



Blue Prism and Santander's automation solution helped combat both volume and complexity



FINALIST: PEOPLE AND PROCESS CHANGE

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The Situation: Banco Santander faced a challenge in 2020 when the government of Argentina made emergency funds available for all citizens, creating a flood of customers for banks. The second pressing issue the bank faced was a cumbersome six-week onboarding process required for its 50 to 100 new hires each month. To maintain a competitive edge, Santander sought to become more agile with these two processes; a partnership with Blue Prism resulted in automation solutions to help Santander meet customer and employee demand.

This initiative is nominated as a finalist in the People and Process Change OneOffice™ Awards category for Blue Prism's work in helping Santander simplify its processes with intelligent automation.

The Solution: Skilled humans and digital workers coming together for seamless solutions

Santander is a leading financial services company in Argentina with 3.7 million clients, \$11.6 billion in assets under management, and 8,200 staff. It is the main privately-owned bank in the Argentinian financial system in terms of loan and deposit volumes. To access the emergency funds the Argentinian government offered, businesses had to apply through a bank on a first-come-first-serve basis. So, early in 2020, Santander knew the floodgates to its bank branches were about to open wide. Santander already had Blue Prism RPA (robotic process automation) implemented in other parts of the business, so it drew from its library of 500 reusable automation objects to roll out a solution to address the impending loan applications in just two days.

Digital workers were also able to assist Santander when businesses defaulted on their loans. Given the tight timeframe to transfer the debt, digital workers completed all paperwork rapidly and accurately, helping Santander transfer up to 80% of the bad debts it would

have otherwise had to absorb. Santander was the only bank in Argentina that could respond on time and transfer all its bad debt, giving the bank a competitive edge.

Next, Santander tackled its cumbersome onboarding process involving establishing accounts, IT setup, and external regulatory checks. It developed an automated chatbot to transform its previously labor-intensive onboarding process from manual to automatic, seamlessly moving work from one department to the next. Without the chatbot, workflow steps sat in an Excel file or Google form waiting for a person to execute the next steps. The automated chatbot uses RPA to move each task to the next step along a chain process of connected steps. After an employee completes a manual task, the digital worker moves the task forward to complete the onboarding process. The RPA tool automatically informs the relevant departments, gathers the required information, sets up accounts, and performs the necessary compliance checks.

The Results: Speed and agility lead to improved CX and EX

The Blue Prism solution boosted the bank's resilience and agility in a time of uncertainty and huge demand fluctuations. With digital workers, Banco Santander could fund each loan application for emergency funds in just two minutes. Before 2020, Santander received and processed around 3,000 loan applications in Argentina in an average year. Once people started applying for COVID-19 relief, the bank had to process 120,000 applications in three months.

Santander attracted and retained more talent and benefitted from its shorter onboarding process; employees could begin work sooner and had a better first impression and experience working for the bank. The automated onboarding process condensed a six-week onboarding time to just two days, and the faster onboarding boosted its employee NPS results.

The Bottom Line: Create a culture of continuous improvement from the inside out for agility and competitive advantage

Often, digitalization efforts focus on external or customer-facing processes, but Santander's OneOffice approach included understanding employee pain points and using automation to improve employee experience and its customer-facing initiatives. In this age of "The Great Reshuffle," having employee-friendly processes from the very start is imperative to attracting and retaining talent. Perhaps most importantly, the bank has adopted a reusable approach to asset development, meaning continuous improvement and change is now part of its DNA. When developers want to automate a new process, they can simply go to Santander's Digital Exchange, download an object, and use it to create their digital worker. Rather than using a "set it and forget it" approach, Santander has chosen to nurture a culture of continuous improvements to encourage positive responses to change and disruption.

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Mohit is a Data Analyst at HFS, responsible for data analysis, survey development, and market data research. Current working on the 2H2021 Pulse Survey data and supporting in data modelling and presentation for several of the custom studies.



Melissa O'Brien

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Melissa O'Brien is Research Leader and Head of Research Operations at HFS Research. Melissa leads HFS' research initiatives for all things customer experience, including contact center, digital marketing and sales, CX design and conversational AI. Her industry research focuses on key services dynamics within retail, CPG, travel and hospitality firms. Melissa also looks after operations across all research coverage areas, helping HFS realize our own version of OneOffice.

Melissa brings both hands-on industry and analyst experience to her role at HFS.



About the HFS OneOffice™ Awards

Organizations around the globe must now embrace a world where perfectly aligning business outcomes with their enabling technologies demands focus, nerve, and creativity. The HFS OneOffice Awards showcases those teams and organizations that have embraced change, taken decisive steps, and transformed processes and technology to take their businesses into a new era.

HFS OneOffice Awards categories:

OneOffice Mindset • Innovation Ecosystem • Diversity • Sustainability
Native Automation • People and Process Change • Data and Decisions

HFS has a proven history of providing straightforward insights based on research, data, and forward-looking trends. The HFS OneOffice Awards provides a window through which organizations can showcase successful transformation projects and where others can find inspiration and fresh thinking to help them along their journey. Our respected, resourceful, and responsive analyst team brings their experience and knowledge to bear to ensure that successful, proven results are lauded and commended.

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