

Helping Financial Services
Organisations excel in
Customer Experience

Atos

TURNING CHALLENGES INTO OPPORTUNITY

With a changing marketplace, economic and political uncertainty, and the risk of asset bubbles and inflation, financial services organisations are entering a trying time. Competition is intensifying, regulatory scrutiny is constantly evolving, and customers are more demanding than ever before. However, every challenge is also an opportunity for differentiation, transformation, and innovation. In this difficult climate, those organisations who can adapt quickly will thrive – and technology will have an important role to play.

The time for transformation is now

Digital transformation has been at the forefront of financial services for years. According to Forbes, 2021 saw 97% of organisations accelerate their transformation efforts. Many of these changes are focused on customer experience. For financial services organisations, customer experience is the ideal place to differentiate, with a strategy that impacts sales, conversions, and customer retention rates. Most leaders already know that customer experience is where transformation turns into bottom-line impact. The challenge is understanding what this strategy should look like. In an environment where customers expect hyper-personalised, agile, and ever-evolving interactions, where do you begin? And how do you shift the way you support, enrich, and empower customers, without compromising on security and compliance?

MAKING DATA YOUR COMPETITIVE ADVANTAGE

The starting point for any financial services organisation should be data. Data proliferation is the new currency that business leaders can use to gain competitive advantage. And with such widespread access to customer and interaction data, financial services organisations already have a valuable asset that's ready and waiting to be leveraged. Organisations operating in silos won't be able to keep pace with those who rigorously capture, analyse, and act on the data they hold. It's not enough to collect data. It takes insight and understanding to turn known customer behaviours and preferences into decisions that influence growth.

Why is customer data so important?

#1

MEETING CUSTOMER EXPECTATIONS

Customer expectations aren't just changing – they're changing fast. The only way to keep up is timely access to great data, identifying new trends earlier

#2

DELIVERING PERSONALISATION

Without a clear understanding of the data, personalisation projects are exposed to increased risk –and a greater likelihood of failure.

#3

ENABLING SELF-SERVICE

Data is at the core of digital self-service, giving customers an always - available source of relevant, useful information.

EMBEDDING A DIGITAL STRATEGY

In the past few years, financial services have seen sharp rises in demand, supported by mostly flat budgets. As a consequence, a strategy around automation is no longer a 'nice to have' – it's essential. However, while investment in automation is vital, this is just one part of a wider interlocking digital strategy. It's not just a case of finding new ways to scale up and meet demand. Financial services organisations simultaneously need to meet this demand in the right place and at the right time.

Making customer experience digital

Most customers now express a strong preference for digital finance and banking experiences. With an increasingly financially literate customer base, company websites, applications, and self-service support are becoming an important first point of contact. The first step in an effective digital strategy is making the right information available to customers on-demand. But the best results will come from organisations that make digital a seamless, connected part of their customer experience – not just an alternative to agent interaction, but an integrated part of the customer journey.

KEEPING COMPLIANCE AT YOUR CORE

Unlike many industries entering their digital transformation, financial services organisations face unique pressure in terms of security, privacy, and compliance. In the past decade, these challenges have only intensified, with organisations rightly held to account by lawmakers and prosecutors alike. Any strategic change needs to account for a complex web of rules and regulations, including how those requirements change across regions and jurisdictions. Technology providers have a role to play in partnership with financial services organisations, specifically around areas like:

- Data security and privacy
- Independent auditing of solutions and technologies
- Maintaining security and compliance through managed cloud software
- Comprehensive reporting and data transparency

HOW ATOS CAN HELP

To get customer experience right, every journey and interaction needs to be designed, built, and managed based on data. That's at the heart of the Atos approach. We help organisations stop guessing and inform their entire CX based on real conversation and customer data. Together with our partner NICE, a worldwide leader in AI-powered self-service and agent-assisted CX software for the contact center and beyond, we help organisations transform their Contact Center and CX solutions with our unique approach.



Enlighten AI from NICE is a purpose-built AI engine, embedded across the CXone application suite for various business use cases. Capturing, analysing, and learning from real-world interactions, Enlighten AI helps you deliver agent-assisted and digital interactions, driven by artificial intelligence and based on what your customers really want and need. As a result, CXone supports a seamless, holistic experience that crosses self-service, digital, and your agents.

