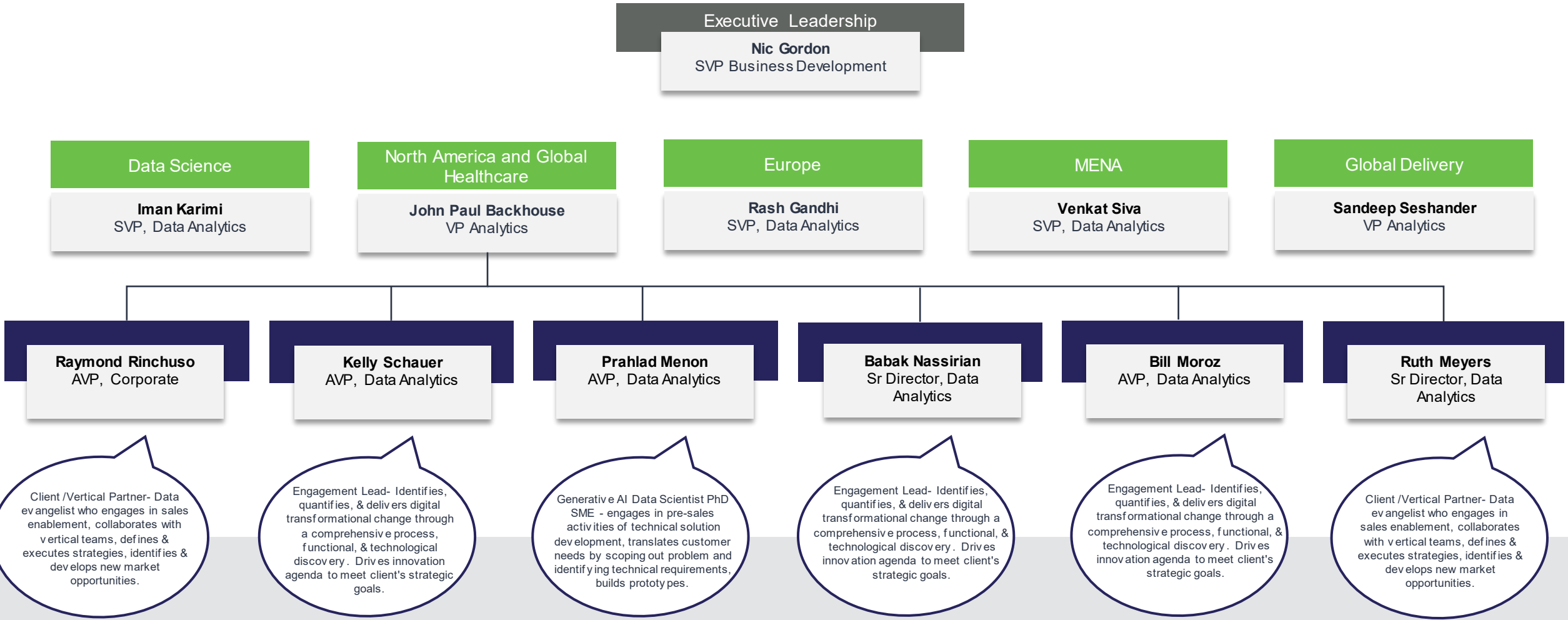SUTHERLAND®

Connected Intelligence

Sutherland Connected Intelligence Vision

Our Vision is to create value from Data Consolidation by leveraging Generative AI and Advanced Analytics to enhance Customer Experiences and drive Business Growth.
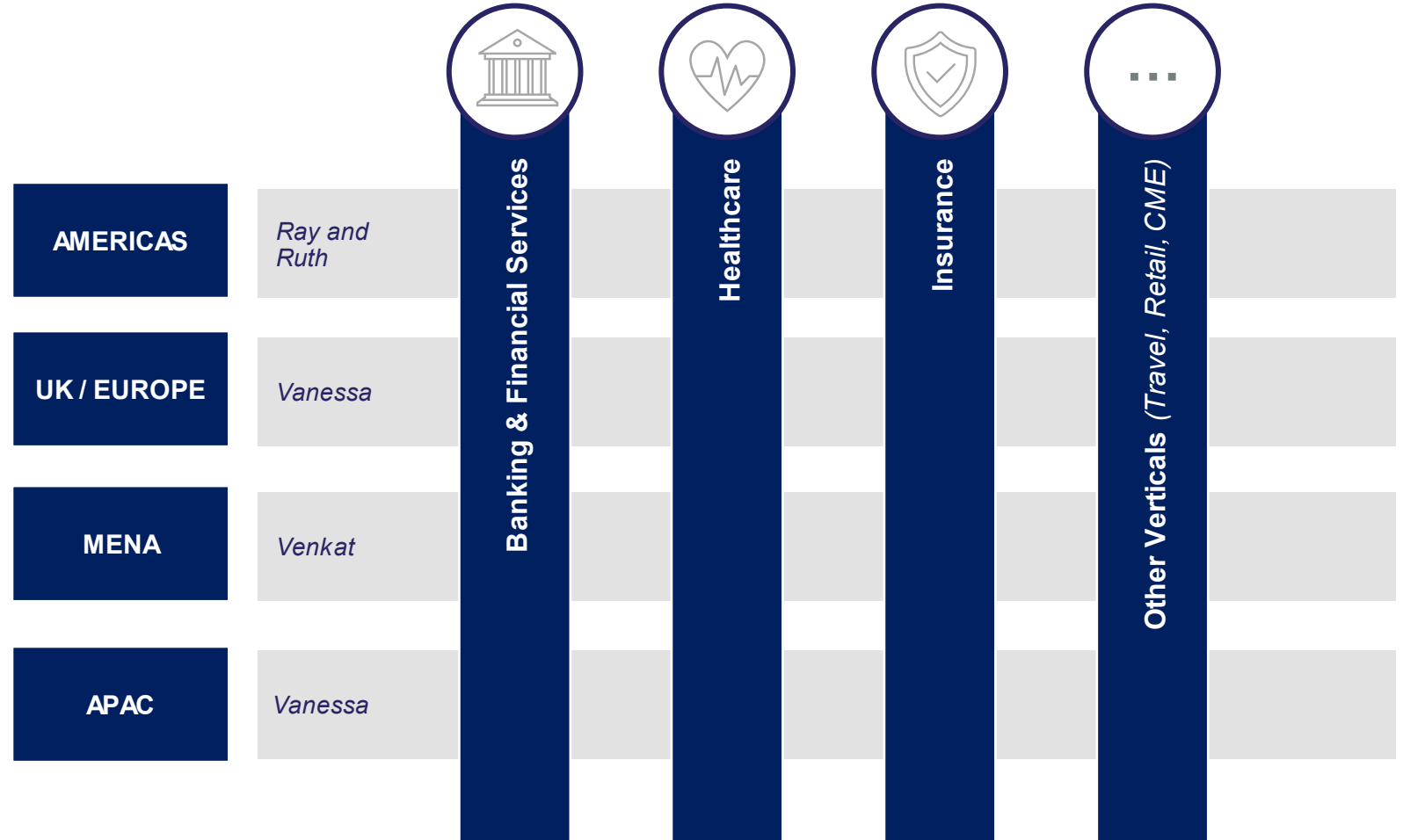
Harnessing Data Consolidation: Efficiently consolidate diverse data sources with strong data governance to ensure quality and compliance, enabling comprehensive insights and informed decision-making.

GenAI-Powered Insights: Utilize advanced AI and GenAI algorithms to extract meaningful patterns and trends from data, uncovering actionable insights that drive strategic initiatives.

Enhanced Customer Experiences: Leverage analytics to personalize customer interactions, improving satisfaction and loyalty through tailored products and services.

Driving Operational Efficiency: Optimize business processes and resource allocation through data-driven optimizations, enhancing productivity and reducing costs.

Fueling Business Growth: Identify new opportunities and market trends through predictive analytics, enabling proactive strategies that foster sustainable business growth.

