

KPMG Intelligent Interactions

Transform customer interactions with KPMG and Google



Customers demand consistent, omnichannel service

High customer expectations for quality, value, and service are now the norm.

The proliferation of devices and access available in today's digital Internet and data-driven cloud economy gives customers the power of choice. Voice, email, Web, chat, text, instant message, and virtual assistant—accessed via a desktop, phone, or tablet device—are all options for making a business inquiry or executing a transaction. Not only do customers require the same experience on all options and devices, but also expect overall service levels to be high as well.

Companies that fail to meet these expectations are at risk because customers—especially in the financial services, telco, retail, and healthcare industries—can easily navigate to competitors adopting automation. These frontrunners not only reap market share, but also realize streamlined business processes and significant cost reductions. Consider these data points from a 2018 Forrester Customer Service Trends report¹:

- 69 percent of U.S. online adults shop more with retailers that offer consistent customer service both online and offline
- Poor customer service causes consumers to abandon intended purchases, which translated to an estimated \$62 billion in lost sales in the United States in 2015—an alarming 51 percent increase over the previous two years
- 66 percent of U.S. online adults said that valuing their time is the most important thing a company can do to provide them with good online customer experience.

Intelligent interactions—that is, customer experiences enhanced with machine learning (ML), artificial intelligence (AI), and data and analytics (D&A)—have the potential to enhance customer touchpoints, reduce costs, and improve efficiencies. By augmenting live agents with AI support to improve service, customers can be offered proactive outreach, relevant choices, and expeditious service by virtual assistants capable of determining customer sentiment and intent—all of which improves brand stickiness and experience. And the same technologies that improve customer interactions also help generate actionable D&A to distill trends and even influence new product and service creation.

Could your business benefit from KPMG Intelligent Interactions?

Consider these questions as you evaluate how to transform customer interactions:

- Are you concerned with customer retention, loyalty, or overall growth for the business?
- What is your business doing today to improve customer interactions?
- Do your customers receive the same service regardless of how they interact with you?
- Can you measure cost to serve?
- Can you anticipate customer needs through the current intake process?
- Do you operate large, manual processing contact centers?
- Are you using any Google platform, productivity, or analytics products today?

It is no wonder that executives realize the importance and inevitability of automation. According to Gartner², 25 percent of customer service and support operations will integrate virtual assistant or chatbot technology by 2020, up from less than 2 percent in 2017. With a strong alliance, KPMG and Google are well qualified to help transform your company into a leader in intelligent interactions.

KPMG: Deep experience with industries, customers, and transformation

A leader in improving customer experiences across a range of industries, KPMG possesses decades of business and technology experience to help enterprises enable KPMG Intelligent Interactions. With offerings designed to quickly roll out business transformation and a portfolio of AI solutions and services, KPMG drives improvements in customer satisfaction that provide competitive advantage, revenue lift, and cost reduction.

Fueling these disruptive transformations requires a thorough understanding of new technologies as well as business-critical processes and workflow. KPMG brings experience in ML, D&A, intelligent automation (IA), customer experience (CX), and user experience (UX) design to help ensure strategy is aligned with outcomes. In fact, KPMG employs more than 365 digital enablement professionals with in-depth skills in cloud technologies, social media, big data, and robotic process automation (RPA) across key industries. Analysts recognize that KPMG possesses leading D&A and ML practices alongside customer experience methods and tools.

Taking a multidisciplinary approach, KPMG collaborates with peers in risk consulting, cybersecurity, audit, and tax to provide balanced, holistic planning in line with your unique business needs. For any cloud consumption model, KPMG understands the domestic and global regulatory environments and can help enterprises navigate data privacy and compliance. Finally, because new technologies and business models require deep tie-ins to the enterprise, KPMG has decades of experience integrating and architecting enterprise solutions.

Google Cloud: Platform to enable next-generation customer interactions

Google Cloud provides the most comprehensive, end-to-end platform for data analytics and AI, powering next-generation KPMG Intelligent Interactions. Built for large-scale elasticity and stability, Google Cloud is secure, high-performance, and cost-effective. Driven by Google's AI-First approach, Google Cloud is on a mission to democratize AI and make it useful, accessible, and easy for all enterprises. As part of the

alliance with KPMG, Google Cloud provides joint customers with a library of integration options and cognitive services that speed up integration, development, and deployment. Because Google Cloud is open by design, its services enable integrations to almost limitless platforms and channels.

