



## Intelligent Automation: Robotic and cognitive automation

Using a combination of artificial intelligence and robotics with Deloitte expertise, Intelligent Automation helps Financial Services organisations who want to digitally transform their credit risk function by automating the lending process enabling rapid decision making, minimising the risk of error and improving the customer experience, unlike manual processes which are labour intensive, time consuming and prone to human error.

The introduction of Machine Learning and Artificial Intelligence capabilities enables standard Robotic Process Automation to go further, replicating basic human actions; addressing more complex matters and importantly evolving as the processes or matters handled by the process evolve over time.

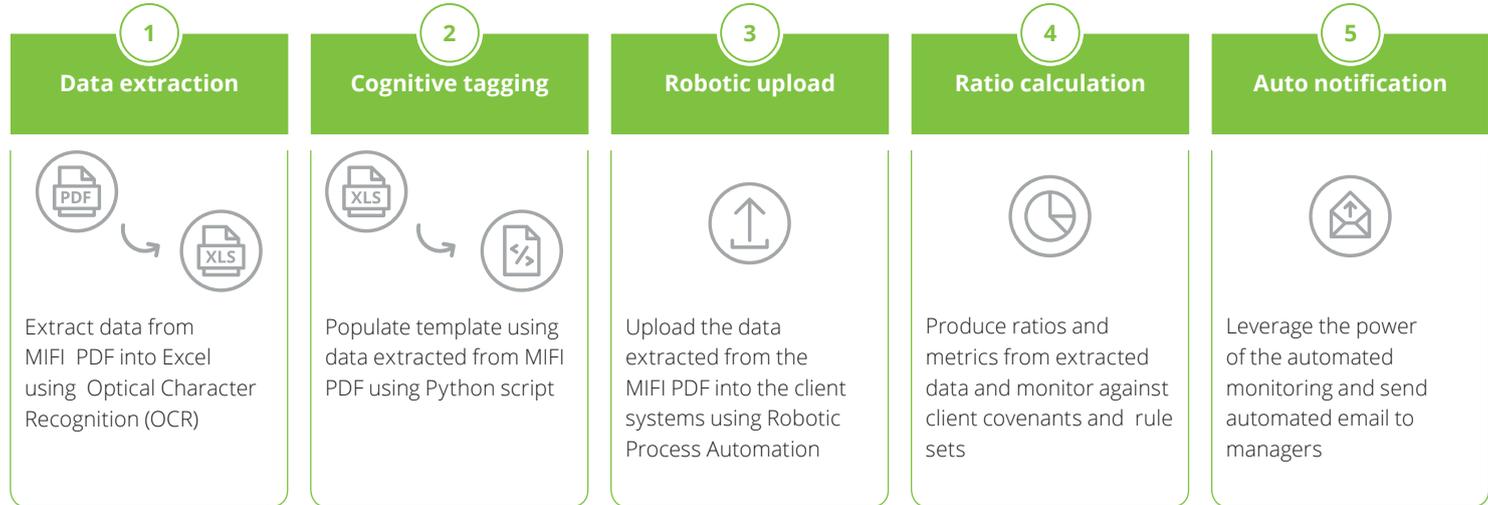
### Benefits realised

<b>Cost savings</b> The reduction in FTE's from improved efficiency and reduction in workload. There is a potential to reduce cost avoidance from lost revenue due to customer dissatisfaction and reduced bad debts through improved and more timely insight.	<b>Scalability</b> Through-put of cases could be significantly increased through automation and reduced errors with less re-checking. Potential for increased number of customers from this increased capacity.	<b>Faster decision</b> Increased trust in the credit admin process could lead to a higher auto-decisioning limit with less cases needing to go to manual underwriting. This will result in faster decisions for the customer and less underwriting specialists.
<b>Increased revenue</b> Increased throughput could result in increased revenue. Customer loyalty through quicker, more accurate decisions could result in increased NPS and higher future revenues.	<b>Quality</b> Improved accuracy of data capture and higher quality leads to less re-checking with lower error rate. Also, higher confidence in quality of the decision taking additional customers insight into account.	<b>Staff satisfaction</b> Re-aligning staff to higher value activities with less mundane data processing tasks leads to increased job satisfaction, increased empowerment and better opportunities for staff.



# Realise benefits quickly with robotic and cognitive automation

## Use case within Credit Underwriting:



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