

A Forrester Consulting Thought Leadership Paper Commissioned By Ricoh

The New Workplace Reality: Enterprises Must Capture The Soul And Spirit Of The Emerging Worker

Poor Document And Process Support Drain The Energy Of Customer-Facing Workers

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FORRESTER

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Executive Summary

In March 2013, Ricoh commissioned Forrester Consulting to evaluate the importance and business impact of document and process support at the point of service. To explore this topic, Forrester Consulting conducted in-depth surveys with 250 global customer service strategy and operations decision-makers as well as 36 customer-facing individual contributors. We found that customer-facing workers are seen as a strong differentiator by companies coming out of recession. This is a big change; customer-facing employees have now become the target for investment and process improvement. We surmise that, without investment in new technologies and processes, organizations will be facing a new competitive landscape at a substantial disadvantage.

We found that poor customer support often stems from inadequate time to focus on the customer and inadequate document and process support that would allow more human-centric interaction. Current systems consume too much human bandwidth with low-value tasks and drain energy from workers that could provide a richer customer experience. Furthermore, the workforce is losing its most experienced employees: roughly 10,000 Baby Boomers will reach retirement age every day for the next 19 years in the US alone. Younger workers and their customers entering the workforce will need to improve basic document services such as entering data, searching for information, copying and printing receipts and materials, and leveraging emerging mobile, collaboration, and cloud-based solutions. This transition opens the door for a new generation of employees who think and work differently. Enterprises that do not capitalize on this transition will be at a competitive disadvantage.

Key Findings

Forrester's study yielded three key findings:

- **Customer-facing workers are seen as a strong differentiator by companies coming out of recession.** Customer-facing workers are viewed today as key assets to differentiating and growing business. 64% of global customer service strategy and operations decision-makers think that investing in customer-facing technology is valuable because customer-facing employees are a way to differentiate their company and are critical to improving the customer experience.
- **Gaps in systems and document services do not allow time for a rich personalized experience.** Decision-makers believe that customer-facing workers could be more effective with more time available to personalize the customer experience. Poor information access and time spent capturing, searching, printing, and filling out documents and forms that do not add value absorbs valuable client-facing time and are major limitations in supporting customers today, with a significant opportunity cost to the business.
- **Emerging document and process support are required to improve client-facing engagements.** Demographic changes are converging with an accelerating technology ecosystem to support the emerging customer-facing work experience. Collaboration, instant messaging, tablet-based mobile solutions, and flexible workplaces will form these "lighter" solutions to reduce the time spent on activities that add no value and free up client-facing workers to provide a more personalized service. Enterprises surveyed in legal, healthcare, insurance, education, and government are looking to reduce mundane tasks such as document services, including managing electronic forms and records and developing case management solutions.

Customer-Facing Workers: Downsizing Target Or Great Hope?

Today, companies are thinking once again about growth, although cost reductions are still the prime focus for many. This is not surprising given the conflicting signals we receive from daily economic data, but clearly the focus is turning to the top line. To many enterprises, this means improving the customer experience and providing better support for employees who serve customers. Numerous studies have correlated higher levels of engaged workers with higher earnings per share and positive scores on key performance indicators.¹ This supports a shift: rather than eliminating client-facing employees, companies are trying to make them better — more human, more productive — and ensure that they are a memorable part of a customer experience. It is by supporting these employees through improved document and process support that organizations will be in a stronger competitive and revenue-driving position.

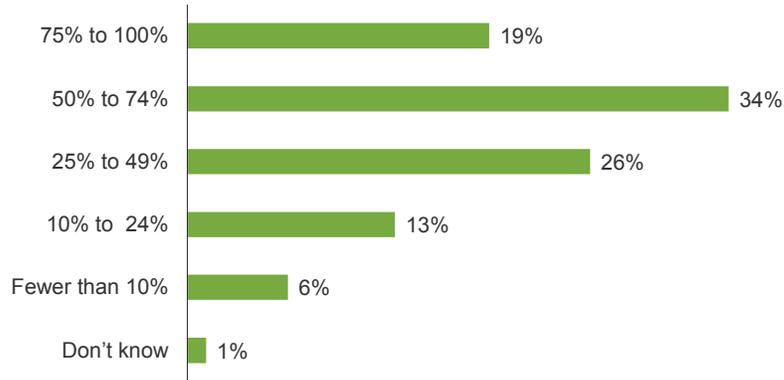
Our survey suggests a fundamental change in how firms must support customers today. For too long, companies have kicked difficult problems or exceptions to a back-office workflow and put them in a work queue to be handled by production workers. But today's customers expect a high percentage of a transaction — in fact, all of it — to be handled in the moment, assisted by mobile technology and/or humans with smarter, more responsive systems. In essence, the boundaries of the process have been pushed out to the customer or to those serving the customer and no longer start at the company's firewall or with events received in the back office. For example, it's far better for an employee to process a complete application at the point of service, capturing documents with a tablet, smartphone, or local scanning device, and then send a packet of information to the back office. Promotions, campaigns, and other marketing techniques have also moved to this boundary as social media and mobile interaction compete with traditional channels.

These forces lead to new and realigned work patterns and categories. Customer-facing workers will be pushed more out front, expected to do more and be better informed. A popular grocery chain, for example, differentiates by having store employees who can discuss gluten-free diets. But who are these employees, and are they a significant part of the workforce? They include bank clerks, call center operators, nurses, and employees in supervisor roles such as shop managers or bank managers. Forrester surveyed 250 global IT and business decision-makers and found that these client-facing workers currently comprise more than 50% of the workforce (see Figure 1).

Today, many of these workers are used for mundane tasks; they're reduced to entering data and have limited access to information that can make a strong value-driving customer impression. They cannot find facts quickly, create documents, edit, write, or process information easily, solve more complex exceptions, or leverage mobile solutions. As a result, they are not actively engaged with their customers. A recent Gallup study estimates that the vast majority of US workers are not engaged or reaching their potential — a problem that has significant implications for the US economy.² And yet enterprises now look to customer-facing workers to not just do their job but also act as key assets to help grow the business (see Figure 2). Companies want to use them as a way to differentiate their service — but today, many cannot.

Figure 1
Customer-Facing Workers Are A Substantial Part Of The Workforce

“What percentage of your global workforce is comprised of customer-facing workers?”