EXCEPTIONAL EXPERIENCES

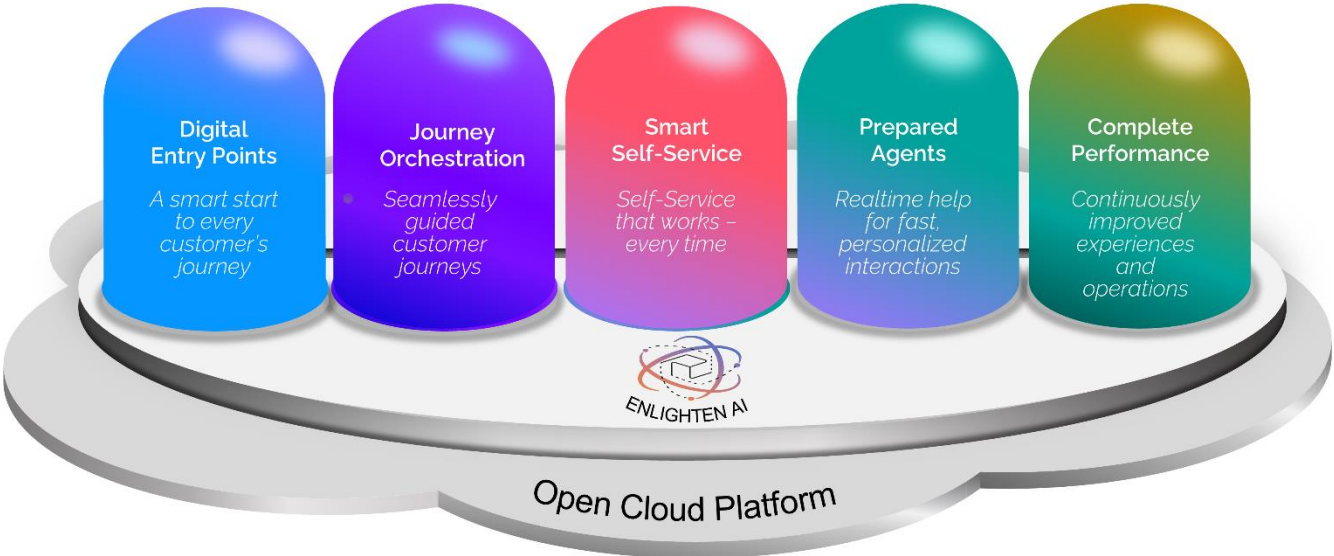
Using data and AI, we create guided customer journeys, whether that's to useful self-service information or a conversation with an informed agent.

IMPACTFUL TECHNOLOGY

From intelligent routing and self-service to agent guidance, CXone is a comprehensive way to reduce operational costs while increasing sales and customer satisfaction.

SECURE & COMPLIANT

With a dedicated trust & compliance office, we take security and compliance seriously. Beyond our own third-party auditors, we provide toolsets to help customers align with any required standards.



For more information: unify.com/cloud-contact-center

About Atos

Atos is a global leader in digital transformation with 112,000 employees and annual revenue of c. € 11 billion.

European number one in cybersecurity, cloud and high performance computing, the Group provides tailored end-to-end solutions for all industries in 71 countries. A pioneer in decarbonization services and products, Atos is committed to a secure and decarbonized digital for its clients. Atos is a SE (Societas Europaea) and listed on Euronext Paris.

The [purpose of Atos](#) is to help design the future of the information space. Its expertise and services support the development of knowledge, education and research in a multicultural approach and contribute to the development of scientific and technological excellence. Across the world, the Group enables its customers and employees, and members of societies at large to live, work and develop sustainably, in a safe and secure information space.

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Let's start as discussion together



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About NICE

About NICE With NICE, it's never been easier for organizations of all sizes around the globe to create extraordinary customer experiences while meeting key business metrics. Featuring the world's #1 cloud native customer experience platform, CXone, NICE is a worldwide leader in AI-powered self-service and agent-assisted CX software for the contact center—and beyond. Over 25,000 organizations in more than 150 countries, including over 85 of the Fortune 100 companies, partner with NICE to transform— and elevate—every customer interaction.

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