Continuous Innovation: Embrace emerging technologies and methodologies to evolve analytics capabilities, ensuring ongoing relevance and competitive advantage in the marketplace.

Connected Intelligence Team Overview

Executive Leadership

Nic Gordon
SVP Business Development

Data Science	North America and Global Healthcare	Europe	MENA	Global Delivery
Iman Karimi SVP, Data Analytics	**John Paul Backhouse** VP Analytics	**Rash Gandhi** SVP, Data Analytics	**Venkat Siva** SVP, Data Analytics	**Sandeep Seshander** VP Analytics

Raymond Rinchuso
AVP, Corporate

Kelly Schauer
AVP, Data Analytics

Prahlad Menon
AVP, Data Analytics

Babak Nassirian
Sr Director, Data Analytics

Bill Moroz
AVP, Data Analytics

Ruth Meyers
Sr Director, Data Analytics

Client /Vertical Partner- Data evangelist who engages in sales enablement, collaborates with vertical teams, defines & executes strategies, identifies & develops new market opportunities.

Engagement Lead- Identifies, quantifies, & delivers digital transformational change through a comprehensive process, functional, & technological discovery . Drives innovation agenda to meet client's strategic goals.

Generative AI Data Scientist PhD SME - engages in pre-sales activities of technical solution development, translates customer needs by scoping out problem and identifying technical requirements, builds prototypes.

