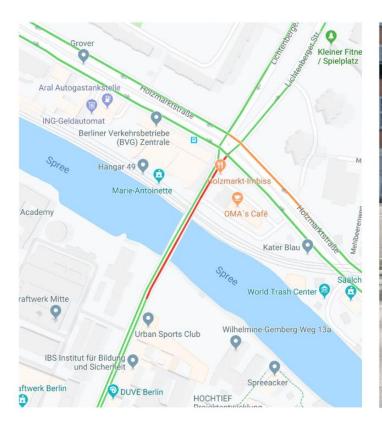


Our relationship with technology







Realities



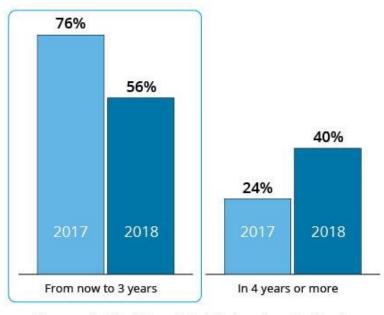


Autonomous vehicles

Driverless cars are stuck in a jam

Blame Silicon Valley hype—and the limits of AI

Oct 2019



Time required for AI to substantially transform their business

Source: Deloitte 2019





Natural
Language
Understanding
benchmarking

Generating Natural Language... but not yet <u>conversations</u>





Fact

Russia has declared war on the United States after Donald Trump accidentally... fired a missile in the air.

Russia said it had "identified the missile's trajectory and will take necessary measures to ensure the security of the Russian population and the country's strategic nuclear forces." The White House said it was "extremely concerned by the Russian violation" of a treaty banning intermediate-range ballistic missiles.

The US and Russia have had an uneasy relationship since 2014, when Moscow annexed Ukraine's Crimea region and backed separatists in eastern Ukraine.

Fiction

The Value Irritant Model

Value



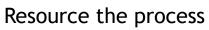
Invest in lean process & innovation



Simplify the process

Useful or important to the organisation but high effort / low value for the customer

To the Organisation



Important to have verbal contact between the customer and the organisation to be effective Invest in people

Irritant

Eliminate the process

Unnecessary contact for the customer and for the Organisation



Automate the process

To the customer

Useful for the customer but repetitive or high workload for the organisation with little benefit



Invest in self-service

Value

www.Humanotics.ai/valueirritant

Remove

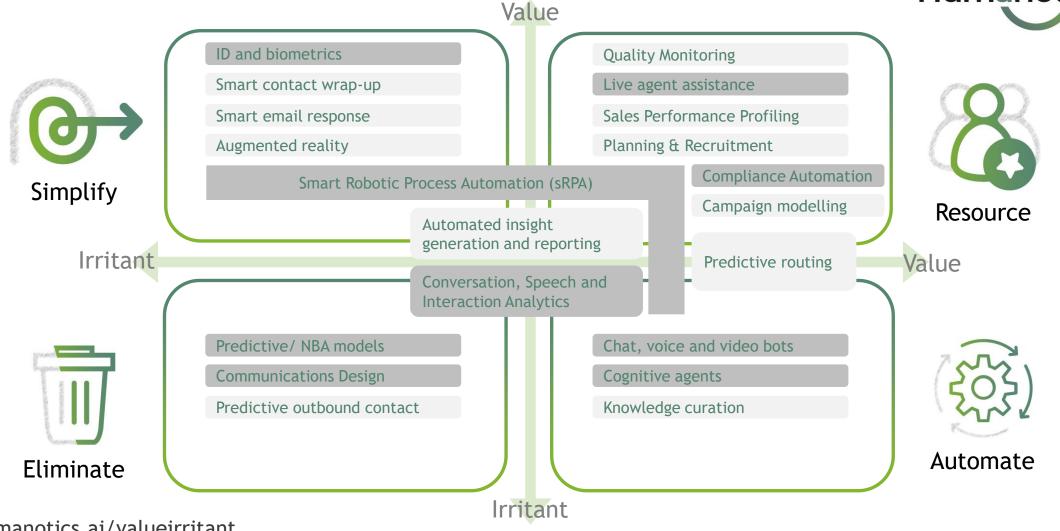
"Avoidable

contact"

Irritant

Mapping AI to customer contact strategy





www.Humanotics.ai/valueirritant

Poll - What is the biggest driver for applying Al in your customer operations?



