services Make your presence relevant with content that resonates with your audiences Boosting productivity and reducing time-to-market with efficient and effective content management Wipro's end-to-end content management services help create compelling content that resonates with your consumers across channels, as well as content that is up for internal consumption of your enterprises. Our offerings in this space range from content curation and creation, creatives and designing, content rights management, etc., and help focus on faster time-to-market and achieve higher scalability in terms of business operations. =====================

Enterprise Legal Management Solutions

----- Arcticle source ----- https://www.wipro.com/business-process/enterprise-legal-management-Solutions/ ----- Our Success Stories Form Title Form Title Form Title Form Title Our Success Stories Our Solutions What We Think Form Title Form Title Contact Wipro Please fill the required details to access the content Enterprise Legal Management Solutions Transform legal operations to realize efficiency and enhance experience Wipro's Enterprise Legal Management Solutions (ELMS) practice helps clients transform their legal operations by leveraging legal expertise coupled with best-in-class technology. We ensure operational efficiency so that our clients' in-house legal teams can focus on strategic priorities. Our suite of offerings includes: Wipro's "AI with a lawyer in the loop model" enables organizations to automate various aspects of contracts and litigation management, besides

ensuring compliance with regulatory requirements. Our robust partner ecosystem with leading legal technology platform solutions allows us to meet client requirements by bringing in right-fit technology solutions. We aim to transform regular activities through healthy workflows, robust quality mechanisms, and critical insights to drive business profitability. Disclaimer: The services provided by Enterprise Legal Management Solutions (ELMS) practice do not constitute legal advice or opinion. ELMS practice does not provide advice on any legal matters or items that require legal interpretation, under any law or regulation. Wipro provided effective patent lifecycle management to help the client manage its vast patent portfolio of over 7,500 patents. Wipro helped a leading European manufacturing company ensure contractual compliance to General Data Protection Regulation (GDPR) by reviewing and negotiating data processing agreements with its suppliers. Wipro Technologies helped a leading financial services provider deliver benefits by using the "AI with the lawyer in the loop" approach for contract abstraction and legacy migration. Wipro helped a leading global technology major deliver benefits by using technical expertise in source code analysis and prior art search for patent monetization and patent litigation. Wipro's IP (intellectual property) data model coupled with its IP process document helped the client develop a roadmap strategy that envisioned its IP business unit's digital transformation. AI-led solutions for enhanced efficiency and compliance End-to-end acquisition, closing and leasing services for effective and efficient property acquisition process Assisting corporates and IP law firms to optimize IP value. The quantum of regulatory requirements imposed on private equity (PE) firms by organizations such as the Securities Exchange Commission (SEC) and the Financial Industry Regulation Authority (FINRA) is growing. During any new product launch, pharmaceutical companies engage with healthcare professionals (HCPs) and physicians for designing clinical trials, developing guidelines, promoting or marketing the product as well as being a part of the advisory board. The autonomous vehicles industry is evolving at a rapid pace and countries are adapting to this change by implementing a regulatory structure and legal framework specifically for autonomous vehicles. The General Data Protection Regulation (GDPR) changed the landscape of data privacy and placed... Our Point of View Organizations invest significant amount of time and money in identifying and implementing the best fit contract lifecycle management (CLM) platform to manage organization-wide contracts. However, despite selecting some of the best-in-class CLM platforms, many organizations fail to derive the return on investment from the implemented solution.
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Transforming Human Resources

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-hr-services/ ----- Our Solutions What We Think Form Title Form Title Form Title What We Think News and Events Form Title Contact Wipro Please fill the required details to access the content Transforming Human Resources High-performance HR operations to support your workforce and grow your business Digitalization, streamlined processes, automation and AI:

Technological innovations have ushered in a new era of HR organizations, accelerating HR transformations and paving the way for business transformations. Around the world, HR professionals are turning to technology to strengthen organizational performance and the employee experience, leading to more efficient, productivity workplaces. Wipro HR services simplify work-lives through design-led, people-first digital tools and strategies that support your employees so they can stay focused on the most important tasks. Our expertise More than 1,100 organizations trust Wipro with delivering high-quality HR services. We provide services to more than 50% Fortune 500 organizations, and with more than 10,000 HR experts, our teams are happy to assist with their agent capabilities. Through our 11 global centers, we support over 22 million employees in +15 languages across more than 150 countries. HR-led business transformation Blending high-performance HR transformations centered around employee experience, we help organizations and HR professionals drive business transformation to build the future of work today. From health and wealth services to human capital management and customer service, our range of capabilities makes us the perfect partner for every stage of your HR transformation journey. Journey to a Future State of HR We are experts in harmonizing HR processes. After consulting with an organization's HR professionals and senior HR leaders, we harness best-in-class technology to redesign and consolidate the HR landscape and establish a transformation roadmap. This holistic approach ensures enterprises achieve process efficiencies and automation benefits faster by quickly stabilizing and optimizing operations. Our strategic partnership helps organizations develop a highly efficient HR function across all services — from health and wealth services to human capital management and customer service. Enhance your hire-to-retire lifecycle with sharper insights and powerful digital infrastructure. Helping you thrive at work Future forward Reimagine people experiences Are you looking to streamline your HR operations and unlock the true potential of your workforce? Our comprehensive range of HRO Services empowers HR teams worldwide to shape harmonious workplaces and navigate complex compliance needs. Implement a digital HR solution to make blue-collar workers' health and safety an organisational priority. Implement a digital HR solution to make blue-collar workers' health and safety an organisational priority. Learn how leaders can empower blue-collar workforce and develop high-performing teams in the post-pandemic world of work. These are uncertain times. With no end in sight to the COVID-19 pandemic... The role of HR in the post-pandemic world has expanded, and it is now a priority for HR to compress costs and improve profitability— strategically. This period of swift transformation has caused businesses to bring HR to the forefront for navigating employees and employers successfully. Customer experience is a critical differentiator in the post-COVID world of work... A reassurance that there is a way to survive and thrive through any disruption with agility, adaptability, and innovation. A study by BCG revealed that organizations that focused on culture were 5x more likely to implement digital transformation successfully than organizations that just neglected culture. As experts deliveringexperts delivering technology-enabled services to HR functions globally, we can vouch for one thing: technology. With the right kind of technology, organizations like yours can create a flexible, high-performing company culture in the post-pandemic world of work. As the spread and severity of

COVID-19 continues to grow, the guardian of employee welfare—Human Resources—is helping leaders and businesses to ensure consistent people practices and wellbeing. 64% of employees believe that diversity and inclusion make up a strong, decisive factor in accepting a job offer. Despite the long-standing history of private pension plans, superannuation was introduced to Australians over 20 years ago to help them support their retirement in a financially viable way. Fast forward to 2020; it is now a A$3T business. Over the last two decades, superannuation has become complex, highly regulated, and vulnerable to scandals. Wipro brought together industry experts to talk about the future.... As the pandemic took gruesome strides across world forcing country Read Playbook

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Data Operations and Insights-as-a-Service

----- Arcticle source ----- https://www.wipro.com/business-process/data-operations-and-insights-as-a-service/ ----- Our Success Stories Form Title What We Think Form Title Form Title Form Title Our Solutions Contact Wipro Please fill the required details to access the content Data Operations and Insights-as-a-Service Make Your Data Work for You In the current business landscape, enterprises are aware of the value data brings to business and there is a continuous effort to capture it, analyze it, and produce actionable insights. The World Economic Forum estimates that 463 exabytes of data will be created each day globally by 2025. As we enter a data-driven future, enterprises need to look at monetizing this data. The ability to effectively capture, process, analyze, and realize actionable insights from both, structured and unstructured data, will be the key differentiator. Analytics allows enterprises to quantify the strategy applied in businesses across the value chain. It helps business leaders identify the strengths, weaknesses, opportunities and threats, and gives an edge to enterprises to serve their customers better. Wipro helps enterprises transform their data analytics landscape; we partner with our clients across the analytics value chain and provide customized industry-specific analytics solutions, which facilitate insights-driven decision-making. Our solutions are designed to meet the challenges in the current marketplace. Our Data Operations and Analytics Solutions Many companies start using shared mailboxes to manage outsourcing projects.... Traditional methods of assessing stocks were robust, despite which investors suffered losses. Leaders across the organization can now run complex algorithms with minimal training and effort. Control It. Store It. Access It. Manage It – Effectively. Design the Moment of Truth Better Insights, Better Outcomes Access the Latest and the Most Relevant, the Cost-Effective Way A Comprehensive Offering Led by Experience and Expertise

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Powering actuarial transformation with personalized insights

What We Think Form Title Contact Wipro Please fill the required details to access the content Powering actuarial modernization journeys with data science Powering actuarial modernization journeys with data science Wipro's Actuarial Services Insurance companies invest heavily in actuarial systems, process standardization, and automation to carve a secure future landscape. Wipro helps insurers simplify their actuarial infrastructure and achieve cost efficiency by identifying ways to streamline their actuarial and finance reporting functions. Strengthening engagement with a leading US-based life insurance company: In November 2021, Wipro entered into a strategic partnership with the client to drive operational efficiencies and business transformation. By onboarding an actuarial team, we now cater to the life and annuities closed block businesses, providing support in the areas of actuarial, risk management, and finance & reporting. We combine client's expertise with Wipro's domain and transformation capabilities, thereby ushering in a new area of innovation and continuous improvement. Our 'Actuaries on Demand' offering helps business leaders respond to customer needs by driving end-to-end modernization across liability valuation, solvency capital, actuarial modeling, risk management, and regulatory and shareholder reporting. Our actuarial and insurance analytics capabilities enable you to lower your CapEx, manage the macro and micro effects of changing reporting requirements, and facilitate smart actuarial transformation. Wipro's smart cloud computing helps clients with data on-demand, warehouse creation, financial modeling, and actuarial modernization. In addition, personalized, data-driven insights help to garner consistent and meaningful interpretation and analysis of data. Wipro's range of offerings includes: Reserving: In-force creation, reserve calculation, liability reporting, and roll forwards, supporting both in-force and closed business blocks, Actuarial modeling: Production support, model development, testing and maintenance, and model migration, Reporting: Shareholder and regulatory including risk management, LDTI, and IFRS 17, Pricing: Support on technical pricing, portfolio analysis, rate filing, and product quality assurance. And, we engage through FTE (full-time), consultancy, and project modes. Connect with our experts Many refer to actuaries as original data scientists.... Insurance companies nowadays focus on Agile Development and DevOps while embarking on their digital transformation journey. The role of an actuary incorporates risk management, finance, information technology and business strategy. This confluence addresses the new reporting standards and recent technological changes in the actuarial function. =====================

COV-ER IMS

----- Arcticle source ----- https://www.wipro.com/business-process/cov-er-ims/ ----- Contact Wipro Please fill the required details to access the content COV ER IMS COVID Emergency Response Incident Management System In this new normal, the future of work is hybrid. Companies need to digitize their legacy operational models to stay afloat in the long run, while ensuring employee safety. Wipro's COV-ER IMS (COVID Emergency Response Incident Management System) is a hybrid platform and service solution package that helps re-open workplaces in a safe, secure, and sanitized manner. The solution is device-agnostic and built to aid organizations from every industry, at every stage of their re-opening process, while enabling digital transformation. Advantages Design a strategic framework: Plan for sanitized workspaces: Maintain your environment securely: Protect your workforce: Provide support to management: Benefits ======================

Wipro's Real Estate Management Services

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-s-real-estate-management-services/ ----- Contact Wipro Please fill the required details to access the content Wipro's Real Estate Management Services End-to-end acquisition, closing and leasing services for effective and efficient property acquisition process Kicker: Real estate management services to drive 30-40% cost efficiencies through offshoring, process standardization and use of AI solutions The real estate industry has witnessed significant uptick in rental homes post the pandemic especially in the United States. Organizations and big investment houses are making huge investments across the country following the "buy and rent" model. This has resulted in high levels of competition across the market and organizations in the sector are focusing on ramping up their operations quickly. Wipro's real estate services help clients improve the acquisition and closing process and enhance the efficiency of managing rental properties. Our solutions are driven by legal and real estate experts who are experienced in managing a review of property related documents to identify any restrictions preventing sale or leasing of the property. Wipro's services support in the following areas : With our services, customers can expect 30 – 40% cost savings through offshoring of acquisition, closing and leasing processes. In addition, operational efficiency and standardization, along with analytics and insights help to reduce the closing cycle time. ======================

Logistics as a Service

----- Arcticle source ----- https://www.wipro.com/business-process/logistics-as-a-service/ ----- What We Think Form Title Contact Wipro Please fill the

required details to access the content Logistics as a Service Designing an Orchestration Model for your Logistics Operations A platform driven, Digital 4PL approach enabled by a Global Control Tower with Deep Analytics bringing control & visibility into your end-to-end logistics operations. Logistics operations have seen significant disruptions in the last few years. Global events like the Suez Canal blockage, Yantian & Shanghai port closure, Russia Ukraine war etc. exposed critical weaknesses in supply chains, especially in logistical operations. The cost of being unprepared for the disruption was high. The shortage of manpower, trucks, containers, and carriers triggered an increase in freight rates. Meanwhile, enterprises were rendered helpless because of decentralized teams & low visibility into their logistical operations and the growing lead times. The recent challenges have compelled enterprises to transform their logistics processes using new age operating models that deliver efficient, adaptable, resilient, and intelligent operations. The key is to transform logistics by orchestrating and leveraging real-time data to gain visibility and complete control across the value chain. Our Logistics as a Service offering enables you to move to an orchestration model and take full control of your end-to-end logistics value chain. We will help you with your transformation agenda through a well-integrated, technology-led, full managed service offering with guaranteed business benefits. Enterprises that adopt Logistics as a Service offering can expect: To build the Logistics Orchestration model for your operations and make it future ready, write to us: Disruptions in the transportation and logistics sector are occurring faster than ever. The pandemic unleashed unparalleled supply chain disruption, geopolitical unrest continues to impact supply chains and global economic pressures, and rising inflation and interest rates are beginning to influence consumer behavior.
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Tail Spend Optimizer

----- Arcticle source ----- https://www.wipro.com/business-process/tail-spend-optimizer/ ----- Contact Wipro Please fill the required details to access the content Tail Spend Optimizer Unlock savings from low value - high volume spending to create a self-funded procurement organization By leveraging an intelligent tail spend automation solution, CPO organizations can create new savings Tail spends – or spends in the unmanaged non-core segments – hold untapped potential for savings. For an enterprise with total spending of US$1 Bn, efficiently managed tail spending can deliver savings in the region of US$ 6 to 12 Mn. CPOs have begun to realize this and they are extending their focus beyond high value – low volume transactions to tail spending to reduce costs and create a self-funded organization. Tail Spend Optimizer powered by CnNXT – Wipro's IP on intelligent tail spend automation – unlocks the hidden savings in tail spends for CPO organizations. CnNXT uses a light-touch, automated, and modularized tail-spend management process that complements the eProcurement suite of technologies, allowing users to focus on buy-channel compliance. Wipro's Tail Spend Optimizer is backed by a mature practice with more than 20 years of experience in sourcing and procurement and over 8,500 employees across ten countries and 30 delivery centers. Clients prefer Wipro because they can leverage

custom-tailored commercial options that meet their business needs: Managing tail spending requires immense effort from the CPO. The fragmented nature of business stakeholders and the trend of spend decentralization reduces visibility into spends and budgetary alignment—with lost opportunities for consolidation and cost reductions. By leveraging Wipro as a partner, these challenges are also being addressed, allowing the CPO to focus on core and strategic spending.

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Legal and Compliance Services for Private Equity Firms

----- Arcticle source ----- https://www.wipro.com/business-process/legal-and-compliance-services/ ----- Contact Wipro Please fill the required details to access the content Legal and Compliance Services for Private Equity Firms Meet compliance objectives and improve trust Manage and maintain complex compliance requirements using offshoring, standardization, and technological interventions   The quantum of regulatory requirements imposed on private equity (PE) firms by organizations such as the Securities Exchange Commission (SEC) and the Financial Industry Regulation Authority (FINRA) is growing. There is a heavy cost to pay in case of non-compliance in the form of legal penalties and reputational damage. PE firms also know that meeting compliance norms builds trust and makes them attractive to customers and partners. But compliance is a complex task, and PE firms don't have the necessary in-house bandwidth to manage and maintain the detailed documentation and standard operating procedures required. Wipro's Legal and Compliance Services are designed to meet the evolving challenges faced by PE firms. Our services include: Wipro's Legal and Compliance Services have delivered increased efficiencies of up to 40% for US-based clients. Our experience shows we can improve compliance and reduce legal operational costs by up to 50% through offshoring, standardization, and technological interventions.

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Geospatial Services and Solutions

----- Arcticle source ----- https://www.wipro.com/business-process/geospatial-services-and-solutions/ ----- Mapping the World Efficiently Contact Wipro Wipro Telecommunications Service: Network Planning with GIS solutions The Evolving Landscape of Customer Experience in Retail Stores Intelligent Maps for Manufacturers to Optimize Supply Chains Wipro Agriculture Data Analysis: GIS for Smarter Farming Automobile AV Mapping Tech Major Launched Next Gen Mapping and Navigation Leading American multinational technology company optimized its map operations Leading American multinational Transportation Network Company (TNC) efficiently managed its map data services Building Stronger Deep Technologies Through Data Annotation How you can get to pole position in your ride hailing business Autonomous Vehicles are changing the face of

transportation Wipro's Capabilities in the Autonomous Vehicle Industry Please fill the required details to access the content Geospatial Services and Solutions Intelligent Maps and Navigation Data Operations Geospatial technologies have evolved into business critical capabilities for numerous industries. By harnessing precise location data, organizations can deliver advanced and personalized insights to their users. At Wipro, we offer comprehensive geospatial services that encompass design, development, deployment, and maintenance of map and data services. Our solutions cater to leading companies in various applications such as navigation apps, ride-hailing, autonomous cars, 3D analysis, utility asset management, content moderation, indoor navigation, risk analysis, urban studies, geo-analytics and location analytics. Powered by our proprietary AI, ML, and automation tool, our services ensure the highest accuracy of data, enabling faster go-to-market strategies. Effectively mapping the world using Wipro's impeccable mapping capabilities   Your Trusted and Tested Partner 15+ Years Practice Experience 8500+ Associates 350K Km+ ADAS friendly maps modeled Sectors Telecommunications networks are expansive and create large quantities of geographically dispersed asset data to build on high-quality geographic data. Reports suggest that e-commerce is undeniably on the rise as a retail channel, with estimates indicating that 21% of retail sales will be conducted online by 2024. At Wipro, we specialize in creating intelligent maps for manufacturers, offering a holistic view of data related to the overall supply chain. Wipro has experience in preparing agriculture datasets for the use of farmers, scientists, authorities, and other related parties to analyze agriculture data and improve farming. The usage of Electric Vehicles (EVs) has seen a meteoric rise, with around 14% of all cars sold in 2022 being EVs. The International Energy Agency (IEA) estimates that this will increase to 35% by 2030. Over the past decade, self-driving cars have undergone rapid advancements, becoming more sophisticated and reliant on artificial intelligence to navigate public roads safely. Case Studies We established a 2000+ FTE operation within three months, resulting in a 30% reduction in time to market for the client's online offering. We provided 20+ GIS experts in just five days, helping the client meet their timeline and quality requirements, resulting in the launch of enhanced features and better navigation. We assisted the client in optimizing their map operations, achieving a 20% reduction in manual processing through automation. We helped the client to reduce human validation by 18% and achieve 30% efficiency gain through dynamic annotation automation. Geospatial Information Systems (GSIS) help in transportation through the use of maps for navigation and transit. Wipro specializes in GSIS domain offerings supported by our proprietary artificial intelligence (AI), machine learning (ML), and automation tools. Articles Contact Us
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The Evolving Landscape of Customer Experience in Retail Stores

----- Arcticle source ----- https://www.wipro.com/business-process/retail/ ----- Contact Wipro Please fill the required details to access the content Retail Reports suggest that e-commerce is undeniably on the rise as a retail channel, with estimates indicating that 21% of retail sales will be conducted online by 2024. The retail industry is currently experiencing a rapid transformation, driven by changing consumer habits, technological advancements, and the rise of e-commerce. This evolution is reshaping how retailers operate, interact with customers, and compete in the marketplace. Reports suggest that e-commerce is undeniably on the rise as a retail channel, with estimates indicating that 21% of retail sales will be conducted online by 2024. This has compelled even traditional brick-and-mortar retailers to adapt and innovate. Many retailers are now embracing omnichannel strategies that integrate their online and offline channels. This allows customers to seamlessly shop across multiple channels, whether it be online, in-store, or on mobile devices. In this ecosystem, digital maps play a vital role by empowering consumers to easily search, compare, find, and reach retail locations to purchase the products they need. At Wipro, we specialize in organizing large volumes of real-world data in a manner that empowers consumers to make informed choices while shopping. We are dedicated to seamlessly connecting consumers with businesses in various sectors, including food and beverages, utilities, gas stations, fashion and apparel, books and stationery, electronics, and furnishings. Through consistent investments in understanding evolving consumer needs, we have delivered sophisticated solutions for our partners in key areas, including: With a team of over 200 full-time employees, Wipro is committed to meeting the expectations of retail consumers. Operationally, we have demonstrated our capability as an innovative partner for our clients through various value additions, including: =====================

Wipro Telecommunications Service: Network Planning with GIS solutions

----- Arcticle source ----- https://www.wipro.com/business-process/telecom/ ----- Contact Wipro Please fill the required details to access the content Telecom GIS provides telecom companies with accurate information about the terrain, existing infrastructure, land use patterns, and population density. Telecommunications is one of the fastest-growing GIS markets in the world. Telecommunications networks are expansive and create large quantities of geographically dispersed asset data to build on high-quality geographic data. GIS provides telecom companies with accurate information

about the terrain, existing infrastructure, land use patterns, and population density. This data enables precise network planning, ensuring that the end-to-end network is efficiently designed to reach the target customer base, improve efficiency, reduce costs, and improve customer service. In 2021, GIS made significant strides in the telecommunications sector, generating a staggering $1.56 billion in revenue for communication service providers. By 2030, the revenue is expected to increase by up to 4.48 billion due to the growing demand for telecommunications services and the need for more efficient and cost-effective infrastructure management. GIS provides the ideal tools for managing and mapping the telecom network to enhance network planning, deployment, maintenance, and operations. It allows for the identification of areas and optimization of the placement of cell towers and other telecommunications infrastructure. Additionally, it enables pinpoint accuracy in tracking customer service requests and identifying areas with telecommunications service issues. At Wipro, we consistently invest in understanding evolving consumer needs and have developed sophisticated solutions and services for our partners: Wipro has excelled in creating detailed network design blueprints by integrating various data layers, including street maps, aerial imagery, and geospatial data. By visualizing the network layout in a three-dimensional model, telecom companies can identify optimal locations for equipment placement, reducing construction time and costs. ======================