Engagement Lead- Identifies, quantifies, & delivers digital transformational change through a comprehensive process, functional, & technological discovery . Drives innovation agenda to meet client's strategic goals.

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Client /Vertical Partner- Data evangelist who engages in sales enablement, collaborates with vertical teams, defines & executes strategies, identifies & develops new market opportunities.

Rules of engagement

Build traction, drive growth and establish accountability

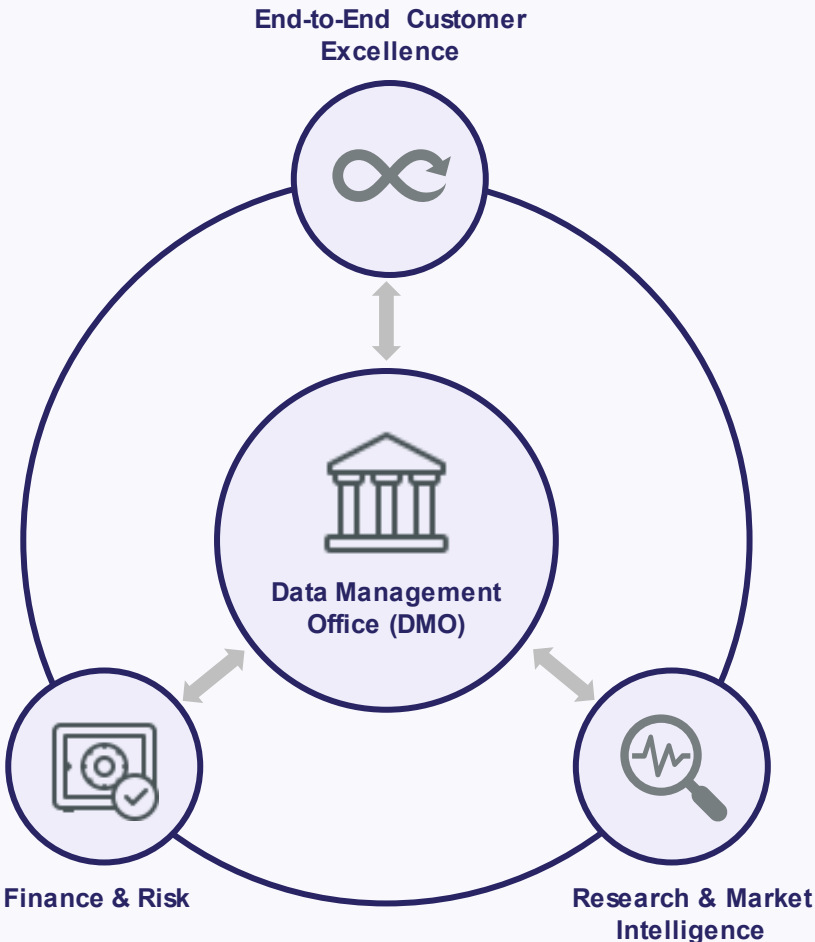**Role of the 'Data Evangelist'**

- ☑ Participate in Vertical Sales Meetings

- ☑ Identify & unlock client opportunities

- ☑ Enforce correct Salesforce behaviors (e.g. correct numbers and timely updates for opportunities)

- ☑ Attend Sales meetings, QBRs, and vertical meetings

- ☑ Review pipeline, with emphasis on actions for path to revenue

- ☑ Approval Template used between Stages 1.0 and 2.0 - **survey**

		Banking & Financial Services	Healthcare	Insurance	Other Verticals (Travel, Retail, CME)
AMERICAS	*Ray and Ruth*				
UK / EUROPE	*Vanessa*				
MENA	*Venkat*				
APAC	*Vanessa*				

Our offerings: Repeatable, productized solutions to transform clients

Focus on transforming the client and delivering tangible business value with targeted adoption of data and analytics

Our offerings

End-to-End Customer Excellence

Data Management Office (DMO)

Finance & Risk

Research & Market Intelligence

Our approach

➢ Hypothesis-driven, E2E understanding of value chain

➢ Data analytics diagnostic, point of departure

➢ Solution factory accelerators: pre-built models supported by frameworks & templates

➢ Enablers / capability build

Data Management Office (DMO)

➢ Foundational Data and Tech Capabilities
   ➢ Data and Technology Architecture
   ➢ Data Asset Ingestion and Processing
   ➢ Data Modernization
   ➢ Business Intelligence
➢ Analytics Vision and Ambition for Adjacency Opportunities
➢ Leveraging Analytics to drive desired outcomes
➢ Use Case Development Process
➢ Operating Model Flexibility
➢ AI Governance
➢ Data Governance

Case Study: A Global Research Leader Data Strategy, Governance & Operationalize

Client Challenge

Accuracy, time spent generating **integrated financial and other reports**, and a lack of self-service analytics capabilities resulted in operational inefficiencies and errors.