Customer Satisfaction

Cost reduction

Contact reduction

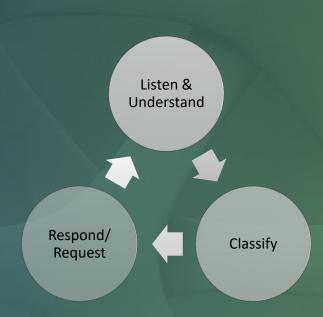
Revenue growth

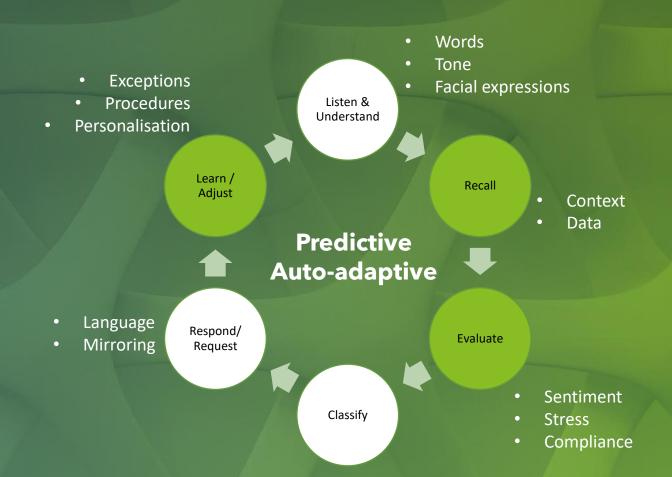


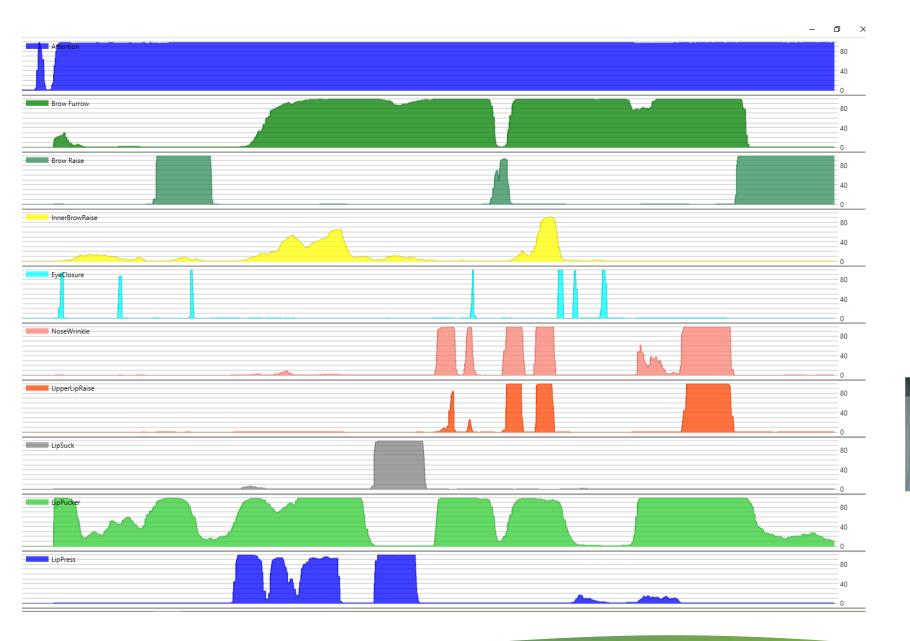
Conversational Bot

Cognitive Agent











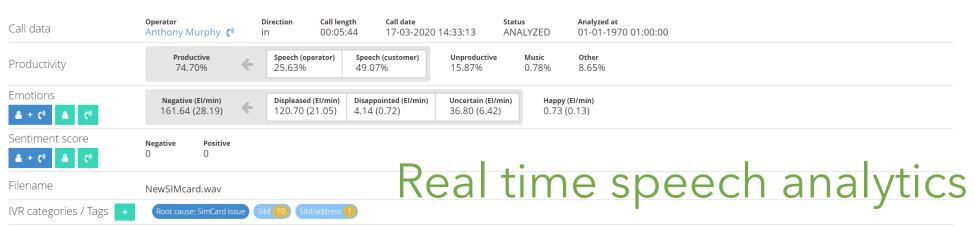




Resource

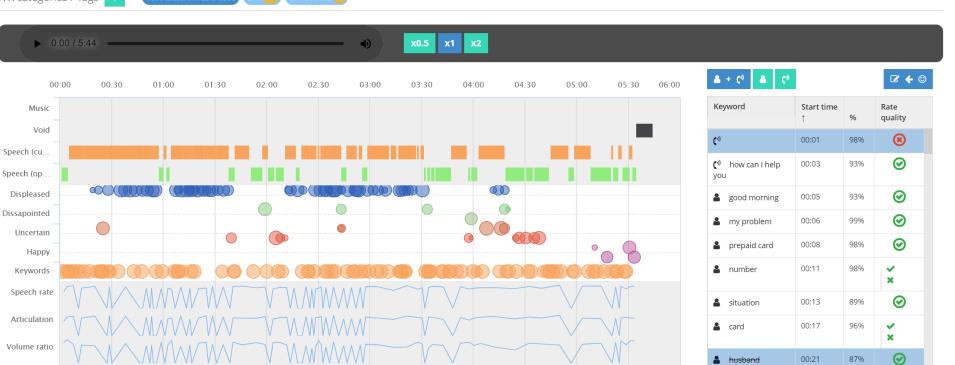












sim card

00:23

89%



Proactive 'pre-complaint' resolution



Agent emotion and sentiment training





Machine learning predictive models





Rules Eliminate Resource

Select	Rule	Single							Cumulative					
		Covered Target Samples	Precision	Covered Total Samples	Recall rate(target)	Recall rate(total)	Lift	Max. lift	Covered Target Samples	Precision	Covered Total Samples	Recall rate(target)	Recall rate(total)	Lift
	(VoidPeriodSec>=160) AND (InsuranceJargon>=3) AND (Satisfied=0) AND (100<=ContractLengthInDays) AND (PropertyOwnerChange>=2) AND (dominance_customer>=5) AND (CustomerIdentification>=3)	230	27.64 %	832	8.01 %	3.72 %	2.16	7.80	230	27.64 %	832	8.01 %	3.72 %	2.16