Wipro Agriculture Data Analysis: GIS for Smarter Farming

----- Arcticle source ----- https://www.wipro.com/business-process/agriculture/ ----- Contact Wipro Please fill the required details to access the content Agriculture Wipro has experience in preparing agriculture datasets for the use of farmers, scientists, authorities, and other related parties to analyze agriculture data and improve farming. GIS in agriculture enables farmers to map and analyze their field data. The application of GIS in agriculture is important because it helps map current and future variations in crop output, as well as moisture content of the soil. Mapping the current features of a farm enables scientists and farmers to collaborate towards the shared goal of creating more diverse, effective, and efficient farming techniques. Wipro has experience in preparing agriculture datasets for the use of farmers, scientists, authorities, and other related parties to analyze agriculture data and improve farming. These services include:
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AV Mapping

----- Arcticle source ----- https://www.wipro.com/business-process/av-mapping/ ----- Contact Wipro Please fill the required details to access the content AV Mapping The Evolution of Self-Driving Cars: Ensuring Safety with High-Quality Mapping Solutions Over the past decade, self-driving cars have undergone rapid advancements, becoming more sophisticated and

reliant on artificial intelligence to navigate public roads safely. To ensure the successful implementation of this groundbreaking technology, high-precision maps are crucial for autonomous vehicles. At Wipro, we specialize in delivering top-notch cartographic solutions tailored to companies operating autonomous vehicles. Our team is trained and equipped to create highly accurate digital twins of entire cities on maps. These digital twins empower self-driving vehicles to make split-second, online decisions while maneuvering through complex urban landscapes, guaranteeing the safety of passengers, drivers, and pedestrians alike. Our skilled operators excel at breaking down cities into manageable sections and then meticulously constructing a complete simulation of the real world on your preferred cartographic tool. Every road boundary, marker, signal, sign, and other essential features for autonomous driving are carefully crafted by our team. We also continuously monitor real-world changes to optimize our maps, ensuring they remain up-to-date. Our robust map-building process is of the highest quality, incorporating real-time updates to provide accurate and reliable information. Our operators are trained to swiftly identify even the smallest changes on the roads and promptly update the maps, ensuring seamless responsiveness to real-time events. In addition to creating highly precise digital twins of cities, we proactively anticipate changes that may arise due to major events or traffic advisories. Our team promptly incorporates these changes into the maps, ensuring uninterrupted operations for your fleet of autonomous vehicles. Our high-quality maps are essential for providing safe and reliable rides to your passengers while helping you achieve your logistical and transportation objectives. As the prevalence of self-driving cars continues to rise, the importance of high-precision maps cannot be overstated. At Wipro, we are committed to delivering the best cartographic solutions for autonomous vehicles, constantly striving to stay ahead of the curve by developing innovative approaches to map creation and maintenance. Choose Wipro for unparalleled expertise in AV mapping, and let us help you navigate the future of self-driving technology with confidence. Contact us today to learn more about our cutting-edge solutions. =====================

Automobile

----- Arcticle source ----- https://www.wipro.com/business-process/automobile/ ----- Contact Wipro Please fill the required details to access the content Automobile Driving Success in the Automobile Industry: Partner with Wipro for Advanced Geo Spatial Solutions The usage of Electric Vehicles (EVs) has seen a meteoric rise, with around 14% of all cars sold in 2022 being EVs. The International Energy Agency (IEA) estimates that this will increase to 35% by 2030. Additionally, the market for Advanced Driver Assistance Systems (ADAS) vehicles is growing at a Compound Annual Growth Rate (CAGR) of over 16% (as per Research & Markets). The automobile industry has undergone a significant transformation in recent years, driven by increasing demand for sustainable fuels, connected mobility, and autonomous cars. This shift has been fueled by a growing awareness of the environmental impact of traditional gasoline-powered vehicles, as well as the potential for new technologies to improve safety, convenience, and

efficiency. In this context, digital use cases for automobiles are seeing a steady increase. The advancements in connected vehicles, EVs, and ADAS vehicles require large amounts of reliable geospatial data from the real world to be stored, processed, and utilized by the automobiles. With a team of over 1000 Full-Time Equivalents (FTEs), Wipro's Geo Spatial practice has developed advanced capabilities to cater to the digital mapping needs of the automobile industry. Our offerings include mapping EV charging stations with rich data, such as charging device specifications and compatibility, as well as modelling roads with extremely precise information on lane geometry, markers, speed limits, and other types of navigational metadata that enable seamless navigation. Our experience with mapping ADAS-friendly navigation for over 360,000 kilometres of motorways and highways and providing speed limits data for more than 30 countries across Europe and North America, has given us a leading edge in this space. We also specialize in enabling truck drivers in short haul and long-haul logistics to make smarter decisions while planning for optimal routing and adhering to local truck navigational laws. In 2023, we mapped over 197,000 kilometers of roads to support truck access and safety across North America. Use Case Our pioneering collaboration with partners has resulted in delivering high-quality and state-of-the-art solutions focused on driver safety, efficient routing, and offering a smooth navigation experience. Some of the measurable outcomes of operational excellence in our partnerships are: At Wipro, we are dedicated to driving success in the automobile industry by leveraging our expertise. Accelerate your automotive journey with Wipro's Geo Spatial Solutions. Partner with us today.
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Trust and Safety Services for a Secure Online Experience

----- Arcticle source ----- https://www.wipro.com/business-process/trust-and-safety-services/ ----- Content Curation and Moderation Services Review and Compliance Platform Safety Ad Support Gen AI Gaming Moderation CSAM Moderation R'AI'sing the Bar: The Enhanced Role of AI in Ensuring Safe Digital Spaces in the Future Contact Wipro Wipro's Playbook on Content Moderation Solutions Amigo Circle Protecting the wellness of online content moderators Understanding payment fraud (March 2022) Payment fraud management- A three step methodology (March 2022) Investments required for proactive payment fraud prevention Content moderation: Keeping the internet safe using technology and human expertise Content moderation led by humans augmented by AI Content moderation-a perspective on the present and future implications Fighting fake news with minds and robots How small businesses can reinvent themselves in the post pandemic world The ROI of fan engagement with virtual reality Content monetization strategies for the digital publisher Process excellence in new age digital media businesses TrustCon'24 Wipro Leads in the NEAT Vendor Evaluation Wipro has been named as a Major Contender in Everest Group Wipro has been rated as an 'INNOVATOR' Join Us at TSPA APAC Summit 2023 in Singapore! Please fill the required details to access the content Trust and

Safety Services Safeguarding Your Online Presence The internet has evolved beyond mere convenience, becoming an integral part of our daily lives. However, alongside its benefits, there exists a darker side that demands our attention. Scams, fake news, objectionable content, violence, and sexual material pose significant challenges. At Wipro, we recognize the importance of safeguarding trust and safety in this dynamic environment. For the past decade, we have provided our clients with exceptional trust and safety services encompassing content moderation, payment fraud management, and have even played a pivotal role in formulating versatile and holistic trust and safety policies, offering policy consulting and advisory services based on our experience and achievements. In addition to our operational levers, we highly prioritize the well-being and resilience of our content moderators through wellness programs, ensuring their physical and mental health on a daily basis. Proactive trust and safety approach using AI-augmented and people-enabled system People Centricity Clinically run and evidence-based wellness programs to ensure the mental well-being of moderators. Right Mix of Human & AI Human touch, augmented by data-centric technology, enables us to review 1.7 bn+ content pieces annually. Industry Expertise 23k dedicated moderators, 30+ proprietary tools and a decade of experiential knowledge in trust and safety services. Your Trusted and Tested Partner 23K Associates 40+ Languages 1.7Bn Content Reviewed Annually Services Wipro's Content Services offering is designed to enhance digital content. Safeguard your online platforms and maintain integrity with Wipro's Content Moderation services. Secure your digital space with Wipro's Platform Safety Solutions. Empowering digital spaces through Wipro's vigilant Ad Support and Operations. Ensure safe use of Gen AI on your digital space with Wipro's Comprehensive Gen AI moderation and services. Elevating gaming community's safety with Wipro's comprehensive moderation expertise. Fostering a safer digital experience for everyone, especially for children with Wipro's CSAM Moderation Solutions Our Success Stories What We Think A white paper on AI in Trust & Safety by Wipro and Everest group exploring the current state of technologies in the Trust & Safety landscape and understand the vast potential of AI in augmenting user safety. Our playbook on content moderation shaped with over a decade's worth of experience. In today's digital landscape, there is a constant stream of user-generated content. News, Events and Recognitions Don't miss this opportunity to join Wipro at TrustCon 2023, a flagship conference that focuses on everything related to online trust and safety. Wipro was named as a leader in the NEAT Vendor evaluation by NelsonHall for SAP Cloud migration 2021. T&S Peak Matrix Assessment 2023. In Avasant's Trust and Safety Business Process Transformation 2023–2024 RadarView. Join us on October 11, 2023, in Singapore for the TSPA APAC Summit 2023, a one-day event dedicated to trust and safety professionals in the Asia-Pacific region. Contact Us =====================

Platform Safety Services

----- Arcticle source ----- https://www.wipro.com/business-process/platform-safety-services/ ----- Fraud, Payment & Risk User Safety and Authentication Identity Theft Prevention Platform Integrity ID Verification, eKYC, Bot

Detection, and Affiliation Spotting & Freezing Bad Organizations/Individuals Payment fraud management - A three step methodology Contact Wipro Investments required for proactive payment fraud prevention Understanding payment fraud Please fill the required details to access the content Platform Safety Services Secure Your Digital Space with Wipro's Platform Safety Solution　　　　The global fraud detection and prevention market is expected to grow significantly, from USD 27.7 billion in 2023 to USD 66.6 billion by 2028, with a Compound Annual Growth Rate (CAGR) of 19.1% during the forecast period. Fraud and risk management services play a crucial role in safeguarding financial assets, maintaining reputations, ensuring regulatory compliance, enhancing operational efficiency, instilling stakeholder confidence, and contributing to long-term business sustainability. Wipro's Platform Safety service focuses on creating a secure digital space, with a strong emphasis on fraud prevention, user safety, identity theft prevention, platform integrity, and ID verification. We employ various measures, such as eKYC, bot detection, and affiliation tracking, to ensure legitimate interactions while swiftly addressing and freezing bad organizations or individuals. Our commitment to platform safety is evident through our robust capabilities, which include a team of over 6,000 skilled fraud investigators. With a proven track record of successful client engagements exceeding 10, and transactions valued at over $34 million meticulously reviewed in 2022 across 15 languages and 12 countries, we prioritize security. Additionally, we proactively identify and rectify over 50 potential erroneous payouts within a six-month span, underscoring our dedication to maintaining the integrity of our platform. Wipro's Proven Track Record in Platform Security 6K+ Fraud Investigators 10+ Successful Client Engagements $32 Mn Worth Transactions Reviewed in 2022 Services Mitigating risks associated with fraud and online transactions. Implementing robust user authentication measures. Safeguarding user identities from potential theft. Upholding the integrity of the platform through rigorous monitoring. Ensuring legitimate user interactions. Taking swift action against malicious entities. What We Think Contact Us
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Gen AI Services

----- Arcticle source ----- https://www.wipro.com/business-process/gen-ai-services/ ----- Natural Language Processing Translation and Linguistic Services Gen AI Response Moderation Data Labeling for Gen AI Managing Governance with AI Contact Wipro Fighting Fake News with Minds and Robots Please fill the required details to access the content Gen AI Services Unlocking Smart and Safe Conversations with Wipro's GenAI Services　The global generative AI market size was estimated at USD 13 billion in 2023, and is expected to grow at a compound annual growth rate (CAGR) of 36.5% from 2024 to 2030. Factors such as the rising application scope of technologies, including super-resolution, text-to-image conversion, and text-to-video conversion, along with modernization of workflows across industries are driving the demand for generative AI applications. Wipro offers a comprehensive suite of services specifically designed for Generative AI companies. These services include Gen AI response moderation, bias

review, precise data labeling for Gen AI, as well as proficient translation and linguistic services. With a team of over 13,000 moderators and annotators, Wipro delivers unparalleled expertise in data labeling and response moderation. The company's commitment to precision and scale has resulted in successfully completing over 1.7 billion data labels to date. Notably, Wipro collaborates with industry giants, including the world's leading social media website, search engine company, and largest software platform, to enhance the efficiency and efficacy of their Generative AI initiatives. Wipro's Proven Track Record in Gen AI Content Moderation 13K+ Moderators & Annotators 247 Mn UGC Reviewed Annually 1.7 Bn Labels Completed Services Enhancing language understanding and interaction. Bridging language gaps for seamless communication. Moderating your GenAI responses for enhanced user experience. Improving bot responses through robust labelling and annotation. What We Think Contact Us
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Gaming Moderation Services

----- Arcticle source ----- https://www.wipro.com/business-process/gaming-moderation-services/ ----- In-Game Moderation Live Comment Moderation Community Moderation Comment Moderation Rewards & Point Management Content Moderation: Keeping the internet safe using technology and human expertise Contact Wipro Content Moderation: Led by Humans, Augmented by AI Please fill the required details to access the content Gaming Moderation Services Elevating Gaming Community Safety with Wipro's Comprehensive Moderation Expertise The global gaming market size was valued at $249.55 billion in 2022, is projected to surge from $281.77 billion in 2023 to $665.77 billion by 2030. As the industry grows exponentially, the need for effective gaming moderation solutions becomes crucial.. Within our Content Moderation services, Wipro also specializes in Gaming Moderation, providing tailored solutions to ensure seamless and safe gaming experiences. Our offerings include In-game moderation, covering voice and text chats during gameplay, as well as dedicated Community moderation and Live stream moderation. Additionally, we excel in managing Player appeals, swiftly resolving issues. Leveraging our team of over 9,000 moderators, we meticulously review 247 million user-generated pieces of content annually, across more than 30 languages. Operating from 12+ countries, our Gaming Moderation services uphold the integrity of gaming environments and foster secure digital ecosystems. Wipro's Proven Track Record in Gaming Moderation 9K+ Moderators 247 Mn UGC Reviewed Annually 30+ Languages Supported Services Maintaining a positive gaming environment for all users. Real-time monitoring of in-game comments. Fostering a supportive and inclusive gaming community. Ensuring respectful interactions among players. Managing and optimizing in-game rewards. What We Think Contact Us
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Content Curation and Moderation Services

----- Arcticle source ----- https://www.wipro.com/business-process/content-curation-and-moderation-services/ ----- Content Relevance and Tagging Content Annotation and Labelling Content Updating Content Curation Content Moderation: Led by Humans, Augmented by AI Contact Wipro Content Moderation: Keeping the internet safe using technology and human expertise Please fill the required details to access the content Content Curation and Moderation Services End-to-end Content Management To Elevate Your Digital Experience The global Digital Content market is expected to grow significantly, reaching US$ 241.5 Bn by 2027, up from US$ 161.5 Billion in 2020, with a projected CAGR of 5.9% during 2021-2027. This rapid growth in the industry necessitates a demand for Content-related services. Wipro's Content Services offering is designed to enhance digital content. Our services range from precise Data Labelling and Annotations to Content Relevance and Tagging, ensuring accuracy and optimization. We also specialize in Content Updating and Curation, empowering your content strategy for impactful engagement. With a team of over 4,000+ annotators located globally, we provide unparalleled expertise in data labeling and other services. To date, we have successfully completed over 1.7 billion labels. Additionally, we cater to various clients with services like content updating, curation, and more, ensuring a comprehensive solution to meet diverse content management needs. Wipro's Proven Track Record in Content Curation and Delivery services 13K+ Moderators & Annotators 180K Adopters 1.7 Bn Labels Completed Services Precise categorization for enhanced user engagement. Adding valuable context to enrich user understanding. Keeping information current for a dynamic user experience. Tailoring content to align with user preferences and interests. What We Think Contact Us =====================

CSAM Moderation Solutions

----- Arcticle source ----- https://www.wipro.com/business-process/csam-moderation-solutions/ ----- UGC Moderation Policy Risk and Compliance Data Labelling and Annotations Content Moderation: Keeping the internet safe using technology and human expertise Contact Wipro Protecting the wellness of online content moderators Please fill the required details to access the content CSAM Moderation Solutions Enhancing Digital Safety with Wipro's CSAM Moderation Solutions The global content moderation solutions market is experiencing rapid growth, projected to reach USD 40.37 billion by 2032 from USD 13 billion in 2022. This surge is driven by the escalating creation and consumption of user-generated content (UGC), particularly in the media sector. As the need for robust review and compliance expertise in CSAM moderation services becomes critical, Wipro steps in to address this challenge. Wipro's comprehensive CSAM moderation services cover essential tasks, including UGC moderation, policy compliance, account takedown, and livestream monitoring. With a team of

over 9,000 skilled moderators operating across 12+ countries, Wipro reviews 247 million user-generated pieces of content annually, spanning more than 30 languages. Their expertise ensures swift identification and removal of harmful content, upholding safety standards and fostering a secure digital ecosystem. Wipro's commitment to creating a safer online environment remains unwavering, making them a trusted partner for digital safety solutions by one of the largest video streaming platforms, the world's leading social media website, and the world's leading search engine company. Wipro's Proven Track Record in CSAM Moderation 9K+ Moderators 247 Mn UGC Reviewed Annually 30+ Languages Supported Services Vigilant monitoring to detect and eliminate CSAM. Adhering to policies and regulations to prevent CSAM. Enhancing data accuracy for effective CSAM identification. What We Think Contact Us
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Online Advertising Support

----- Arcticle source ----- https://www.wipro.com/business-process/online-advertising-support/ ----- Advertisement Safety Ad Placement/Brand Safety Campaign Management Monetization Merchant Onboarding Fighting fake news with minds and robots Contact Wipro Content moderation: Keeping the internet safe using technology and human expertise Please fill the required details to access the content Online Advertising Support Empowering Digital Spaces Through Wipro's Vigilant Ad Support and Operations The global advertising market has witnessed remarkable growth, reaching US$ 615.2 billion in 2022. Looking ahead, experts expects the market to reach US$ 834.9 billion by 2028, with a CAGR of 5.22% during 2022-2028. At Wipro, our Advertisement Support service plays a pivotal role in ensuring advertising effectiveness and safety. We meticulously manage various aspects, including Advertisement Safety, Ad Placement/Brand Safety, Campaign Management, Monetization, and seamless Merchant Onboarding. By adhering to rigorous safety and ethical standards, we strategically place advertisements, optimize campaigns, maximize revenue, and facilitate smooth onboarding processes for our advertising partners. Our team of over 3500 dedicated professionals brings extensive experience and expertise to support ad operations for more than 6 diverse clients worldwide. Operating in over 10 languages, we serve a global clientele from nine strategic locations, allowing us to deliver exceptional service tailored to the unique needs of each client efficiently and effectively. We offer advertising support to the leading CRM & Reputation management company, the world's leading Social Media website, and the leading Marketing Services Company. Wipro's Proven Track Record in Advertisement Support and Operations 3500+ Ad Professionals 10+ Languages Supported 9+ Locations Services Ensuring ads align with your safety and ethical standards. Strategically placing ads to safeguard brand reputation. Streamlining and optimizing advertising campaigns. Maximizing revenue through effective ad strategies. Facilitating seamless onboarding processes for advertising partners. What We Think Contact Us =====================

Review and Compliance Services

UGC Moderation Privacy Violation Review Copyright and IP Compliance Social Media Reputation and Risk Management Behavioral Identification/Moderation Content Moderation: Keeping the internet safe using technology and human expertise Contact Wipro Fighting fake news with minds and robots Please fill the required details to access the content Review and Compliance Services Ensure Platform Integrity with Wipro's Content Moderation Services The global content moderation solutions market is expected to grow from USD 13 billion in 2022 to USD 40.37 billion by 2032, at a CAGR of 12% from 2023-2030. As user-generated content continues to rise, robust review and compliance expertise are essential. Wipro's Content Moderation services offer a comprehensive suite of Review and Compliance solutions aimed at ensuring the integrity and safety of online platforms. Our services include UGC moderation, addressing objectionable and illegal content, and combating Child Sexual Abuse Material (CSAM). We specialize in Privacy Violation and Policy reviews, Copyright and Intellectual Property (IP) Compliance, and enforcing Community Guidelines. With a team of over 9,000 moderators, we review 247 million user-generated pieces of content annually including 7.5 million videos, across more than 30 languages. Operating from 12+ countries, we offer Verification services for individuals and groups, Behavioral Identification and Moderation, and proficiently manage user appeals. Wipro's expertise can help safeguard platform's integrity and foster a secure digital ecosystem. Wipro's expertise extends to the largest video streaming platforms, the world's leading social media website, and the foremost search engine company. We ensure platform integrity, safety, and compliance across these influential digital spaces. Wipro's Proven Track Record in Advertisement Support and Operations 9K+ Skilled Moderators 247 Mn UGC Reviewed Annually 30+ Languages Supported Services Vigilant monitoring to identify and eliminate objectionable and illegal content. Safeguarding user privacy through content assessment. Ensuring adherence to intellectual property regulations. Proactive measures to maintain a positive online presence. Detecting and addressing undesirable user behavior. What We Think Contact Us =====================

FundOps: Streamline Private Equity Fund Administration

Contact Wipro Please fill the required details to access the content Intelligent FundOps Intelligent FundOps is a holistic fund administration solution designed to enable efficiency across the lifecycle of a private equity fund by streamlining and simplifying fund operations. Our pioneering Centre of Excellence model ensures absolute transparency and timeliness in fund administration processes, making decisions easier,

smarter, and more accurate. We ensure complete integration across front, middle, and back-office services powered by Wipro's technology prowess. Our in-house analytics and GenAI solutions are developed to generate greater value across the fund lifecycle for our clients. These solutions include: CoE Model, a Reflective View Enhanced service integration across front, middle and back-office processesClinically run and evidence-based wellness programs to ensure the mental well-being of moderators. Standardization of fund operations across fund and investment strategies Intelligent FundOps through a CoE model to ensure efficient fund management Contact Us =====================

Integrated Operations Management

----- Arccticle source ----- https://www.wipro.com/business-process/integrated-operations-management/ ----- Enabling Services Finance & Accounting Human Resource Operations Legal and Compliance Technology Services Contact Wipro Please fill the required details to access the content Integrated Operations Management Delivering growth in private capital markets through a one-stop, end-to-end services. Integrated Operations Management is a holistic suite of managed services that enables alternative investment firms to navigate fund administration, complex reporting requirements, and critical investor services. Our fund services are powered by Wipro's leading capabilities across core business functions and our innovative technology levers. Intelligent Operations Management makes analytics, automation, and AI an integral layer of efficient enterprise management. Embrace Process integration to ensure seamless delivery Empower Enterprise management with continuous improvement Elevate Fund operations with connected business systems Transforming CFO Organizations into strategic business partners High performance HR operations to support your workforce and business growth support your workforce Adding horsepower to in-house legal efforts AI-Powered innovation with Google cloud partnership Contact Us =====================

Fund Administration Suite for Private Capital Markets

----- Arccticle source ----- https://www.wipro.com/business-process/alternative-investment-management-services-aims/ ----- Fund Administration Portfolio Management Investor operations & Services Fund Inception & Liquidation Finance & Accounting Tax, Audit & Regulatory Services Technology & IT support Legal and Compliance Human Resource Operations Contact Wipro Integrated Operations Management Intelligent FundOps Enterprise in a Box ESG Investing Services: Wipro's IP Tools & Technologies Formidable Partner Ecosystem New Age Tech Solutions Wipro named a leader in Everest Group's Capital Market Operations Service Peak Matrix Assessment – 2023

Wipro ranked a leader in Gartner's Magic Quadrant for F&A Business Process Outsourcing - 2023 Please fill the required details to access the content Alternative Investment Management Services (AIMS) Fueling the next wave of digital growth in the private capital markets. Overview Wipro brings a unique Fund Administration suite designed to drive Efficiency, Efficacy & Value across client's operations. AIMS is dedicated to deliver the finest possible digital operations, supported by our state-of-the-art technological platforms, and subject matter experts. We have been successfully administrating fund services for some of the leading global players, ensuring elevated performance & seamless delivery. Our services are holistic, customizable to ensure complete support across client's front to back-office operations and their unique investment strategies where we currently have extensive presence across Private Equity, Real Assets, Credit & Hedge Funds. At a Glance 700+ Funds Administered 2200+ Alternative investment professionals >1 Trillion Assets under administration Differentiated Solutions Holistic service offering, enterprise level support Customized solution making fund administration easier, smarter, and accessible Portfolio management suite to ensure enhanced enterprise integration Service Listings What We Think Wipro's Solutions for Sustainable Investment Strategies Technology Ecosystem Real-time reporting, enhanced enterprise management Best-in class tech providers, end-to-end support AI / GenAI for private equity, analytics for enhanced decision making News, Awards & Recognitions Contact Us ======================

Wipro's Medical Devices, Pharmaceuticals, and Services

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-medical-devices-pharmaceuticals-and-services-mdps/ ----- Positioned as a 'Leader' in Everest Group Life Sciences Operations PEAK Matrix® Assessment 2023 Contact Wipro Medical Devices Pharmacovigilance and Drug Safety Clinical & Regulatory Med Affairs & Patient Contact Center 24/7 Medical Information Contact Center (MICC) coverage for a leading Pharmaceutical Company End-to-end multilingual complaint handling and regulatory reporting Wipro: Leader in Everest Group MedTech Operations PEAK Matrix 2023 Wipro Expands its Drug Safety Capabilities. TaloSafe – AI-led Pharmacovigilance Automation Platform Please fill the required details to access the content Wipro's Medical Devices, Pharmaceuticals, and Services (MDPS) Wipro's Medical Devices, Pharmaceuticals, and Services (MDPS) brings the top-notch digital operations, driven by our team of domain experts and cutting-edge technology platforms. Our primary objective is to transform the Life Sciences industry by boosting digitization, reducing operating costs, and ultimately enhancing health outcomes, and the quality of life for patients. We place a strong emphasis on patient-centricity and utilize intelligent automation to propel our services into the future. Our in-house advanced platform, TaloSafe, is at the forefront of this transformation. It revolutionizes the Pharmacovigilance case processing and literature surveillance process, ensuring precise and compliant outputs.

