

Intelligent automation in Africa: Three steps to a great digital-first customer experience

With a predicted 450 million banked customers across Africa by 2022 – and approximately 40% of those preferring to use digital channels¹ – the African financial sector is gearing up to enable efficient and effective customer service into the digital future.

Through the use of Intelligent Automation (IA) and virtual assistant technologies, banks are reducing the costly burden on their call centres, freeing up customer service agents to focus on higher complexity queries. But, finding the right IA solution can be the difference between success and failure in a digital-first customer experience model.

You've got a digital self-service channel, but it's underperforming. Now what?

When your customers can't access the platform or aren't happy with what it provides, you need an overhaul. Without one, customers will be forced down a manual path, resulting in high-volumes of low-complexity queries being filtered through call centres. As we know, call centres are expensive, and in an economy where cost-reduction is key to profitability, this simply isn't good enough.

In an economy where cost-reduction is key to profitability, ineffective digital channels simply aren't good enough

Step 1: Solve the right problem

Understand your customers' needs. This will help you pinpoint the goals for a digital-first customer experience. Through customer surveys and interviews you can create a prioritised view of customer needs. This, coupled with business needs, will direct your technology selection.

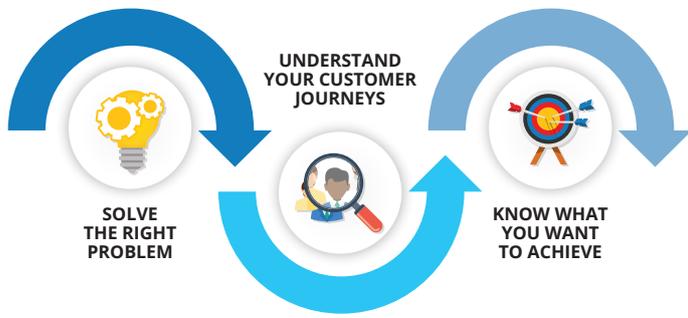
If you're operating across geographies and markets, make sure you have a clear view of cultural, business and regulatory distinctions. For example, a sentiment analysis tool needs an understanding of language and cultural nuance to be effective and accurate. This will also help you identify common requirements across markets. With a view of this in hand, you can pragmatically select – or create – a solution that meets your most critical needs.

Step 2: Understand your customer journeys

Take an insight-led approach. Use existing data from customer complaints, customer survey and interview feedback, and current query processing turnaround times to get a clear picture of the status quo. Define and map the current customer journey, and use this to work out what can – or should – be improved.

Use existing data to create a sense of the status quo and use that to inform your approach

Once you've got a working minimum viable product (MVP) or prototype, get a group of customers to participate in rapid user testing. Test the user interface, the look and feel of the platform, user preferences and experiences, and get an "outside-in" view of how your customers engage with it. This is a key step to ensure no assumptions are being made around user experience.



Step 3: Know what you want to achieve and find the right fit

You need to identify, upfront, what you hope to achieve from IA, to ensure you build the right solution. Make sure you regularly check in with key central and country representatives, to ensure the selected technology is fit-for-purpose. By keeping business objectives and needs in mind, you increase the likelihood of uptake down the line.

Identify upfront what you hope to achieve, and build your solution with the end in mind

Identify any shortcomings in the existing technology landscape. This will help when outlining a conceptual architecture, data and integration requirements, access and security, and licensing and procurement needs required to deliver an effective IA solution.

Until now, the margins banks enjoy have been largely protected from Africa’s worsening cost-to-income ratio, but that protection will not last forever. To be a leader, act now, create leaner and simpler processes to support a digital-first customer experience.

References:

1. [McKinsey & Company: Roaring to life: Growth and Innovation in African retail banking. \(2018\)](#)
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About BSG

As a homegrown South African Consulting and Technology company, BSG is uniquely positioned to deliver solutions tailored to the South African context.

We have more than 20 years’ experience across the banking, specialised financial services, insurance, healthcare, telecommunications, and oil and gas sectors. By employing a multi-skilled approach, BSG effectively leverages our clients’ data to create solutions that improve the experiences of their customers and solve enterprise-scale challenges.

We understand the dynamics of Business and Technology, which allows us to create flow between supply and demand, bridging the gap between business and IT. We work with our clients to drive out success, transforming their operational platforms and creating the customer experiences they need.

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