TRUST CYCLE & THE ROLE OF EMERGING TECHNOLOGIES IN PROFESSIONAL SERVICES

Second in the #ReImagineTrust Series of three white papers on 'Emerging Technologies, ReImagining Trust and Disruption in Professional Services'

Second in the series of three white papers

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Foreword

We started the journey of exploring the concept of Trust in technology and Professional Services with our first white paper. It aimed to bring out the complexity and evolution of trust from agrarian to distributed era, the emerging new technologies driving disruption and their impact on the Professional Services industry. For this, we explored the interdependencies, the changes and the dynamics of the elements of the triad i.e., Trust, Technology & Professional Services.

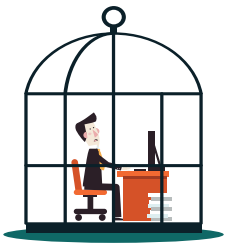
In this white paper, which is the second in the series of three, we intend to bring out the Role of Technology in the Trust Cycle of Professional Services industry. While exploring the dynamic interplay of the triad, we realized that Trust is far from simple and as technology continues its inexorable advance, will continue to impact the way we trust. If we're aware of this shift, we could reach an equilibrium and avoid one undermining the other.

At Hexaware's Hi-Tech & Professional Services Vertical (HTPS), it is our aim to find a healthy balance with emerging technologies and leveraging them to the best in favor of professional services firms so that they can ReImagine Trust through our innovative and valued solutions. To strengthen these solutions, we deep dived into the subject and came up with the concept of Trust Cycle. We believe that the Professional Services industry is based on a cycle of trust that comprises certain elements like **Inputs, Analysis, Decisions, Impact and Action** and they all are encircled by a Learning and Feedback loop. Each of these elements either increase or decrease trust depending on the way the situation is handled, the person handling it, the circumstances under which they are handled and finally the results derived. This is similar to the concept of a Value Chain for any industry which describes how an industry is structured and how each step in the process adds value to the whole chain. For instance, in a retail value chain, each action in the chain brings a portion of value to the entire process. Similarly, each step in the Trust Cycle influences the level of Trust in the whole process.

We look forward to your reactions, feedback and thoughts on this topic. Do follow us on this #ReImagineTrust journey over the course of these white papers.

Building and Retaining Trust in Professional Services... Not that easy!

The professional services firms have become global behemoths providing a wide range of services in almost every corner of the globe. However, the past few incidents have put the authenticity and accuracy of the services in trouble. Here are some examples to give you a recap:



- Deloitte & Touche LLP faced a $7.6 billion lawsuit over the bankruptcy of the Taylor Bean & Whitaker Mortgage Corp. *(Gray, 2011)*
- The European Union appears determined to force the break-up of the "Big Four" accountancy firms, carving out the audit function. The title of the EU's policy document reads: "Restoring confidence in financial statements: The European Commission aims at a higher quality, dynamic and open audit market". *(Willamson, 2013)*
- Goldman, Sachs & Co. was forced to pay out $550 million and reform its business practices to settle SEC charges that Goldman misled investors. *(Dealbook, 2010)*

Traditionally, the basis of Trust in this industry, especially in the segments focused on Tax, Audit, Accounting and Advisory, has been institutional in nature. Majority of the business is led by the Big Four firms that have earned and delivered Trust with their brand reputation of integrity and security, global reach and domain knowledge. However, technology is now playing a much larger role in delivering each of the factors that establish trust rather than it being just skills and knowledge of individuals. Technology is disrupting the delivery of professional services and also changing the meaning of Trust.

Trust Cycle of Professional Services Industry

What we mean by Trust Cycle?

The Trust-based Professional Services industry is at a tipping point due to the significant disruptions caused by technology and the evolution of the concept of Trust, and the elements of Trust Cycle.

Let us look at each of the elements first, what they mean, and how they operate together. We will then look at the ecosystem in which the Trust Cycle operates, and also look at some examples of Trust Cycle in action for different areas like Tax, Audit & Accounting.