Multiple products resulted in **data silos** and created integration challenges. No enterprise data strategy existed to optimize reporting and analytics.

New **compliance and regulations** require a secure data layer with role-based control.

Multiple issues concerning data accuracy, data timeliness, data completeness, data consistency, data uniqueness, ad master data.

What We Did

Operationalized data governance capabilities optimizing integrated reporting and analytics

Delivered **reporting, insights and regulatory** needs by BU through discovery sessions.

Established an **operating model** for governance, data stewardship roles, operationalized data council

Created data policies, Identified Business and Enterprise critical data elements, and established the accuracy, usage, and certification process

Developed data lineages while ensuring ownership and certification.

Results

Removed data redundancies across Finance, HR, Project applications resulting in cost savings by **19%**

Improved data literacy and increased cross functional collaboration expediting reporting and resulting in self- service analytics.

Data was encrypted with techniques like row level security and Dynamic Masking has saved Customer from a yearly loss of revenue by **15%** due to data breaches

Implemented **customer and services MDM** resulting in increasing data quality by 25%

Data privacy & security enhanced the brand reputation and more client relations

Case Study: AI-enabled Interaction Analytics drives improved CSAT and Sales conversion rates

Challenge A leading insurance provider wanted to drive sales of their insurance product line. So they partnered with Sutherland for a digital-enabled sales consultant to improve the customer experience and increase the conversation rates

Solution Sutherland leveraged the AI-powered CX360 to analyze all customer interactions and deliver actionable insights.
- In Phase 1, CX360 (1) automated the audit of 80% of successful sales calls and delivered personalized coaching guidance and (2) provided interaction insights like customer sentiment, customer concerns, etc.
- In Phase 2, CX360 analyzed all interactions and provided predictive guidance on agent scripts, agent behavior, customer expectations, etc. to improve the conversion rates.

Results

12x
Increase in QA coverage

33%
Cost Reduction in manual QA

+3.2%
Increase in conversion rates

CI Portfolio: Data Management Office (DMO)

DMO as an enabler of capabilities to manage, govern and infuse data and analytics across the enterprise

DMO

1. Analytics Vision and Ambition
Where and how do we leverage analytics to drive the outcomes we want?

2. Use Case Portfolio Mgmt. & Delivery
How do we most effectively prioritize, deploy, and scale use cases?

3. Foundational Data & Tech Capabilities
What are the foundational data and tech capabilities we need?

4. Operating Model & Talent
What is the right operating model and what talent do we need?

Ambition for core business
Determine target uses of analytics to
optimize core business

Use case portfolio management
Idenfication of use cases and prioritization based on value

Data asset development
Data asset development, ingestion and processing

Org & Operating Model
Org structure options, accountabilities and ways of working

Ambition for new businesses
Decide role of analytics for adjacency opportunities

Use case development process
Agile, repeatable process to design, build, deploy, and scale use cases

Data & Technology architecture
Technology choices and end-to-end engineering processes

Talent
Analytics talent enablement, development and management

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5. AI Governance
How do we address AI concerns of consumers and business leaders?

Data Governance
How do we ensure data is being captured and managed appropriately to inform and facilitate tactical & strategic business objectives?

Assessment and Approach

Data Management Assessment (DMA) Organized into 8 Core Components

1 **Data Management Strategy Assessment**	Discusses the elements of a sound data strategy, why it is important and how the organization needs to be organized to implement it..
2 **Data Management Business Case**	Addresses the creation of the business case, its accompanying funding model and the importance of engaging senior executives and key stakeholders for approval.
3 **Data Management Program**	Discusses what's organizationally needed to stand up a sustainable Data Management Program.
4 **Data Governance**	Defines the operating model and the importance of policies, procedures and standards as the mechanism for alignment among (and compliance by) stakeholders.
5 **Data Architecture**	Focuses on the core concepts of "data meaning" – how data is defined, described and related.
6 **Technology Architecture**	Focuses on the relationship of data with the physical IT infrastructure needed for operational deployment.
7 **Data Quality**	Refers to the concept of fit-for-purpose data and the processes associated with the establishment of both data control and data supply chain management.
8 **Data Operations**	Defines the data lifecycle process and how data content management is integrated into the overall organizational ecosystem.

