Are You Prepared for Adaptive Case Management and Better Customer Engagement?

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You have a mobile device, an internet connection, a new generation of software to aid you, and a network of other individuals to share knowledge with. To the bank, the supermarket, the department store, the travel agent, the politician, you are a newly potent individual and a newly prized and at-risk customer. The way you engage with organizations – let's call it the architecture of engagement -- has radically changed in just a few short years. This has opened new possibilities for you. You know more. Can find out more, more quickly. Can take action faster.

This revolutionized architecture of engagement has created new opportunities, and not a few risks, for every organization you deal with. How can organizations prosper in this new customer engagement context? What are the challenges and when can adaptive case management help address them?

Essentials of a Successful Architecture of Engagement

The best organizations have built architecture of engagement that allows customers to participate effectively in every process they need or want to, anytime, anyplace.

The necessary components of the architecture of engagement include web, social media and offline communications. Success depends on the creation of a literally dynamic combination of the components. Let's consider three concepts that we see in practice that will appear wherever a dynamic architecture of engagement is needed:

Multiple Touchpoints

Customers are usually engaged with an organization over a long period of time. The customer and the organization "touch" on multiple occasions. Sometimes the touch is transactional, sometimes it is a sharing of information only.

For a bank, an insurance company, a healthcare provider or other organizations, touchpoints will occur during initial sign-up, onboarding, account opening or registration, and subsequently may involve orders, claims, appeals, service requests, incident reports, complaints or investigations. In the lifecycle of a customer's engagement with an organization, whether in a single business process or many, there will be multiple touchpoints.

Multichannel Engagement

The number of channels available for engagement with customers has grown significantly. And the type of engagement they allow has also changed dramatically. The proliferation of new hardware devices (including tablets, smartphones, wearable internet devices) and software that exploits them to connect people and organizations (Facebook, Twitter, Linked-In, Yammer, etc), is transforming expectations of how customers engage. Face-to-face interaction, paper-based mail, email and fax, have not gone away – indeed they, too, are still necessary parts of the architecture of engagement – but they are now supplemented by other channels.

Responsiveness

The supermarket, department store, bank, insurance provider – they all strive to be more responsive. To succeed, their architecture of engagement must be more ready to act. More customer touchpoints must become, in fact, "touchless" from the point of view of the organization, requiring no staff member intervention at the time of customer touch. Where the touchpoint requires a staff member in the organization to be engaged, then a similar level of responsiveness must somehow also be achieved.

Responsive Customer Engagement

Our expectations about how we engage with organizations have changed hugely in a few short years. We will probably have comparison-shopped before we enter the store or begin our online shopping basket compilation. We may have researched our illness before we enter the doctor's office. Our engagements with the department store, the bank, the healthcare provider, the government are all quite different now.

We expect to transact quickly when we have made a choice. We expect touchless processing that allows us to act swiftly. If donating funds, if buying a product, if submitting a service request, we want to do it without barrier or delay.

When we need assistance, we also expect to act quickly and, consequently, we want the organization to be able to act fast, too. In this new era of mobile technology, Web-connectedness and instant gratification,we have lost patience with slow organizations. We expect staff to be knowledgeable about their company, about all our previous interactions, about every contract, policy, transaction, service call and letter that has passed between us. We even expect them to be able to deal, with no loss of pace, with any special circumstances of our case. To be able to make immediate decisions that are uniquely custom to our urgent need.

So, how can organizations be more responsive? Let's assume, for the moment, that we are engaged with the organization at an important touchpoint and in the channel of our choice. The nature of the engagement can be characterized in two types.

Routine Processing

In a routine customer engagement the customer and organization are dealing with each other in a process that is clearly understood called routine processing. The purchase of products online, using an online shopping basket, is a simple example. The customer and organization both know what is involved. The organization has automated this to make it possible for the customer to engage quickly and effectively. For the organization, this is touchless processing. For the customer, it is streamlined, responsive, easy, predictable.

To be responsive in routine processing requires highly effective automation across multiple channels. Whatever device the customer uses, we must be able to accept information in whatever format is available and derive from it the information we need to act. For example, if we require a proof of identity from a customer as part of an account opening process, we should provide to the customer a way of using her smartphone to photograph and send an image of her driver's license. We must then be able to extract from that image the name, address, driver's license number or expiration date that we need to prove identity. And we should immediately confirm the success of that proof to the customer. The result of this successful highly automated, low-latency processing is a faster new account opening and a sooner-transacting customer.