If we look closely at the Professional Services industry that encompasses firms across accounting, auditing, advisory & consulting, tax, legal, compliance and research services, it is about recording, extracting & verifying the right data/information and providing an independent view to the third parties on the analysis and findings. This cyclical process delivered with integrity and security, utilizing the right skilled & competent people, using robust processes & workflows, accurately collecting, analyzing and reporting on the relevant data & information in a timely manner and seamlessly integrating with the third parties like regulators (institutional bodies, internal & external stakeholders) is what establishes the Trust.

Trust is at the core of Professional Services like Tax, Audit, Accounting, Advisory, Consulting, Legal, Risk and Compliance, etc.

The nature of Trust has evolved. The fundamentals around working together, leveraging knowledge and intelligence of others with a similar qualification/certification in that area, making sure that the right people are getting aligned to the right activities, projects and clients are important.

Professional Services is a people-intensive business and people operate on Trust. People are the biggest assets for these companies that makes Trust the most important asset for them. However, recent changes are digitizing all parts of this business and that includes how people collaborate, manage knowledge and bring in the right skills.

These 3 elements form the core of our Trust Cycle:

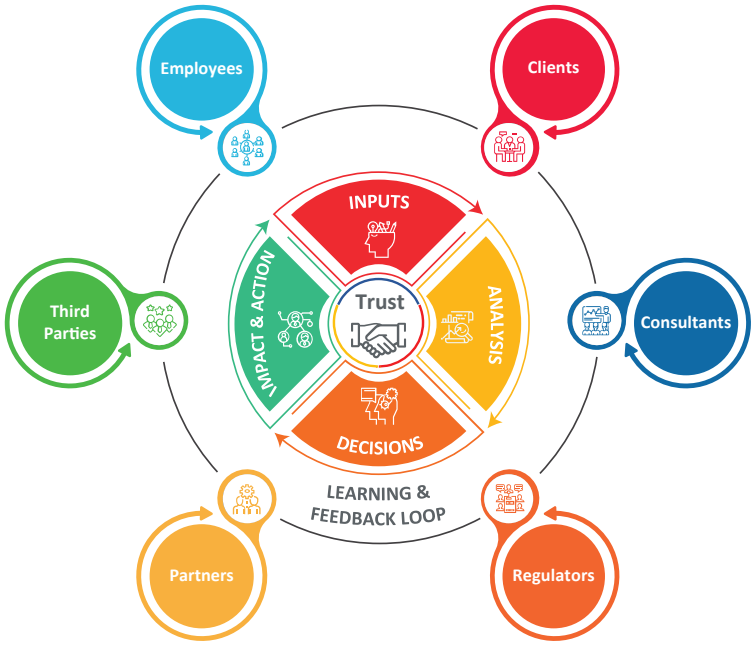
People = Assets = Knowledge

3

Managing the knowledge + Utilizing the skills of people + Allowing them a platform to collaborate = Optimizing the assets = Trust

The illustration on the right is a Trust diagram that replicates the process of work followed in almost every professional service. We assessed that professional services firms have 4 distinctive and defining components resulting from the knowledge-based features of their task inputs and outputs.

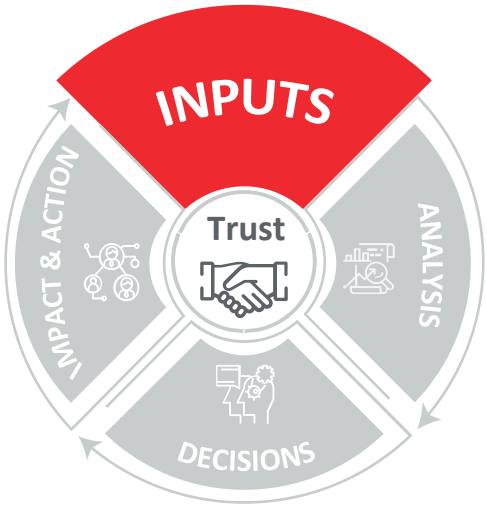
The inner layer focuses on the inputs received, the analysis layer takes these inputs, the decision layer decides based on the analysis, finally resulting in certain impact and action. The outer layer comprises employees, partners, clients, regulators, consultants, third parties, etc. who are responsible for and impacted with the accuracy of each of this step. In the Professional Services industry, each element of this circle plays a crucial role in restating Trust and one loophole affects the entire circle.