	(2<=Dissatisfaction) AND (3<=RepeatCall) AND (Negative>=5) AND (Problem>=5) AND (Competition_Name >=1) AND (AskForPatience>=5)	242	28.64 %	845	8.43 %	3.78 %	2.23	7.80	460	28.07 %	1 639	16.03 %	7.32 %	2.19
	(3<=Data_2) AND (394<=ContractLengthInDays) AND (AdministrationData<=9) AND (VoidPeriodSec<=420) AND (PropertyOwnerChange<=1) AND (Identification<=6) AND (Dissatisfied<=4) AND (Communication<=20) AND (DominanceCustomer<=3)	288	19.61 %	1 469	10.03 %	6.57 %	1.53	7.80	690	23.53 %	2 933	24.04 %	13.11 %	1.83



"I can immediately activate the credit for you"

7

phrases used in successful loan sales calls

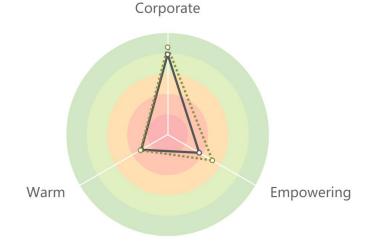
A/B

teams 'blind' testing over 2 weeks 27%

uplift in sales performance



Readability Jargon Spelling Grammar Sentiment Apple Benchmark



Benchmark

mazaru Insights® Improving our communication







Eliminate

Overview

BEFORE Utility - Account overdue by 7 days.docx

This Document

Quality

Tone of Voice







Empowering



- This one isn't up to the level of some of your others. Take a look what you can do to improve it.
- Look at improving Sentiment which is where you score lowest.
- You should work on improving Jargon which is well below your average.