TaloSafe sets a new benchmark in quality and regulatory compliance. Revolutionizing Life Sciences, Grounded in Patient Centricity. Key Statistics 9 Million Articles monitored 4.5 Million Complaints & ICSR handled 35 Clients Leaders in Post Marketing Surveillance with end-to-end services across the value chain of Medical Devices. Global leader in Safety Case Processing and Literature Surveillance. Clinical Data Services and Regulatory Affairs Services. High-end Medical Information and Patient Support services. 15+ years of partnership, delivering 99.95% quality output with real-time processing improvements and sustained performance growth. The engagement to support post-market surveillance activities led to a 40% reduction in complaint handling operations cost. News, recognition and partnerships Takes over Regulatory Literature Monitoring Services from Springer Nature. Contact Us

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Wipro Knowledge Services to Drive Continuous Innovation

----- Arcticle source ----- https://www.wipro.com/business-process/knowledge-services/ ----- Digital Marketing and Content Services Enterprise Legal Management Services Data and Insights Emerging Services Technology & Partnerships Contact Wipro Effective loyalty program management for a retail conglomerate Delivering High Quality Technical and Training Content for Telecom Client's Product Suites Is Social Media the New Contact Center? GDPR Compliance after Schrems II Enhanced User Experience through Effective Content Management Please fill the required details to access the content Knowledge Services Crafting Customized Solutions to Drive Continuous Innovation In the buzzing hive of today's digital landscape, businesses strive for efficiency and innovation to stay relevant. At Wipro Knowledge Services, we embody this diligent spirit, serving as your essential partner in achieving digital excellence. Just as bees work harmoniously to enhance their hive's productivity, we collaborate seamlessly across industries to elevate your digital operations and transform your business. With a rich legacy of two decades in knowledge-centric solutions, we specialize in crafting unique brand identities and delivering exceptional customer experiences. Our expertise spans across Content Management, Marketing Solutions, eCommerce Strategies, Advanced Data Analytics, Fraud Detection, and Legal Process Automation. Our core offerings are complemented by AI solutions, guiding organizations towards intelligent decision-making and transformative growth. From Conversational AI for engaging customer interactions to Predictive Modeling for accurate forecasts, our AI capabilities optimize every facet of your operations. Partner with Wipro Knowledge Services to navigate the complexities of the digital world with agility, innovation, and the relentless pursuit of excellence. Overview 100+ Global customers 3000+ Domain experts 19+ Years of driving transformation News, Awards & Recognitions Rated as a Leader in Gartner Magic Quadrant on Customer Experience Rated as a Leader in Customer Experience improvement Services by IDC Rated as a Major Contender in Everest Peak Matrix Assessment on Marketing BPS Our

Solutions Manage Global Marketing Operations at scale Transforming Legal and Compliance to realize efficiency and enhance experience Make your Data work for you Empowering your business with On-Demand Expertise Our Success Stories Wipro helps a leading retail company with a common loyalty program through a single hub that services all their retail businesses for campaign building, execution and reporting. Delivering High Quality Technical and Training Content for Telecom Client's Product Suites. What We Think Traditional methods of assessing stocks were robust, despite which investors suffered losses. Leapfrog into the future with us ======================

Wipro framework tackles F&A leaders' GenAI fears – A Report by HFS Research

----- Arcticle source ----- https://www.wipro.com/business-process/finance-and-accounting/ ----- Data & the NEW Analytics AI & Gen-AI Intelligent Operations Management Impact Accounting Planning as a service Performance Reporting Enterprise-in-a-Box Technologies & Partnerships Contact Wipro Global Business Services-Thriving Amidst Market Shifts E-Invoicing is an Imperative in the Digital World. How Prepared are You? Artificial Intelligence in Finance: Reimagining Value Chains Revolutionizing Enterprise Planning with AI Optimizing the Quote-to-Cash Process Closes More Deals and Increases Revenue Blockchain Will Reimagine Finance & Accounting – Myth or Reality? Blockchain: Creating Next-Gen Energy Trading Platform -Wipro Key Risk Indicators (KRIs): The Custodians of Risk Management Procure to Pay Order to Cash Record to Report Financial Planning & Analysis From transparency to transformation for Avaya's F&A operations Wipro Partners with a Leading Multinational Technology Company for Complex Business Scenarios Including Mergers, Acquisitions and Divestments Strategic PO Management framework optimizes business leading to AUD 8 million business value Billing Process Automation with RPA - World's leading steel producer Financial services company takes control of its data EPM Automation Drives Stronger Collaboration at Cigna Wipro Positioned as a 'Leader' in Everest Group's Finance and Accounting Wipro recognized as a Leader in ISG's Finance and Accounting Leader in the Everest Group PEAK matrix for F&A Outsourcing for 7 consecutive years Leader in Gartner Magic Quadrant for F&A Business Process Outsourcing 2023 Top 3 vendors – Gartner's Voice of the Customer for F&A BPO Services Nokia Extends Strategic Alignment with Wipro Please fill the required details to access the content Finance and Accounting Wipro's Digital Cognitive Finance Office (CFO) is a constellation of expertise, digital prowess, and visionary strategies. Our end-to-end capabilities, coupled with an outcome-driven approach, guarantee compliance and swift value delivery across diverse services. Fueled by specialized industry acumen, intelligent processes, next-gen technologies, and data analytics, we humanize automation and craft tailored solutions. Finance leaders are increasingly drawn to the potential of Generative Artificial Intelligence (GenAl) to

revolutionize insights, forecasts, and workflow efficiencies. Yet, concerns around security, bias, and trust loom large. Wipro's solution tackles these challenges head-on with a comprehensive framework designed to harness GenAl's benefits while mitigating risks. Our Solutions Strategy is becoming "here & now" Pulling it all together. Making it count Connected system of Interaction & Innovation Shift to Holistic + Value-based Accounting Enterprise Performance Management made intelligent Analyze, Visualize, Strategize Enterprise Transformation Suite What We Do Modernizing outsourcing - Intelligent frameworks, AI driven solutions Going full circle from CX to credit management, cash apps & collections Making R2R ops Innovative and integrated Singular solution driving CXO foresight Clients Speak Falck's Digital Transformation Journey. Revolutionizing Financial Operations. Levi Strauss & Co: Crafting excellence by integrating IT and BPO Services Avaya : F&A operation from transparency to transformation Our Success Stories Deep expertise and commitment make Wipro the right partner to deliver standardization and consolidation of Avaya's F&A operations. Wipro helped the client close various old tax assessments with savings and tax refunds of $1M and got benefits amounting to $1.2M through process efficiencies. A strategic framework is devised in alliance with the Australia-based client team. The client had non-standardized and several manual processes across the globe. Implementation of automation for master data management enables the company to become a strong data-driven organization via continuous improvement. News, Awards & Recognitions Leapfrog into the future with us!
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A Consumer Platform Achieves New Safety Horizons at Scale

----- Arcticle source ----- https://www.wipro.com/business-process/digital-procurement-services/ ----- Wipro CnNXT Leverage Tail Spend Optimizer to Create New Savings | Wipro Wipro Supply Chain Transformation Technologies & Partnerships Contact Wipro Nokia Extends Strategic Alignment with Wipro to Drive Business Transformation and Efficiencies in Global Business Services Please fill the required details to access the content Digital Procurement Services In the realm of business, procurement orchestrates the harmonious melodies of a company's value-generating ecosystem, like a conductor guiding an orchestra. Strategy, technology, and talent, play a critical role in enhancing buying experiences, fine-tuning spend, and harmonizing operational efficiency while adhering to regulatory standards. With over two decades of industry experience, a comprehensive suite of services and a vast partner network, Wipro has been delivering exponential value for Chief Procurement Officers across industries. Wipro's customer-centric approach harmonizes with procurement organizations, uncovering opportunities to optimize spending and performance through digital solutions such as Generative AI (GenAI) and intelligence analytics (IA). These digital orchestrations, empower clients to craft more efficient processes, both within the procurement office and throughout the entire enterprise, culminating in a crescendo of successful and sustainable

procurement value chains. Wipro CnNXT™ A Wipro source-to-pay solution designed with customer experience at the center. Approach Harmonizing Procurement to Create Value within and beyond CPO's office. Analyst Recognition Wipro Named a Leader in ISG's Procurement Services 2024' Provider Lens™ Study – Global.   Your Trusted Partner 75+ Clients globally 20+ Years industry experience $133 Billion managed spend Our Solutions Integrated and modularized source to pay suite By leveraging an intelligent tail spend automation solution, CPO organizations can create new savings Martin Christopher rightly points out - 'Supply chains compete, not companies' Our Success Stories News, Events and Recognitions Leapfrog into the Future with us! =====================

Containing Content: Our Playbook on Robust Content Moderation

----- Arcticle source ----- https://www.wipro.com/business-process/containing-content-our-playbook-on-robust-content-moderation/ ----- Discover how Wipro is leading the way in effective content moderation Form Title Contact Wipro Please fill the required details to access the content In today's digital landscape, there is a constant stream of user-generated content. Moreover, the online-savvy population is more inclined to believing the information and viewpoints they discover on the internet. In this context, content moderation plays an instrumental role in keeping the internet safe for communities that depend on it for support and information. What you will learn from this playbook: Discover how technology-driven insights can help review content. Understand the role of AI and ML for effective content moderation. Realize how localized expertise can accelerate impactful content moderation. Explore how you can design a content moderation strategy at scale. Design a hybrid model engaging humans and machines to minimize problematic content. Download our Content Moderation playbook The whole world is literally at our fingertips today... =====================

Global Business Services Redefined: AI-Driven Value Creation

----- Arcticle source ----- https://www.wipro.com/business-process/articles/from-cost-savings-to-ai-driven-value-creation-the-future-of-global-business-services/ ----- Contact Wipro Please fill the required details to access the content From Cost Savings to AI-driven Value Creation: The Future of Global Business Services A recent BCG study showed that only 41% of companies believe that Global Business Services (GBS) creates value. Traditional GBS models, once celebrated for their operational efficiency and cost savings, are now being put to test. In today's dynamic, AI-accelerated business environment, GBS functions are called upon not only to maintain their

foundational roles but also to evolve into strategic partners that deliver business growth, resilience, flexibility, scalability, and continuous value. This evolution requires GBS organizations to broaden their scope, incorporating value-added activities like collections, payments, customer management, and even direct contributions to sales functions. In this transformative era, with its deep insight into the best practices across the corporate world, GBS is perfectly positioned to lead the charge in fostering seamless collaboration across different company functions. It's time for a bold pivot in strategy and to step up as the driving force behind widespread innovation within enterprises. Traditionally, the industry's go-to move was to apply a tech band-aid to inefficient processes. The AI-driven future calls for a more visionary approach: rethinking processes from the ground up and then harnessing the power of cutting-edge technology to bring these fresh, transformative ideas to life. Moreover, the old playbook of mapping out transformations over 15 to 24 months is becoming obsolete. The fast-paced business environment of today demands agility over adherence to a fixed, long-term plan. In this progressive journey of GBS, a new breed of leaders is emerging, setting the pace for what's possible in the world of strategic business support. These leaders are not content with the status quo; instead, they are redefining the boundaries of GBS by embracing change, innovation, and a forward-thinking approach to business challenges. Spotting the Leaders in GBS Some visionary GBS leaders are already advancing beyond the sector's conventional boundaries. They're not just following the playbook; they're rewriting it to better serve the evolving needs of businesses. By innovatively crafting strategies that go beyond the initial business case, these leaders are proving the power of questioning the status quo. This evolution represents an exciting opportunity. It has led to the creation of a flexible and forward-looking charter that spans business-as-usual (BAU), transformation, and innovation. This charter isn't static; it's a living document, constantly refined to anticipate and adapt to future shifts in the business landscape. These leaders are always at the forefront of leveraging the latest technologies — be it digital workflow enhancements, cloud-based solutions, or AI-driven tools. This not only speeds up GBS transformation, but also significantly boosts ability to scale effectively. These pioneering GBS leaders are characterized by their willingness to experiment and innovate. They understand that the traditional models of operation, while effective in the past, need to evolve to meet the demands of today's dynamic business environment. Here's how they are making a difference: Generative AI, the Game Changer Generative AI is transforming GBS, promising to elevate its value significantly. An Everest report highlights that out of over 1,200 AI proof of concepts (POCs) by leading providers, 27% have transitioned to production, signalling a major boost for GBS's role in enterprises. [ST1] By integrating data from various technologies and functions, GenAI facilitates enhanced collaboration, offering new insights, hyper-personalization, and improved experiences. This technology is rapidly becoming integral to GBS operations. It's being deployed for risk assessment during vendor onboarding, powering chatbots for more natural and engaging customer and supplier interactions, and streamlining recruitment processes, from resume screening to conducting initial interviews. These advancements not only enhance various functions but also position GBS as a strategic business partner. Generative AI is also paving the way for new roles in core engineering, security, model training, and

audit, among others, offering GBS a chance to expand its capabilities. Particularly in compliance management, it simplifies handling complex regulations across industries, enhancing accuracy while reducing costs. The importance of GenAI has sparked a push for better governance and program management, necessitating a talent pool that can both complement and leverage AI to scale its application. This evolution suggests a shift in GBS from focusing on cost reduction to driving value creation and transformation. GBS Leaders Leverage GenAI to Create Value As GBS leaders embrace GenAI, they are transitioning the industry from a focus on cost reduction to a paradigm of value creation and transformative growth. This shift is inaugurating a future where GBS's offerings are increasingly defined by data and technology, alongside its human and process capabilities. As business models evolve to prioritize technological solutions, GBS leaders must be inspired to adopt a more flexible approach to talent management, akin to the gig economy, in specific domains. This moment invites the GBS industry to reimagine its operational and governance models. The GBS leaders that embrace this challenge will provide a strategic foundation for driving business growth, welcoming a future where innovation, efficiency, and opportunity converge. About the Author Jasjit Kang Senior Vice President & Business Head, Digital Operations & Platforms, Wipro Over the last 10 years Jasjit Kang has led large operations and managed P&Ls. He has been the managing Director at AON and Alight and was involved in building new capability centres as well as Geographies and locations. In his current role he is leading the DOP business globally. He has worked extensively in the Banking, Insurance and Healthcare industries. He also has experience in implementations of new technologies and project management. He has led large teams across geographies and has in the past been involved in sales and business development. He also played the role of a global delivery head for a large account covering multiple countries. He started his career in retail banking operations and also worked in the product development part of banking. He was involved in a large banking system migration project and subsequently implemented an ERP for HR. =======================

How GenAI Is Changing the Game for Healthcare Payers

----- Arcticle source ----- https://www.wipro.com/business-process/how-genai-is-changing-the-game-for-healthcare-payers/ ----- Contact Wipro Please fill the required details to access the content How GenAI Is Changing the Game for Healthcare Payers For healthcare payers, a phase-by-phase approach to GenAI adoption is the key to success. In the dynamic world of healthcare, Generative AI (GenAI) stands as a beacon of transformation for payers, offering a pathway to streamlined operations and enhanced care quality. To ensure a smooth transition towards automation and efficiency, healthcare payers must craft a unified AI strategy, pinpointing high-impact areas for GenAI application. In this article, "GenAI Is Transforming the Healthcare Payer Value Chain," Wipro experts demonstrate the value of a phase-by-phase approach to AI adoption, focusing on claims and member

management to unlock the potential benefits of GenAI. This strategic approach can boost ROI while promoting a data-driven shift to preventive and outcome-based care models by engaging non-traditional value chain partners. Download the full report to discover how to leverage GenAI for operational excellence and a redefined healthcare experience.
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Generative AI: Unleashing HR's Next Frontier

----- Arcticle source ----- https://www.wipro.com/business-process/generative-ai-unleashing-hrs-next-frontier/ ----- Contact Wipro Please fill the required details to access the content Generative AI: Unleashing HR's Next Frontier Shaping tomorrow's workplace and exploring the potential of Generative AI for HR. In the bustling corridors of HR, the conversation around Generative AI, or GenAI, is gaining momentum. Recent findings from an Everest report reveal that 65% of enterprises are actively involved in diverse stages of GenAI adoption. This surge is indicative of the transformative potential that Generative AI holds for HR functions, particularly in streamlining administrative tasks, unifying payroll processes, ensuring compliance with benefits regulations, and accelerating learning and development initiatives. Generative AI is not merely about algorithms and data; it represents a paradigm shift in the way we approach the employee experience. It empowers organizations to offer self-service capabilities, implement intelligent automation, and facilitate seamless learning experiences. Virtual assistants powered by GenAI have transcended traditional chatbot functionalities to become intuitive service companions, capable of personalized interactions and empathetic engagement. This evolution humanizes HR interactions, ensuring that employees receive tailored support round the clock. Unleashing GenAI's Power GenAI's transformative potential in HR is evident in its ability to enhance efficiency, foster continuous learning, and streamline operational processes in the following ways: At Wipro, we collaborated with a prominent German energy major to revolutionize their recruitment process using GenAI. Through the implementation of a GenAI-based job description (JD) builder, immersive VR-based onboarding, integrated assessments and interviews, and persona-based candidate journeys, we achieved remarkable results. Specifically, we were able to reduce the time-to-offer by 15%, showcasing the tangible impact of intelligent recruitment powered by GenAI. Similarly, one of the largest technology companies in the world, a company that frequently conducts mass hiring, had a manual process for generating offer letters for prospective employees. This process involved reviewing all the details and feedback provided by the candidates in their application forms and after their interview rounds. Wipro's technology team developed an engine that validates all the necessary details automatically, checks off the tasks that were previously done manually, and then generates and sends out the offer letter. This significantly reduced the need for manual intervention. The system was initially tested with a pilot batch for one geography. After successful testing, it was replicated across other geographies. The entire

process was fully automated with this GenAI bot. Ensuring Responsible GenAI for HR To earn employee trust and encourage wide adoption, GenAI initiatives within HR organizations need to embrace a high ethical bar. If HR organizations can deftly navigate issues related to data security and ethical use, they will be able to achieve the ideal balance between efficiency and empathy. Responsible GenAI should ensure that AI complements, rather than replaces, the human touch in HR processes. In line with this vision, Wipro's E-IQ framework infuses intelligence across enterprise HR processes, elevating the employee experience. This framework simplifies and disintermediates processes through augmented or automated decision-making, driving actions in a closed-loop manner and ensuring a bias-free, ethical approach. By benchmarking touchpoints, Wipro enables a self-learning and adaptive Gen AI-driven enterprise that recalibrates itself to changing business dynamics, delivering a superlative employee experience. For HR organizations, GenAI isn't just a new tool; it's a mindset shift. This technology is poised to transform the entire HR journey, from recruitment to training and promotion to retirement. When integrated strategically, GenAI will reduce the manual workload for HR orgs while simultaneously delivering a seamless, intelligent employee experience. About the Author Sahil Khosla Practice Director, Wipro HR Services Sahil leads the go-to-market team for Wipro HR Services. He has over 20 years of experience in solving HR service needs of global organizations. Sahil provides consultation on human capital management (HCM) services, benefits administration, HR outsourcing, global payroll solutions, and learning and development services. =====================

Media

----- Arcticle source ----- https://www.wipro.com/business-process/-media--/ ----- Contact Wipro Please fill the required details to access the content Media Speak the Language of Trust =====================

Subrogation-as-a-Service

----- Arcticle source ----- https://www.wipro.com/business-process/-subrogation-as-a-service/ ----- Contact Wipro Please fill the required details to access the content Subrogation-as-a-Service Create Value from Closed Claims =====================

Retail Banking Services

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RPA in Insurance

----- Arcticle source ----- https://www.wipro.com/business-process/rpa-/ ----- Contact Wipro Please fill the required details to access the content RPA in Insurance Combine Autonomics with Innovation ====================