The Trust Cycle of Professional Services

We have defined a set of parameters under each component of the Trust Cycle describing the role of technology in each of these components to deepen the understanding of Trust.

INPUTS:



The Inputs stage in delivering a professional services task is crucial to the final output as it serves as the foundation on which solutions are built. The integrity of data i.e., steadfast adherence to a strict moral or ethical code has to be complied and its authenticity needs to be cross verified. Data can be assumed to be authentic if it is provable that it has not been corrupted after creation. The authenticity of data assumes it to be what it claims to be. One needs to cross examine the integrity, collection and identification of data in order to have this foundation right.

Consider a typical Audit or Tax process. If the financial reports and underlying data are not accurate, it can result into project deliverables not meeting the business requirements. This, in turn, would lead to the wastage of time and money. Requirements gathering phase enables both the parties to minimize risks and balance task management within the required timeframe. A process of discovery phase must always include key executives and stakeholders. Provision of the right inputs should be ensured at all stages of the assignment.

Example

One of the most controversial accounting scandals in the past decade involved the energy giant and its accounting firm. The company had been using loopholes in the accounting system to cover billions of dollars of bad debt while also falsely boosting its projected earnings and profits. When discovered, this scandal lost investors over $74 billion and around 20,000 jobs at the company. *(Accounting Scandals, 2001)*

Considering how important the Inputs stage is in the Trust Cycle of any industry and what impact any wrong input can have on the bigger picture, we have put together some points to consider while giving and receiving data inputs.

Best Practices for Inputs

Data Integrity

It is essential to know how accurate & reliable the data is, whether it has come from the right sources, has it been transmitted and received without getting tampered or compromised, whether and how has it changed while moving across different systems, how effective are the applications and channels, and can false data or fake news be detected and separated.

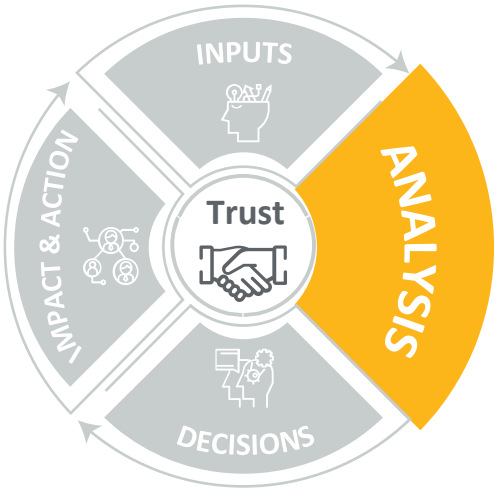
Data Collection and Coverage

It is essential to know whether all relevant data points and sources are covered, who decides on the sources of data and controls for false or misleading sources, manipulation, etc., what is the statistical metrics on the sample that is available and whether it can be used to draw the correct inferences; what is used for Data Inputs and how is that integrated with the already existing data, system of records and analytical engines.

Data Identification

New security regulations have made the identification and security of data at rest a growing concern. But to protect your data, you need to first know how to identify it. If you could easily identify your data, you'd be able to apply the right level of protection, remind others to handle it with care and automatically trigger security policies to protect it. Your people and systems could then work together to reduce risk and meet compliance requirements.

ANALYSIS:



For many people, it stands to reason that the more data you analyze, the more accurate your results will be. Recurring analysis of a company's operations and maintaining rigorous systems of internal controls can prevent and detect various forms of fraud and other accounting irregularities. That's why the idea behind Big Data analytics is so appealing. After all, a business can spend its time gathering lots of information, analyze it, and come up with some unique insights that can help drive success. But as is often the case, such ideal scenarios don't happen very often in the real world. Big Data may hold a lot of potential, but it can still be held back if the data being analyzed is inaccurate. Due to restrictions on technology and other business considerations, the results of the analysis may not reflect what is really happening. If businesses want to ensure their Big Data insights get the desired results, they need to improve the accuracy in their analytics efforts.