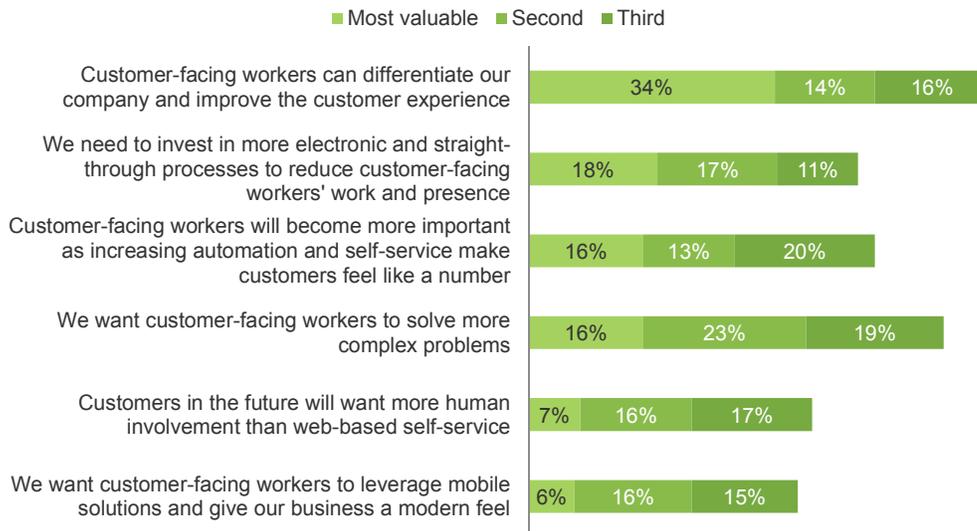


Base: 250 global customer service strategy and operations decision-makers
(percentages do not total 100 because of rounding)

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Figure 2
Customer-Facing Workers Are Seen As A Valuable Way To Differentiate And Improve The Customer Experience

“What are the top three reasons that investment in technology for customer-facing employees is valuable?”



Base: 250 global customer service strategy and operations decision-makers

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Inadequate Document And Process Support Leaves Little Time For Customers

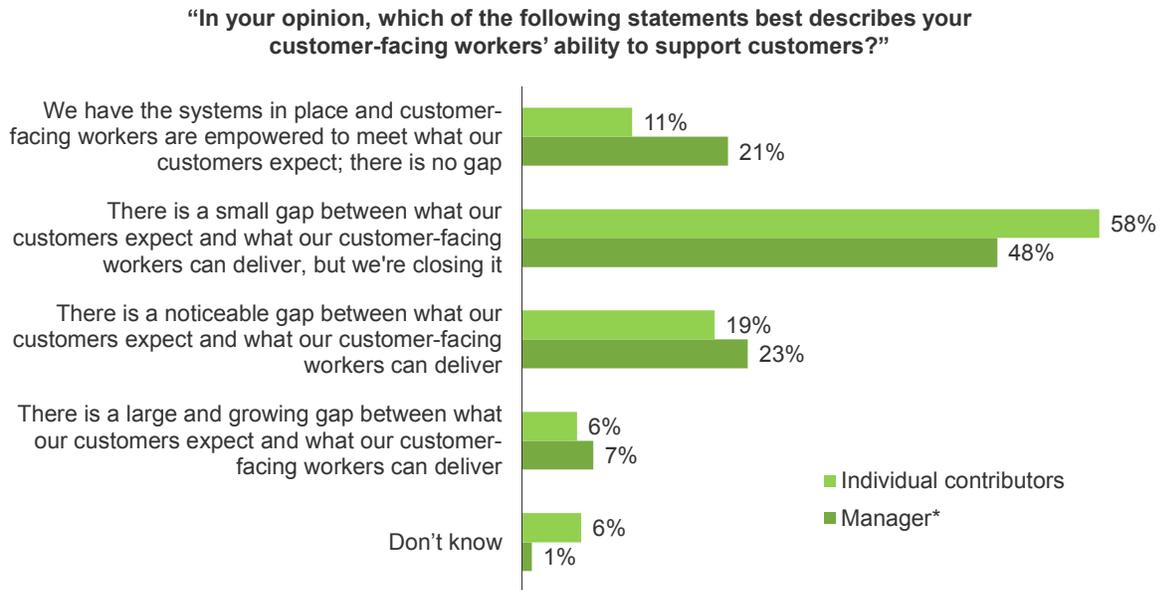
Decision-makers (managers and above) and individual contributors agree that the customer experience can be improved: decision-makers (79%) and individual contributors (89%) all admit that there's a gap between the customer experience they can deliver and what the customer wants (see Figure 3). In short, 89% of workers feel that their company doesn't have the systems in place to allow them to deliver an effective customer experience. Not closing these gaps through improved document and process support will result in inefficient workers, high employee turnover, declining competitiveness, and lost revenue.

Making workers more effective gives them more time to provide a personalized customer experience, and richer information to provide an in-context, in-moment experience. Why is this hard to do, what kind of support is needed, and what happens if you don't? As an example, take the poor retail cashier. Managers lurk the halls to make sure that they solicit customers to open store credit cards or guest loyalty cards, take surveys, buy subscriptions, or make charitable contributions. They need to process all this information, including getting email addresses and phone numbers. Customers opt out half way through, annoyed at the wasted time or requests for too much personal information. Better access to information can help, for example, in a consolidated application, or at least less manual work effort that can gather data across solicitations.

An additional and growing concern is the gap between the technology that customers use and what customer-facing workers have available. Take the case of the customer service worker that has no outbound email capability, perhaps due to an antiquated compliance requirement or, as cited in our survey, an inability to upgrade front-office systems. The worker must apologize that they can't send an email. As a result, the client-facing worker becomes disenfranchised and can develop a poor attitude.³ They are made to feel inadequate due to poor system support, becoming a waiter in a bad restaurant when they cannot use a smartphone or tablet to match the technical capabilities of the customer. Just as important, the customer is less likely to return. This is particularly dramatic in industries with strong business-to-consumer offerings and large numbers of field-based employees, like retail banking, education, legal, healthcare, and government. Enterprises today struggle to keep up with the latest technology, close the gap with customers' use of technology, and support part-time workers (see Figure 4).