Data Management Services

----- Arcticle source ----- https://www.wipro.com/business-process/-data-management-services/ ----- Contact Wipro Please fill the required details to access the content Data Management Services Uncompromising Data Quality ====================

Transforming the Traditional Retail Industry Landscape

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Fraud Fighting Solution

----- Arcticle source ----- https://www.wipro.com/business-process/fraud-fighting-solution-/ ----- Contact Wipro Please fill the required details to access the content Fraud Fighting Solution Surface Fraud and Risk in Real Time ====================

Reporting-as-a-Service

----- Arcticle source ----- https://www.wipro.com/business-process/-reporting-as-a-service-/ ----- Contact Wipro Please fill the required details to access the content Reporting-as-a-Service Data quality to fuel flawless decision-making ====================

Innovating Policy Administration with RPA

----- Arcticle source ----- https://www.wipro.com/business-process/-innovating-policy-administration-with-rpa/ ----- Contact Wipro Please fill the required details to access the content Innovating Policy Administration with RPA Tireless bots for improved productivity =====================

Research Services

----- Arcticle source ----- https://www.wipro.com/business-process/research-services/ ----- Contact Wipro Please fill the required details to access the content Research Services Scalable research capabilities for better business focus =====================

RPA

----- Arcticle source ----- https://www.wipro.com/business-process/rpa-0/ ----- Contact Wipro Please fill the required details to access the content RPA Bots that bring processes under control =====================

Network Equipment Provider

----- Arcticle source ----- https://www.wipro.com/business-process/network-equipment-provider-/ ----- Contact Wipro Please fill the required details to access the content Network Equipment Provider Simplify to deliver world class experience =====================

Reimagining Customer Experience in Financial Services

----- Arcticle source ----- https://www.wipro.com/business-process/reimagining-customer-experience-in-financial-services/ ----- Contact Wipro Please fill the required details to access the content Reimagining Customer Experience =====================

A Fresh Approach to Process Transformation

----- Arcticle source ----- https://www.wipro.com/business-process/-a-fresh-approach-to-process-transformation/ ----- Contact Wipro Please fill the required details to access the content A Fresh Approach to Process Transformation =====================

Lease Management as a Service

----- Arcticle source ----- https://www.wipro.com/business-process/lease-management-as-a-service/ ----- Contact Wipro Please fill the required details to access the content IASB & FASB compliance with benefits End-to-end optimized lease management solution with the right tools, methodologies and processes to meet important deadlines . Leased real estate, and especially, equipment lease is a growing category of spend that does not garner the same attention as other business processes in most companies. The recent FASB and IASB lease accounting changes impact the way an accounting department will cooperate with real-estate, procurement, treasury and other business functions. The lease management process could become error-prone without the right design, governance and controls in place. With more than 10 years of experience in lease management, 200 legal and contract professionals, strategic partnerships with the best platform providers, Wipro is a one-stop-shop for transformation and process reengineering, analytics and digital technology as well as back-office processing. Wipro delivers easy to scale solutions, centralized approach combined with regional knowledge and language capabilities. =====================

Technical Documentation solutions

----- Arcticle source ----- https://www.wipro.com/business-process/technical-documentation-solutions/ ----- Contact Wipro Please fill the required details to access the content Technical Documentation solutions Modernize your legacy publications Robust documentation model for agility and efficiency Wipro's proprietary Documentation Process Model provides a transition framework, associated metrics and talent transformation capabilities. Clients can engage with TechPubs for documentation projects, technical illustrations and authoring, data validation and conversion, and learning solutions production. Our Technical Publications services also support industry-wide documentation standards such as ATA 100/104 Specs, ATA iSpec 2200 Specs, ASD STE, MIL Standards, ANSI Standards, and S1000D. Client using our service can adapt legacy publications to the latest

standards required by the industry with agility. TechPubs is a one stop solution for all end user documentation and training content requirements. We help you in identifying or building a suitable Learning Content Management System (LCMS), integrating the system to your environment, administrating the system, authoring and publishing the trainings or setting the delivery platform which will allow you to host, schedule, manage and track your training activities online. Wipro's practice consultants will support you with multiple options that suit your budget, environment and needs. =====================

Base)))™ : Wipro's Business Operations Platform

----- Arcticle source ----- https://www.wipro.com/business-process/base-wipros-business-operations-platform/ ----- Contact Wipro Please fill the required details to access the content Base)))™ : Wipro's Business Operations Platform Align operations to business objectives An end-to-end operations management platform that helps organizations "change" and "run" the business effectively Base))) TM is a hosted business process platform, driven by analytics and consists of business and technology blocks to deliver targeted solutions. The platform helps align business operations with performance objectives, fast track automation through Harmony, bridge strategy to execution, and acquire dynamic data from multiple sources through analytics. It has four core components including Base))) TM Prism for root cause analysis, Base))) TM Harmony for managing business interactions and process harmonization, Base))) TM Core for effective operations management and, Base))) TM Govern for driving operational governance. The platform helps clients achieve substantial benefits in outsourced processes by improving process efficiency, effectiveness, governance, control and compliance. ======================

Knowledge Management

----- Arcticle source ----- https://www.wipro.com/business-process/knowledge-management/ ----- Contact Wipro Please fill the required details to access the content Knowledge Management Manage knowledge in the digital world Transforming your knowledge management to enhance user experience and agility The impact of knowledge management on business processes and outcomes is manifold. Wipro TechPubs manages end-to-end enterprise knowledge management (KM), facilitating tailored information at your fingertips, thereby breaking the knowledge barriers, enhancing productivity and enabling quick turnaround time of end users. We help our customers to be successful and competitive through an efficient knowledge management system that harnesses the explosion of information, facilitates knowledge through multiple channels and devices and enhances collaboration across the organization. Our KM solution encompasses knowledge capture across the organization, organizing it, making it accessible and usable and also

deliver real time, tailored, and snippet based information from a single source to live agents, web and mobile self-service. We make it easy to integrate knowledge creation and transfer and continuous improvements in day to day operations. =====================

Content transformation, Migration &

Digitization

----- Arcticle source ----- https://www.wipro.com/business-process/content-transformation-migration-and-digitization/ ----- Contact Wipro Please fill the required details to access the content Content transformation, Migration & Digitization Content on the go Tailor your content for any time anywhere with efficiency TechPubs provides a framework for content design, development and delivery, as well as for content transformation and curation. Wipro helps our clients by developing technical content for their products and applications so that they are able to provide their end users with the right information in the right form. We also help our customers migrate or transform their content so that it can be maintained efficiently and delivered to end users effectively. Today the consumption of content has become varied due to emerging technologies and platforms. Users require content over the web, on hand-held devices, while on the move, and therefore need contextual help while using the products or applications. This necessitates content transformation and publishing, which will allow content to be distributed on demand. Our automated digital publishing solutions facilitate our clients with tailored content across multiple channels and in any end user app. =====================

Localization & Translation

----- Arcticle source ----- https://www.wipro.com/business-process/localization-and-translation/ ----- Contact Wipro Please fill the required details to access the content Localization & Translation Translations for a global audience Combining technology and domain knowledge for accurate and efficient translations Translating technical documents that facilitate the distribution of vital information, including design requirements, health and safety manuals, warning labels, and functional specifications is critical to customers in the global marketplace. Quick turnaround times aligned to product releases, high-volume requests, highly technical materials with widely expanding domain specific terminologies - requiring adequate domain knowledge and writing conventions - are some other challenges for customers. In order to address the needs of multilingual audience across global markets, TechPubs facilitates value adding content globalization solutions that allows our clients to access content in a consistent manner across languages and target audiences. Our methodology combines intelligent machine translation with complementary technologies and human

translators with domain expertise, to quickly provide accurate and cost effective translations. We handle the end-to-end translation process from terminology definition to desktop publishing, adopting the necessary quality control, integrated client review and approval mechanisms and applying translation best practices to deliver with optimum value.
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Next-Gen Technology based solutions-

AI, Bots & AR

----- Arcticle source ----- https://www.wipro.com/business-process/next-gen-technology-based-solutions-ai-bots-and-ar/ ----- Contact Wipro Please fill the required details to access the content Next-Gen Technology based solutions-AI, Bots & AR Taking customer experience and knowledge transfer to the next level Leveraging next-gen technology for state of the art digital publishing Wipro TechPubs offers customers next-gen technology solutions that leverage cutting-edge technologies such as artificial intelligence, machine learning and augmented reality to deliver innovative enterprise solutions around technical support and knowledge transfer automation. With our AI based micro content automation framework powered by ML, our customers benefit from automated and role based modular content access through various channels such as web, social media, bots, mobile and smart devices. With its state of the art AR/VR design studio, Wipro TechPubs also provides customers with real time assistance, on the go, on multiple hardware devices such as smart devices, headsets, and smart glasses. The solution leverages the expertise of our documentation consultants, illustrators & designers for content transformation and power of technologies such as AI and Cloud for automated publishing of AR experiences. This is supplemented with geo positional data and IoT sensor data to provide the end users with seamless access to in-context, illustrated digital data such as diagnostic information, service instructions, parts catalogs and other information, superimposed onto the physical world enabling rich visual interactive experience to facilitate speedy resolutions. This transforms the way our customer teams design, manufacture, operate and service their products and equipment. It benefits our customers with improved training of their service technicians, eliminates knowledge barriers with timely information and language barriers with visual 3D models, and facilitates better clarity and efficiency to the end users across diverse industries. =====================

Post-Market Surveillance

----- Arcticle source ----- https://www.wipro.com/business-process/post-market-surveillance/ ----- Solutions Contact Wipro Please fill the required details to access the content Post-Market Surveillance Your Trusted Partner

in Enhancing Patient Safety Through Transformation and Compliance Feel confident standing behind your products. Access a global quality assurance network for help with product complaints, regulatory reporting, and inquiry support. Patient safety, regulatory compliance, and customer satisfaction are the top priorities for every medical device company. You want to provide the best products possible to your customers. As distribution increases and business goes global, ensuring quality and compliance requires more rigorous post-market surveillance. Post-market surveillance is the practice of monitoring the safety and effectiveness of a medical device once it is put on the market. More than quality assurance, post-market surveillance is concerned with meeting regulations and filing the proper reports with local authorities. Wipro provides robust support for post-market surveillance, including end-to-end complaint management, regulatory/vigilance reporting (MedWatch forms, MIR, etc.), and thorough communication with local health authorities. Our globally distributed team has extensive experience managing product quality complaints in multiple languages, across therapeutic areas and various digital platforms. They are also skilled in filing regulatory documents (surveillance plans and reports, clinical and performance follow-ups, periodic safety updates), conducting health hazard evaluations (HHEs), managing device recalls and CAPA programs. Wipro processes complaints and regulatory/vigilance reports for more than 120 countries in 60+ languages. Multilingual, across voice & non-voice channels (call, fax, email, chatbot, social media) from intake, investigation to closure MedWatch forms, MIR Plans and reports for post-market surveillance and periodic safety updates Enhanced customer experience for connected, complex and innovative devices 360-degree view for insights Fully Compliant Medical Devices, Everywhere You Do Business Assuring Quality Beyond Compliance Impactful Medical Writing, Editing and Publishing from medical professionals Global Compliance and Brand Equity for Medical Devices Strengthening the Integrity and Reliability of Medical Operations Helping Medical Device Manufacturers Adapt and Thrive
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Product Support

----- Arcticle source ----- https://www.wipro.com/business-process/product-support/ ----- Contact Wipro Please fill the required details to access the content Product Support Enhanced customer experience for connected, complex and innovative devices Multi-layered and multi-lingual support for effective and on-time resolution of customer queries and issues Wipro's integrated Product Support service offering is best suited to guarantee you with superior customer experience while adapting to changing business dynamics. We offer you best in class 24*7*365 inbound and outbound support services for device and clinical support services with the engagement. The services include contact center support, medical and general device information, installation and upgrades support. Our engagements with global clients have resulted in exponential improvement in business objectives and KPIs with consistent quality performance, decreased time to market of products and services with rapid set up of

outsourced Remote Patient Monitoring Center and operating cost savings of up to 40%. =====================

Order Management

----- Arcticle source ----- https://www.wipro.com/business-process/order-management/ ----- Contact Wipro Please fill the required details to access the content Order Management 360-degree view for insights Agile supply chain innovation to address soaring customer expectations for anytime, anywhere service Our unified Digital Order Management BPaaS Suite – Base)))™ NextGen powered by multi-layered analytics empowers end customer experience and delivers best-in-class services that allow organizations to automate business processes, connect stakeholders seamlessly, gain insights around end-to-end transactions, get to the market faster and have 360-degree view of supply value chain. Our solution in this area enables enhanced customer, vendor and employee experience through portals, intelligent chat bots and real time insights into historical orders and preferences. It also leads to incremental cost savings for Medical Devices organizations by utilizing robotics and hyper automation, predictive analytics, business process digitization, proactive monitoring of automated workflows. The solution is powered by predictive analytics and improved transparency through end-to-end Business Activity Monitoring (BAM), event based alerts, real-time reporting and intelligent self-recovery of transactions. Our services include: =====================

Clinical and Product Support Services

----- Arcticle source ----- https://www.wipro.com/business-process/clinical-and-product-support-services/ ----- Contact Wipro Please fill the required details to access the content Clinical and Product Support Services Digital health strategy and transformation enabling seamless collaboration between patients, clinicians and technicians Streamlined patient access and patient management processes to achieve cost reduction and maintain compliance Wipro's integrated Product Support service offering is best suited to guarantee you with superior customer experience while adapting to changing business dynamics. Experience best in class 24*7*365 inbound/ outbound support services for clinical and technical support services. The services include contact center support – patient access, engagement and patient support programs. Our engagements with global clients have led to benefits of exponential improvement in business objectives and KPIs with consistent quality performance, decreased time to market of products and services with rapid set up of outsourced Remote Patient Monitoring Center and operating cost savings of up to 40%. Our services include: =====================

Pharmaceutical Medical Writing

----- Arcticle source ----- https://www.wipro.com/business-process/medical-writing/ ----- Contact Wipro Please fill the required details to access the content Pharmaceutical Medical Writing High quality medical writing to stay on top of compliance Clear, concise and structured scientific writing to help companies with drug development and post approval documentation Effective medical writing is critical in ensuring success toward authoring clinical documents for submission as well as for post approval requirements. Such documents not only help healthcare professionals, but are also required by regulatory bodies to ensure safety and efficacy of medicinal products that are developed or marketed. High quality, scientific writing helps in the growth of medicinal products. With an increased regulatory rigor on transparency in sharing clinical data and pharmacovigilance strategies during clinical development, the demand for writing services is surging rapidly. Wipro's medical writers have extensive experience in authoring a variety of documents, clinical or non-clinical, regulatory or safety documents, which are spread across a wide range of therapeutic areas, across phases of development and through all product types. Our team of medical writers can deliver quality documents with quick turnaround time and help accelerate your submissions. Our team of medical writers and SMEs (subject matter experts) are highly skilled professionals and possess thorough understanding of the drug development process, ICH-GCP regulatory guidelines and rules across different geographies, thus providing clear and concise scientific documents. We provide end-to-end services across product lifecycle with flexible resourcing model to provide significant cost benefits to our clients. Wipro can assist your company with all your Medical Writing requirements: =====================

Search Engine Marketing Services

----- Arcticle source ----- https://www.wipro.com/business-process/search-engine-marketing-services/ ----- Contact Wipro Please fill the required details to access the content Search engine marketing services Connecting business to customers using search engines Search engine marketing campaign management with right people, process and best-in-class technology Digitalization makes it imperative for businesses to be present online and use various digital marketing channels to promote their products and services to the right audience. Search engine marketing is one such important digital marketing channel. With its unique search engine marketing services comprising of skilled people, successful processes and best-in-class technology, Wipro helps small and large organizations to connect with relevant customers on different search engines. It is vital for vital for organizations to be present on the first page of all the search engine result pages to ensure better visibility for their products, services or brands. Our highly skilled and experienced campaign managers create and optimize strategic search campaigns with relevant targeting, positioning, keywords and ads on different search engines. Wipro's search campaign approach

ensures quality leads, effective ROI and meeting of business goals.
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Client Lifecycle Management

----- Arcticle source ----- https://www.wipro.com/business-process/client-lifecycle-management/ ----- Contact Wipro Please fill the required details to access the content Think out of the box for efficiency Frequent changes in regulations have increased the need to collect new data or documents in terms of ownership, identification and verification process. Banks face opportunity losses due to longer on-boarding time (around 3 months), high onboarding costs (around USD 4,000-5,000 per entity), customer dissatisfaction due to multiple requests, and breach rate beyond permissible limits (10-15% against target of 3-5%). Wipro provides a holistic, out of the box, Client Lifecycle Management (CLM) solution along with industry leading CLM platform, Fenergo powered by Wipro's proprietary tool, eKYC Holmes. Wipro has deep domain and operational capability with more than 2,100 professionals and the experience of working on over 20 critical projects in the last 10 years. We have helped reduce onboarding cycle time by around 40%, reduced around 60% in handling time, helped improve right first time scores upto 75%, and enhanced customer satisfaction with digital connect platform. This has led to tactical and strategic fixes (around 30% efficiency gains), enhanced data quality and ensured compliance to help maintain service level accuracy and reduce cost (upto 40%).
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Digital Trust and Safety

----- Arcticle source ----- https://www.wipro.com/business-process/digital-trust-and-safety/ ----- Contact Wipro Please fill the required details to access the content Digital Trust and Safety Making digital safety a priority Shielding the digital spectrum by empowering man-machine integration The need for trust and safety in the era of digital and technological advancement is of important today. Wipro's Trust and Safety team inspects and scrutinizes the entire spectrum of digital contents for the client and employs our trust and safety capabilities to review and moderate them. We leverage our unique positioning and strong technology partnership to help our clients develop and implement a tailored digital trust and safety strategy. We strive to make the internet a safer and trustable source by mapping machine capabilities and human intelligence with the help of cutting edge technologies - man and machine integration using artificial intelligence, machine learning and cognitive computing to deliver innovative solutions with focus on customer satisfaction. Our cognitive content classifications and custom made algorithms have benefited clients with almost perfect quality accuracy, significant improvement in review processes and reduction in rejection rate and error handling. =====================

Holistic approach to automation for

Retail, Consumer Goods, and Manufacturing

----- Arcticle source ----- https://www.wipro.com/business-process/holistic-approach-to-automation-for-retail-consumer-goods-and-manufacturing/ ----- Contact Wipro Please fill the required details to access the content Holistic approach to automation for RCGM Combination of tools for hyper automation Take the automation plunge with Wipro's integrated approach to automation Automation and artificial intelligence have become commonplace in the retail, consumer goods, and manufacturing industries. Organizations are constantly exploring ways in which they can identify potential opportunities to automate their processes. While the emphasis is on selecting the right tool, achieving a truly digitized and transformed state requires a holistic approach to automation. Wipro's integrated approach to automation combines rudimentary scripting tools, processing mapping tools, workflow automation, rule based automation, and knowledge based automation technologies that enable organizations to transform their processes in a seamless manner. This approach has helped our clients to improve their processing time by 40-80%, reduce handling time by 50%, reduce manual effort by 40-80% and achieve exponential return on investment (ROI). =====================

Wipro's Next Generation Customer Experience solution

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-next-generation-customer-experience-solution/ ----- Contact Wipro Please fill the required details to access the content Wipro's Next Generation Customer Experience solution A Solution powered by IATA'S New Distribution Capabilities to offer customer service transformation technology. The solution helps in taking better channel decisions, showing improved churn management and enhance cross-sell and up-sell capabilities. Wipro's NGCE solution empowers customer service teams to deliver best-in-class customer experience, by anticipating issues and providing real-time actionable recommendations over a convenient unified user interface. It helps in taking better channel decisions, showing improved churn management and enhanced cross-sell and up-sell capabilities. The solution leverages an analytical engine using structured and unstructured data to present a 360° view of the customer. The robust Technology allows the

integration of different suppliers (NDC, GDS, and others) in one single platform. =====================

Wipro's online payment and

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-online-payment-and-loyalty-fraud-monitoring-services/ ----- What We Think Contact Wipro Please fill the required details to access the content Wipro's online payment and loyalty fraud monitoring services Providing revenue protection and risk safety services in the Airline industry The solution provides a robust mechanism to track and secure potential fraud risk with digital medium of bookings, secure transactions, manage loyalty and enrich customer experience With the growing trends of online platforms and digital mediums of bookings in the airline industry, the need of security has also increased due to terminated and fraudulent bookings. Wipro's online payment and loyalty fraud monitoring services aims at helping airlines curb fraud possibilities at all digital touchpoints with a non-intrusive & cohesive approach to secure transactions, manage loyalty and ensure a safer customer experience. Our two-way approach for building trust in online payment platforms and managing brand reputation & content experience address these challenges for the airline customers to ensure a safer experience. We choose Emailage and Ayasdi as partners for easy integration with leading fraud platforms like "Accertify" resulting in over $1 billion in fraud prevention across the globe. Revenue protection and risk safety service =====================