Internal audit serves an important role for companies in fraud prevention. Recurring analysis of a company's operations and maintaining rigorous systems of internal controls can prevent and detect various forms of fraud and other accounting irregularities. The audit/advisory firm analyses the data collected during the discovery phase and provides results/reports to the client. The analysis stage is very crucial in any audit/consultation exercise.

Example

Companies such as BHS, Carillion, Conviviality, Quindell, Aero Inventory, the Co-op Bank and London and Capital Finance have one thing in common - their auditors collected vast fees and delivered little of any value. The Big Four audit companies couldn't identify the pain points which resulted in the loss of jobs, savings, pensions and tax revenues. Carillion's auditor for 19 years was a Big Four. The company had valueless contracts in its balance sheet of more than a billion pounds.

We have put together some best practices for the Analysis stage to have an error-free outcome.

Best Practices for Analysis

Accurate Analysis

One needs to ascertain whether the analysis is accurate by verifying what tools are being used for analysis, how thought-through is the logic and formula that is being applied, is there a human looking at the data sets and algorithms and directing the analytical tool, how are boundary conditions and outliers being treated during the analysis process, and how are subjective and analog inputs being considered.

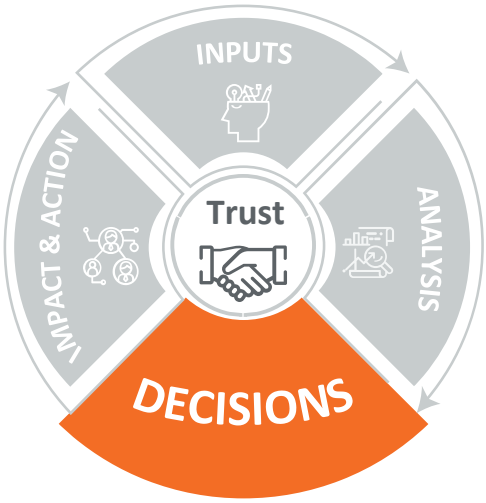
Pattern Recognition & Insights

Does it show learning & intelligence? What is the human involvement in driving the same? What kind of self or directed learning does the analytical or processing engine demonstrate? When and why does it need tuning or adjustments to stay on course? Does the interpretation provide clear understanding?

Reporting

How accurate and timely is the output or diagnosis? Are the results & conclusions from the analysis dependable & reliable? Do they address the main problem & focus areas? Is there a prediction & forecasting aspect to it? How is the data reported and presented? What is the level of automation & AI involved in it?

DECISIONS:



Organizations are focusing on using analytics for driving strategic business decisions. Business analytics is allowing managers to understand the dynamics of their business, anticipating market shifts and managing risks. Rather than "going with gut" when maintaining inventory, pricing solutions, or hiring talent, companies are embracing analytics and systematic statistical reasoning to make decisions that improve efficiency, risk management and profits. But this process of analysis using technology needs to be cross verified stringently to make apt decisions.

Example

In 2008, an investment banking company was filed for bankruptcy, which was the largest in history. The company was the fourth-largest U.S. investment bank at the time of its collapse, and this came across as a major shock.

Moreover, the Big Four Accounting firm that helped the company hide its financial instability, faced major crisis and was sued. The civil fraud case contends that the accounting company stood by while the investment banker used accounting gimmickry to mask its shaky finances. *(The Collapse of Lehman Brothers: A Case Study, 2008)*

Best Practices for Decisions

Decision Making

Ascertain how much of the task is automated? What is the decision framework driving it? Who designed the framework & decision algorithm? How is it maintained? Is there a learning component to it? Can it be taught to another human? Or to a machine? How will the decisions change in different contexts and circumstances, and can that be predicted with a certain degree of confidence?