Voice automation—with capabilities to understand, translate, and identify sentiment and intent—augment your service agents' interactions with customers. Chatbots leverage knowledge bases, rules engines, and core customer systems to intercept high-risk customers, provide appropriate care, and simplify customer-to-business interactions. Virtual assistants built on Google Cloud's ML and language capabilities anticipate customer needs based on predefined triggers. Finally, email and text automation tools interpret customer emails to understand their meaning and then suggest templates agents can use to respond. By combining smart prediction with IA, ML, and D&A, Google Cloud helps your agents improve customer care, reduce risk, and lower costs with every interaction.

KPMG and Google: A partnership to enhance customer interactions

A pillar of KPMG's Connected Enterprise offering, KPMG's Intelligent Interactions solution automates and enhances customer interactions by using Google Cloud APIs and KPMG-developed custom models to determine sentiment and intent, and linking that ability with other intelligent automation technologies such as RPA or business process management. KPMG Intelligent Interactions built on Google Cloud combines KPMG's deep industry and functional experience with Google Cloud's wide-ranging data analytics and ML platform.

KPMG's Intelligent Interactions solution focuses on five main channels: voice, chatbots, virtual assistants, search, and email.

Voice

In conjunction with Google Cloud's Platform APIs, KPMG leverages proprietary voice analytics accelerators to convert audio to text by applying powerful neural network models. The Google Translation API recognizes over 110 languages and variants to support your global user base. With it, you can:

- Augment agent interaction with the customer, monitor customer sentiment, and deliver relevant data to the agent
- Retain interactions, sentiment, and outcomes while adding to the knowledge-base model
- Conduct historical in-depth analysis of call reasons to drive actions from reactive to proactive.

Chatbots

KPMG couples a Google language processing API, DialogFlow, with an enterprise enablement framework that designs and integrates chatbots to support elevated customer experiences. With it, you can:

- Leverage the knowledge-base from email and voice with chatbot capabilities
- Deploy chatbots to intercept customers on Web and mobile at key customer experience points
- Enable hand-off to agents to provide a high-touch client experience.

Virtual assistants

KPMG builds custom virtual assistants with Google Cloud and the Speech API to convert speech to text, and text to speech, enabling a conversation interaction that provides an appropriate recommendation for the customer. Your company's virtual assistant proactively engages customers to provide assistance and analytics so you can:

- Link outcomes to sentiment and satisfaction
- Define predictive, proactive experiences based on account triggers—such as incurring a recent fee or reaching an overdraft limit—or customer interactions
- Leverage customer analytics from other customer processes to enhance intelligence.

Email

Email interactions can be enhanced by combining advanced data analytics from KPMG and Google Cloud APIs. Within a KPMG Intelligent Interactions platform, email extracts topics and customer sentiment, and generates intelligent responses and resolutions. KPMG can help you to:

- Build the ML architecture on Google Cloud that serves as the foundation for current and future models
- Amass knowledge that can decipher the intent of client emails
- Build a ML model that will predict which templates agents need to respond to a customer
- Integrate with other IA technologies to accelerate email build.

With KPMG's Intelligent Interactions solution, you can greatly improve quality of service, gain new insights with powerful D&A, and remove significant annual operating costs. Higher customer satisfaction becomes a competitive advantage, enabling you to increase revenue and profitability.

Profit from improved customer interactions

KPMG's Intelligent Interactions solution can help you derive greater value from your investment in Google Cloud technology:

- Drive top-line revenue growth and profit by implementing innovative and transformative change
- Improve customer engagement, satisfaction, and loyalty with consistent smooth experiences across all channels
- Streamline operating processes, unify data across silos, increase efficiencies, and reduce costs
- Gain a competitive advantage by anticipating customer motives and trends
- Enhance agent productivity and improve outcomes by adding ML capabilities to customer interactions
- Incur infrastructure savings from cloud economics
- Foster trust with customers and regulators by implementing risk controls and compliance processes to protect data.



End notes

¹ “2018 Customer Service Trends: How Operations Become Faster, Cheaper—And Yet, More Human” [Forrester Research, Inc.](#), January 24, 2018

² “Gartner Says 25 Percent of Customer Service Operations Will Use Virtual Customer Assistants by 2020,” [Gartner Newsroom](#), February 19, 2018.

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