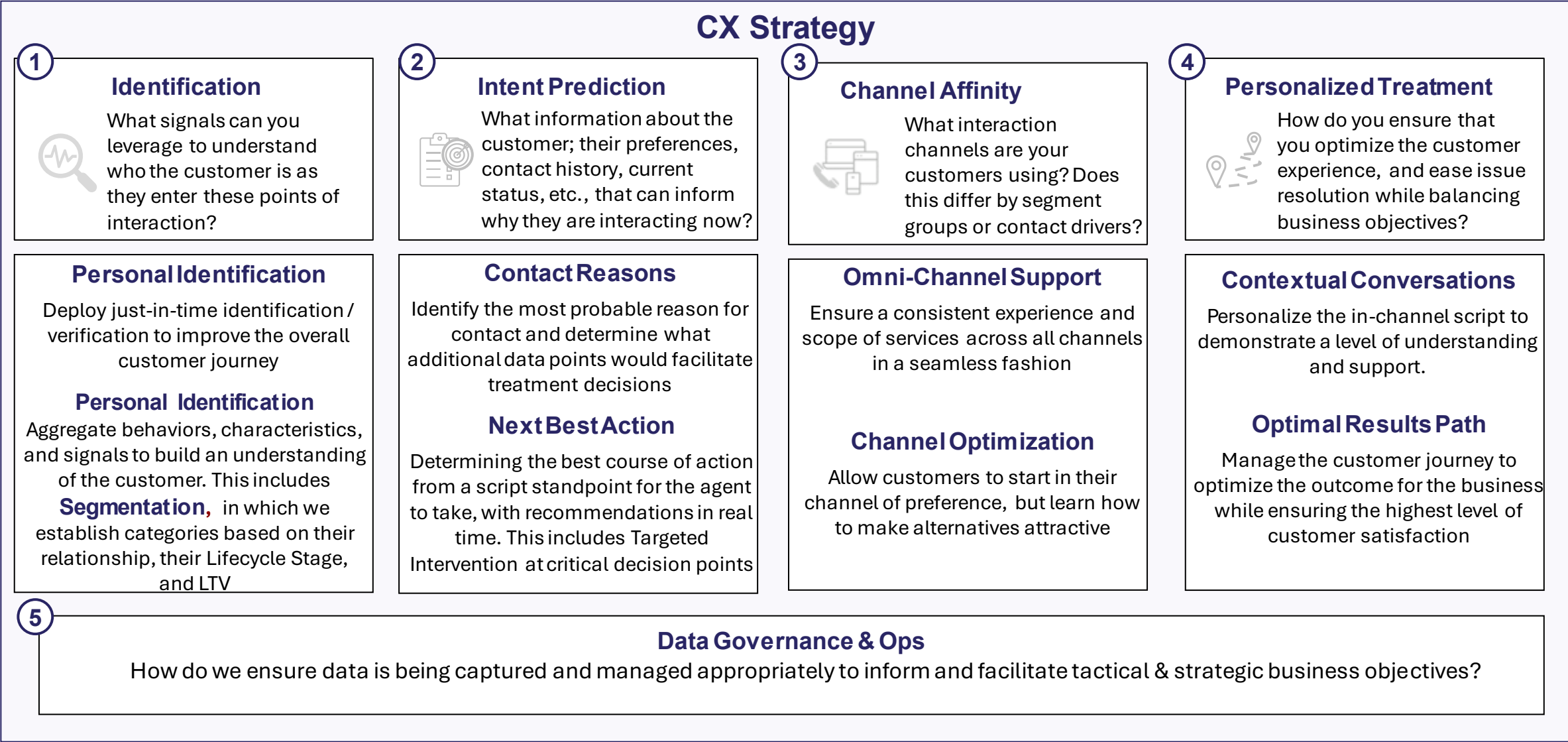# Enterprise | Data Strategy & Governance- DSP Portal Coming Soon

Detailing these key elements of data strategy in a policy document that outlines how organizational data will be managed and controlled including quality, availability, usability, integrity and security is a key success factor for ongoing governance and continuous improvement

Data Strategy for Improved Decision Making
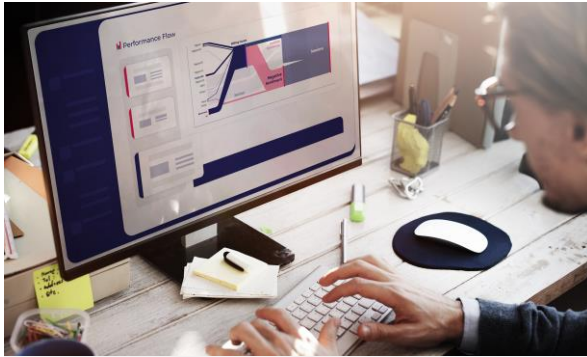
Data Governance

| Metadata Management | Data Quality, Stewardship and Integrity | Data & Application Integration | Master & Reference Data Management | Data Warehouse | Reporting & Analytics | Content Management | Data Security and Compliance |

Data Architecture

Technology & Data Operations

CI Portfolio- Customer Excellence (CX)

5 pillars to use data to differentiate experiences that drive customer and business outcomes

CX Strategy

① Identification
What signals can you leverage to understand who the customer is as they enter these points of interaction?