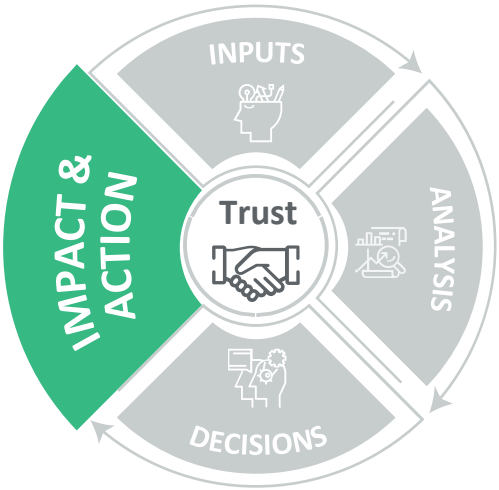
Judgment

What part of decision making or next steps involves an additional layer of Judgment? How is that layered on top of the analytical and decision-making process?

Detecting Errors & Manipulation

Can the engine detect errors and mistakes in the data or analysis? Will it be able to screen for manipulation, hacking, forced outputs, etc.?

IMPACT & ACTION:



The impact of bad decisions made by organizations may leave a strain on their growth, finances and brand value for years. Wrong business decisions cost companies a fortune. It is hence very important to find the right consultation when making big decisions.

Example

General Motors Co. has made several mistakes, none as harmful as the decision to continue to manufacture large vehicles when the market was trending toward smaller cars. These poor judgment calls led to GM's bankruptcy in 2009, but with the help of a government bailout it remains in the Fortune 100 today.

Let's understand some of the best practices that impact decision making and what goes into taking the right steps or actions to mitigate risks.

Best Practices for Impact & Action

Submissions & Reconciling with Third Parties

Including clients, regulators, industry bodies – How does the process take place and what is the role of technology in the same? Are there pre-defined standards & templates? What are the interfaces & approval processes? Is there a validation and certification element? How are changes to the same incorporated in the Trust Cycle?

Fraud Detection

Understanding liabilities & exposures and risk identification & mitigation are some of the key impact items in the professional services industry.

Learning & Feedback Loop

After creating the pilot, one learns about where they went wrong and what can be improved. This stage makes the team to 'pause and reflect' before going ahead with the final solution development.

One needs to conduct thorough diagnosis and keep the feedback loop active. This involves understanding mistakes in logic, data, algorithms, code, etc.; correcting them, realizing errors and gaps in analysis and decision making; relearning and adjusting the process/engine. Corrective actions such as disintermediation of trust and lack of human intervention should be looked at. You also need to create the right framework & setting for knowledge sharing & collaboration, leveraging all participants; and enhancing the effectiveness and impact of the system. Make use of customer touchpoints, chat/voice bots, surveys & input-gathering mechanisms to deliver better customer and user experience.

All this happens in the context and ecosystem of various stakeholders that are a part of this Trust Cycle, providing inputs, receiving outputs, validating data, approving reports, digesting recommendations, taking actions, etc.

Best Practices for Learning and Feedback Loop

	Coverage	Process Elements	Technology Aspects	Best Practices
Inputs	• Structured/ Unstructured data • Research/ Discovery • Relevant data points • Internal/ External sources	• Cross-checking of data integrity • Check authenticity, accuracy & reliability of data • Shifting of data points from one medium to another	• Data ingestion tools • Automation of manual data capture • OCR and Document Intelligence • Big Data	• Data integrity or immutability to avoid tampering of data • Know who decides on the sources of data and controls for false or misleading sources • People & systems work together to reduce risk & meet compliance requirements
Analysis	• Tools used • Logic & formula • Analog input • Algorithms • Models	• To check ifinsights show any learnings • Boundary conditions & outliers • Proper interpretation of data • Accurate & timely output	• Algorithmic AI/ML driven analysis • Predictive Analytics • Real-time, better, faster & accurate forecasting • Dependable and reliable solutions	• Verify the tools used for analysis • Analytical tool should be directed by a human • Interpretation should provide clear understanding • The diagnosis or output should be accurate & timely • Know the level of automation & AI involved

Continued...