Figure 3

Managers And Individual Contributors Agree That Customer Support Can Be Improved



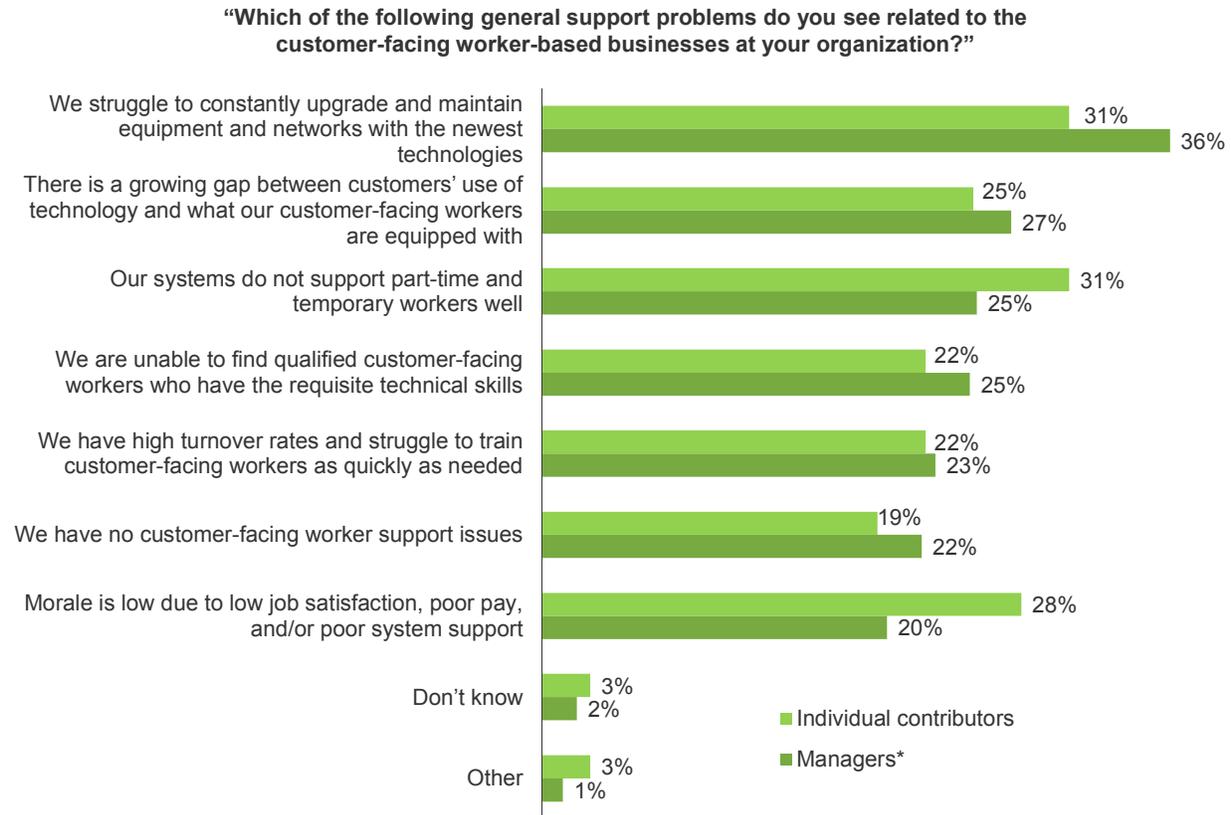
Base: 36 global customer-facing individual contributors

*Base: 250 global customer service strategy and operations decision-makers

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Figure 4

General Support Problems Related To Customer-Facing Worker-Based Businesses



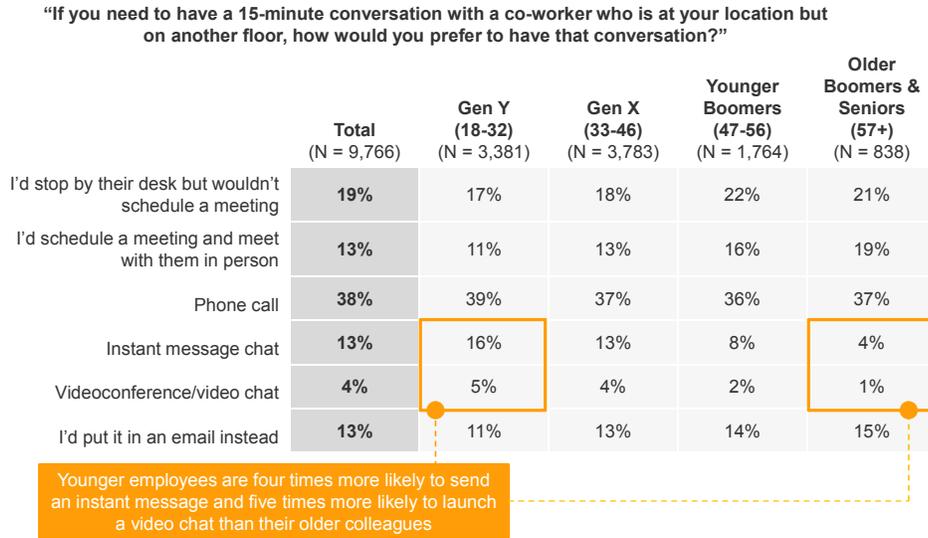
Base: 36 global customer-facing individual contributors

*Base: 250 global customer service strategy and operations decision-makers
(multiple responses accepted)

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Younger workers are four times as likely to send an instant message, five times as likely to launch a video, and twice as likely to launch a brainstorming session via a video session conference or message board as their older colleagues (see Figure 5 and see Figure 6). A big part of this growing gap is mobility, a major infrastructure change; Forrester forecasts that, by 2016, 126 million tablets and 257 million smart devices will be in use.⁴ In all, companies will spend more than \$56 billion on mobile applications and the restructuring of processes to accommodate the explosion in consumer technology. This will transform business processes to the extent that most will be initiated from mobile locations. More than ever, customers will be in control of the process and will determine how companies will communicate with and serve them. Demographics and technology innovation will drive this acceleration.