AI-driven process transformation platform

----- Arcticle source ----- https://www.wipro.com/business-process/harmony/ ----- Benefits Discover processes faster Empower operational excellence Gain process transparency Accelerate digital transformation Valuable data at your fingertips Maintain accuracy and consistency Our Success Stories What We Think Form Title Form Title Contact Wipro Please fill the required details to access the content Wipro Harmony Leverage Wipro Harmony to take automation to the next level and revolutionize how you do business. "Across the industrial world, companies are betting big on robotics and automation. For many, automated systems will account for 25% of capital spending over the next five years. - 2022 McKinsey Global Industrial Robotics Survey " In the current dynamic environment, businesses need innovative ways to discover, organize and augment processes to achieve their digital transformation goals. This is where Harmony plays a vital role. Wipro's Harmony helps businesses streamline and standardize their business operations by driving process-level knowledge management, transition management and identification of automation potential in business processes. It enables organizations to move faster and stay ahead of the competition. It is the future of digital transformation. Businesses can leverage Harmony to embrace a new world of opportunity by optimizing the

collaboration between people, processes and data. Using Harmony, companies can analyze business processes, understand workflows and optimize business operations using an AI-powered business platform. "Wipro Harmony helps shorten the cycle and reduce the cost of automation initiatives by eliminating much of the RPA assessment and implementation lifecycle." Analytics-driven process harmonization provides a deep understanding of process variants, enabling businesses to identify, prioritize and standardize processes across the organization. Companies can achieve higher efficiency and better collaboration while reducing costs and ensuring compliance. Data-Driven Decision-Making with Quick Reports Wipro Harmony is a powerful tool that can help businesses streamline their operations and improve efficiency with different reports – SOPs, FMEA Analysis, Process Gap Analysis, SLA and many more. One of the most important features of Wipro Harmony is the ability to generate reports that provide valuable insights that aid in better decision-making. Wipro's Harmony reports go beyond mere data, providing users with actionable insights that can help them make well-informed decisions about their business. Harmony gives users the flexibility to tailor reports to meet their specific needs. Potential for a Successful Automation Journey Choosing a process to automate in the right sequence is critical to any automation strategy. The Harmony process assessment takes the guesswork out of intelligent automation. It provides a clear picture of which processes will be the easiest to implement and the associated cost savings in every department around the globe. Wipro Harmony helps generate automation potential scores with ease of implementation scores to provide a holistic view of which processes are ready for automation and which need additional work to yield better results. Automated Process Discovery Using AI/ML capabilities, Harmony Process Discoverer provides businesses with faster and more efficient design automation workflows and faster automation implementation. Companies understand the underlying structure and processes by visualizing and mapping day-to-day operations. It helps businesses make better decisions and identify potential automation opportunities for process improvement through data-driven insights. The goal of Harmony Process Discoverer is to enhance business process efficiency. It uses cutting-edge technologies to show decision-makers what steps they can take to achieve the organization's objectives and improve overall process performance. It also demonstrates new processes they can execute or automate to streamline critical work functions like those in human resources or customer service. Dynamically extract process footprints without disrupting stakeholder workflow Use insights to focus on most effective tasks, resolve bottlenecks, and boost team productivity Improve process transparency and visibility using process flows and achieve better outcomes Choose the right process to automate at the right time, reduce time to automate and transformation With the right data at the right time, make informed decisions quickly and easily Ensure reliable, efficient, and consistent process by continuously monitoring against benchmarks Traditional shared services and single-function services are going through a phenomenal shift. In every human endeavor, knowledge is the key to the success. The ability to harness knowledge effectively is what differentiates leaders from laggards – especially in business.
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Wipro's automation capability for medical

devices and pharmaceutical business

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-automation-capability-for-medical-devices-and-pharmaceutical-business/ ----- Contact Wipro Please fill the required details to access the content Wipro's automation capability for medical devices and pharmaceutical business Wipro's automation capability helps pharmaceutical organizations automate manual and labor-intensive processes. The industry is grappling with key issues such as lengthy pharmacovigilance cycles, increasingly stringent regulatory requirements that impact time to market, labor intensive claims, and patient data management. Multifold challenges thus mandate the need for holistic automation. Wipro's Enterprise Operations Transformation facilitate the digital transformation needs of the clients and help them build a road map for this transformation. Some of the key highlights of Wipro's EOT: pharmacovigilance insights and analytics, patient data management, automated claims management and case processing and triaging along with literature search and monitoring. We would be delighted to share our capabilities with you. For more details, please contact Sanyog Chaudhry (Sanyog.chaudhry@wipro.com) or Mehul Damani (Mehul.damani@wipro.com). =====================

Wipro's automation capability for consumer businesses

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-automation-capability-for-consumer-businesses/ ----- What We Think Form Title Form Title Form Title What We Think Contact Wipro Please fill the required details to access the content Wipro's automation capability for consumer businesses Retail, Consumer Goods, Media, Travel & Hospitality sectors that contribute to around 30% of the global GDP of $88 trillion are grappling today The retail, consumer goods, media and travel & hospitality industries are grappling with business challenges that range from stock outs caused due to inefficient real-time inventory management, executing simple transactions to complex compliance requirements, incurring errors in repetitive tasks such as producing bill of materials, manual billing, invoicing, payments & account reconciliations. With a 3 to 5% impact on margins, there is a need for holistic automation, consisting of process simplification and standardization, deploying analytical tools on automation and eventually, impacting customer experience. Wipro believes in a holistic intelligent automation (IA) approach known as the Enterprise Operations

Transformation (EOT) framework where Robotic Process Automation (RPA) & Artificial Intelligence (AI) enable automation. Our EOT practice include 305 clients, more than 6,300 bots and over 1,000 associates working for key clients across multiple industries and strategic alliances with more than 7 automation tool providers including Automation Anywhere, Blue Prism and UiPath. This has been further strengthened with industry recognition from Analyst & Advisory firms in 2019 - Leader in BPO Digital Capability Platform (DCP) solutions PEAK matrix assessment, Leaders in providing Cognitive & RPA services by Zinnov and Leaders in providing automation services by IDC Marketscape. At an industry wide level, some of the frequent cases of automation envisaged include: order management, Restriction of Hazardous Substances (ROHS) compliance reporting, chargebacks, inventory management, month end stock reconciliation & reporting, loyalty programs enrolment & redemption, returns claims processing etc. We partner with you in your automation journey and are delighted to share our capabilities, client proof points and roadmap for transformation. For more details, please contact Sanyog Chaudhry (Sanyog.chaudhry@wipro.com) or Mehul Damani (Mehul.damani@wipro.com). The transformation of mental wellbeing in times of COVID-19 using automation, artificial intelligence, analytics, and a balanced way of life can improve end user experience, well-being, and productivity helping HR organizations and ourselves solve critical day-to-day issues The article discusses the importance of getting the right automations discovered for an higher ROI, the various challenges of discovering right automations along with a two pronged approach of getting your automation discovery in place. Find out how to combine the powers of rule based automation and knowledge based artificial intelligence to achieve digital transformation =====================

Wipro's automation capability for technology business

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-automation-capability-for-technology-business/ ----- Contact Wipro Please fill the required details to access the content Wipro's automation capability for technology business Wipro's automation capability helps technology organizations to balance their top & bottom line growth to stay ahead in the game Research suggests that technology-based organizations could achieve up to USD165 billion in cost savings through wide-scale adoption of automation across functions. Organizations continue to struggle with industry wide issues such as data availability, adoption to Cloud and customer centricity. This mandates the need for holistic automation constituting process simplification & standardization, automation, deploying analytical tools and enhancing customer experience. Wipro believes in an integrated automation approach known as Enterprise Operations Transformation (EOT) framework which encompasses these steps, where Intelligent Automation (IA) covers Robotic Process Automation (RPA) & Artificial Intelligence (AI). We would be delighted to share our capabilities with you. For more details, please contact Sanyog Chaudhry

(Sanyog.chaudhry@wipro.com) or Hina Jatale (hina.jatale@wipro.com).
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Customer Portal

----- Arcticle source ----- https://www.wipro.com/business-process/customer-portal/ ----- Latest Thinking Contact Wipro Please fill the required details to access the content Customer Portal Mobile enabled one-stop governance portal for Wipro and its customers Customer Portal is a one-stop reporting solution for senior leadership of our customers and their key internal stakeholders to get complete insights into their operations and BPS delivery ecosystem through mobile app/ system login at any point of time. The customer portal helps organizations: We would be delighted to share our capabilities with you. For more details, please contact enterpriseops.transformation@wipro.com ======================

Wipro's ColussusNxt Gen

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-colussusnxt-gen/ ----- Latest Thinking Contact Wipro Please fill the required details to access the content Wipro's ColussusNxt Gen Wipro's quality monitoring tool Wipro's ColussusNxt Gen is aimed at providing a visual interface to quality analysts to record and evaluate quality performance. It allows complete front-end configuration for all kinds of monitoring forms, fulfills reporting requirements and also enables sample-based audits. Wipro's ColussusNxt Gen helps organizations: We would be delighted to share our capabilities with you. For more details, please contact enterpriseops.transformation@wipro.com ======================

Wipro's Agent Monitoring System (AMS)

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-agent-monitoring-system-ams/ ----- Latest Thinking Contact Wipro Please fill the required details to access the content Wipro's Agent Monitoring System (AMS) Ready-to-deploy solution, with agility to cater to any desktop environment Wipro's AMS is intended to capture the time and motion analysis details of BPS agents and monitor the applications and webpages used/viewed by them during work hours. It is a tool for supervisors to capture the agents' utilization details and monitor their productivity. Wipro's Agent Monitoring System helps supervisors to: We would be delighted to share our capabilities with you. For more details, please contact enterpriseops.transformation@wipro.com ======================

Wipro's Process Manager

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-process-manager/ ----- Latest Thinking Contact Wipro Please fill the required details to access the content Wipro's Process Manager Define, measure and monitor process metrics in real time Wipro's Process Manager is a completely configurable process management tool that helps manage operations through a role-based delegation and substitution mechanism. It helps businesses define, measure and monitor process metrics in real time while supporting customization based on process complexity, thereby providing transparency to internal stakeholders and clients. Wipro's Process Manager helps organizations with: We would be delighted to share our capabilities with you. For more details, please contact enterpriseops.transformation@wipro.com =====================

Robotic Process Automation (RPA) Insight Dashboard

----- Arcticle source ----- https://www.wipro.com/business-process/robotic-process-automation-rpa-insight-dashboard/ ----- Latest Thinking Contact Wipro Please fill the required details to access the content Robotic Process Automation (RPA) Insight Dashboard Fully customizable reporting application for robotic processes Wipro's Robotic Process Automation (RPA) Dashboard is a configurable reporting solution that provides real time business insights along with task execution status of the robotic processes. The dashboard is platform independent, mobile enabled, remotely accessible through smart devices and can be integrated with any existing RPA tool. Robotic Process Automation (RPA) Insight Dashboard helps organizations: We would be delighted to share our capabilities with you. For more details, please contact enterpriseops.transformation@wipro.com =====================

Wipro's contract management solution

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-contract-management-solution/ ----- Contact Wipro Please fill the required details to access the content Wipro's contract management solution Address challenges in the contract management lifecycle using AI At Wipro, Robotic Process Automation is driven by Enterprise Operations Transformation. Our holistic approach to process transformation brings together people, processes and technology to deliver best-in-class outcomes for clients. Contracts play a critical role in capturing crucial data on organizational commitments, obligations, rights, remedies, and rules, which reflect

business decisions. Wipro's transformation solution for contract management, powered by SpotDraft, addresses the challenges in the contract management lifecycle and delivers value leveraging Artificial Intelligence (AI) for: Wipro and Spotdraft together delivered significant benefits to our clients. For more details, please contact enterpriseops.transformation@wipro.com =====================

Transportation and Logistics Services

----- Arcticle source ----- https://www.wipro.com/business-process/transportation-and-logistics-services/ ----- Our Success Stories Form Title Form Title Form Title Form Title What We Think Form Title What We Think Our Solutions Contact Wipro Please fill the required details to access the content Transportation and Logistics Services Optimizing the flow of people, goods and services around the world Providing winning solutions to improve customer service operations and develop cost-effective solutions for supply chain, warehouse, distribution and last mile issues. Logistics and transportation companies face challenges that include reducing transportation cost, harnessing greater innovations and technology advances, staying abreast of new advances in business processes, meeting customers' expectations, creating transparency, and complying with federal, state and local regulations while optimizing costs. Wipro works with third party logistics and fourth party logistics providers to innovate and ensure they reduce logistics cost and increase effectiveness. We provide strategy consulting, process consulting, digital transformation and outsourcing services to address the key challenges in the industry. Our partnerships with leading software providers like SAP, Oracle, JDA, and Microsoft enables us to implement solutions smoothly and quickly. Wipro engages with 3 out of 4 global express logistics integrators and 2 out of the top 3 global air & freight companies. Our consultants have experience in working with global leaders across the value chain, which includes freight & logistics, third party logistics, trucking, freight forwarding, rail, ocean shipping, courier, express, parcel, and distribution. Our team of over 1,000 people supports our customers' express, ground, freight, office and supply chain businesses. Our innovative solutions focused on client success delivered significant cost reduction, enhanced productivity and efficiency, and improved customer experience. Our twelve-year partnership went above and beyond expectations to streamline operations and elevate customer experiences. We helped a leading US transportation network company increase productivity by 37% using gamification With Wipro's tailored approach, the client achieved a 40% increase in efficiency and a ramp-up of 105 FTEs in less than a month of go live. Designing Top Notch Service Experiences Creating Future Ready New Age Travel Experiences With smart cities and technologies such as artificial intelligence (AI) and machine learning (ML) The Next Big Thing Since the inception of Geospatial Information Systems (GIS) in the late 1960s, there has been a considerable shift in customer expectations and capabilities. Wipro's geospatial services create, manage and maintain map and data services for leading companies. These geospatial

services are used for navigation apps, ride-hailing, autonomous cars, 3D analysis, utility asset management, urban studies, map and data services The Transport and Logistics Industry was already seeing a slump in demand towards the end of 2019 because of the Chinese New Year. Ride hailing in EU and US cities is down 80% since the beginning of official COVID-19 restrictions. Seamlessly fulfilling all your transportation needs Transforming the travel landscape with a fresh and innovative approach Our global experience in logistics leveraged to your advantage with infinite possibilities. =====================

Intelligent Maps for Manufacturers to Optimize Supply Chains

----- Arcticle source ----- https://www.wipro.com/business-process/manufacturing/ ----- Contact Wipro Please fill the required details to access the content Manufacturing At Wipro, we specialize in creating intelligent maps for manufacturers, offering a holistic view of data related to the overall supply chain. Spatial business intelligence technology has become a critical capability for manufacturers. It helps organizations execute operations with greater reliability, deliver on service promises, and engage customers and influencers. GIS maps provide actionable insights and real-time global visualization that can enhance customer loyalty, provide end-to-end transparency, and enable measured action. At Wipro, we specialize in creating intelligent maps for manufacturers, offering a holistic view of data related to the overall supply chain. Our maps allow decision-makers to: =====================

Transportation Companies

----- Arcticle source ----- https://www.wipro.com/business-process/transportation-companies/ ----- What We Do Business Operations Services Customer Operations Shared Services Trust Ops, Social Media Analytics, and Reporting Services Our Success Stories Form Title Contact Wipro Please fill the required details to access the content Transportation Companies Move in the right direction Seamlessly fulfilling all your transportation needs The transportation industry is a vast ecosystem which covers everything related to the major modes of transport, namely, road, rail, marine, and air transport. This industry includes goods as well as passenger transport. Transport plays an important part in economic growth and globalization. The crucial thing about transportation is that the need for it will never go away. As populations grow and areas become denser and spread out, finding affordable and safe transit resources is the need of the hour. Wipro works with its transportation clients to maintain a balance between delivering service to travelers at the best price points combined with a great experience and profitability. We enable operational efficiencies with our wide-ranging solutions in domain services, business scalability and

sustainability. Wipro partners to dynamically scale business operations to accommodate growth, change management and complexity with Business Operations Support as a Service. The result is reduced cost and fewer resources required. Over 10,000 resources are providing state-of-the-art map services, content & technical support to transportation customers across the globe. We offer: Content management,GSIS,Map Operations,Fleet Management, andDriver Operations (driver operations & technical support) Services. Wipro partners to dynamically scale business operations to accommodate growth, change management and complexity with Business Operations Support as a Service. The result is reduced cost and fewer resources required. Over 10,000 resources are providing state-of-the-art map services, content & technical support to transportation customers across the globe. We offer: Through omni-channel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experience. More than 25,000 resources are providing state-of-the-art customer care to transportation & logistics customers across the globe. Our range of services includes: Customer Interaction Services,Technical Helpdesk,Chargeback and RefundsAccount & Master Data Management. Through omni-channel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experience. More than 25,000 resources are providing state-of-the-art customer care to transportation & logistics customers across the globe. Our range of services includes: Wipro's finance and accounting (F&A), HR and contract management services minimize costs, improve compliance and increase business agility. Our advanced service model provides real-time access to operational performance data and insights for how to improve back-office F&A, HR and procurement functions. We stay up to date with legislation changes, so our customers stay compliant while focusing on other core functions. We offer: Finance & Accounting Services,Human Resource Organization / Payroll Services, Contract Management Services. Wipro's finance and accounting (F&A), HR and contract management services minimize costs, improve compliance and increase business agility. Our advanced service model provides real-time access to operational performance data and insights for how to improve back-office F&A, HR and procurement functions. We stay up to date with legislation changes, so our customers stay compliant while focusing on other core functions. We offer: A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated trust and safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. We cover: Trust & Safety Operations,Social Media Reputation Management, andAnalytics and Reporting. A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated trust and safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. We cover: Our innovative solutions focused on client success delivered significant cost reduction, enhanced productivity

and efficiency, and improved customer experience.
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Micromobility

What We Do Business Operations Services Customer Operations Shared Services Trust Ops, Social Media Analytics, and Reporting Services Our Success Stories Form Title Contact Wipro Please fill the required details to access the content Micromobility Micromobility – The Future of Urban Transportation Transforming the travel landscape with a fresh and innovative approach The global micromobility market is growing at a fast pace. Generation Z and millennials, along with advancements in GPS tracking, connectivity, mobile payments, battery cost reduction and life enhancement, and the increasing reach of smartphones, are quickly driving the change within the transportation landscape. Across many use cases, micromobility services increase access to public transportation, reduce the number of cars on the road, lower our environmental footprint, and provide convenient methods of transportation for short trips – while being cost effective. Wipro provides out of the box, integrated and end-to-end client support solutions catering to the micromobility industry. Our experience in navigation and customer services helps the organization to drive digitalization, operational cost reduction, enhance customer satisfaction & repeat business, and focus on core business expansions. Wipro partners to dynamically scale business operations to accommodate growth, change management and complexity with Business Operations Support as a Service. The result is reduced cost and fewer resources required. Over 10,000 resources are providing state-of-art map services, content & technical support to micro mobility customers across the globe. We offer: Content management,GSIS,Map Operations,Fleet Management, andDriver Operations (driver operations & technical support) Services. Wipro partners to dynamically scale business operations to accommodate growth, change management and complexity with Business Operations Support as a Service. The result is reduced cost and fewer resources required. Over 10,000 resources are providing state-of-art map services, content & technical support to micro mobility customers across the globe. We offer: Through omni-channel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experience. More than 25,000 resources are providing state-of-the-art customer care to transportation & logistics clients across the globe. Our range of services includes: Customer Interaction Services,Technical Helpdesk,Chargeback and RefundsAccount & Master Data Management. Through omni-channel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experience. More than 25,000 resources are providing state-of-the-art customer care to transportation & logistics clients across the globe. Our range of services includes: Wipro's finance and accounting (F&A), HR and contract management services minimize costs, improve compliance and increase business agility. Our advanced service model provides real-time access to operational performance data and insights for how to improve

back-office F&A, HR and procurement functions. We stay up to date with legislation changes, so our customers stay compliant while focusing on other core functions. We offer: Finance & Accounting Services,Human Resource Organization / Payroll Services, Contract Management Services. Wipro's finance and accounting (F&A), HR and contract management services minimize costs, improve compliance and increase business agility. Our advanced service model provides real-time access to operational performance data and insights for how to improve back-office F&A, HR and procurement functions. We stay up to date with legislation changes, so our customers stay compliant while focusing on other core functions. We offer: A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated trust and safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. We cover: Trust & Safety Operations,Social Media Reputation Management, andAnalytics and Reporting. A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated trust and safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. We cover: =======================

Logistics Companies

----- Arcticle source ----- https://www.wipro.com/business-process/logistics-companies/ ----- What We Do Back Office Service and Operations Customer Operations Shared Services Trust Ops, Social Media Analytics, and Reporting Services What we Think Form Title Our Success Stories Form Title Contact Wipro Please fill the required details to access the content Logistics Companies Logistics through innovation, dedication, and technology Our global experience in logistics leveraged to your advantage with infinite possibilities   With the emergence of e-commerce and rising digital literacy among the consumers, the global logistics industry has been changing significantly in the recent years. Factors such as rising disposable incomes, dual-income households and constant urbanization have encouraged consumers across both developed and emerging economies to follow upcoming logistics trends. Wipro has been serving leading logistics companies for over 15 years with our wide-ranging services in domains such as cargo revenue accounting, airfreight, freight forwarding, customer support etc. We successfully partner to help you strategize and stabilize your growth trajectory with our digital first approach and best in class execution. Wipro partners to dynamically scale business operations to accommodate growth, change management and complexity with Business Operations Support as a Service with reduced cost and fewer resources required. With a global team of more than 5,500 resources working across the travel value chain, our focus is on delivering business value to clients. Our advanced offerings for logistics back office, freight and supply chain

operations are designed to cater to the organization's needs and simplify processes to achieve value driven goals and objectives. Some of our services include: Bill of Lading/Airway Bill ManagementClaims ManagementFleet Management and MaintenanceAdditional Handling SurchargeCargo Airport and Port Operations.Customer services - Track and Trace, Rebooking and Prioritizing servicesRoute OptimizationLoad Allocation/ManagementVendor Invoice Processing Wipro partners to dynamically scale business operations to accommodate growth, change management and complexity with Business Operations Support as a Service with reduced cost and fewer resources required. With a global team of more than 5,500 resources working across the travel value chain, our focus is on delivering business value to clients. Our advanced offerings for logistics back office, freight and supply chain operations are designed to cater to the organization's needs and simplify processes to achieve value driven goals and objectives. Some of our services include: Through omni-channel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experience. 25000+ resources are providing state-of-art customer care to transportation & logistics clients across the globe. Our range of services includes: Customer Interaction Services,Technical Helpdesk,Chargeback and RefundsAccount & Master Data Management. Through omni-channel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experience. 25000+ resources are providing state-of-art customer care to transportation & logistics clients across the globe. Our range of services includes: Wipro's finance and accounting (F&A), HR, and contract management services minimize costs, improve compliance, and increase business agility. Our advanced service model provides real-time access to operational performance data, and insights for how to improve back-office F&A, HR, and procurement functions. We stay up to date with legislation changes, so our customers stay compliant while focusing on other core functions. We offer: Finance & Accounting Services,Human Resource Organization / Payroll Services, Contract Management Services. Wipro's finance and accounting (F&A), HR, and contract management services minimize costs, improve compliance, and increase business agility. Our advanced service model provides real-time access to operational performance data, and insights for how to improve back-office F&A, HR, and procurement functions. We stay up to date with legislation changes, so our customers stay compliant while focusing on other core functions. We offer: A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated Trust and Safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. We cover: Trust & Safety Operations,Social Media Reputation Management, andAnalytics and Reporting. A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated Trust and Safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. We cover: Disruptions in the transportation and logistics sector are occurring faster

than ever. The pandemic unleashed unparalleled supply chain disruption, geopolitical unrest continues to impact supply chains and global economic pressures, and rising inflation and interest rates are beginning to influence consumer behavior. Our twelve-year partnership went above and beyond expectations to streamline operations and elevate customer experiences. ===================== ----- Arcticle source ----- https://www.wipro.com/business-process/ecommerce-operations-management/ ----- Our Success Stories Form Title What We Think Form Title Form Title Form Title Contact Wipro Please fill the required details to access the content E-commerce Operations Management Wipro's managed e-commerce operations offerings encompass the behind-the-scenes activities that make e-commerce work. Our capabilities focus on the operational processes that support e-commerce websites, marketplaces, and customer portals. With our wealth of IP and extensive partnership network, we can augment existing operations or provide our clients with entirely new operational process capabilities. As we serve customers across sectors that include retail and consumer goods, telecommunications, healthcare, and technology, we continually strive to meet our primary goal of providing the following benefits through our operations management solutions: A focus on operations Our capabilities focus on the operational aspects of e-commerce. We integrate with your existing technology, applications, and infrastructure to provide operations management solutions for the processes behind them. An atomized approach Our capabilities span a vast range of activities from management of pricing, promotions, catalogs, and content to vendor onboarding, payment processing, and logistics integration. In most cases, our customers seek support with some, but not all, of these operations. Whether you are looking to expand support for existing capabilities, need end-to-end management for an entire process, or require point solutions that enable a new capability, our atomized approach empowers us to deliver support for any combination of requirements while ensuring cost-effective operations. Core tenets of the solution No matter what e-commerce operation(s) we support, our solutions adhere to the following core tenets: Overall, we strive every day to provide comprehensive service that not only meets our customers' need but also drives success and delivers value through cost-effective operations. Read our latest thinking here. If you're interested in learning more about our e-commerce operations management solutions, we welcome you to contact us for a meeting. Delivering high quality experience to users of the Xbox app store leads to 45% rise in subscriptions. Much has been said about the disruption caused by the COVID-19 pandemic and its effect on human lives and the economy. Undoubtedly, the unprecedented event has wreaked havoc on global markets, but if history is any proof, we will see bold companies that invest ambitiously and timely in their online businesses succeed in the long term. With non-fungible tokens, media companies can unlock new value from the content they already own, at minimal cost. The COVID-19 pandemic created an unprecedented surge in virtual buyers =====================