	Coverage	Process Elements	Technology Aspects	Best Practices
Decisions	• Concept of the best decision • Insights from the analysis report • Timing of the decision • Communication of decisions • Psychological elements	• Human judgment • Automation assessment • Frameworks driving the decision • Detecting errors and manipulation • Confidence level	• AI/ML for automated decision making • Detection of errors in the data or analysis • Screening for manipulation, hacking, forced outputs • Better tools for analytics • AI for unstructured data • Visualization & reporting	• The design framework and decision algorithm should have a learning component • A human should direct the technology to predict the decision with confidence • The decision engine should be able to screen for manipulation, hacking, forced outputs, etc.
Impact & Action	• The immediate and long-term effects of the decisions taken • The actions that are a result of the impact • Readiness to accept or counter the impact	• Need to assess the risk to benefit ratio • Preparation of mitigation plans if the impacts are not as expected • Necessary to consider all the stakeholders involved	• Proactive approach rather than a slow, reactive approach • Removal of ambiguity in data that could impact the action • Proactive & real-time action	• Have pre-defined standards & templates • Validation and certification to encourage error-free output • Understand liabilities & exposures and risk

The Trust Cycle in professional services firms is highly dependent, and now getting disrupted due to technology. But it doesn't exist in vacuum. It has an impact on stakeholders – both internal & external. The feedback loop and stakeholders are critical to the Trust Cycle. The stakeholders are the ones to provide data and validate its correctness.

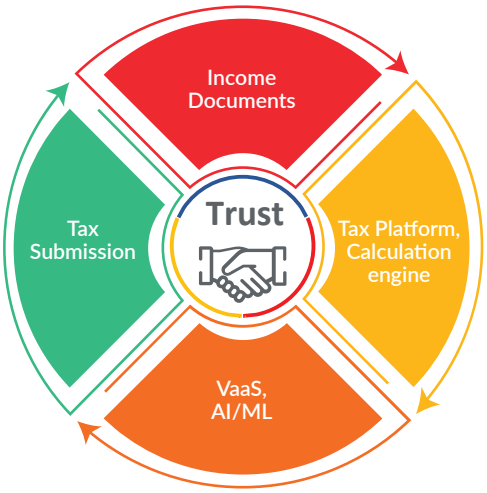
What we can say for sure is that emerging technologies will both be a substitute and complement for certain professional services and its impact will likely be more dramatic than anticipated. As the journey of disruption, enabled by technology accelerates, professionals in this industry are challenged to 'reimagine' the business models, and the way services are crafted and delivered.

Emerging Technologies Impacting the Trust Cycle of Professional Services Industry

Technology has proved to be a catalyst of both success and failure when it comes to professional services. By 2020, labour-intensive tasks like tax preparation, payroll, audits and banking will be fully automated -a trend that's considered the greatest transformation since the introduction of double-entry bookkeeping 500 years ago. Most of the tasks performed by professionals of the professional services industry will soon be done by BOTs and machine learning algorithms, with supervision, judgment and insights by humans. *(Accounting Trends Of Tomorrow: What You Need to Know, 2018)*

Our first white paper has highlighted several examples to explain how technology impacts trust in professional services. Emerging technologies like Automation, AI & Machine Learning, Blockchain, Big Data & Analytics, Deep Learning, Bots (Voice, Chat, Gesture, etc.), Cloud, and Platform-driven Architecture have impacted every component of the Trust Cycle of professional services.

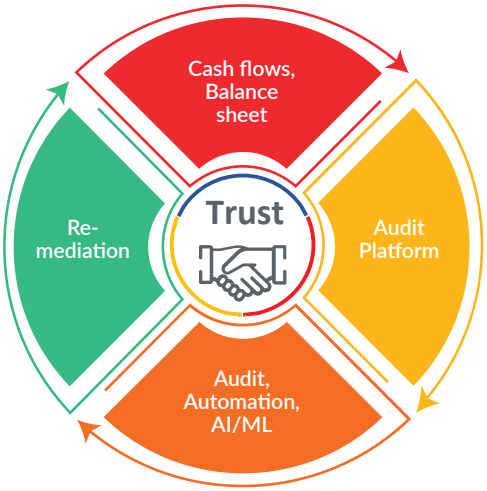
Here is a quick snapshot of the role of Technology in the Trust Cycles of Tax, Audit & Accounting



