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Forbes insights  
**TIME BACK,  
TASKS DONE:**  
How Workflow Technology  
Is Simplifying the Day-to-Day



# DIGITAL TRANSFORMATION: STUCK IN THE INBOX

We live in a world where we have access to an infinite amount of information from any connected device. The advent of anytime, anywhere access brings the potential for incredible efficiency. Applications for scheduling, tools for social collaboration and cloud content platforms are changing the way we work.

But for many workers, the promise of the digital revolution hasn't trickled down to affect their own productivity. Whether it's completing a proposal, drafting a contract or managing a product launch, most are working with tools from the last century—email, spreadsheets and paper documents. Anyone who has had to take time to chase down an overdue approval on a contract, coordinate revisions to a plan or try to make sense of multiplying versions of a single document has felt the frustration.

At the same time, there are hundreds of enterprise applications and tools that are supposed to help us: communities, channels, systems and now chatbots. The collective result of all this help is a daily deluge of information into our flow of work. The combination of information overload and inefficient workflow processes means employees spend far too much time managing their work, and not enough time getting things done.

"Refining everyday processes and organizing the way people hand off work and collaborate with one another can have a tremendous impact on an organization's efficacy," says Jeetu Patel, chief product officer at Box. "But there is much more than efficiency at stake. After all, what differentiates a good company from a great one? It's usually response time," says Patel.

In fact, prioritizing employee-driven processes and automating predictable and repeatable tasks are already delivering on their potential. In a recent briefing note on automation, [McKinsey Global Institute](#) notes: "Adoption could unlock the otherwise unlikely combination of scale and agility, creating the ability to propagate changes across an entire organization instantaneously."

To accelerate digital transformation initiatives, companies should focus their efforts on leveraging technologies that automate workflow down to the individual team and employee. By creating avenues for end-users to build, manage and track their work, organizations can not only establish a digitally dexterous culture, but they can also see productivity gains and operational efficiencies at a scale that otherwise would be unreachable.

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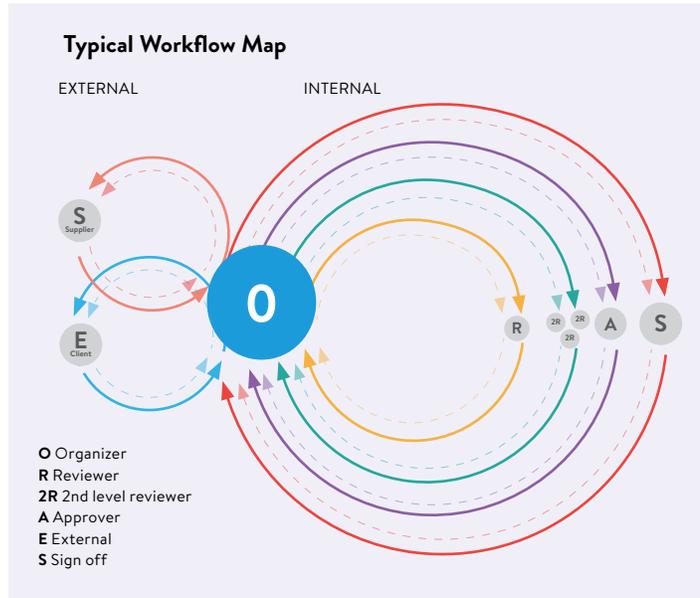
**JEETU PATEL,**  
CHIEF PRODUCT OFFICER, BOX

# DEMOCRATIZING WORKFLOWS

There is a growing body of evidence to support the argument that work as we know it today has reached unmanageable proportions. Making work more manageable starts with putting tools directly into the hands of users, making those tools intuitive and then automating wherever possible. Think of it as democratizing workflows—the means to making everyday processes more efficient and productive.

Most of us engage in a set of the same tasks every day or week: creating, editing or approving work that is then shared broadly or handed off to someone else. The opportunity for optimization lies in the fact that many of these actions repeat in a similar pattern and flow through a definable series of steps—every time we file an expense report, onboard a new employee or draft a contract, for example.