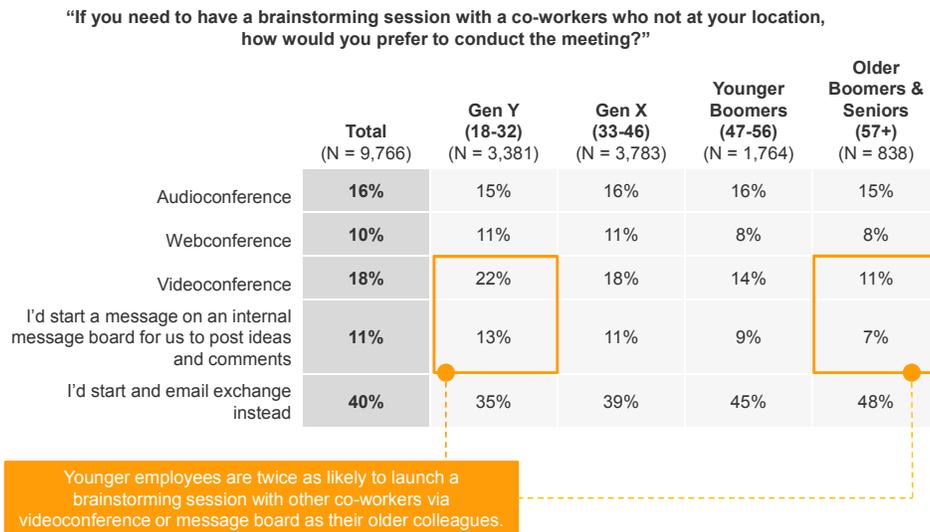
Figure 5
Younger Workers Are Much Less Likely To Seek Out A Colleague In Person . . .



Base: Information workers

Source: Forrsights Workforce Employee Survey, Q4 2012, Forrester Research, Inc.

Figure 6
. . . And Much More Likely To Use Video Or Message Boards To Collaborate



Base: Information workers

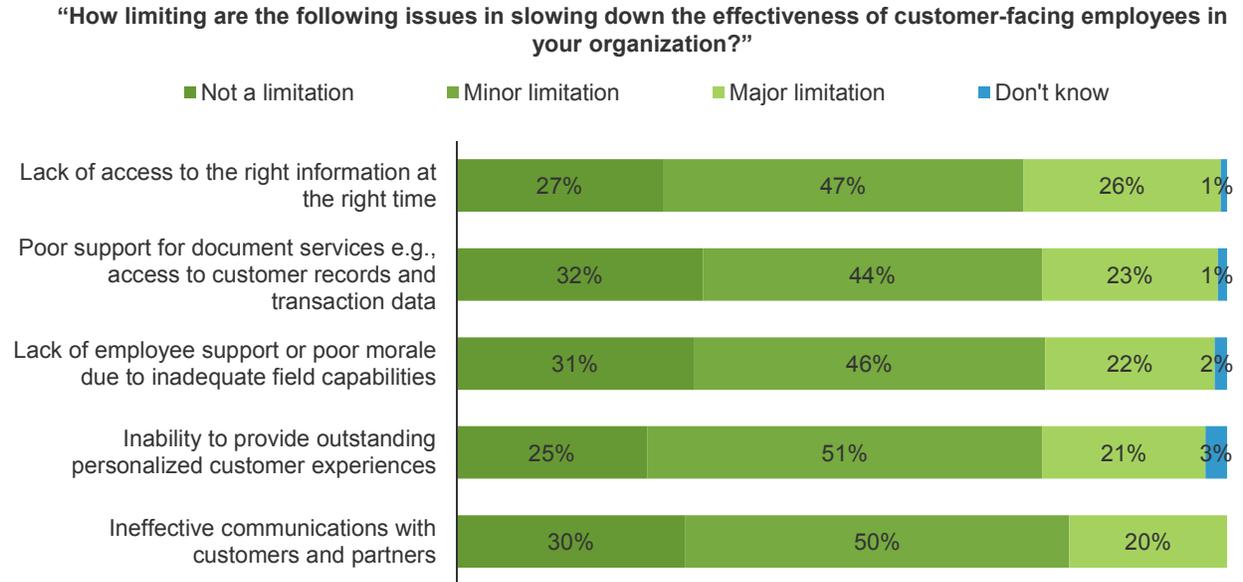
Source: Forrsights Workforce Employee Survey, Q4 2012, Forrester Research, Inc.

How do enterprises view the employees that interact with their customers most? Do client-facing workers view themselves in the same way as their managers? We found that:

- **There is a struggle to keep up with the latest technology.** With the push for new, in-moment customer experiences, enterprises are investing in systems that improve customer engagement — because this is what the customer expects. The customer wants to complete transactions on the go, capture information through their device, and interact with employees who can do the same. Yet gaps in customer support technology are a worry to respondents. For example, nearly four in 10 executives polled for a recent report from The Economist Intelligence Unit worry that their organizations will be unable to keep up with technology change and will lose their competitive edge.⁵
- **Poor document services increase risk and limit the customer experience.** Unlike knowledge workers, who work with ideas and collaborate across teams, customer-facing workers tend to work extensively with data and information.⁶ They create and consume information at faster and faster rates to keep up with the highly digitized world. More than ever, they need to find facts quickly, create documents, and edit, write, and process information. We spoke with an insurance company that epitomizes the type of support that leading enterprises will provide. This firm insures high net worth individuals with very personalized coverage. For example, one evening a lady on a yacht lost her pearl necklace overboard. Not to worry: the claims agent used a case management solution that first dispatched a team of divers to recover the necklace. A customer for life, no doubt.
- **Poor information access is an issue.** Not surprisingly, respondents ranked poor information access (26%) higher than other document-related services and showed that major and minor gaps in support limited the customer experience (see Figure 7). Document services (23%) ranked higher than employee morale (22%), communications (20%), and the ability to personalize (21%) as major limitations in supporting customers. A recent study commissioned by Ricoh in June 2012 also found that poor document processes increase risk (including the loss of a customer).⁷ In that study, nearly one-quarter of respondents surveyed reported losing one or more major customers, and 19% reported suffering a major PR crisis, due to breakdowns in document-driven processes. Having the right processes in place will drive growth — and ultimately improve the processes that improve the customer relationship.
- **It's clear that there's a gap in communications, but workers and managers disagree on its extent.** Communication is critical for any business. We zeroed in on customer communications to test whether these were adequate and keeping up with advancing multichannel complexity. By a factor of more than two to one over their bosses, customer-facing workers felt that they had to use older communications systems that did not allow them to communicate with customers the way they wanted to. Yet by a factor of nearly three to one (43% to 17%), decision-makers felt just the opposite. Managers felt that their customer-facing workers communicated well with customers through both old and new channels. Why do individual contributors see a major problem where their managers do not? The answer may be that these communication issues fall through the cracks. They do not result in exceptions, lost customers, or delayed orders — things that managers track — but they *will* degrade the customer experience over time (see Figure 8).