Unpredictable Processing

Much customer engagement is in fact quite unpredictable. The steps involved in the engagement cannot be predefined. Indeed they are likely to vary on a customer-by-customer, case-by-case

basis. There may be rules and policies that apply but even those may need to be altered, again on a customer-by-customer, case-by-case basis.

Consider in the Healthcare sector two patients who decide to consult a doctor about their illnesses. For one patient the process of diagnosis lasts five minutes in total and involves nothing more than a brief consultation in the doctor's office. For the second patient, however, the process of diagnosis takes twelve months, involves multiple doctor's visits, blood tests, x-ray, an MRI scan, a hospital stay, two operations and a period of convalescence in a special facility.

Some organizations are in a state of some self-denial, slow to admit to themselves that this unpredictable processing makes up a significant percentage of their activity. A good self-evaluation usually sheds light on the truth that for many organizations unpredictable processing incurs large costs and is a major source of customer dissatisfaction.

Routine and Unpredictable Processing - Combined

In many touchpoints, we in fact see that both routine and unpredictable processing are necessary. Much customer engagement is precisely of this nature, a necessary combination of routine and unpredictable processing, all of which must be executed in a responsive manner. The health of the customer can depend on it. The health of the customer engagement is undoubtedly impacted by it.

Indeed successful customer engagement requires that we master both the routine and the unpredictable. Any point of failure, whether in the routine or unpredictable processing, will hurt your customer engagement.

To reap the rewards of more responsive customer engagement, successful organizations offer a complete architecture of engagement (Fig.1).
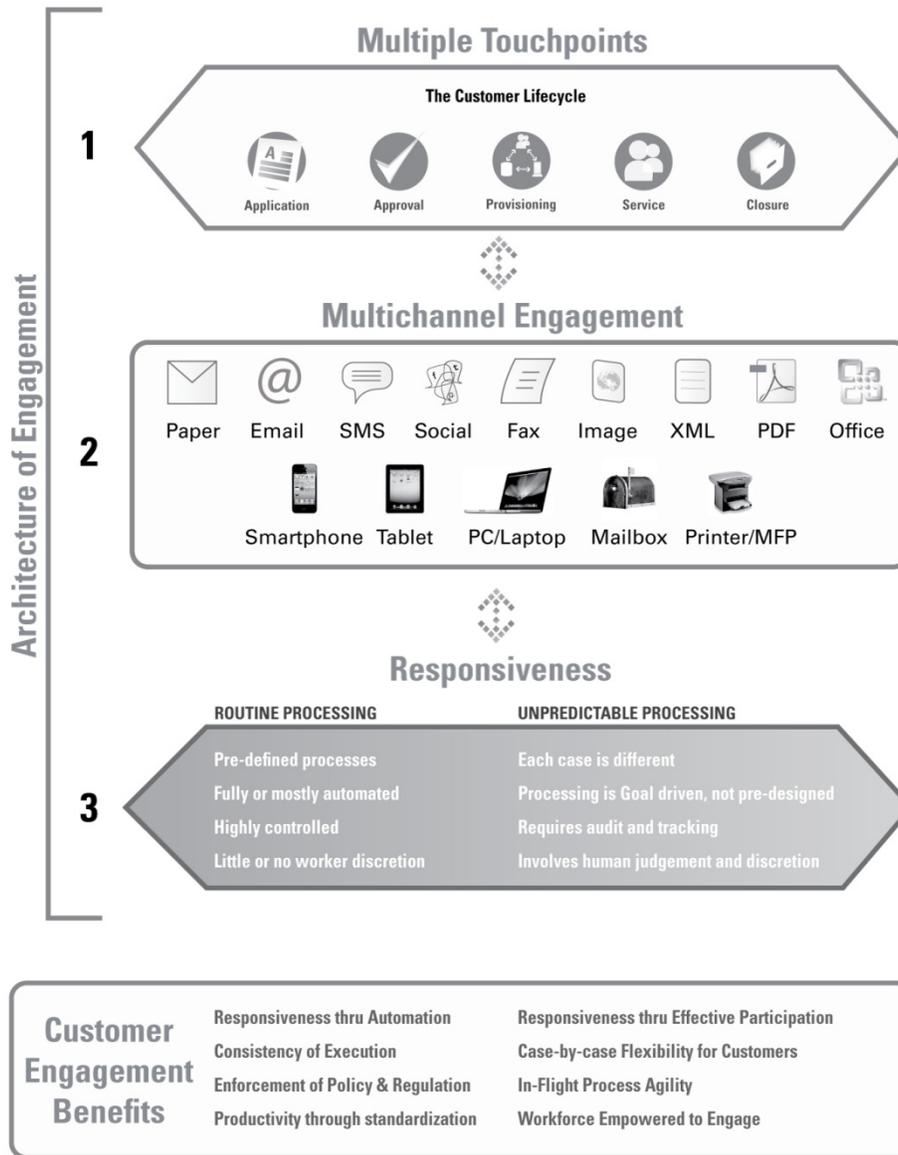
Fig. 1 Architecture of Engagement - Components & Benefits