1. Trust Cycle in Tax

Technology plays a vital role in the Tax industry as businesses and tax authorities try to acclimatize. Big Data, analytics, artificial intelligence (AI), machine learning, Internet of Things (IoT), mobility and Cloud computing are all in play. The digitalization of processes, including data gathering and analysis, data matching and tax audits, allow companies to optimize tax across the breadth of their operations and speed up planning, reporting and compliance processes.

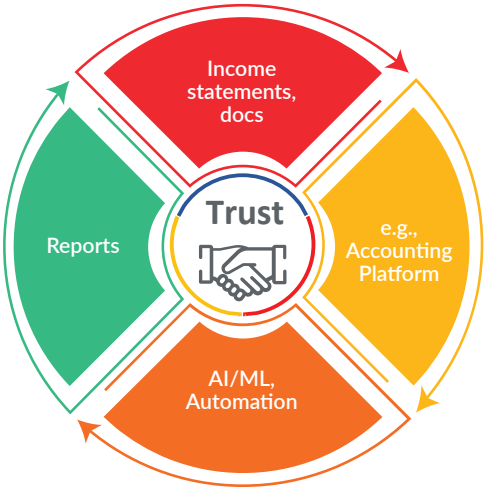
Inputs	Analysis	Decisions	Impact & Action
Platform & API-based framework for seamless integration. Document and information extraction using Automation.	Automated services to evaluate, validate, and compute. Automation reducing overall validation & preparation cycle.	Workflow/digital signatures for finalizing the compliance documents. Digital signatures to speed up the process.	e-Filing to submit the Compliance documentation. Automatic Tax submission using Tax platforms.



2. Trust Cycle in Audit

Third party providers like Open Banking, Validis, Xero are trying to make data ingestion seamless. Better data analysis techniques should allow for larger samples and better anomaly detection. Instead of manually cobbling together best guesses based on past events, professional services groups can use real-time analytics to deliver insights on what is happening right now.

Inputs	Analysis	Decisions	Impact & Action
Open Banking, Validis, Xero and other 3rd party providers are trying to make data ingestion seamless. The ability to connect data will enable end-to-end audits.	Azure Cognitive Services, Amazon Rekognition and AI, plus other 3rd party providers are making data extraction and data analysis available to everyone.	Technology will enable auditors to provide a more consistent, accurate and transparent audit. Consistent audits will become achievable.	The ability to detect fraud and sample full-size population will become much easier.



3. Trust Cycle in Accounting

Technologies like the Cloud, Artificial Intelligence (AI) and Blockchain will empower accountants and the entire financial services industry by reducing manual data entry and improving the speed, accuracy and quality of data. Many accounting firms are already using Cloud-based systems to streamline all of their information.

Inputs	Analysis	Decisions	Impact & Action
Integrated data management platform, AI-driven data integration & documents scan to extract relevant data points.	Automated workflows for preparing data sets. AI/ML-based Analytics Models for specific use cases.	Automated insights from analytics models supports data-driven decision making.	AI/ML & Analytics applications augment prescriptive actions.

