

New standards for banking productivity and CX

NTT DATA's Productivity Cockpit

NTT DATA is helping organizations across different industries set new standards for employee productivity and customer experience by drawing on the power of generative AI (GenAI) and our long-standing partnership with Microsoft.

This Guide explores how we're customizing and deploying Microsoft's innovative Copilot Studio technology, using banking and financial services organizations as an example. We cover how we optimize clients' operations, train their employees and help them streamline and automate their business and contact center processes.

Introducing Productivity Cockpit

Productivity Cockpit is NTT DATA's suite of **modular Copilot agents** designed to streamline and enhance customer experiences and help employees perform at their best. Offered as a service, these agents can be deployed to meet the unique needs of any business, with updates and new features continually being added to the catalog.

Productivity Cockpit in action in banking

Let's consider **two compelling use cases** for our Productivity Cockpit in banking environments — employee productivity and customer experience.

1. More time for what matters: raising the bar for employee productivity

The Productivity Cockpit focuses on reducing digital friction by offering personalized self-help solutions that support employees throughout their entire lifecycle in an organization. With over a dozen GenAI agents addressing a variety of use cases, this solution allows your people to focus on what matters and reach their full potential.

In the fast-moving, highly regulated banking industry, precision and compliance are paramount. To perform at their peak, banking employees need access to the right information at the right time and must continually augment their skill sets.

NTT DATA's **Onboarding Agent**, part of our Productivity Cockpit, acts as new employees' "welcome buddy," providing them with timely access to essential resources like virtual desktops, laptops and other resources they need to hit the ground running.

The Productivity Cockpit suite also provides digital support that eases the administrative burden on busy bank tellers and branch officers. These professionals typically begin their days with meetings with branch managers where they need to report on key metrics, such as cash position, new account opening, account closures, general ledger summaries, audit findings and responses and loan applications and approvals. A **Prompt-as-a-Service Copilot** can prepare and deliver



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the reports they need in advance, ensuring officers are adequately prepared for meetings and have the data they need at their fingertips.

For sales and business development teams tasked with attracting new customers and selling products like home loans and insurance, help is at hand in the form of the **Growth Agent**, which can pull a list of prioritized leads directly from the bank's CRM system. These leads can be shared with front office representatives for cold calling, where **AuditIQ** works quietly in the background, analyzing call quality in real time to ensure customer interactions are smooth and effective.

Once a customer decides to purchase a product, a **Service Agent** can take over basic underwriting, form filling and other back-office tasks, freeing employees to focus on building customer relationships. If any technical issues arise along the way, the **Fix IT Agent** resolves them quickly without the need for external support. Should a problem persist, the **Copilot Swarming** feature escalates the matter to a live agent for resolution.

Even after the problem is resolved, **Copilot Swarming** helps by creating and publishing a knowledge base article to prevent future disruptions.

Customers who make in-person visits to their bank have high expectations when it comes to service quality. They expect staff to be well-versed in product details and to answer their questions efficiently and accurately. This is where the **Ask Me Agent** steps in, equipping bank employees with the information and insights they need to provide exceptional customer service.

And at the end of the day, when it's time for employees to head home, the **Prompt-as-a-Service Copilot** generates

a comprehensive report for review, ensuring all the day's events are documented and aligned.

All the engagements and transactions we've described above need to be secure and follow banking laws. Thanks to **Security Copilot**, banks can rest assured they don't fall afoul of regulations **and maintain the highest security standards**.

Fast facts

After launching Copilot capabilities internally in NTT DATA for various personas, the results were overwhelmingly positive. We found that:

- Users rated it 4.5 out of 5, praising Copilot as a digital companion that boosts their abilities and productivity while improving their tech experience.
- An impressive 66% reported increased productivity, and 62% noticed a surge in creativity.
- Average time savings per employee amounted to about 20 hours per month.
- The overall adoption rate among employees was 92%.

2. From queues to quick answers: optimizing digital experiences (DX) to ensure customer service excellence

We've come a long way since the days when your customers had to stand in queues for just about any interaction with you. Banking apps are now ubiquitous, offering a high level of self-service to take care of customers' routine needs.

But there are still times when your customers have to contact your contact center — for more complex transactions or when their queries require a more personalized approach — and most don't look forward to navigating through endless phone menus or automatically being placed on hold.

The good news is that NTT DATA's Productivity Cockpit makes it easier for your customers to engage with you via your contact center. Everything comes together in a three-part ecosystem: **your customers**, the **virtual agent** they engage with and your **human contact-center agents**.

Just like your banking app, NTT DATA's **AI-DX agents are always on duty**, even when your branches are closed. But unlike the app, your customers get to talk to a **machine that understands them**.

When customers contact your contact center through email, a web chat or a service number, the virtual AI-DX agent picks up their query or answers the call. Language barriers are no challenge, as the AI-DX agent can translate in real time. Instead of immediately forwarding every call to a human agent, it can automatically find **answers to frequently asked questions (FAQs)** from your bank's knowledge base.

So, when a customer asks questions like, "Why was there a charge on my account?" or "How do I set up mobile alerts?" the AI-DX agent will **consult the knowledge base** and promptly provide clear answers in a conversational format, or even take independent action. While it's attending to the issue, it can give real-time progress updates — "Just a moment, I'm escalating your request" or "I'm working on it!" — to the customer, which means they're not kept waiting impatiently for an update.

The same goes for **self-service customer requests**, such as making transfers, resetting online banking passwords or checking account balances. The bot can act on these requests immediately without involving a human agent. If a customer has a more serious or complex request, such as a technical issue with their online banking, the AI-DX agent will capture the details and context and **escalate the call** to the right human agent.

Over time, as customers interact with the AI-DX agent, we make sure it learns from its experiences so it can offer more relevant solutions. And we analyze its output to identify customer issues for which better solutions are needed.

For your customers, it's like having their own banker on call. And less customer stress means more brand loyalty — a winning outcome for any bank.

GenAI agents for any industry

These examples give you an idea of how we can customize our Productivity Cockpit to meet the specific needs of the banking sector, but its modular nature means we can easily adapt it to any industry.

For example, here are some ways our Productivity Cockpit AI-driven agents are boosting customer experiences in other sectors:



IT service help desk (all industries)

The agent can handle incoming IT queries through calls, chat or service portals. It can automate self-service administrative tasks like unlocking accounts, resetting passwords and more. It can also divert complex or high-priority queries to the right local or global IT team with the full context of the conversation.



Retail

The agent improves customer service and wait times by answering FAQs about opening hours and receiving and diverting queries across head office retail stores, depending on the conversational context.



Airline and travel

The agent can handle FAQs about flight schedules and baggage limits, enable self-service check-ins and coordinate queries between customer service and airline booking teams.