Airlines Services

What We Do Domain Solutions Customer Operations Shared Services Trust Ops, Social Media Analytics, and Reporting Services Our Success Stories Form Title Form Title Form Title Contact Wipro Please fill the required details to access the content Airlines Services The airline industry has always been one of the most volatile sectors. Economic uncertainties, emerging technologies, fluctuations in the business, increased customer expectations, stricter regulations: These are common challenges for airline services. To manage them successfully, airlines need to control costs, maximize revenues, and improve cash flows, while simultaneously enhancing customer experience. The best way to achieve all of these goals is to enlist the help of an experienced transformation partner, skilled in planning and building holistic digital solutions. With a focused strategy and the right technology, airlines can elevate their financial and service management programs efficiently. Wipro works with the airline industry to balance great experience for travellers and profitability for businesses. We use emerging technologies to streamline processes and drive operational efficiencies throughout the organization and the customer journey, from end to end. Our wide range of solutions in airline services – from revenue and cargo accounting, audit and customer services, to finance and human resources – improve scalability, sustainability, and operability. We offer fully- and partially-managed business process outsourcing, supported by our range of business processing levers, service delivery expertise, technology partnerships, and highly trained teams of airline-savvy revenue accountants. Our outsourcing solutions strengthen revenue assurance and integrity for airlines, as well as operational support functions to improve decision-making. Revenue-accounting servicesAudit servicesCrew managementBaggage claim and support We offer fully- and partially-managed business process outsourcing, supported by our range of business processing levers, service delivery expertise, technology partnerships, and highly trained teams of airline-savvy revenue accountants. Our outsourcing solutions strengthen revenue assurance and integrity for airlines, as well as operational support functions to improve decision-making. Through omnichannel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experiences. We offer more than 25,000 digital resources (from baggage claim and cargo status, to managing loyalty miles and flight itineraries) to provide state-of-art care for travel and hospitality clients across the globe. Customer-interaction servicesTechnical helpdeskChargeback and refundsLoyalty-program management Through omnichannel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experiences. We offer more than 25,000 digital resources (from baggage claim and cargo status, to managing loyalty miles and flight itineraries) to provide state-of-art care for travel and hospitality clients across the globe. Wipro's finance and accounting (F&A), HR, and contract management services minimize costs, improve compliance, and increase business agility. Our advanced service model provides real-time

access to operational performance data, and insights for how to improve back-office F&A, HR, and procurement functions. We stay up to date with legislation changes so our customers stay compliant. Finance & accounting servicesHuman resource organization/payroll servicesContract management Wipro's finance and accounting (F&A), HR, and contract management services minimize costs, improve compliance, and increase business agility. Our advanced service model provides real-time access to operational performance data, and insights for how to improve back-office F&A, HR, and procurement functions. We stay up to date with legislation changes so our customers stay compliant. A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated Trust and Safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. Trust & safety operations Social media & marketing managementAnalytics & reporting A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated Trust and Safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. Leveraging augmented business value, our team delivered financial and operational benefits as well as remarkable customer experience over nearly two decades. By leveraging advanced solutions and a goal to excel, this airline experienced substantial business value increases, cost reductions, and improved customer satisfaction scores. A partner for more than twelve years, Wipro helped Asia-Pacific's leading passenger and cargo airline modernize operations to enhance organizational efficiency and customer experience worldwide.
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Travel Management Companies

----- Arcticle source ----- https://www.wipro.com/business-process/travel-management-companies/ ----- What We Do Customer Operations Shared Services Trust Ops, Social Media Analytics, and Reporting Services Our Success Stories Form Title Contact Wipro Please fill the required details to access the content Travel Management Companies The hospitality industry is undergoing significant changes, sparked by multi-fold changes in decision-making and buying-power worldwide. Customers want personalized experiences and segmented offerings. Demand for sustainability, automation, and efficiency are on the rise. To keep up with these trends, travel management companies need digital solutions powered by a range of smart technologies that can optimize travel management services and customer experiences simultaneously. Personalization is a great way to gain and retain customers. People want unique experiences, tailored to or designed by them. Which is why more and more travel management companies are turning to technologies that enhance user experience while reducing operating costs. This trend is likely to continue, with solutions

blending human interaction and advanced technologies to better serve consumers and businesses simultaneously. Wipro provides integrated digital solutions to meet the evolving needs of the hospitality industry – from customer interaction services to segmented marketing for demand generation, revenue and inventory management to data analytics, brand reputation to human resources. Using our innovative delivery model and best-in-class execution, we help you strategize and achieve sustainable growth. Through omnichannel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experiences. We offer more than 25,000 digital resources (from baggage claim and cargo status, to managing loyalty miles and flight itineraries) to provide state-of-art care for travel and hospitality clients across the globe. Customer-interaction servicesTechnical helpdeskChargeback and refundsLoyalty-program management Through omnichannel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experiences. We offer more than 25,000 digital resources (from baggage claim and cargo status, to managing loyalty miles and flight itineraries) to provide state-of-art care for travel and hospitality clients across the globe. Wipro's finance and accounting (F&A), HR, and contract management services minimize costs, improve compliance, and increase business agility. Our advanced service model provides real-time access to operational performance data, and insights for how to improve back-office F&A, HR, and procurement functions. We stay up to date with legislation changes so our customers stay compliant. Finance & accounting servicesHuman resource organization/payroll servicesContract management Wipro's finance and accounting (F&A), HR, and contract management services minimize costs, improve compliance, and increase business agility. Our advanced service model provides real-time access to operational performance data, and insights for how to improve back-office F&A, HR, and procurement functions. We stay up to date with legislation changes so our customers stay compliant. A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated Trust and Safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. Trust & safety operations Social media & marketing managementAnalytics & reporting A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated Trust and Safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. Extensive migration with zero disruption achieved with majority resource rebadging for a global GDS and tech company in the travel and tourism space

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Hospitality and Leisure Services

----- Arcticle source ----- https://www.wipro.com/business-process/hospitality-and-leisure-services/ ----- What We Do Hospitality Revenue Management Customer Operations Shared Services Trust Ops, Social Media Analytics, and Reporting Services Contact Wipro Please fill the required details to access the content Hospitality and Leisure Services Globalization, the changing needs of travellers, operational costs, sustainability: The leisure and hospitality services industry faces several big challenges today. Outpacing competitors is no longer enough. Businesses need to adapt with the times – then push even further, providing increasingly personalized, seamless customer experiences. Technology is driving an evolution in travel and tourism businesses, as well as in leisure and hospitality services. People are travelling more and going further. They want more destinations to choose from, and a wide range of personalized services. As they travel, they expect connectivity and reliable customer service. With deep roots in technology and a strong client base in the travel industry – including renowned airports, six of the top twenty airlines, a UK-based travel technology company, two of the world's leading leisure travel groups – Wipro is uniquely positioned to help leisure and hospitality services businesses elevate their operations to better meet the needs of today's travellers. We provide out-of-box client-support solutions tailored to the travel industry, such as hospitality revenue management, so organizations can expedite their digital transformations without interrupting service. Drawing from our extensive experience in the travel and customer service domains, we optimize processes to reduce costs, improve customer satisfaction, and strengthen core business operations. Our experience with several hotel chains and independent hotels has shown that remote revenue management is as successful and efficient as having your own revenue manager on site. We guarantee that your outsourced revenue management will always be handled by experts with demonstrated success in the various markets – no exceptions Inventory distributionCompetitor-rate analysisRevenue managementContent, inventory & price-management tool Our experience with several hotel chains and independent hotels has shown that remote revenue management is as successful and efficient as having your own revenue manager on site. We guarantee that your outsourced revenue management will always be handled by experts with demonstrated success in the various markets – no exceptions Through omnichannel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experiences. We offer more than 25,000 digital resources (from baggage claim and cargo status, to managing loyalty miles and flight itineraries) to provide state-of-art care for travel and hospitality clients across the globe. Customer-interaction servicesTechnical helpdeskChargeback and refundsLoyalty-program management Through omnichannel solutions for B2B and B2C customers, Wipro orchestrates voice, chat, emails, web, and social media to provide consistent customer experiences. We offer more than 25,000 digital resources (from baggage claim and cargo status, to managing loyalty miles and flight itineraries) to provide state-of-art care for travel and hospitality

clients across the globe. Wipro's finance and accounting (F&A), HR, and contract management services minimize costs, improve compliance, and increase business agility. Our advanced service model provides real-time access to operational performance data, and insights for how to improve back-office F&A, HR, and procurement functions. We stay up to date with legislation changes so our customers stay compliant. Finance & accounting servicesHuman resource organization/payroll servicesContract management Wipro's finance and accounting (F&A), HR, and contract management services minimize costs, improve compliance, and increase business agility. Our advanced service model provides real-time access to operational performance data, and insights for how to improve back-office F&A, HR, and procurement functions. We stay up to date with legislation changes so our customers stay compliant. A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated Trust and Safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. Trust & safety operations Social media & marketing managementAnalytics & reporting A business's online reputation is important. Our data-driven social media strategies span platforms to strengthen relationships with new and existing customers. They also boost productivity to improve the bottom line. Our dedicated Trust and Safety team, consisting of fraud experts and backed by deep industry knowledge, defends the digital security of your users, decreasing user churn and building trust in your brand. ====================== ----- Arcticle source ----- https://www.wipro.com/business-process/elevating-employee-experience-transforming-hr-to-create-business-impact/ ----- Contact Wipro Please fill the required details to access the content Elevating Employee experience: Transforming HR to create business impact APAC organizations believe that an empowered HR function is essential for a healthy and resilient business. An increasing number of HR organizations are planning to increase spending on HR development and enhancing capabilities, particularly around analytics, digital-savviness, and change facilitation. These organizations are invested in transforming their HR function by looking beyond traditional priorities (administrative support, cutting costs) and aligning their strategies with larger organizational goals and the needs of their workforce. In this age of digitalization, HR is expected to know how to use technology to elevate employee experience. For a competitive edge in high-demand talent markets, HR professionals are urged to upskill, reskill, and work cohesively with business leaders to achieve a common vision of success. Download our HR transformation playbook to learn how to elevate your HR function and prepare your organization for the future of work. The Wipro HR Services Experience Elevating HR's role in strategic workforce planning With more organizations prioritizing user experience and analytics, the role of shared services in talent management is growing. In the era of cloud and frequent technology upgrades, we provide a seamless omni-channel experience across all touchpoints to support your transformation goals. Transforming HR organizations: through technology, for people Through advanced human-resources technology, we streamline your HR practices to create greater efficiencies. Our AI-powered platforms and self-service apps can quickly automate many manual, routine administrative

tasks, and enable you to redesign your HR strategies with focus on strategic business, talent agendas, and driving HR development. Future-proofing HR for new workforce expectations We support your entire digital transformation. As our experts deploy effective change-management strategies and suggest process modifications to suit your existing and future HR needs, we'll help you keep your business running and access the full benefits of the future of work. Looking to make your HR function future-ready and competitive? Our HR transformation playbook can help your HR organization optimize HR processes, drive HR development, and prepare for new ways of working beyond the pandemic. Download your free copy now! ====================== ----- Arcticle source ----- https://www.wipro.com/business-process/reinvent-hr-to-thrive-in-a-new-age-digital-economy/ ----- Contact Wipro Please fill the required details to access the content Reinvent HR to Thrive in a New-Age Digital Economy Today, HR innovation is a key business enabler. Organizations are re-imagining human resources, outsourcing HR services and adopting cutting-edge technologies to increase efficiency, capabilities, and employee support. For organizations in the Middle East to access the full benefits of these HR transformations, leaders must look beyond administrative tasks to more strategic roles. This new focus will enable HR to shape the organization's digital capabilities (people, processes, technologies) and fill any gaps between current and future competencies. Download our HR transformation playbook to learn how to elevate your HR function and prepare your organization for the future of work. The Wipro HR Services Experience Building an inclusive shared-services setup With more organizations prioritizing user experience and analytics, the role of shared services in talent management is growing. In the era of cloud and constant technology upgrades, we provide a seamless omni-channel experience across all touchpoints to support your transformation goals. Implementing digitally driven HR innovations at scale With the growth of a digitally inclined workforce, we substantially improve your employee engagement levels to drive a cultural change in your organization. HR innovations and 'out-of-the-box' thinking comes natural to employees as enterprises pivot to digital enablers. Through advanced human-capital management software and automation platforms, we can streamline your HR practices to create greater efficiencies. This frees you from administrative legwork and enables you to redesign your HR strategies focused on the strategic business and talent agenda. Empowering HR for a dynamic, talent-led market Moving beyond performing transactional activities, we help your HR to lead the digital transformation journey of the organization. We help you manage the talent lifecycle in a digital environment, from acquisition to development and retention. Looking to shape the future of work for your modern workforce? Our HR transformation playbook, The Future of Work Reimagined Through Digital HR Transformation, shows you how to strategize your organization's digital transformation journey.   Download your free copy. ======================

Automation as a Service

Our Success Stories Form Title Form Title Form Title What We Think Form Title Form Title What We Do Contact Wipro Please fill the required details to access the content Automation as a Service Accelerating enterprise scale intelligent automation. An innovative, tech-agnostic approach to driving successful Intelligent Automation deployments Fragmentation, siloes, and a lack of standardization lead to more frustration than automation. Wipro solves this with an innovative approach that: Leverage our deep experience in accelerating automation for 35+ global clients The client achieved an efficiency gain of over 45% along with zero processing error through Wipro's Automation Platform as-a- Service (APaaS). 53 bots were deployed to automate twenty processes, saving more than 7000 hours. The manufacturing company brought down average cost per FTE (Full-time Equivalent) and achieved an internal target of USD 100 million in savings using Wipro's Global Business Services delivery model Consolidation and transformation of financial operations achieved by the client, in addition to 100 percent process compliance by leveraging smart automation and analytics At a time when the automation industry is on the rise, how can organizations evaluate the best vendors? Find out how to combine the powers of rule based automation and knowledge based artificial intelligence to achieve digital transformation Enable Digital Operations with Wipro BaseNXT Platform Co-create the future.
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Wipro's Enterprise Operations Transformation Services for Life Sciences Industry

What We Think Form Title Contact Wipro Please fill the required details to access the content Wipro's Enterprise Operations Transformation Services for Life Sciences Industry Establishing a compliant Intelligent Automation hub for Life Sciences Wipro helps organizations reimagine, prioritize, and respond to digital disruption through its Enterprise Operations Transformation (EOT) framework. Wipro EOT leverages advanced technologies to act as an enabler in the Life Sciences Industry and deliver revolutionary solutions. These offerings span across Technical and Lab Research, Clinical Developments, Patient Safety, Regulatory Affairs, Manufacturing, Supply Chain, Sales & Marketing, and other support function areas. Wipro EOT utilizes multiple transformation accelerators. These comprise Process Engineering, Automation, Artificial Intelligence, and Analytics, for industry use cases such as Pharmacovigilance, Clinical Research Analytics, Scientific Research, Complaints Management, Patient

Helpdesk Transformation, Clinical Trial Operations, and Supply Chain Management. Wipro Enterprise Operations Transformation Services for Life Sciences Industry helps clients across the globe transform their services and operations. Automate complaints management operations for better control, compliance and efficiency with Wipro's automation solutions Talosafe reduces the time for case intake, validation and entire case processing by 45% operational saving, ensuring clinical and compliance corrections of the cases Pharmacovigilance is a patient safety program run by all pharmaceuticals and medical devices organizations.
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Contract Management Services

----- Arcticle source ----- https://www.wipro.com/business-process/contract-management-services/ ----- Contact Wipro Please fill the required details to access the content Contract Management Services AI-led solutions for enhanced efficiency and compliance Wipro's smart contract management solution combines contract management expertise, multi-lingual, and AI/ML (artificial intelligence/machine learning) capabilities to deliver best-in-class services. We help organizations digitize, automate, and transform various aspects of Contract Lifecycle Management (CLM), utilizing optimum AI/ML solutions to achieve operational as well as financial efficiencies. Our team of contracting experts and consultants, certified in CLM implementation, help bridge the gap between technology teams and the legal function. Our capabilities in smart contract management include:
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Intellectual Property (IP) Management Services

----- Arcticle source ----- https://www.wipro.com/business-process/intellectual-property-ip-management-services/ ----- Contact Wipro Please fill the required details to access the content Intellectual Property (IP) Management Services Assisting corporates and IP law firms to optimize IP value. Wipro's IP management services help clients build a strong IP portfolio, define long-term R&D strategies, manage the patent portfolio, and secure new revenue streams like patent monetization, and licensing. Our IP legal and technical expert team acts as an extension of the client's IP team. They manage IP activities across geographies while maintaining strict adherence to statutory timelines. We have helped clients win big patent licensing deals, and substantially reduce their patent portfolio costs, by selectively renewing worthy patents. Our engagement models focus on supporting IP attorneys with technical and paralegal assistance, supporting the patenting and monetization activities from the front. This helps IP departments optimize value, as well as the costs of IP activities. ======================

Media Monitoring-as-a-Service

----- Arcticle source ----- https://www.wipro.com/business-process/media-monitoring-as-a-service/ ----- Contact Wipro Please fill the required details to access the content Media Monitoring-as-a-Service An insight driven and digital led approach to transform your media monitoring operations The media monitoring services space is facing a host of challenges due to the widespread use of social media. While there are several paid media avenues to market a brand, it is the newly-minted earned media space that is brimming with tweets, posts, and articles across channels and languages. Organizations need to monitor, analyze, and take action on these channels on priority. In addition, the multiplicity of operations, when different business units, processes, technologies, and people work in silos, creates a need to unify them. Effective media monitoring services are essential to gain media intelligence as well as to demonstrate the ROI of the organization's public relations and social media programs. Wipro's Media Monitoring-as-a-Service enables enterprises to track customer sentiment analysis, reduce operational costs, and transform business processes. We help track a brand's performance across media channels, while understanding competitor intelligence and market trends. We provide solutions that are tailored to the organization's objectives using a multi-layered technology solution that comprises mature machine learning algorithms and a global network of content and media sources. Our transformation-driven solution offers: =====================

Health Solutions

----- Arcticle source ----- https://www.wipro.com/business-process/health-solutions/ ----- Our Solutions What We Think Form Title Form Title Form Title Contact Wipro Please fill the required details to access the content Health Solutions Helping you thrive at work With deep industry experience and expertise in benefits administration, we enable employee experience through technology solutions to meet your organization's immediate needs and future goals. We help you manage solutions so you can focus on your core business functions. Our range of benefits administration services include: High-performance HR operations to support your workforce and grow your business Enhance your hire-to-retire lifecycle with sharper insights and powerful digital infrastructure. Future forward Reimagine people experiences Despite the long-standing history of private pension plans, superannuation was introduced to Australians over 20 years ago to help them support their retirement in a financially viable way. Fast forward to 2020; it is now a A$3T business. Over the last two decades, superannuation has become complex, highly regulated, and vulnerable to scandals. As the spread and severity of COVID-19 continues to grow, the guardian of employee welfare—Human Resources—is helping leaders and businesses to ensure consistent people practices and wellbeing. 64% of employees believe that diversity and inclusion make up a strong, decisive factor in accepting a job offer. =====================

Wealth Solutions

----- Arcticle source ----- https://www.wipro.com/business-process/wealth-solutions/ ----- Our Solutions What We Think Form Title Form Title Form Title Contact Wipro Please fill the required details to access the content Wealth Solutions Future forward As a global wealth solutions service provider, we can help you manage a rewarding wealth program- one that is aligned with your employees' long-term retirement goals. We enable you to provide best-in-class wealth administration services that boost your employees' incomes and greater support with their investment strategies. Our expertise in compliance, calculations and accuracy, communications, risk management, and customer support helps you focus on your core business. Your employees want a rewarding future. With our range of wealth administration services, you can help them achieve it: Defined benefits administration Defined contributions administration Superannuation administration High-performance HR operations to support your workforce and grow your business Enhance your hire-to-retire lifecycle with sharper insights and powerful digital infrastructure. Helping you thrive at work Reimagine people experiences Despite the long-standing history of private pension plans, superannuation was introduced to Australians over 20 years ago to help them support their retirement in a financially viable way. Fast forward to 2020; it is now a A$3T business. Over the last two decades, superannuation has become complex, highly regulated, and vulnerable to scandals. As the spread and severity of COVID-19 continues to grow, the guardian of employee welfare—Human Resources—is helping leaders and businesses to ensure consistent people practices and wellbeing. 64% of employees believe that diversity and inclusion make up a strong, decisive factor in accepting a job offer. =====================

Customer Care

----- Arcticle source ----- https://www.wipro.com/business-process/customer-care/ ----- Our Solutions What We Think Form Title Form Title Form Title Contact Wipro Please fill the required details to access the content Customer Care Reimagine people experiences Customer experience mirrors employee experience. Both are vital to the health and success of your business. Wipro HR Services addresses employee and customer service simultaneously by reimagining end to end people experiences. Backed by a team of client specialists, we manage multi-step service deliveries through an integrated network of contact centers. Our customer care experts manage millions of interactions globally, doubling as consultants to help employees and their families navigate benefits, payroll, leave, and attendance matters. Our suite of world-class solutions includes: High-performance HR operations to support your workforce and grow your business Enhance your hire-to-retire lifecycle with sharper insights and powerful digital infrastructure. Helping you thrive at work Future forward Despite the long-standing history of private pension plans, superannuation was introduced to Australians over 20 years ago to help them support their

retirement in a financially viable way. Fast forward to 2020; it is now a A$3T business. Over the last two decades, superannuation has become complex, highly regulated, and vulnerable to scandals. As the spread and severity of COVID-19 continues to grow, the guardian of employee welfare—Human Resources—is helping leaders and businesses to ensure consistent people practices and wellbeing. 64% of employees believe that diversity and inclusion make up a strong, decisive factor in accepting a job offer.
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Data Management and Transformation Services