According to a TechValidate survey, 73% of employees perform more than 50 repeatable tasks every week. However, today the vast majority—91%—rely on email to complete that work. Most projects, no matter how complex, can be broken down into a series of tasks and hand-offs. Creating a pitchbook for an investment banking client involves vastly different content than creating an HR training module, but it similarly follows a set of definable steps that repeat every time.



A qualitative study of 19 key processes across finance, sales, marketing and legal teams highlighted that most follow a similar pattern of flows—from document creation to reviews and approvals—either internal or external to the organization.

## WORKFLOWS ACROSS FUNCTIONS

### MARKETING



- Content review and approval
- Legal review of marketing content
- Website update and approvals

### LEGAL/COMPLIANCE



- Patent process and approvals
- Contract negotiation management and approval
- Board proposal/policy approvals

### HUMAN RESOURCES



- Legal training
- New hire/subcontractor onboarding
- Policy approvals
- Learning module

### SALES



- Sales contract process
- Sales negotiation process
- Customer onboarding

### FINANCE



- End-of-period accounting
- Budget approval process
- Invoice/expense approvals

### R&D/ENGINEERING



- Code review
- Product launches
- Quality assurance

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# THE BUSINESS CASE FOR BETTER WORKFLOW MANAGEMENT

The benefits of automating the series of tasks and hand-offs are significant. In financial services, for example, automation in the form of straight-through processing—where transaction workflows are digitized end-to-end—can increase transaction throughput by 80%, while reducing errors by half, according to McKinsey.

Organizations that actively prioritize democratized workflow see improvements in three key areas:

- 1. GREATER CONSISTENCY:** By automating tasks done on a regular basis, users reduce error and latency rates. Processes that were often treated like folklore, handed down from one person to the next, are now standardized. And because workflows are built and managed by users themselves, they are dynamically edited to meet rapidly changing requirements.
- 2. IMPROVED PRODUCTIVITY AND THROUGHPUT:** Besides the obvious benefits of saving time and effort, democratized workflows eliminate the work chaos and mental effort focused on managing the process of finding out what's been done and who it's with.
- 3. DIGITAL INNOVATION:** By empowering users to build their own processes, companies benefit from a digitally agile workforce that leverages technology to improve outcomes. This is in contrast to directives imposed by an IT hierarchy, which we commonly see today.

## COMPLEXITY VS. COMPLACENCY: NO GOOD ALTERNATIVES

Despite these benefits, often the motivation to solve these challenges is curtailed by one of two reasons:

- 1. TOO MUCH COMPLEXITY, TOO LITTLE FLEXIBILITY:** While much of this repeatable, predictable work could be streamlined via traditional business process management (BPM) or enterprise content management (ECM) solutions, these systems are often too complex, too costly to update and too difficult to use. Without a clear understanding of the technical requirements, and given the long implementation cycles and extensive training required, it's no wonder that most organizations can't move forward.
- 2. THE STATUS QUO:** It's a well-known truism that organizations—and individuals—are resistant to change. The inertia of "this is the way things have always been done" is a hard habit to break, even when there is overwhelming evidence that the process is no longer working.

By removing outdated technology and strategically rebuilding processes with end-users in mind, organizations have the ability to provide new and innovative ways to improve the customer experience while increasing the efficiency and agility of their digital business processes. (See ATB Financial case study.)

## ATB FINANCIAL: REIMAGINING WORKFLOWS

ATB Financial's ongoing digital transformation has a unifying goal: to ensure every customer has a seamless journey, however they choose to bank. For Mervin Van Der Spuy, senior vice president and head of data at ATB, that means finding a way to realize better value from one of the bank's most valuable assets—data—so all team members can create exceptional, streamlined customer experiences. One important step in that transformation is eliminating manual, paper-based processes at the 80-year-old Canadian financial institution.

“When we moved to a cloud-based enterprise management system, we were looking to transform how we operate, not just find a different way to move a bunch of documents around,” he says. “Even with digital documents, we never actually got away from that manual process of moving documents physically from one place to another, creating internal duplication and inefficiencies.”