Mastering the Unpredictable – the Role of Adaptive Case Management

The late 20th century focused on what Peter Drucker termed "knowledge work." Drucker, widely viewed as the most influential 20th century thinker on business, saw the challenge clearly and raised it to the attention of leaders: "The most important, and indeed the truly unique, contribution of management in the 20th Century was the fifty-fold increase in the productivity of the manual worker in manufacturing. The most important contribution management needs to make in the 21st century is similarly to increase the productivity of knowledge work and the knowledge worker."[1]

We saw above that much customer engagement entails a combination of routine and unpredictable processing. This unpredictable processing is what Drucker refers to by the term "knowledge work." The staff in your organization who do that work are the knowledge workers whose productivity Drucker believes is "the biggest of the 21st-century management challenges."

Your knowledge workers are engaged with customers in goal-driven work. Their judgment and discretion determines the next best action, the information or document needed to proceed, and its adequacy or shortcoming. They collaborate with colleagues and third parties, often at unpredictable times and with unanticipated information needs. They pick up a customer engagement in mid-flow, where a case has been long-running, roles have changed and the goal of the engagement has yet to be met. They cope with unexpected changes in policy or change course due to the emergence of new facts.

Your knowledge workers' productivity is key, as Drucker says. Their responsiveness is vital too. The speed, quality and flexibility of their response can determine the success or failure of your customer engagement.

Adaptive case management has been developed to support the needs of knowledge workers. It enables your staff to be more responsive by providing a means for them to master the unpredictable while efficiently executing the routine. Table 1 outlines circumstances when responsive customer engagement requires adaptive case management.

1	**Goal Driven —** The customer engagement is driven by the need to meet a goal. Standard procedure does not fully meet the customer need
2	**Knowledge Intensive —** The engagement requires the intervention of skilled and knowledgeable personnel
3	**Highly Variable Processes —** While a case may share a common structure (e.g., handling citizen benefits applications), it is not possible to predict the path that each engagement will take
4	**Information Complexity —** Emails, meeting notes, case documents, and correspondence related to a case must be easily and quickly accessible. Images and the data they may contain needs to be easily captured and readily usable
5	**Highly Collaborative —** Many cases require a team-based approach, engaging people outside the organization, such as clients, third party experts, and loosely interested parties. With the advent of social networking and other community-enabling technologies, the community of parties that a case can engage is expanding
6	**Multiple Participants and Fluid Roles —** People change position or role. Staff members leave or case workers' roles may change in the course of a customer engagement. Multiple parties are likely to be involved directly or indirectly, and they may play different roles in the case at different times
7	**Inter-related Cases —** Outcomes of separate cases may have an impact on each other. Cases can be explicitly linked, or they may need to be linked by inference and conducted with this inferred link in mind
8	**Cross-Organizational Visibility —** It must be possible for supervisors or other case workers to monitor progress, even after handing cases to colleagues in other departments or organizations to undertake specific steps
9	**History —** Every action performed, every decision taken, and every piece of correspondence received has to be tracked, not just for audit purposes, but also to provide guidance for future similar cases
10	**Demanding Security Requirements —** The wide range of case participants and information systems involved results in challenging information security requirements enveloping many pieces of information/data, many documents and other artifacts, and perhaps strict chain of custody management needs

Table 1. - When Customer Engagement Requires Adaptive Case Management

Adaptive Case Management Drives Successful Customer Engagement

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We began by recognizing the new power of the individual. Equipped with new devices and new available channels of communication, hungry to engage in new ways, this modern customer is more prized and at-risk than ever before.

Responsiveness of customer engagement requires that your organization master the unpredictable as well as the routine. Whether the processing in question is the onboarding of a new client, the eligibility review in a citizen benefits program, or the arbitration of a customer complaint, your organization must sense and respond rather than only standardize and execute.

Organizations that complete their architecture of engagement by embracing an adaptive case management platform will win more new deals, keep more customers happy, operate less wastefully, and capitalize better on opportunities for improvement.

[1] Peter F. Drucker "Knowledge-Worker Productivity: The Biggest Challenge", California Management Review vol. 41, no. 2 winter 1999

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