----- Arcticle source ----- https://www.wipro.com/business-process/data-management-and-transformation-services/ ----- Contact Wipro Please fill the required details to access the content Data Management and Transformation Services Control It. Store It. Access It. Manage It – Effectively. Market insights are leveraged to build the rationale for critical business decisions, and these insights' reliability is dependent on accuracy and time relevancy of the data. Managing accurate, relevant, and large data is crucial for decision-making. If not managed conscientiously, it can be disastrous to the growing organization. Wipro helps clients focus on their core business while we manage their end-to-end data processes – including data collection, data storing, data organizing, data protecting, data verifying, data processing, data managing – and making data accessible when required. Our Offerings =====================

Reporting-as-a-Service

----- Arcticle source ----- https://www.wipro.com/business-process/reporting-as-a-service/ ----- Contact Wipro Please fill the required details to access the content Reporting-as-a-Service Design the Moment of Truth Business reports are essential and invaluable to all enterprises – big or small –as it provides overall health of the enterprise to the stakeholders. Reporting as a Service (RaaS) builds, manages, and monitors business data and business intelligence, providing standard as well as ad hoc near real-time reports and alerts. The service consolidates and centralizes data from multiple sources over a cloud-based platform that results in faster decision-making. Our clients report reduction in data management cost by as much as 30%, and a cycle-time reduction of 60%. Wipro helps business leaders focus on their core business while providing periodic reports with actionable insights through a Centre of Excellence (CoE) across the enterprise –– by function, business unit, region, etc. –– to save cost, make faster decisions, and to design the moment of truth. Our Offerings:
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Insights as a Service

----- Arcticle source ----- https://www.wipro.com/business-process/insights-as-a-service/ ----- Contact Wipro Please fill the required details to access the content Insights as a Service Better Insights, Better Outcomes Markets and your competition are moving rapidly, and business intelligence is morphing overnight. Your yesterday's tool is obsolete, and resources need upgrade on a regular basis. In this dynamic environment, you need quick and timely access to valuable insights and the action plans required to achieve your goals. Wipro will help you focus on your core business while we cater to your analytics needs. We use analytics to build a portfolio of capabilities that bring business processes in control to address a wider array of problems more effectively, and to increase decision-making maturity. Our Offerings =====================

Research as a Service

----- Arcticle source ----- https://www.wipro.com/business-process/research-as-a-service/ ----- Contact Wipro Please fill the required details to access the content Research as a Service Access the Latest and the Most Relevant, the Cost-Effective Way Every organization has to make numerous decisions everyday along different themes for multiple departments. It could be about understanding regulatory compliance for the Risk Management division or about figuring out the next big wave in logistics technology for the Supply Chain division or identifying new potential targets and their valuation for the Merger and Acquisition division. To stay competitive, organizations need to stay agile in their decision-making. Research being a non-revenue generating function, organizations look for avenues to minimize cost and maximize impact. Engaging with a third-party provider enables the organization to focus on client engagement and other revenue generating activities. Wipro research offers customized services in Business Research and Financial Research domain to various clients across multiple verticals. Our diverse team of 850+ resources spans the globe and consists of experts with more than 10 years of experience. With a multilingual global team, Wipro supports banks, financial institutions, and other firms with an end-to-end research solution. Our Offerings =====================

Fraud Operations Management

----- Arcticle source ----- https://www.wipro.com/business-process/fraud-operations-management/ ----- Contact Wipro Please fill the required details to access the content Fraud Operations Management Make Your Digital Transactions More Secure The world is moving at a great pace toward adopting online wallets and virtual cards as the preferred mode of payment. Customers expect a seamless and safe experience while using online modes of payment for services and goods. Privacy and protection against misuse of customer payment instrument data is a pertinent issue for any company that

plans to offer world-class digital ecommerce experience to their customers. Another major shift in consumer space is the introduction of loyalty programs. Loyalty programs allow companies to provide personalized offers by collecting individual consumer data. This customer information has to stored safe and proactively monitored to avoid any misuse of data and save brand reputation. Wipro's Fraud Operations Management Services aims to help organizations implement robust systems and processes to protect their reputation from any potential fraud incidents. We offer end-to-end fraud management services from fraud prevention, fraud monitoring, fraud detection, fraud investigation to fraud recovery. Our Offerings =====================

Project Management as a Service

----- Arcticle source ----- https://www.wipro.com/business-process/project-management-as-a-service/ ----- Contact Wipro Please fill the required details to access the content Project Management as a Service A Comprehensive Offering Led by Experience and Expertise Organizations globally are looking to outsource project management and program management to realize better ROI. Wipro's Program Leadership and PMO advisory offers two decades of maturity and experience, consisting of 500+ experienced consultants, industry accredited program leaders, and a proven track record across industry domains. We offer portfolio management, benefit management, change management, financial services management, resources management, RAID management, reporting, assurance, communications, and many more. Our offerings include the right set of talent, agile governance principles, integrated frameworks and tools, and certified infrastructure that cater to enterprise needs. Our Offerings =====================

Digital Content Services

----- Arcticle source ----- https://www.wipro.com/business-process/digital-content-services/ ----- Our Success Stories Form Title Form Title Form Title Form Title Our Success Stories What We Think Form Title Form Title Form Title Our Solutions Contact Wipro Please fill the required details to access the content Digital Content Services Content must add value to the user's life. That said, content must work for your business. Spanning across industries, domains, intent, and purpose, digital content creates brands and credibility, defines user experiences, and enables enterprises to establish customer trust and enhance their user journey. Our digital content service portfolio is spread across this diverse spectrum, enabling our customers to reap maximum value from the content. The focus is on understanding the digital content landscape of the customers and specific needs from the content, and then delivering high quality services that help customers manage their brand value better. For years, we have been a partner of choice for business publication support in tech, web, and end user publication. Our AR/VR enabled content solutions have been particularly appreciated by our customers. Our foray into document digitization and

content moderation has been recognized by our customers for its innovative approach. With novelty being the pulse of our organization, we are evolving with every passing day. Identifying inconsistent patterns across vendor formats for a multinational technology giant that designs, develops... A global Q&A and content platform reduces 60% of quality check effort. A global semiconductor technology giant, in order to provide support for its content requirements across geographies and business units... Delivering High Quality Technical and Training Content for Telecom Client's Product Suites Facilitated users to adapt to a new platform for medical trials by developing detailed SOPs, work instructions, and translatable training materials. Wipro's Content Management System led to effective consolidation and curation of over 3000 documents.... Wipro's team of content specialists takes complete ownership of the client's content lifecycle Today, content is easily accessible across multiple platforms. LiDAR, Aerial, and Satellite Image technologies have tremendously helped to capture field data to enable High Definition 2D and 3D maps creation for various uses in mining, agriculture, engineering construction & infrastructure, insurance, urban/smart city solutions, and oil & gas upstream & midstream areas. Businesses have started putting customers and their experiences The need of the hour: a growing demand for user centric documentation. Leverage technology to fuel your content – get your end users the best content experience they can get. Managing trust and safety, and ensuring customer credibility through appropriate content. Ensuring your content is ready for digital transformation. End to end map and navigation data operations.
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End User Technical Documentation

----- Arcticle source ----- https://www.wipro.com/business-process/end-user-technical-documentation/ ----- Contact Wipro Please fill the required details to access the content End User Technical Documentation The need of the hour: a growing demand for user-centric documentation. With the changing trends in the IT landscape, the creation and consumption of technical documentation and business content is changing continuously to meet consumer needs. 'Content' is the basic building block of all communication the atomic particle of all digital marketing, and how we translate content into vital, usable information for the end-user is what sets us apart. Our team at Wipro TechPubs is strongly positioned with content solutions that cater to these specific needs. Our content offerings include: With a decade long relationship with several major customers across the globe, Wipro Technical Publications is the right content partner for the following reasons: Partner with us to find out how we can help with your technical documentation and business content needs to enhance your brand and end-user experience. =====================

AR/VR and Cognitive Content

----- Arcticle source ----- https://www.wipro.com/business-process/ar-vr-and-cognitive-content/ ----- Contact Wipro Please fill the required details to access the content AR/VR and Cognitive Content Leverage technology to fuel your content – get your end-users the best content experience they can get. Virtual reality (VR) and Augmented reality (AR) - the fuel that is driving the technology world today along with AI and Automation, have redefined content strategies and changed the way organizations publish content. Product, process, and more importantly, training content, have all been leveraging AR/VR services to deliver a more contextual and visual experience to end-users. AR/VR-driven content gives users a touch feel experience and allows them to understand and learn better. Today, AR/VR application spans across industries and enterprises, in delivering a better user experience of content. Wipro offers various solutions across industries in the space of AR/VR with expertise in computer vision, machine learning, deep learning, and 3D content authoring. We help create rich, Immersive, and Interactive user experiences through content that is triggered by AR. Personalized content is tailored to a user's particular needs and customized to specific user roles. The interactive experiences allow users to truly connect with the published content. Wipro also offers a specialized solution that caters to AR-enabled training, especially for equipment and hardware/ products. This enables users to visualize the equipment or hardware, view it in 360-degree 3D animation, and understand how to use and troubleshoot it. The solution is highly configurable and can be tailored for any industry or purpose. Here is the value we bring to customers through our AR-based content offerings: =======================

Content Moderation

----- Arcticle source ----- https://www.wipro.com/business-process/content-moderation/ ----- Contact Wipro Please fill the required details to access the content Content Moderation Managing trust and safety, and ensuring customer credibility through appropriate content. Content has moved into the social space – user-generated content and collaborative community content has exploded, going a long way in creating a need for authentic and reliable information in users and consumers. In the process, 'content' also plays a huge role in defining the reputation and credibility of organizations, especially as it is the face of the organization. This has led to a rising need for content validation and moderation, to ensure that publicly available content upholds and maintains a customer's credibility and reputation. We ensure enterprise trust and safety by moderating user-generated content, ads, social pages, and communities in various forms (audio, video, image, and text), helping organizations manage content and brand reputation. We bring in the right resources in terms of people and tools to make this process effective and efficient, thus helping customers ensure trust and safety around their content. We also understand that the future of content moderation is going to be bionic – constantly evolving capabilities of AI/ML

platforms will be supplemented by human content moderation experts to handle and mitigate the risks of inappropriate content. Our solutions take cognizance of the type and nature of content, the challenges that a customer's reputation and brand face, and the need for content moderation – and accordingly bring in the right solution blend to meet their requirements. Our content moderation engagements have benefitted our customers in the following ways: =======================

Document Digitization

----- Arcticle source ----- https://www.wipro.com/business-process/document-digitization/ ----- Contact Wipro Please fill the required details to access the content Document Digitization Ensuring your content is ready for digital transformation. The digital age sees an increased need for converting data into digital formats. Enterprises that have, over the years, stored information in legacy formats are now being pushed to transform them to digital formats, in order to make them easier to search, access, and handle. We offer the following services under our document digitization portfolio: Scanning – Converting paper documents to digital formats (such as text, html, xml, pdf, doc, xls, giff, jpeg, tiff, and mdb, among others). Indexing - Indexing and tagging digital formats to make them searchable and accessible. There are numerous benefits of shifting to digitized documents, as digital documents and data are: =======================

Geo-Spatial Information Systems

----- Arcticle source ----- https://www.wipro.com/business-process/geo-spatial-information-systems/ ----- What We Think Form Title Form Title Contact Wipro Please fill the required details to access the content Geo-Spatial Information Systems A trusted leader in providing global geographic information maintenance and updation services Wipro is the service provider of choice for GIS asset maintenance, data labelling, mapping, and map digitization services Wipro has vast experience of 10 years as a trusted partner for global companies across varied spaces in GIS across more than 80 countries. We have successfully delivered over 15 engagements through more than 8,000 GIS experts across the world. We specialize in building grounds-up maps and covering different layers like lane navigation, drive coding, point of interest (POI), area of interest (AOI), addressing, street digitization & attribution, natural features (island & seas bodies), buildings, indoor maps, maps maintenance, and business data re-engineering. With a pool of over 200 quality and data management experts, Wipro has delivered:
  In addition, we possess significant expertise in managing GIS assets for key electricity, gas, water-sewage, and telecom players. Recently, we have embarked on the next set of GIS requirements on creating and planning on building shelf space (like micro/macro space design planning and execution, display SKU planning, demarcation of area, space planning as per customer movement, visualization of front and rear view of the store, etc.) through GIS tools and creating planograms (store preparation and need based strategies, product SKU identification through 3D images visualized on

RGIS, layout management, categorization of new display space, seasonal promotional area planning layout, etc.) for some of our retail customers. Our data annotation and labelling services are designed for some of the premier autonomous car manufacturers and have established a strong pipeline of talent in this area. End-to-end mapping and navigation expertise Wipro's geospatial services include span creation, support, and maintenance to provide map and data services to leading companies. These geospatial services are used for navigation apps, ride-hailing, last mile, autonomous cars, 3D analysis, utility asset management, urban studies, and location analytics. Our geospatial services provide data of the highest accuracy to our customers, enabling a faster go-to-market and product monetization through our offerings such as base mapping, country readiness, indoor mapping, AOI/POI mapping, street road addressing, lane navigation, hyper mapping, street view field operations, etc. With over 8,000 GIS associates engaged in our offshore delivery centers, we have delivered more than 25 million map editing hours to our global customers. Our GIS academy and Center of Excellence (CoE) are well equipped to provide quality skill set resources and best practices for operational excellence and high customer satisfaction. Our various engagements in this space have provided our customers with the following benefits: GIS asset maintenance of telecom/ electric/gas/water network assets Businesses constantly require capturing field changes accurately to improve their service efficiency. This includes spatial integration, approval management, field updates, updating internal asset databases for the telecom sector, electricity & gas, and water and sewage utility service companies. These utility companies often face voluminous day-to-day last mile connectivity changes with new connections added, some connections discontinued, constant tracking of service and repair requests, maintaining minimal damage and interruptions to services in case of unforeseen circumstances, which can be reduced significantly if detailed GIS asset tracking is maintained on regular basis. The following are the typical assets maintained under this service line: For more details on asset maintenance services, please click here. AI/ML based data labelling services AI/ML systems are ever-learning technologies, which largely work on a source database of multiple scenarios, based on which the system is able to intelligently analyze and take decisions for the future. This source database is a collection of millions of scenarios fed to the system in a well-labelled manner. This data labelling activity is technical in nature and usually requires human intervention to help the AI system learn better. New AI/ML based arenas such as OVM infotainment systems for major car manufacturers, auto speed limits, object & image labelling, street view field operations, autonomous cars driving, etc. are all based on data labelling services. Data labelling can be of various types such as 2D,3D, 4D labelling, fused labelling, scenario labelling, PBR labeling, etc. The key benefits for our customers through data labelling offering include: Please feel free to connect with us to know more about our GIS offerings. Utility network field changes across the country are voluminous and need to be updated Data is a key component in leveraging deep technologies to significantly improve their operations and technology-based decision making. Accurate data labelling is essential for organizations to reap the benefits and secure their investments. . Since the inception of Geospatial Information Systems (GIS) in the late 1960s, there has been a considerable shift in customer expectations and capabilities. =====================

Regulatory Services

----- Arcticle source ----- https://www.wipro.com/business-process/regulatory-services/ ----- Solutions Contact Wipro Please fill the required details to access the content Regulatory Services Fully Compliant Medical Devices, Everywhere You Do Business Regulations change from region to region. Stay compliant as you grow with a dedicated regulation intelligence team. Launching or sustaining a medical device or IVD (in vitro diagnostic) product can be a long and complicated process, even when regulatory requirements are known, because global regulations are constantly changing to ensure patient safety. To comply with medical device regulations, manufacturers need structured, well-managed approaches tailored to their product portfolios for each geography. Wipro has extensive knowledge of global medical device regulations and compliance obligations for medical device manufacturers (FDA, EU MDR, EU IVDR, MHRA, ANVISA, Health Canada, Pharmaceuticals and Medical Devices Agency, TGA, National Medical Products Administration, CDSCO etc.). Our dedicated intelligence teams are fluent in all relevant technical standards and guidelines (ISO, IEC, ANSI, NIST, ASTM, IEEE, IMDRF, FCC, CLSI), and continuously monitor intelligence to ensure we remain up to date on changes across countries. Our regulatory consulting services accelerate time to market with strategic launches that avoid unnecessary penalties for non-compliance. Design history file, technical file, design dossier Enhanced customer experience for connected, complex and innovative devices 360-degree view for insights Your Trusted Partner in Enhancing Patient Safety Through Transformation and Compliance Assuring Quality Beyond Compliance Impactful Medical Writing, Editing and Publishing from medical professionals Global Compliance and Brand Equity for Medical Devices Strengthening the Integrity and Reliability of Medical Operations Helping Medical Device Manufacturers Adapt and Thrive
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Quality Services

----- Arcticle source ----- https://www.wipro.com/business-process/quality-services/ ----- Solutions Contact Wipro Please fill the required details to access the content Quality Services Assuring Quality Beyond Compliance From development to customer satisfaction, achieve a higher standard for your medical devices with Wipro quality services. Wipro is the preferred service provider of the world's leading medical device and IVD (in vitro diagnostic) device companies. With more than 20 years of experience as a trusted medical device service provider, and ISO 13485 certified QMS, our team of industry experts is fully equipped to address the unique needs of any organization. We offer a range of services to ensure quality at any stage of your operations, from articulating your quality standards and conducting assessments, to managing administrative tasks and providing audit support. Enhanced customer experience for connected, complex and innovative devices 360-degree view for insights Your Trusted Partner in Enhancing

Patient Safety Through Transformation and Compliance Fully Compliant Medical Devices, Everywhere You Do Business Impactful Medical Writing, Editing and Publishing from medical professionals Global Compliance and Brand Equity for Medical Devices Strengthening the Integrity and Reliability of Medical Operations Helping Medical Device Manufacturers Adapt and Thrive =====================

Medical & Scientific Writing

----- Arcticle source ----- https://www.wipro.com/business-process/medical-scientific-writing/ ----- Solutions Contact Wipro Please fill the required details to access the content Medical & Scientific Writing Impactful Medical Writing, Editing and Publishing from medical professionals From research and studies to reports and journal submissions, submit stronger, more successful communications with a team of experts. Wipro offers best-in-class medical and scientific writing services, including CER and PER writing, literature search, report preparation, and manuscript submission. Our global team of medical writers possess a deep knowledge of various regulations, standards, and guidelines (FDA, EU MDR, EU IVDR, MED. Dev., ISO, CLSI), and is fluent in a range of therapeutic areas. Our writers specialize in interpreting, organizing, and presenting clinical data in a clear and professional manner that is compliant with and well-accepted by global regulatory entities. Wipro's medical and scientific writers can help you prepare high-quality reports and documents for regulatory requirements, submission to peer-reviewed medical journals, and effective marketing communications. Scientific validity reports (SVR), Analytic performance reports (APR), Clinical performance reports (CPR) Enhanced customer experience for connected, complex and innovative devices 360-degree view for insights Your Trusted Partner in Enhancing Patient Safety Through Transformation and Compliance Fully Compliant Medical Devices, Everywhere You Do Business Assuring Quality Beyond Compliance Global Compliance and Brand Equity for Medical Devices Strengthening the Integrity and Reliability of Medical Operations Helping Medical Device Manufacturers Adapt and Thrive =====================

Artwork and Labeling Services

----- Arcticle source ----- https://www.wipro.com/business-process/artwork-and-labeling-services/ ----- Solutions Contact Wipro Please fill the required details to access the content Artwork and Labeling Services Global Compliance and Brand Equity for Medical Devices Showcase your brand and your regulatory compliance with clear, effective labeling. Proper labeling is critical for medical device manufacturers, especially in the global market. To ensure regulatory compliance, patient safety, even brand equity, organizations must be sure all labeling documentation complies with current product standards for each country distributing their devices — which can be challenging in an ever-changing regulatory environment. Wipro has a deep understanding of the global medical devices market, demonstrated expertise in regulatory services, and dedicated intelligence teams who

continuously monitor changes in regulations worldwide to ensure we remain up to date. Working closely with regulatory teams, our comprehensive labeling and artwork services handle everything from assessing, updating, reviewing, tracking and maintaining label changes to be sure all our clients' products comply with global and regional regulations. Enhanced customer experience for connected, complex and innovative devices 360-degree view for insights Your Trusted Partner in Enhancing Patient Safety Through Transformation and Compliance Fully Compliant Medical Devices, Everywhere You Do Business Assuring Quality Beyond Compliance Impactful Medical Writing, Editing and Publishing from medical professionals Strengthening the Integrity and Reliability of Medical Operations Helping Medical Device Manufacturers Adapt and Thrive

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Medical Affairs

----- Arcticle source ----- https://www.wipro.com/business-process/medical-affairs/ ----- Solutions Contact Wipro Please fill the required details to access the content Medical Affairs Strengthening the Integrity and Reliability of Medical Operations From marketing and field support to training and customer service, enhance your business performance with dedicated teams of medical affairs experts. Wipro's global team of medical and technology experts has extensive experience in a range of medical affairs. For more than 20 years, we have helped clients deliver the highest quality medical services and information across various therapeutic areas — from marketing materials and regulatory submissions, to customer services, medical review and health education. As a leader in customer service technologies, we specialize in developing and enhancing patient relationships. Our 24/7 multichannel, multilingual contact centers enable us to better connect with patients and deliver personalized experiences across geographies. Enhanced customer experience for connected, complex and innovative devices 360-degree view for insights Your Trusted Partner in Enhancing Patient Safety Through Transformation and Compliance Fully Compliant Medical Devices, Everywhere You Do Business Assuring Quality Beyond Compliance Impactful Medical Writing, Editing and Publishing from medical professionals Global Compliance and Brand Equity for Medical Devices Helping Medical Device Manufacturers Adapt and Thrive

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Change Management

----- Arcticle source ----- https://www.wipro.com/business-process/change-management/ ----- Solutions Contact Wipro Please fill the required details to access the content Change Management Helping Medical Device Manufacturers Adapt and Thrive Manage change and drive innovation. Equip your business with the technologies, partners, and expert guidance to navigate uncertainty and thrive. New regulations, technological advancements, mergers and acquisitions: Change is constant in the medical device industry, and it can cost a lot of time and resources. Switching

devices or processes typically involves modifications across various types of records — design control records; device master records (DMRs); production, validation, and regulatory documents. Document-review meetings are time-consuming, involving cross-functional team members from multiple international facilities and business divisions. Wipro mitigates these challenges by connecting manufacturers with a vast network of experts and services to help them keep pace with change. Our teams review documents, evaluate systems and processes, to ensure clients are up to date, compliant, and as efficient as possible. With continuous support and guidance, we shall help your business navigate the changes common in the industry today. Enhanced customer experience for connected, complex and innovative devices 360-degree view for insights Your Trusted Partner in Enhancing Patient Safety Through Transformation and Compliance Fully Compliant Medical Devices, Everywhere You Do Business Assuring Quality Beyond Compliance Impactful Medical Writing, Editing and Publishing from medical professionals Global Compliance and Brand Equity for Medical Devices Strengthening the Integrity and Reliability of Medical Operations ======================