② Intent Prediction
What information about the customer; their preferences, contact history, current status, etc., that can inform why they are interacting now?

③ Channel Affinity
What interaction channels are your customers using? Does this differ by segment groups or contact drivers?

④ Personalized Treatment
How do you ensure that you optimize the customer experience, and ease issue resolution while balancing business objectives?

Personal Identification

Deploy just-in-time identification / verification to improve the overall customer journey

Personal Identification
Aggregate behaviors, characteristics, and signals to build an understanding of the customer. This includes **Segmentation,** in which we establish categories based on their relationship, their Lifecycle Stage, and LTV

Contact Reasons

Identify the most probable reason for contact and determine what additional data points would facilitate treatment decisions

Next Best Action

Determining the best course of action from a script standpoint for the agent to take, with recommendations in real time. This includes Targeted Intervention at critical decision points

Omni-Channel Support

Ensure a consistent experience and scope of services across all channels in a seamless fashion

Channel Optimization

Allow customers to start in their channel of preference, but learn how to make alternatives attractive

Contextual Conversations

Personalize the in-channel script to demonstrate a level of understanding and support.

Optimal Results Path

Manage the customer journey to optimize the outcome for the business while ensuring the highest level of customer satisfaction

⑤ Data Governance & Ops

How do we ensure data is being captured and managed appropriately to inform and facilitate tactical & strategic business objectives?

Sutherland CX360

Modules to drive intelligent operations day-in day-out

Interaction Insights

- Deep-dive omnichannel interaction analysis into customer expectations
- Rich insights into agent behavior
- Sentiment, Topic, DSAT Analytics

Quality Automation

- AI/ML enabled automation of QA of omni-channel interactions
- Automated QA reports
- Personalized agent coaching guidance
- Intuitive and insightful interaction, agent and team scorecards

Predictive Outcomes

- Predictive models for outcomes (CSAT, FCR, Conversion rates, etc.) by Interaction, Agent and Team
- Identify and quantify drivers of business outcome KPIs
- Leader boards at program, team and agent level to prioritize action against outcome KPIs

Hyper-personalized Next Best Action

Taking the right ACTION, at the right TIME, via the right CHANNEL(S) and with the right TONE & CONTENT at EVERY step of the customer LIFE CYCLE

Use Case goals

- Enhance CLV via improved cross/up-selling as well as mitigation attrition and as a result boost GWP

Impact and Value Delivered

- 30-60% increase in the new business
- 3-8 pp reduction in customer attrition (when combined with personalized renewal pricing)

Data Sources

- Internal data (policy holder, demographic, claim etc.) combined with various external sources