Figure 7

Lack Of Access To Information, Inability To Provide Document Services Most Limiting Worker Effectiveness



Base: 250 global customer service strategy and operations decision-makers
(percentages do not total 100 because of rounding)

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Figure 8**Managers And Individual Contributors Agree That Customer Communications Can Be Improved**

Base: 36 global customer-facing individual contributors

*Base: 250 global customer service strategy and operations decision-makers
(percentages do not total 100 because of rounding)

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Emerging Document And Process Support Will Give Back Time To Client-Facing Workers

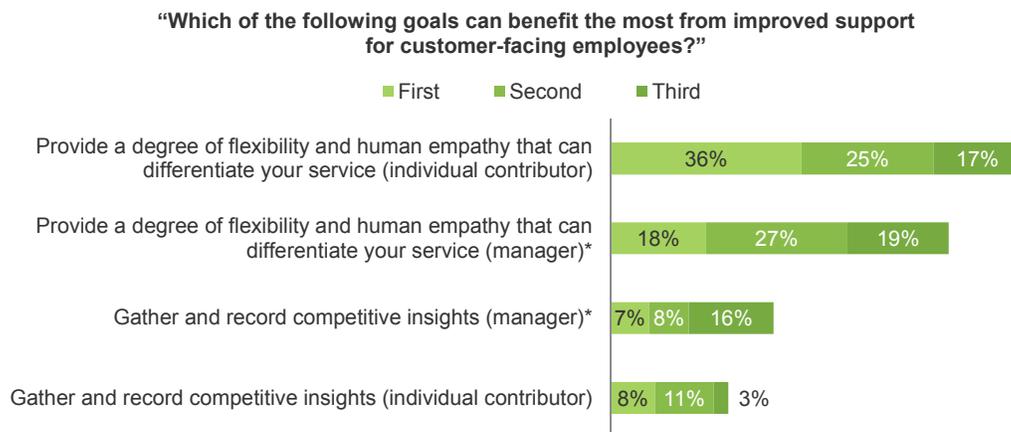
Enterprises are taking a lifetime customer value view. This longer-term and customer-centric view represents a shift toward concerns about loyalty, fear of negative social reviews, and a stronger economic outlook. Our survey showed that individual contributors worry more about the single bad experience that a customer may report, while decision-makers focus on completing the transaction successfully. But a longer-term customer-centric view requires new processes that give time back to an emerging workforce. Improved document and process support to automate both structured and unstructured work activities (untamed processes) in support of collaborative processes will:

- **Add worker flexibility and human empathy to differentiate service.** Individual workers do not have the time or information support to fully engage customers on a more human level. More than one-third of individual contributors (36%) feel that improved flexibility and empathy would benefit the most from improved support for customer-facing workers (see Figure 9). This finding is consistent with Forrester’s research on the age of the customer, where the primary competitive differentiation for firms will be the customer experience they provide.

- Reduce risk, drive growth, and improve customer relationships.** The right document and process approach will allow the worker to solve “typical” simple interactions with a customer faster, better, cheaper, and with improved customer loyalty. This will leave more time for human-to-human contact, which is especially needed when handling an exception (i.e., a more complex transaction). Document capture and exception handling are among the most difficult tasks for customer-facing workers and garner the attention of managers working to improve client-facing support (see Figure 10). It is freed up time from these rote tasks that will enable customer-facing employees to exceed customer expectations, solve the customer challenges, and create a more loyal customer.
- Improve workflow by targeting front- and back-office integration.** Respondents rated the need to better integrate front- and back-office systems highly (see Figure 11). Twenty nine percent of respondents have currently implemented a solution linking field systems to back-office systems, with an additional 37% planning to implement in the future (see Figure 12). This is not surprising. Much as the waiter in the restaurant is only as good as the kitchen staff, most customer experiences are only as good as the core systems behind the customer-facing worker. The customer experience is, after all, the aggregate customer view across all departments and functions within a company. Over time, separate information repositories and hard breaks at department boundaries have led to a disjointed customer experience.

Figure 9

Individual Contributors And Managers Cite Flexibility And Human Empathy To Differentiate Service



Base: 36 global customer-facing individual contributors

*Base: 250 global customer service strategy and operations decision-makers

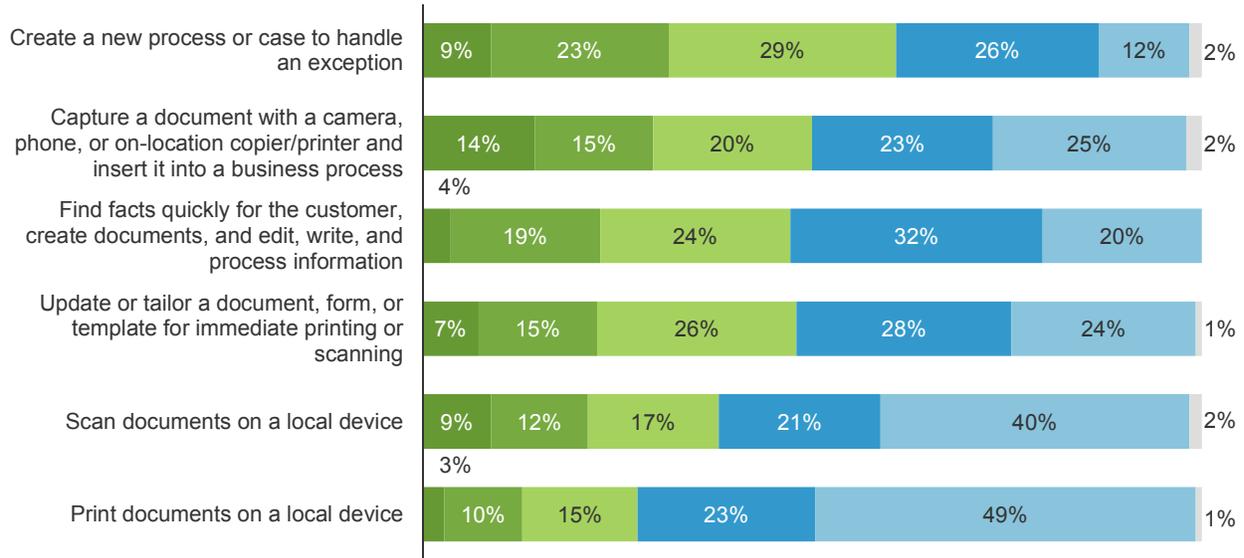
Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Figure 10

Document Capture And Exception Handling Are The Most Difficult Tasks For Customer-Facing Workers

“How difficult is it for your customer-facing workers to perform the following tasks to achieve their goals?”