Wipro EOT's Digital Ops Advisory

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-eots-digital-ops-advisory/ ----- What We Think Form Title Form Title What We Think Solutions Contact Wipro Please fill the required details to access the content Wipro EOT's Digital Ops Advisory The Advisory that Gets You Assured Returns on Ops Transformation Wipro Enterprise Operations Transformation (EOT) Digital Ops Advisory is a client-centric process transformation consulting unit within Wipro that guarantees assured returns on ops transformation engagements through a data-driven approach powered by emotional, behavioral and enterprise data. We combine the expertise of relevant technologies and domain consultants to enable a process transformation roadmap while keeping the organization's overall objectives and client vertical as the guiding essence for our engagements. We focus on the following areas: If you are interested in learning how Wipro is helping our clients achieve their vision of accelerated process transformation journey, we should talk. One-stop shop for process discovery and transformation leveraging the power of Celonis process mining Blockchain as a concept was brought into scientific discourse as early as the 1990s, but the first implementation took close to 19 years when the first blockchain as the public ledger for transactions made bitcoin. Transformation is not NEW. The NEW is transforming with speed, agility, and creating value for stakeholders. Recent years have seen an emphasis on enterprise-building capabilities to respond with speed and agility but the missing piece has been the right approach to value definition, creation and realization for stakeholders. How can you enable an efficient transformation of the Financial Planning & Analysis function? Process Mining is Accelerating Digital Transformation Secured remote operations In an incessant journey of digitization, business processes create a wealth Wipro's Process Discovery & Transformation office helps organizations start or accelerate ======================

Reputation Management

----- Arcticle source ----- https://www.wipro.com/business-process/reputation-management/ ----- What We Do Contact Wipro Please fill the required details to access the content Reputation Management Transforming legal and compliance to realize efficiency and enhance experience As your legal and compliance services partners, Wipro provides digitally-engineered knowledge-based services across your business processes to improve compliance and drive business decisions. A team of legal knowledge engineers, risk managers and experts in design thinking, we are passionate about transforming legal and risk management. We develop strong working relations with our customers to transform the work environment and deliver unparalleled services. We specialize in legal management services including contracts management, corporate compliance, legal admin and analytics, intellectual property management, and litigation management. We leverage domain and technology skills, our in-house artificial intelligence-machine learning (AI-ML) tools, and techno-legal experts. The combination of our expertise with technology ensures that data and insights work harder for our customers, enabling them to manage their business, brand value and reputation efficiently. Our strong fraud management helps organizations tackle transaction fraud, loyalty frauds, identity theft, account compromise, and vendor payment frauds. The collective focus of our team is to enable process optimization by evaluating the existing operational model and implementing the to-be operating model, while incorporating industry-best practices. We help in transforming the legal technology landscape by incorporating automation, artificial intelligence, and analytics within various business functions. We leverage our experience of over 14 years in reputation management for ongoing support in contract management, Intellectual property management, litigation management, fraud management, and data privacy. Our focus and experience areas include: Contracts management, IP & litigation management, fraud, regulatory compliance, and risk. In addition, we have an effective onboarding and transition model to support new business models. Make Your Digital Transactions More Secure Transform legal operations to realize efficiency and enhance experience =====================

Wipro's Process Discovery & Transformation Office

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-process-discovery-transformation-office/ ----- Contact Wipro Please fill the required details to access the content Wipro's Process Discovery & Transformation Office Accelerating your process transformation journey Combining the power of digital discovery tools and Wipro process knowledge management tool to deliver discovery and transformation roll-out as a seamless continuum. Wipro's Process Discovery & Transformation office helps organizations start or accelerate their process transformation journey

by bringing together the power of Process Mining and Discovery tools with in-house Process Knowledge Management tool to chart a transformation roadmap. The Process Discovery & Transformation office combines the expertise of process consultants and leading platforms with certified data and mining engineers across domains to continuously identify processes and suggest the preferred transformation levers to unlock the latent efficiency of your organizational processes. Our process consultants, certified data and mining engineers have their expertise spread across various towers, which include Finance & Accounting, Supply Chain Management, Human Resources, Payer & Provider, and Banking & Financial Services. The process discovery & transformation office helps organizations: Wipro is helping our clients achieve their vision of an accelerated process transformation journey. Connect with us for details. =====================

Wipro Global Celonis Center

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-global-celonis-center/ ----- What We Think Form Title Form Title Contact Wipro Please fill the required details to access the content Wipro Global Celonis Center One-stop shop for process discovery and transformation leveraging the power of Celonis process mining In an incessant journey of digitization, business processes create a wealth of enormous data around the actual state of process. Wipro Global Celonis Center (GCC) helps generate value out of this available data to create a Digital Twin and a 360-view of process health. It also unlocks every transformation opportunity that results in process efficiency, transparency and enhanced employee experience. Unleash the power of Celonis, which highlights a transparent blueprint of your process and makes the business evolve continuously to deliver business insights and shift towards fact-based decision-making rather than perception-based decisions. Key Benefits Analyzing data from enterprise transactions to create comprehensive end-to-end process models can help in generating important insights on performance of business One-stop shop for process discovery and transformation leveraging the power of Celonis process mining Disruptions in the transportation and logistics sector are occurring faster than ever. The pandemic unleashed unparalleled supply chain disruption, geopolitical unrest continues to impact supply chains and global economic pressures, and rising inflation and interest rates are beginning to influence consumer behavior. =====================

Mitigate the Risks and Complexities of Financial Crime Compliance

----- Arcticle source ----- https://www.wipro.com/business-process/mitigate-the-risks-and-complexities-of-financial-crime-compliance/ ----- Contact Wipro Please fill the required details to access the content Mitigate the Risks and

Complexities of Financial Crime Compliance Financial Crime Compliance process is under tremendous pressure due to ongoing backlogs, new regulation requirements, and transformation of existing business models. As the regulations on financial crime compliance become increasingly stringent, organizations realize that they need to improve processes and operations to manage the complexities and risk of financial crime. Wipro has two decades of experience and expertise in the financial crime prevention and detection industry. We have seen consistent growth in our financial crime compliance (FCC) business and today, employ over 5,000 domain and consulting experts. We have digitization and automation solutions for enabling AI/ML and behavioral analytical transformation and platform partnerships which have delivered 30-40% cost savings over 3-5 years to our customers. Our ability to enable the confluence of operations, change and transformation consulting, and digitized solutions will help you quickly close any existing backlogs and transform to a volume-agnostic and efficient set-up that can scale up to any future requirements. We have helped our partners: =====================

Customer Experience

----- Arcticle source ----- https://www.wipro.com/business-process/customer-experience/ ----- Awards and Recognitions Form Title Our Success Stories Form Title Form Title Form Title Form Title Our Success Stories Our Solutions Contact Wipro Please fill the required details to access the content To complement our CX strategy and vision, we have designed a framework which will help enterprises and businesses to make a swift, insight-informed decisions to enhance their contact center operations to achieve the following goals – The framework covers: 1. Omni-channel and AI guided interactions: 2. Improve Agent experience: Empowering agents with a Unified agent desktop, which brings in a holistic understanding of interactions and insights, providing an integrated view of the customer to help agents address customer queries seamlessly and faster than before leading to superior agent as well as customer experience. 3. Power of Data: Data is powerful medium to create a holistic understanding of customer's interactions, needs and affinities, buying behavior and thus, enable an integrated 360 degree view of the customer. This will help drive – a. Drive a lead scoring and campaign management to identify the right target groups and delivering the right campaigns b. Drive a cross sell / up sell through next best offer and customer life time value along with better brand positioning, customer retention and managing social reputation 4. Security - safety in the digital world holds utmost importance. We help address contact center security and resilience via Multi Factor Authentication (MFA), Robust Identity & Access management We have around 20 years of Industry Experience and 40,000 employees working in Customer Service and around 150+ clients in the CX portfolio. The organizers called out our excellence in delivering exceptional outsourcing services with innovative solutions that are enhancing end-user customer experience. They said, "The judges appreciate how Wipro is redefining next generation BPOs and driving end-to-end transformation to their customers." Our twelve-year partnership went above and beyond expectations to streamline operations and elevate

customer experiences. By leveraging advanced solutions and a goal to excel, this airline experienced substantial business value increases, cost reductions, and improved customer satisfaction scores. A partner for more than twelve years, Wipro helped Asia-Pacific's leading passenger and cargo airline modernize operations to enhance organizational efficiency and customer experience worldwide. Leveraging augmented business value, our team delivered financial and operational benefits as well as remarkable customer experience over nearly two decades. Mid-scale omni-channel direct to consumer contact center for world's largest global online marketplace The client, a leading airline based in Asia, prides itself on unparalleled service to its customers across five continents. The lack of digitization rendered the client's processes ineffective with the existing tools and workflows. Harmonize, Optimize and Innovate Your CX Landscape ======================

Wipro's Automation and Transformation enabled Retirement Solutions (WATERS)

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-retirement-and-pension-administration-services/ ----- Contact Wipro Please fill the required details to access the content Wipro's Retirement and Pension Administration Services Empowering Your Retirement Journey As financial institutions, insurance providers, plan sponsors, and retirement platform providers seek tailored solutions to meet the diverse needs of their clients, Wipro rises to the challenge. Our mission is clear: to empower you with the tools and expertise needed to create seamless retirement experiences in an era of digital transformation. With over two decades of commitment to building domain expertise, a dedicated and skilled workforce, and a relentless pursuit of operational excellence, we bring unparalleled capabilities to the table. Whether you're dealing with defined contribution plans, defined benefit plans, nonqualified deferred compensation, or pooled plan arrangements, we've got you covered. At Wipro, we don't just provide solutions; we lead transformation. Our unique blend of innovation, domain expertise, and industry knowledge sets us apart: WATERS is more than a solution; it's a partnership. Let's chart a course towards the future of retirement services together. We can help you optimize your technology solutions, manage regulatory compliance, and deliver improved financial performance for your clients. Join our list of 155+ global customers and experience first-hand tangible results and transformation we can bring to your organization. Contact us today to learn more about how WATERS can benefit your organization. ======================

Customer Experience Solutions Tenets

----- Arcticle source ----- https://www.wipro.com/business-process/customer-experience-solutions-tenets/ ----- Contact Wipro Please fill the required details to access the content Customer Experience Solutions Tenets Harmonize, Optimize and Innovate Your CX Landscape Harmonize In the Harmonize phase of the solution, the focus would be on driving operational excellence to enhance user base growth. We will address the following themes in this section: Business KPI led operating model: Process benchmarking, driving operational metrics ======================

SearchNXT

----- Arcticle source ----- https://www.wipro.com/business-process/searchnxt/ ----- Contact Wipro Please fill the required details to access the content SearchNXT Revolutionizing enterprise knowledge management Reimagine the Enterprise Employee workplace with Wipro's AI powered knowledge search and collaboration platform that combines the power of automation and the benefits of an incentivized content development model. With unified cognitive search, unsupervised content collation, an in-built system to incentivize content creation and maintenance, and easy connect with subject-matter experts, this secure solution is revolutionizing how users search, use, create, maintain and exchange knowledge and collaborate in an enterprise. SearchNXT's 'Expert Search' and 'Expert Connect' features make exchange of knowledge seamless and fast. SearchNXT delivers an efficient, fast, cost-effective, secure solution enhancing productivity and innovation. SearchNXT's content repository integration plugins and multiple integration models ensure unified cognitive search across diverse unstructured content enabling knowledge discovery that is highly relevant to users' intent and enhances productivity. Its multi-attribute indexing, intent detection, domain-specific, and self-learning capabilities save time and facilitate accurate, quick information retrieval. Content access and search, supported by API, chat bots and 'Ask' tools with subject-matter experts, ensure faster resolution to queries. SearchNXT's contemporary community management platform comes with an incentive model that encourages, and rewards with customizable recognition features for content authoring, creation, collaboration, maintenance, and review. SearchNXT is available on both as a SaaS subscription and on-premise offering with multitenant support, letting enterprises choose an effective model that eliminates steep costs of maintenance and set-up of the infrastructure. SearchNXT is cloud-ready with self-service lightweight operations modernizing IT infrastructure and ensuring improved security. For more details, contact us. ======================

Wipro's Property and Casualty Insurance Services

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-property-and-casualty-insurance-services/ ----- Contact Wipro Please fill the required details to access the content Wipros Property and Casualty Insurance Services Digitizing P&C insurance Enabling P&C insurers to manage risk, drive customer-centricity, and adapt to regulatory changes globally The insurance industry goes through continuous challenges such as rising customer expectations, profound regulatory changes, economic uncertainty, and mounting competition from traditional players and insurtechs. Our global team of insurance experts brings together domain and technical expertise to help insurers in envisioning new business models, simplifying distribution, reimagining and streamlining new business submissions, digitizing claims processing and much more. Our service offering consists of point solutions and a fully integrated ecosystem of solutions that leverage BPaaS, cloud, robotic process automation, analytics, and artificial intelligence. Our unique portfolio of P&C services within digital operations and platforms includes Business process services Business process transformation   Business change management:
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Wipro Remote Claims Assessment

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-remote-claims-assessment/ ----- Contact Wipro Please fill the required details to access the content Wipro Remote Claims Assessment Collaborating virtually for remote claims assessment Making Remote Claims Assessment Simpler and Smarter The most challenging aspect in a claims process is inspection which involves immense scheduled coordination, travel costs and long cycle times. These challenges can be resolved using Remote Claims Assessment. Wipro has partnered with Livegenic to serve clients with the right blend of platform support and domain expertise. Our solution leverages a virtual collaboration platform that accelerates the claims inspection process, toward a faster claims settlement. It aids in gathering damage evidences in the form of photos, videos, witness testimony and proof of insurance and to share it with the insurer in real time. The digital platform is designed for customers as well as field inspectors. The platform includes both browser-based and app-based tools, each of which can work in either live or offline environment. Setting up a remote inspection takes just few seconds and inspection can be completed in minutes. The insurer sends an invitation link to the customer via text message or email. The invite takes him to either the customer portal or to download the mobile app. The customer can then follow onscreen text instructions to record videos, upload photos or seek helpdesk support. All content from the session, including videos, photos, attachments and metadata like GPS location, is automatically uploaded to the insurer's platform. Through our tech-forward

approach, we can help with Augmented Reality [AR] based measurement of damage, bookmarking of damaged section, fraud checking and assigning of field inspectors for an on-site inspection or repairers to get repair estimation. Key business benefits: Check out our infographic explaining how Remote Claims Management can offer a delightful experience to your customers. Get your free copy here =====================

Wipro's Provider Directory Management Solution

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-provider-directory-management-solution/ ----- Contact Wipro Please fill the required details to access the content Wipro's Provider Directory Management Solution Enabling compliance to "No Surprises Act" and "Timely Provider Directory Update Mandate" through Wipro's Digital PDM CoE. Wipro's state-of-the-art provider directory management (PDM) solution suite brings on board PDM aggregator partners to deliver provider directory accuracy and perform provider data attestation in compliance with Consolidated Appropriations Act (CAA) mandates. Our PDM solution suite offers key features such as: Download our brochure for more details on the PDM solution framework. =====================

Technical Support

----- Arcticle source ----- https://www.wipro.com/business-process/technical-support/ ----- Contact Wipro Please fill the required details to access the content Technical Support Figure : Technical support service offerings The Tech Support Services include the following key offerings: Industry trajectory Source: https://comptiacdn.azureedge.net/webcontent/docs/default-source/research-reports/report---2021-comptia-it-industry-outlook.pdf?sfvrsn=18f99ffd_0 Keeping pace with the ever-changing industry trends, we offer comprehensive end-to-end services to our clients including: =====================

Gaming Support

----- Arcticle source ----- https://www.wipro.com/business-process/gaming-support/ ----- Contact Wipro Please fill the required details to access the content Gaming Support Figure : Gaming Support Service Offerings The gaming services industry is booming and offers opportunities for application of diverse technologies such as AI, ML etc. Wipro's Gaming Services provides 360º offerings across the customer touchpoints and lifecycle including customer support, marketing support and operations support. Our key offerings include: Customer Support: Marketing Support: Operations Support: Industry trajectory Source: https://www.blog.udonis.co/mobile-marketing/mobile-games/mobile-gaming-statistics Wipro's gaming support

service offering addresses such challenges and helps gaming organization to improve – =====================

Wipro's Pharmaceutical Contractual Compliance solution

----- Arcticle source ----- https://www.wipro.com/business-process/wipros-pharmaceutical-contractual-compliance-solution/ ----- Contact Wipro Please fill the required details to access the content Wipro's Pharmaceutical Contractual Compliance solution Making pharma compliance seamless Contractual compliance services to ensure that engagements with healthcare professionals are compliant to regulatory requirements During any new product launch, pharmaceutical companies engage with healthcare professionals (HCPs) and physicians for designing clinical trials, developing guidelines, promoting or marketing the product as well as being a part of the advisory board. These engagements and associated payments are governed by contracts and heavily regulated by "The Physician Payments Sunshine Act" in the United States and by similar regulations across the world. Wipro's pharmaceutical contractual compliance solution supports in streamlining the contracts management process for HCP engagements to make them compliant with the regulatory requirements. To address the above challenges, Wipro's Pharmaceutical Contractual Compliance solution supports in the following areas: =====================

Legal Services for the Autonomous Vehicle Industry

----- Arcticle source ----- https://www.wipro.com/business-process/legal-services-for-the-autonomous-vehicle-industry/ ----- Contact Wipro Please fill the required details to access the content Legal Services for the Autonomous Vehicle Industry Helping autonomous vehicles industry adapt to regulatory changes and aid in compliance The autonomous vehicles industry is evolving at a rapid pace and countries are adapting to this change by implementing a regulatory structure and legal framework specifically for autonomous vehicles. The regulatory changes impact key aspects relating to development, manufacturing and deployment of autonomous vehicles. The autonomous vehicles (AV) industry also raises key issues related to data privacy, intellectual property and product liability. Wipro's Enterprise Legal Management Solutions (ELMS) practice helps organizations in adapting to the changing legal and regulatory landscape. Wipro's solution includes the following services: Disclaimer: The services provided by Enterprise Legal Management Solutions (ELMS) practice do not constitute legal advice or opinion. ELMS practice does not provide advice on any legal matters or items that require legal interpretation, under any law or regulation. =====================

Customer Service Offerings

----- Arcticle source ----- https://www.wipro.com/business-process/customer-service-offerings/ ----- Contact Wipro Please fill the required details to access the content Customer Service Offerings Our recent experience during COVID-19 times indicates that the industry is currently facing issues like shortage of workforce, increased call/email volume, etc. in tough times. This has generated an increased focus on efficiency and digitization in the business. Our comprehensive customer services offering covers the entire spectrum of L0-L4 support across the product lifecycle. Our Customer Experience Management service is being digitized through product telemetry, self-service adoption, AI assisted resolution and advanced analytics. We have helped our clients' customer success teams achieve their business outcomes with improved customer experience, increased digital resolution of requests and cross-sell/upsell of services by blending experience design, technology interventions and operational excellence. Wipro supports over 125 million annual transactions and more than 150 queues across customer and product support in over 20 languages. We have been driving innovation to support the business of our clients and providing continuity of service at all times. Our solutions can help you in achieving business continuity, 20-25% cost reduction, 30% faster resolution and 20% improved agent utilization. We have delivered benefits including: Figure : Customer Service Offerings Key areas with customer services include support for devices, infrastructure, and B2B/B2C softwares including games and gaming platforms =====================

Wipro Forms Assist

----- Arcticle source ----- https://www.wipro.com/business-process/wipro-forms-assist/ ----- Contact Wipro Please fill the required details to access the content Wipro Forms Assist Bot-assisted forms filling Enhancing customer experience and employee productivity with assisted and automated form filling Customers expect nothing less than a smooth customer experience. Companies that deliver this experience can expect higher NPS scores and enhance customer satisfaction and retention. "Life insurance policy servicing" is a major part of every insurance carrier's workload that includes complex forms and documentation. End customers reach out to their respective service providers with policy service requests. Lack of efficient processes to cater to such requests significantly add to the non-productive hours for customer representative as most of the query resolution and request initiation is repetitive in nature. It is often a challenge for the customers to locate service forms and then fill them correctly. Another tedious task for customers is reaching out to agents or customer support staff and obtain clarifications on their queries. As an end result, insurance companies (life, annuities) face increasing pressure to address an unprecedented volume of tickets at all times, especially around redundant queries. All these capability issues, can be managed by the mature capabilities of Wipro Forms Assist solution to ensure a seamless customer

experience. Wipro Forms Assist provides real-time assistance to customers. Manual activities like filling and submitting forms can easily be automated, enhancing workers' productivity by 2X times. Wipro Forms Assist helps to: Our unique solution features include: =====================

Pharmaceutical Regulatory Affairs Services

----- Arcticle source ----- https://www.wipro.com/business-process/pharmaceutical-regulatory-affairs/ ----- Our Expertise What we Do Analyst Speak Form Title Form Title Form Title Contact Wipro Please fill the required details to access the content Pharmaceutical Regulatory Affairs Services End-to-end regulatory services with strategic expertise for efficient lifecycle and data management operations and faster go-to-market. Wipro partners with several life sciences companies and provides strategic consulting and solutions to small, medium and large pharma or biopharma companies. A key area of partnership is regulatory affairs. Wipro's expertise and seasoned regulatory professionals bring strategic dimension in the regulatory operations delivery starting from drug development strategy, risk management, clinical affairs, medical affairs and post market surveillance. With a qualitative and quantitative approach, Wipro collaborates with companies to bring their practical requirements in an efficient and cost effective manner for any region or health authority concerned. With the advent of new regulatory requirements, the need of technology is more than ever. Wipro can cater to operational as well as technological requirements related to a particular function and keep the company strategically future ready. Wipro's strategy is to align as a team with our clients and work towards their growth. Given its expertise in regulatory services, Wipro works on long term associations as well as fixed project delivery. This includes serving pharma companies at every step from pre-approval to post-approval, starting from dossier creation & submission, to renewals, variations, addressing HA queries, labeling, and pharmacovigilance. Let's partner for better patient safety! Wipro's services for pharmaceuticals (Innovator/Generics/Biopharma/OTC Drugs) regulatory domain Creating value in regulatory strategy and regulatory operations with intelligence and domain expertise End-to-end regulatory information management for compliance with health authority requirements Regulatory Publishing and Submission in the pharmaceutical industry deals with authoring..... The labeling function ensures that updated safety communication is reaching patients and health care... Clear, concise and structured scientific writing to help companies with drug development and post approval documentation... End-to-end artwork lifecycle management including packaging supply chain Wipro's scalable operations for global pharma and biopharma companies... =====================