For example, taking out a mortgage at ATB Financial used to mean completing forms on paper at a local branch, which would be sent by courier to another office for imaging. The scanned documents were then emailed back and forth across relevant stakeholders—a process that could take up to 90 days to complete.

Now Van Der Spuy, his colleagues and their technology partners are helping employees reimagine their workflow for creating those documents, giving access to customers and staff right where they are. Whether they are at a branch or visiting a customer's business, ATB team members can use tablets to capture and share information that will be automatically routed to the right people and the designated repositories. “We now have one single document that has all of the information we need,” explains Van Der Spuy. That document has embedded pictures or copies of related documents and signatures that can accommodate standing instructions, such as deleting a copy of something like a driver's license, once a customer's identity and address have been validated.

“When we moved to a cloud-based enterprise management system, we were looking to transform how we operate, not just find a different way to move a bunch of documents around.”

**MERVIN VAN DER SPUY,**  
CHIEF DATA OFFICER,  
ATB FINANCIAL

Streamlining workflows will help cut processing times dramatically. For example, the bank expects to be able to process mortgage renewals in as little as one working day. All changes can be captured digitally, automatically updating relevant documents and establishing a clear audit trail. Taking out human error has increased efficiency and quality significantly, while decreasing potential for fraud and risk. “Our audit team has become very bored with us,” says Van Der Spuy. “We can now provide them with detailed audit logs and reports on exactly how the process is run.”

Van Der Spuy and his team are now looking at leveraging AI to drive workflow automation to the next level. With AI, the company hopes to figure out how to intuitively organize all their data in a manner that enhances team members’ ability to serve customers and protect their privacy while also balancing regulatory requirements. In the future, the goal is for every employee to have access to a 360-degree view of the customer, including their banking preferences, in-process applications and past interactions with ATB.



**For more information on the ATB Financial transformation journey from pilot to production, visit <https://ibm.biz/ATB-Financial>.**

## EMERGING REQUIREMENTS OF DEMOCRATIZED WORKFLOW

Every employee, every team, every line of business has a unique workflow, and no one understands the series of necessary tasks better than those who are responsible for seeing them through. Democratizing workflows means putting tools in the hands of those who are most able to customize their processes and automate predictable tasks.

To be truly democratic and effective, workflow tools should include five essential features:

- 1. SELF-SERVICE:** By allowing any employee to automate their own tasks and removing IT as the barrier to entry, democratized workflow can streamline nearly every repeatable task across most lines of business. That means no coding, administrative access or user manual required.
- 2. INTUITIVE AND AGILE:** A typical one-size-fits-all workflow automation tool will likely result in a poorly optimized process. Either it requires a high level of customization to support every possible scenario, or it's too basic to meet most needs. Be sure to look for features that cover the "80/20 rule," where a tool can support 80% of the organizations' workflow needs, and thus save IT's time and budget to support the remaining 20%. This typically includes features such as workflow templates, task reassignment, agile editing, electronic signatures, and branching and looping based on rejection flows.
- 3. EXTENDS OUTSIDE THE COMPANY:** Processes today extend beyond the walls of the enterprise to partners, vendors and customers. Including the extended ecosystem ensures the process does not break down and increases the level of transparency needed to reduce ad-hoc email communication and provide a better level of service.
- 4. TRACKS PROGRESS IN REAL TIME:** By having a dashboard that provides visibility into the status of every workflow, and email notifications that alert relevant collaborators when items are assigned or overdue, users no longer spend time updating people on the status or managing the reporting and tracking of every project.
- 5. SECURE AND COMPLIANT:** Sensitive content that flows through automated workflow tools must be protected throughout—with audit trails and data protection, and in compliance with industry regulatory standards.

Some professionals and line-of-business users are already experimenting with these workflow management tools, leveraging pre-designed workflow templates to automate the specific processes they need accomplished. For example, if a client files an insurance claim online, the workflow tool automatically triggers next steps—no waiting for an adjuster to initiate the process.