■ 5 = Very difficult ■ 4 ■ 3 ■ 2 ■ 1 = Not difficult at all ■ Don't know

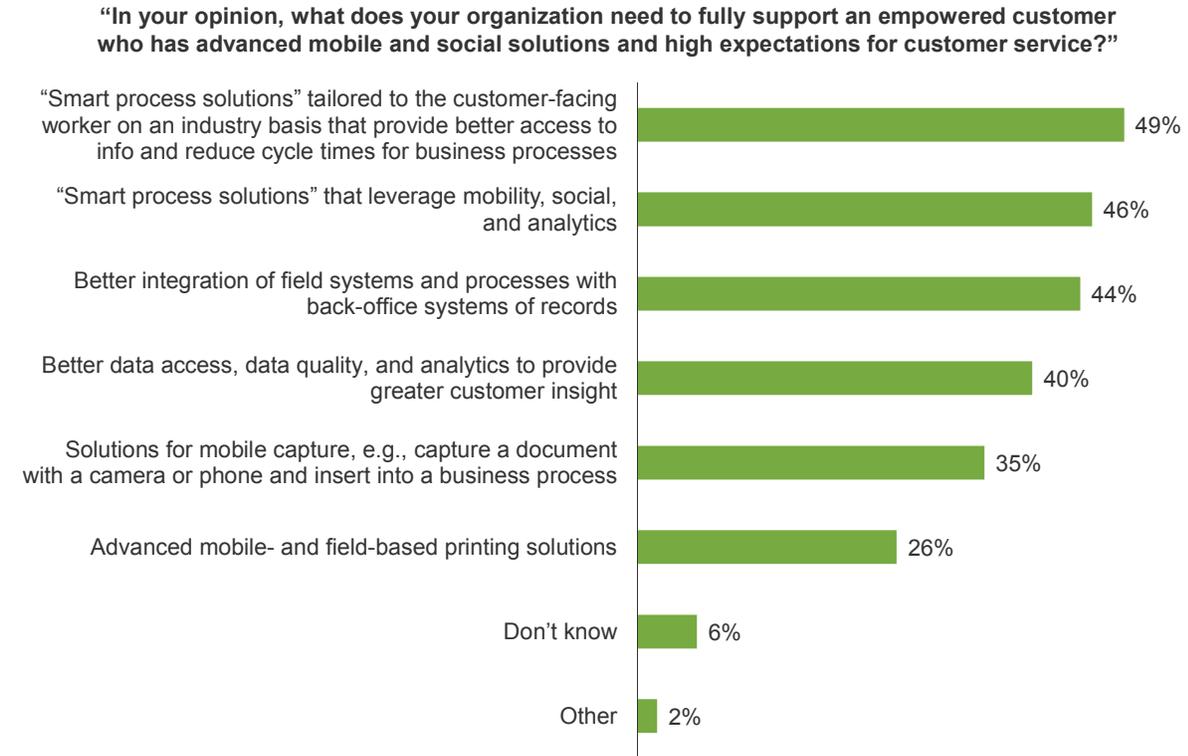


Base: 250 global customer service strategy and operations decision-makers
(percentages do not total 100 because of rounding)

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Figure 11

“Smart Solutions,” Better Integration, And Analytics Are Needed To Support The Empowered Customer

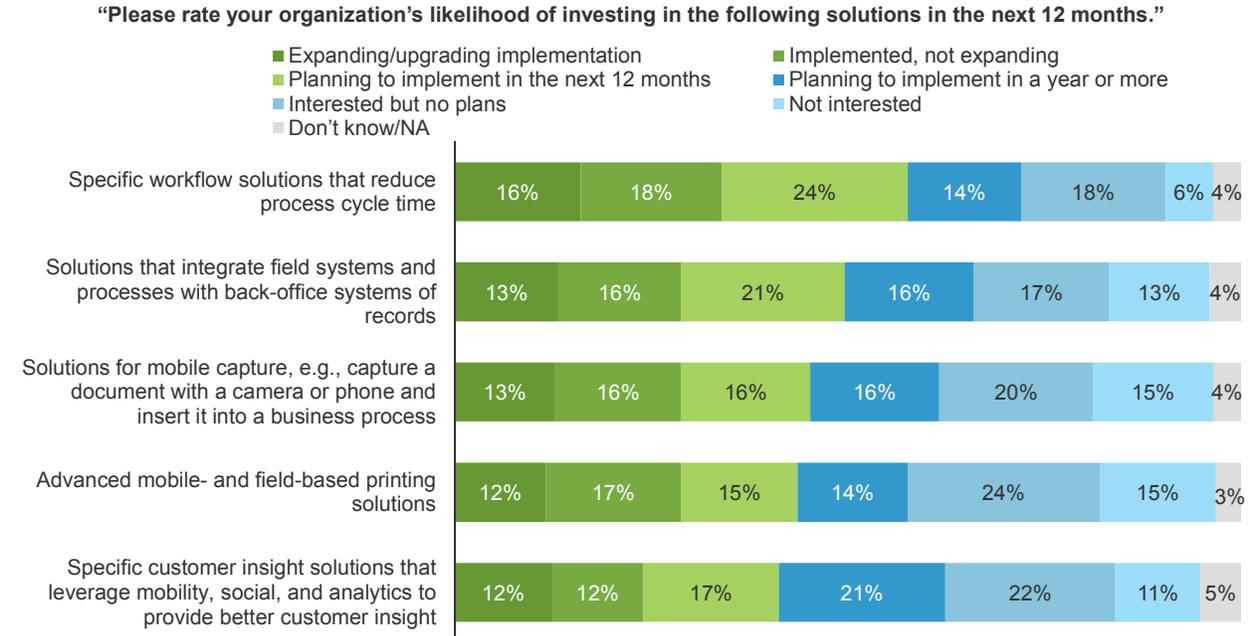


Base: 250 global customer service strategy and operations decision-makers
(multiple responses accepted)

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Figure 12

Today's Target: Specific Workflow Solutions



Base: 250 global customer service strategy and operations decision-makers

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Industries Will Invest In Solutions That Give Workers More Quality Time

Applications that free up the worker to help recapture the human connection are an emerging target for enterprises.⁸ Having the right processes and technology in place to solve “typical” simple customer interactions will leave more time for human-to-human contact, which is especially needed when handling an exception (i.e., a more complex transaction).