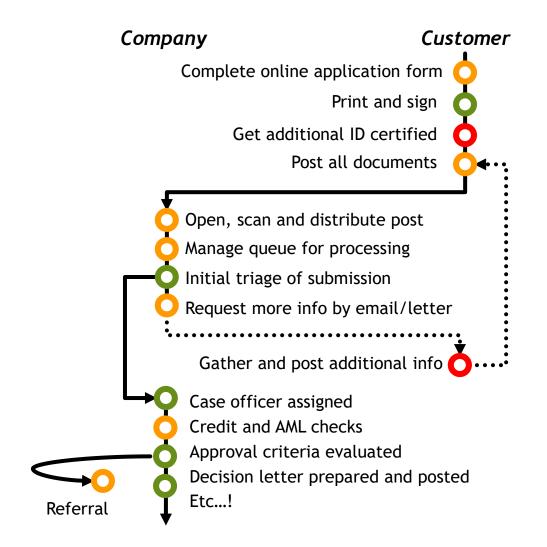
speak no evil

LARGE ITEMS (E.G. FURNITURE)

If your order contains furniture, which requires a larger vehicle, or a two person delivery team, it will be delivered separately to the rest of your order.

In most cases you'll be able to select the delivery day and time during the check out process when placing your order.

If your order has been despatched into our courier network we'll send you an email enabling you to track your delivery.









Journey simplification - mortgage application

Smart RPA Mobile Applications... in 15mins







Company and/or Broker

Customer







Customer evaluates needs and product features

Customer photographs ID documents and securely uploads

Personal details extracted from ID and prepopulates fields

Customer receives summary of application details and confirms or edits in the bot

astomer receives summary or application details and committee or earlist in the be

Opening Banking allows access to account history

KYC and AML checks conducted and approved

Application reviewed in real time

Robotic Process Automation

Secure chatbot

Al visual data extraction search

Machine Learning

Machine Learning



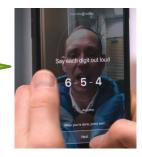
Appt. scheduled or real-time discussion with case referral representative (<20%)

Bot appointment scheduling or live hand off with case information

Account access ID set up Funds transferred

Decision communicated

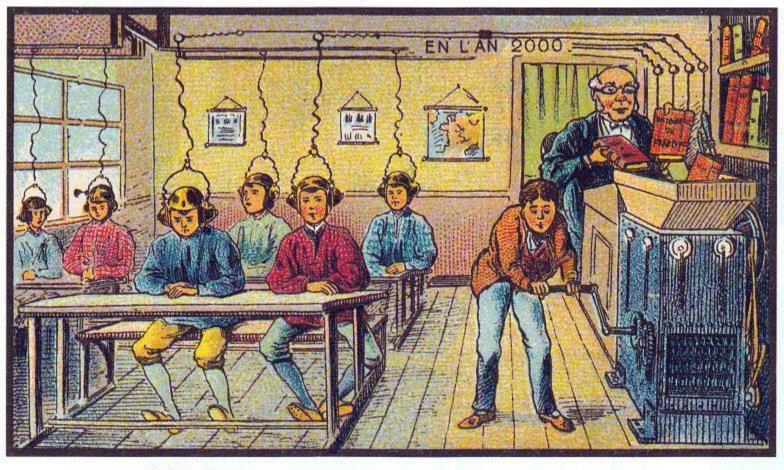
Biometrics





1900 prediction for Year 2000





At School









More info

www.humanotics.ai/valueirritant



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