

“Robots drive productivity”

Robot solutions represent an opportunity for the financial sector to make a quantum leap in productivity. Deutsche Bank is already using these new technologies. In this interview, Gülabatin Sun, Head of Operations PW&CC at Deutsche Bank, outlines *the importance of effective robot implementation and the success factors behind it.*

ALL INDUSTRIES ARE FOCUSING ON ROBOT TECHNOLOGIES AS PART OF THE DIGITIZATION PROCESSES. HOW RELEVANT IS THIS TOPIC FOR BANKS?

SUN / It is very relevant, as our industry is traditionally paper-based and uses relatively heterogeneous IT equipment. Although almost all banks have been moving towards a higher degree of digitization for some time now, we still have a considerable way to go. Business models and the infrastructure they require must undergo radical development – especially since customer behavior is changing drastically due to the use of digital access channels. Robot solutions such as robotic process automation offer technologies that allow service and settlement processes to be automated, from the digital customer interface to procedures anchored deep inside banking operations.

WHAT CONDITIONS HAS DEUTSCHE BANK PUT IN PLACE FOR THIS CHANGE?

SUN / Deutsche Bank is extremely well prepared. Almost ten years ago, we established an operations platform that can be scaled to accommodate new technologies. In implementing this platform, we wanted to bundle the decentralized back office units in a small number of operations centers, and focus on process optimization and an IT-based workflow solution from the outset. Our platform offers all-round transparency, both with regard to customers and the internal provision of services, so that we can manage our operations highly effectively and in real time. Human workforce management builds on this foundation and allows for productivity management that facilitates intraday (i.e. very fast) responses to fluctuations in capacity. The underlying process architecture means that we can gradually develop and introduce individual digitized services and processes. This is already part of our daily business.

HOW IMPORTANT IS THE TOPIC OF ROBOTS FOR YOUR ORGANIZATION?

SUN / We have already done some automating of processes in the past – in some cases to the extent of achieving start-to-end order processing. However, we hit limits on what we could

do, partly because many of our orders are still received in paper form or as unstructured data. Because of online forms, scanning and OCR text recognition being in wider use, the share of structured data is increasing – and this is where robots come into play. They can document and check the data and transfer it to the corresponding core systems. This in turn means that we can automate formerly manual activities using comparatively simple means. In this way, robots are a production resource that extends established human workforce management, and are an additional driver of productivity that enables us to reduce our production costs significantly in some areas. However, they are only one component of our overall approach and must not necessarily cover order processing as a whole. They could also be used in a targeted manner for individual, repetitive processes.

WHAT FORM DOES YOUR OVERALL OPERATIONS MANAGEMENT APPROACH TAKE?

SUN / As the basis for our approach we have implemented a production platform which consists of a process and service architecture and a workflow system. This is already very close to the principles used in industrial production. Building on this, we have developed a sophisticated performance management system which puts us in a position to fulfill all of our service level agreements while ensuring the highly efficient provision of services. As part of the approach, the target-oriented utilization of all resources – human workers, robots and service providers – is managed in such a way that an optimum overall level is achieved. Resource management must therefore be developed further for the integration of robots.

WHAT ARE THE SUCCESS FACTORS FOR "DIGITAL" OPERATIONS?

SUN / In addition to the processes and the platform, leadership is a definitive factor! Our most important success factor is our management system, which helps us support our employees every day in terms of the possibilities offered by automation. This facilitates us in enabling them to further expand the concept of service, and dedicate the selves to it in their daily work. ■