Data Management

- Merged internal and external data on product bucket level for individual clients
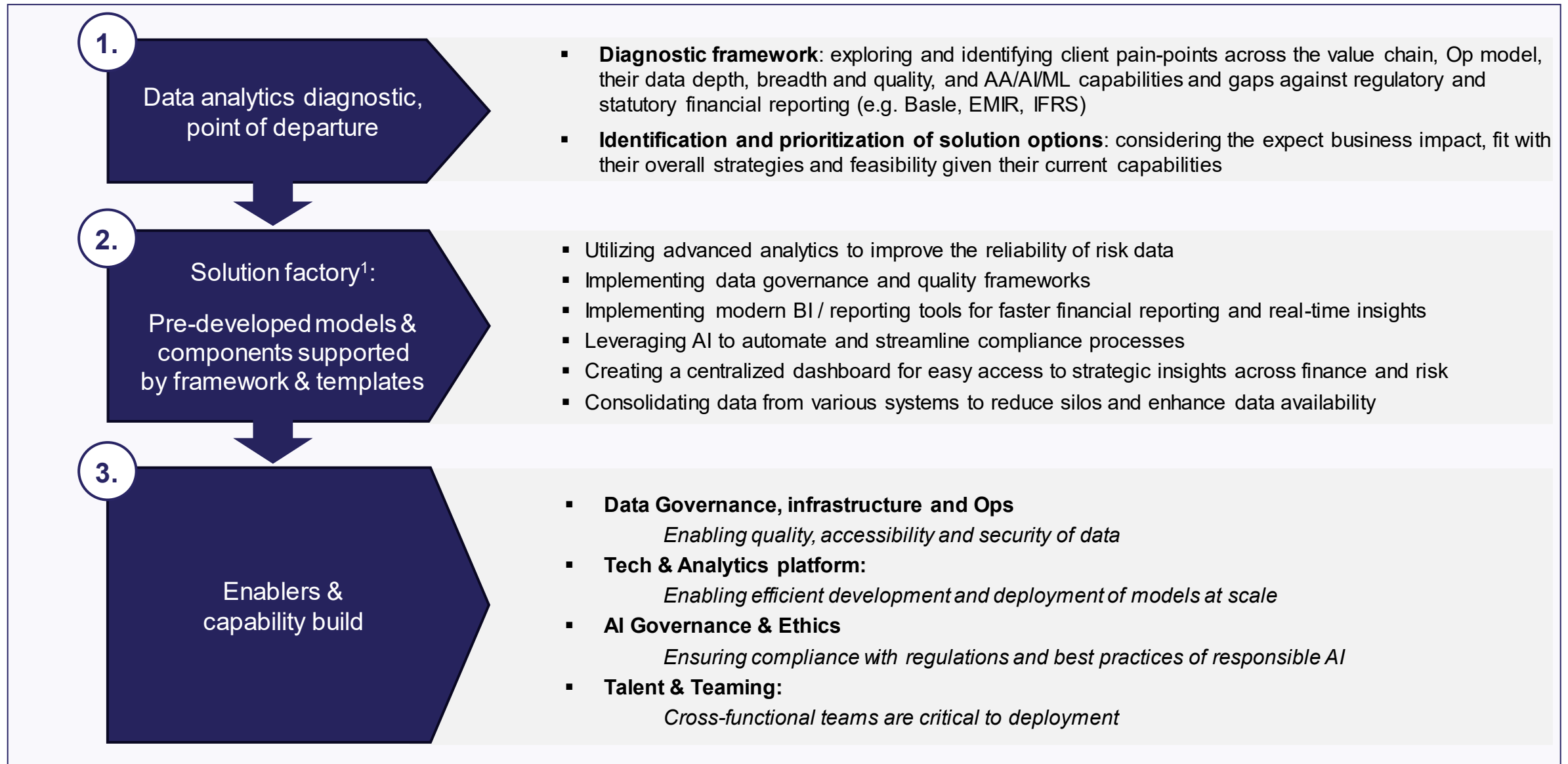
Modeling – AI/ML

- Predicting action through collaborative filtering or Reinforcement Learning (RL) models
- Personalized content generation through a combination of Gen AI and RL

Integration with Core Processes

- Flexibility apply business Rules and workflow
- Integration with Core systems – as part of defined workflow

CI Portfolio: Finance & Risk: Data-driven automation and optimization

1.

Data analytics diagnostic, point of departure

- **Diagnostic framework**: exploring and identifying client pain-points across the value chain, Op model, their data depth, breadth and quality, and AA/AI/ML capabilities and gaps against regulatory and statutory financial reporting (e.g. Basle, EMIR, IFRS)
- **Identification and prioritization of solution options**: considering the expect business impact, fit with their overall strategies and feasibility given their current capabilities

2.

Solution factory[1]:

Pre-developed models & components supported by framework & templates

- Utilizing advanced analytics to improve the reliability of risk data
- Implementing data governance and quality frameworks
- Implementing modern BI / reporting tools for faster financial reporting and real-time insights
- Leveraging AI to automate and streamline compliance processes
- Creating a centralized dashboard for easy access to strategic insights across finance and risk
- Consolidating data from various systems to reduce silos and enhance data availability

3.