- **Higher education is a highly disrupted segment.** Higher education will be a highly disrupted industry due to rapidly changing demographics that will adapt the latest mobile and cloud solutions. eLearning at scale will put downward pressure on the traditional campus approach with its spiraling costs. Look for an expansion of the core curriculum in areas like continuing education that can leverage cloud and mobile solutions. It comes as no surprise, then, that continuing education and workforce productivity are the key process areas for respondents in the higher education sector (see Figure 13).
- **Financial services is putting a human face on retail customer service.** Smartphone growth, technology advancements, and enhanced security have increased the adoption of mobile banking services, reduced operational costs, and improved efficiency. Banks over the past five years have obsessively focused on driving sales through the online channel and have increased the number of customers using online and smartphone banking. But our survey suggests that banks will turn to their employees to provide a meaningful and personal customer experience. The branch, which remains the cornerstone of a bank’s sales and service proposition, will be a target of this transformation — changes in areas such as layout, design, and sales and service staff. Investments in virtual branch mobile apps that allow connection to branch personnel to avoid frustrating automated phone experiences are just beginning.⁹ Real-time analytics, advanced collaboration, and smart process solutions will free up bank personnel time and increase the level of engagement with customers. Additional information about the customer, provided at the right time and within the proper context, will support a personalized experience.
- **Government focuses on operational cost and risk reduction.** Governments around the globe will be in cost reduction mode for the next decade, as deficit reduction programs and long-term pension liabilities become economically and politically untenable. Forrester still expects that spending on automation will be cut less than expenditure on people due to the need to produce more services with less budget. Technologies like intelligent information capture at lower cost and secure information on demand anywhere will help. Configuration of citizen-facing processes will combine business process management, enterprise content management, mobile capture, analytics, and printing — the building blocks of next-generation government process support. Improved automation will yield productivity gains and improve information management while providing better visibility and transparency — a goal of governments worldwide. Not surprisingly, our survey uncovered process improvement and investment priorities that strongly favor forms and records management, followed by case management, where specific workflow solutions are the target.
- **Healthcare accelerates investment in electronic medical records.** Medical providers have invested significantly in electronic medical records (EMRs) to meet healthcare reform guidelines with the goal of improving access to information. EMRs will allow cross-provider medical records to become a reality over time. But EMRs alone may not be sufficient to improve care and reduce the administrative costs required for healthcare reform. Workflow and process solutions are required to bridge the gap between today’s real-time engagement and yesterday’s batch-

based processes. This was overwhelmingly reported in data received with specific workflow solutions — today’s target for improving patient-facing employees.

- **Legal just wants better information management.** Documents in the legal field generate revenue. Unsurprisingly, our survey showed that process improvement and investment priorities strongly favor client correspondence and document generation for the legal field. Another investment area, in addition to the production and management of documents, is the proper and efficient discovery of documents for clients. These eDiscovery areas will continue to be an additional investment priority for the legal field.

Figure 13

Process Investment Priority By Industry

Investment priority	Higher education (N = 53)	Financial services (N = 72)	Government (N = 63)	Healthcare (N = 34)	Legal (N = 33)
1	Continuing education and workforce	Retail customer service	Case management	Medical records management	Client correspondence and document production
2	Enrollment and admissions	Regulatory reporting	Forms and records management	Patient billing	Billing/account management
3	Student record management	Account opening	Citizen self-service	Case management	Legal research
4	Candidate management (apps)	Retail service delivery	Interagency integration	Admissions	Practice-specific processes
5	Recruitment	Loan processing	Investigative case management	Discharge summary and related processes	eDiscovery
6	Fundraising and advancement	Retail lending	Constituent communication	Investigative case management (RAC)	
7	Loan applications/student aid		Eligibility determination		
8			Lease and contract management		
9			Benefit application and distribution		

Base: 250 global customer service strategy and operations decision-makers

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

KEY RECOMMENDATIONS

Forrester believes that improving customer-facing support creates a competitive advantage through creativity and innovation. Workers today just don't have enough time to provide highly personalized service — a gap that can be reduced with strong industry solutions that leverage document services and advanced process management and which support mobility and emerging work patterns. To improve the performance of customer-facing workers, realize that:

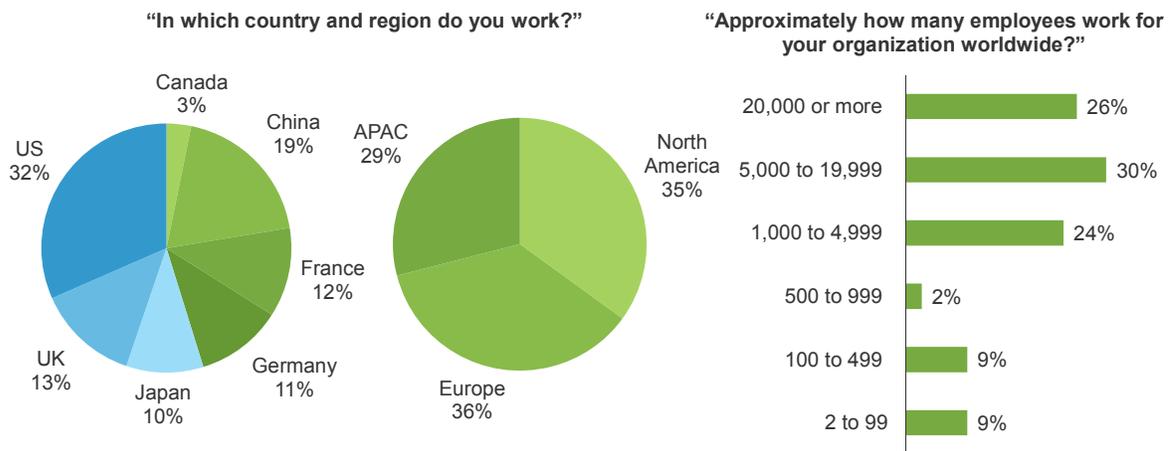
- **Attention should shift to freeing up workers' time with smarter solutions.** In short, organizations will require new processes that support an emerging workforce and newly empowered customers. Plan for stronger customer-facing worker support and look to improved document and process support to provide better capture, analytics, process management, and information access that is highly tailored to the business service on an industry basis.
- **Enabled workers are happy, productive, and less likely to leave.** Sometimes it's not what you sell or support that matters, but how much time your employees have to enhance an experience. A culture of competence and enthusiasm is greatly enhanced by advanced information support that alleviates workers from mundane data entry, searching for information, and being limited to a partial view of the customer context.
- **Agile processes should be developed for customer-facing workers.** Emerging technology will allow customer-facing workers to operate fluidly and make greater contributions by giving them the ability to understand customer context and leverage mobile solutions. Companies enabling customer-facing workers with advanced process support will provide a much greater level of customer experience. In short, most enterprises we surveyed desire process agility, giving customer-facing workers the ability to handle exceptions in more capable ways by having expert guidance, quick communication with experts, and the ability to start new case processes.