The next wave of innovation will be artificial intelligence and machine learning, explains Jeetu Patel at Box. Machine learning is already beginning to automate a lot of repetitive and predictable tasks. "Over the next five years or so, we expect to see tremendous progress in making systems more intelligent to predict next steps in a variety of work situations, to keep you more organized, help you stay focused and prompt you with the content and analysis you need on the spot." Intelligence can be gained through context around geography or calendar events, for example. If you are about to walk into a meeting, what do you need to read or prepare?

Some forward-thinking organizations are automatically tagging metadata associated with unstructured content common to their workflows. (See Hudson's Bay case study.) Workflows in the future could be set to trigger based on analysis of unstructured data—facial recognition in law enforcement, for example, to initiate pursuit or an arrest.

## HUDSON'S BAY: CLASSIC LUXURY IN REAL TIME

In the hyper-competitive luxury market, waiting even a week for approvals on a marketing campaign can hurt, explains Peter Duhon, who manages the cloud infrastructure team at Hudson's Bay Company (HBC), a Canadian fur-trading company established in the 1600s that operates under the acquired banners of Lord & Taylor, Gilt, Saks, Saks Off 5th and The Bay. Each of these once-independent brands has its own products, websites, target market and operational legacies in place. This lends complexity to the business's overall operations and makes it challenging for brands to learn and benefit from one another's successes.

Duhon's vision is for automated, streamlined, standardized processes across banners, which will ultimately result in heightened product availability and a more consistent experience for customers of every brand. His team began with a need to eliminate pain points stemming from operational practices like File Transfer Protocol (FTP) and a reliance on paper. Dependent on these antiquated processes, it was difficult for employees to access data, track workflows and move things along at a competitive speed. Eight years ago, Hudson's Bay Company launched a cloud content management platform—a first step to uniting the banners and replacing many legacy processes, including digital and print marketing and product workflows.

One of the biggest content challenges for HBC is keeping track of the 1.5 million product images that go through the creative brief process every year. Right now, although the various banners each go through similar processes to get products online and in catalogs, they all do it a bit differently. Some follow a paper-based process, others use Excel spreadsheets. Duhon is in the process of solving for these different workflows, with content unified on a cloud platform so assets can be shared quickly and securely within and across banners, but also with outside vendors such as printers and accountants. "Process automation will help HBC by getting product to the website and the customer at a faster clip," explains Duhon. "It will add discipline to the process and solve the problem of 'Where's it at? What team is holding it up?'"

Automating processes, extracting usable data, eliminating redundancies and creating a consistent set of best practices across banners—these things all have a direct impact on customer experience. Websites are more up to date; there's less room for error in how products are presented to customers; and there's a direct financial impact, because with HBC's cloud content and the e-commerce platforms connected, it's easier to track items through their life cycle as they are shot, edited and published. It's much easier to see when something is missing.

The next phase of the company's digital transformation will be to gain rapid ongoing intelligence from this process. By automatically indexing images according to the objects and writing within each image, HBC can tag and structure the digital assets coming in from thousands of employees and external parties, saving time and the cost of manual tagging. In the future, these tags could automatically trigger a campaign for promotion in certain channels, for example.

For more information on Hudson Bay's transformation journey, visit <https://www.box.com/customers/hudsons-bay>

“Process automation will help HBC by getting product to the website and the customer at a faster clip. It will add discipline to the process and solve the problem of ‘Where’s it at? What team is holding it up?’”

**PETER DUHON,**  
DIRECTOR OF DIGITAL MARKETING,  
HUDSON'S BAY COMPANY

## CONCLUSION

Refining the process of how people hand off work and collaborate with one another can have a tremendous impact not only on productivity, but also on how quickly organizations can respond to customer demand and new opportunities. There is a tailwind of innovation to build workflows in a more intelligent and streamlined way and to democratize the workflow creation process. Replacing manual, paper-based processes with automated workflows and real-time visibility is a decisive step to becoming a truly digital business.

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# Forbes insights

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