Enablers & capability build

- **Data Governance, infrastructure and Ops**
  Enabling quality, accessibility and security of data
- **Tech & Analytics platform:**
  Enabling efficient development and deployment of models at scale
- **AI Governance & Ethics**
  Ensuring compliance with regulations and best practices of responsible AI
- **Talent & Teaming:**
  Cross-functional teams are critical to deployment
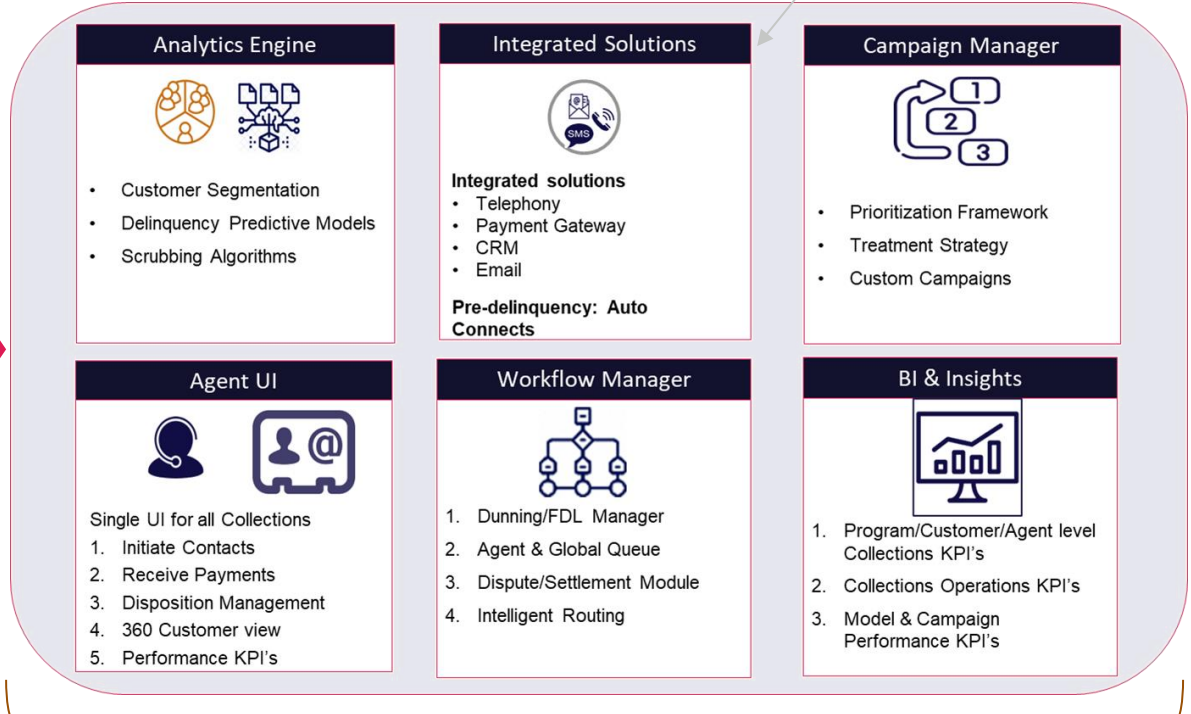
1. Non-exhaustive list

It is our proprietary "Collection Analytics" platform which leverages Advanced Analytics to maximize cash-flow

A modular structure allows for discrete components to be chosen basis client requirements

Collections business problems

- Low customer risk understanding

- How to prevent delinquency before it happens?

- No predictive approach to collections

- Treatment strategy is ineffective

- How to increase collection agent performance?

- How to monetize data & enable better decisions?

Collect.AI Platform

Analytics Engine
- Customer Segmentation
- Delinquency Predictive Models
- Scrubbing Algorithms

Integrated Solutions
Integrated solutions
- Telephony
- Payment Gateway
- CRM
- Email

Pre-delinquency: Auto Connects

Campaign Manager
- Prioritization Framework
- Treatment Strategy
- Custom Campaigns

Agent UI
Single UI for all Collections
1. Initiate Contacts
2. Receive Payments
3. Disposition Management
4. 360 Customer view
5. Performance KPI's

Workflow Manager
1. Dunning/FDL Manager
2. Agent & Global Queue
3. Dispute/Settlement Module
4. Intelligent Routing

BI & Insights
1. Program/Customer/Agent level Collections KPI's
2. Collections Operations KPI's
3. Model & Campaign Performance KPI's

Suite of solutions within Collect.AI platform

Value To Clients

- Proactive collections strategy through Delinquency Prediction

- 5%-10% Improvement in Agent productivity

- 2% to 3% Improvement in Self Cure Accounts

- 5% to 10% Improvement in Right Party Connects (RPC%)

- 2% to 5% Reduction in Roll Forward rate
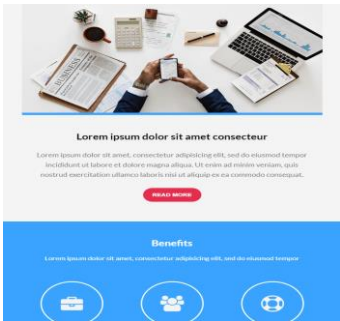
- Increase in Collections by 2% to 5%

Connected Intelligence- Collaterals Soon to Come!
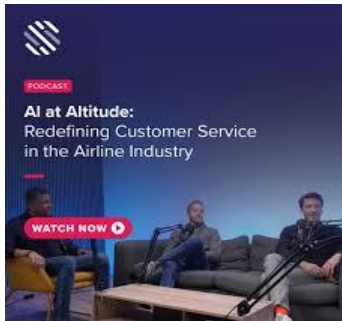
Podcasts

White Papers

Email Campaigns

LinkedIn Posts

TIG Talks

Demos

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Visit our website: Connected Intelligence - Sutherland (sutherlandglobal.com)

Data & Analytics Advisory | Data Management Office | Data Science | AI Services

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Thank You!