Appendix A: Methodology

Forrester conducted an online survey of 250 global customer service strategy and operations decision-makers at organizations in the higher education, healthcare, government, financial services, and legal industries in Canada, China, France, Germany, Japan, the UK, and the US to evaluate the processes and technology that support customer-facing workers today, attitudes toward customer-facing worker processes, and ways to improve customer-facing worker processes. Survey participants included decision-makers with knowledge of their organization’s customer service strategy and requirements. In addition to these decision-makers, we also surveyed 36 global customer-facing individual contributors in order to see how their answers compared with those of decision-makers. The study began in March 2013 and was completed in May 2013.

Appendix B: Demographics

Figure 14
Survey Demographics: Decision-Maker Company Size And Location

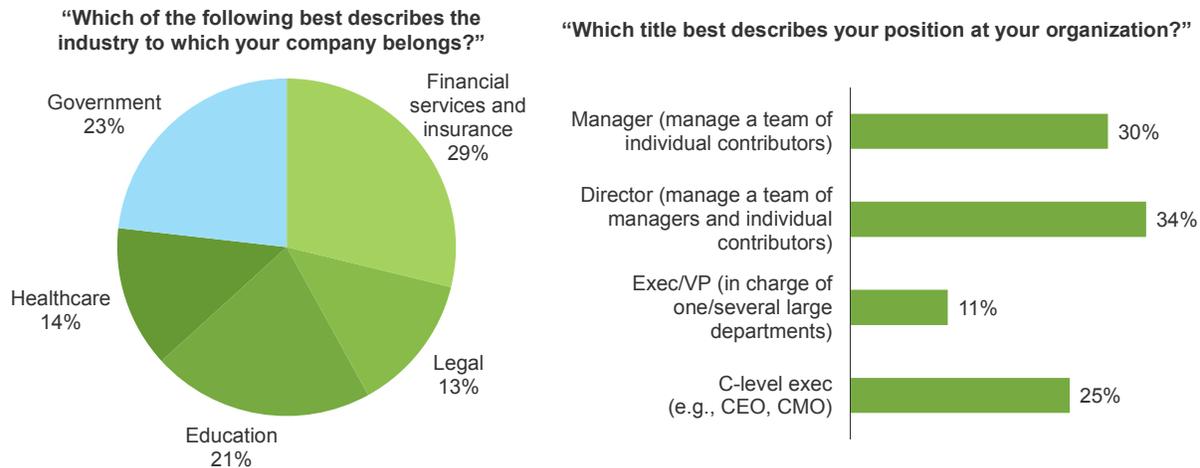


Base: 250 global customer service strategy and operations decision-makers

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Figure 15

Survey Demographics: Decision-Maker Industry And Job Title



Base: 250 global customer service strategy and operations decision-makers

Source: A commissioned study conducted by Forrester Consulting on behalf of Ricoh, May 2013

Appendix C: Endnotes

¹ For further explanation of the relationship between engaged workforce and company performance, please check out Gallup’s ongoing study of the American workplace from 2010 to 2012 (“How Employee Engagement Drives Growth,” page 24). Source: “State of the American Workplace: Employee Engagement Insights for US Business Leaders,” Gallup, 2013 (<http://www.gallup.com/strategicconsulting/163007/state-american-workplace.aspx>).

² Check out Gallup’s ongoing study of the American workplace from 2010 to 2012. Source: “State of the American Workplace: Employee Engagement Insights for US Business Leaders,” Gallup, 2013 (<http://www.gallup.com/strategicconsulting/163007/state-american-workplace.aspx>).

³ Forrester surveyed customer service workers and found that workers with technical capabilities more closely aligned with the customer, felt empowered — better morale and attitudes — than those who don’t. Forrester developed four categories of worker attitudes based on these functional gaps. For a description, please check out Ted Schadler’s *Empowered*. Source: Josh Bernoff and Ted Schadler, *Empowered: Unleash Your Employees, Energize Your Customers, and Transform Your Business*, Harvard Business Review Press, 2010.

⁴ Source: “Mobile Is The New Face Of Engagement,” Forrester Research, Inc., February 13, 2012.

⁵ Source: “Humans and machines: The role of people in technology-driven organisations,” The Economist Intelligence Unit, March 5, 2013 (<http://www.managementthinking.eiu.com/humans-and-machines.html>).

⁶ Knowledge workers work with ideas and manage teams. They need to create, consume, transform, and analyze data. They will work in an unstructured, freeform way, maybe starting with a set of ideas that they collaborated on and building that into a new document, report, form, or business process. Examples of this type of worker include middle/senior managers, consultants, and marketing executives.

⁷ Source: Angele Boyd, Joseph Pucciarelli, and Melissa Webster, “It’s Worse Than You Think: Poor Document Processes Lead to Significant Business Risk,” Ricoh, June 2012 (http://mds.ricoh.com/files/knowledge_center/IDC_Risk_WP_Ricoh_Eng.pdf).

⁸ Industry-specific apps that are easy for people to use, help them collaborate more effectively, and yet are adaptable to the rapid pace of change required by today’s dynamic businesses. They do this by automating both structured and unstructured work activities (untamed processes) in support of collaborative processes.

⁹ Forrester did a case study of Bank Hapoalim that observed a shift in expectations and interactions within a high-value segment of customers with a direct channel preference. To meet those customers’ needs, Bank Hapoalim developed a new service, Poalim Connect, which combines a personal banking relationship with online personal financial management. The strategy injects a human touch into digital banking to meet the needs of high-value digital customers.