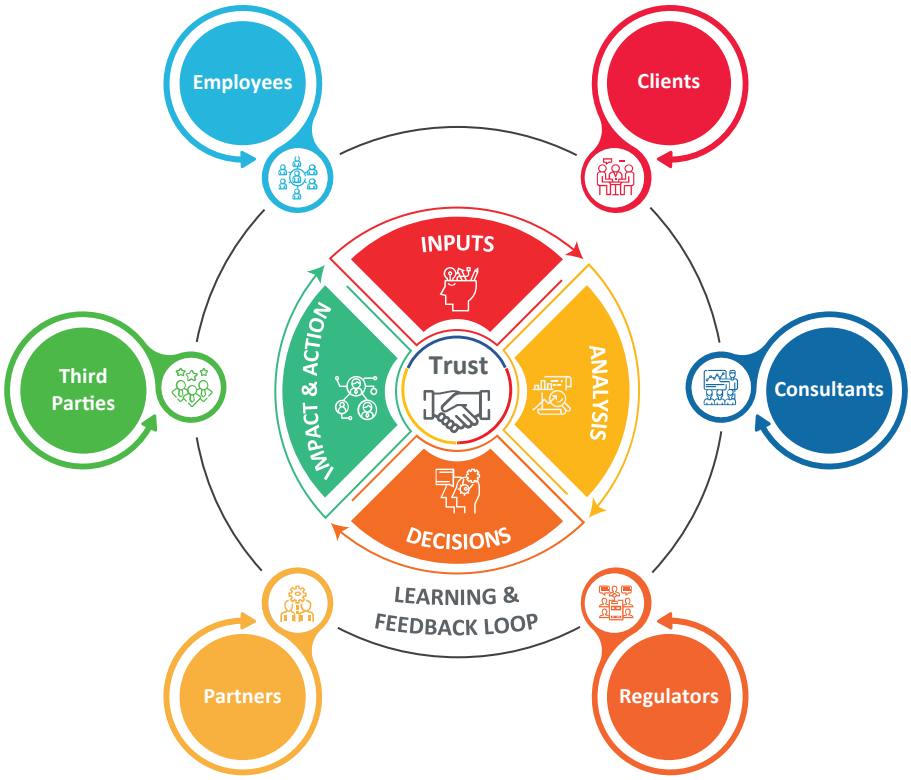
Hexaware's Dedicated Unit for the 'Trust' Industry

Hexaware's Hi-Tech and Professional Services Vertical works towards enabling professional services firms ReImagine Trust through innovative and valued solutions, leveraging emerging technologies. We are endeavoring to build the blocks for this industry by integrating all the solutions under one unified business platform. Our core service philosophy of Automate Everything™, Cloudify Everything™ and Transform Customer Experiences™ spans across the Trust Cycle of Professional Services and the stakeholders in the learning & feedback loop that impact every stage of the Trust Cycle can leverage the same to enable and enhance Technology & Trust.

Automate Everything™ - Enable Automation for straight through processing and streamlined exchange of transactions amongst the stakeholders in the Trust Cycle

Cloudify Everything™ - Using the power of the cloud for computing, translation, AI/ML, etc. and making the processes faster, smoother and transparent hence enhancing the overall Trust

Transform Customer Experiences™ - Enhance the experience of the stakeholders by enabling interfaces & portals for data ingestion, reporting, taking action, etc.



Automation, AI/ML, Cloud and shared business platforms are reshaping the Professional Services industry. It is now possible to integrate everything together to operate seamlessly and in a straight through manner. The power of Cloud can be leveraged to bring in enough compute power, algorithmic savviness, and ability to flex depending on business needs. And by considering the various stakeholders and their interfaces and requirements, the right type of experiences can be designed and delivered.

In the next white paper of the ReImagineTrust series, our focus will be on strengthening the power of trust by better use of technology.

We will discuss in detail how the aspects of People, Knowledge and Technology add to or take from the Trust Cycle and its performance.

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About Hexaware

Hexaware is the fastest growing next-generation provider of IT, BPO and consulting services. Our focus lies on taking a leadership position in helping our clients attain customer intimacy as their competitive advantage. Our digital offerings have helped our clients achieve operational excellence and customer delight by 'Powering Man Machine Collaboration.' We are now on a journey of metamorphosing the experiences of our customer's customers by leveraging our industry-leading delivery and execution model, built around the strategy— 'Automate Everything™, Cloudify Everything™ and Transform Customer Experiences™'.

We serve customers in Banking, Financial Services, Capital Markets, Healthcare, Insurance, Manufacturing, Retail, Education, Telecom, Professional Services (Tax, Audit, Accounting and Legal), Travel, Transportation and Logistics. We deliver highly evolved services in Rapid Application prototyping, development and deployment; Build, Migrate and Run cloud solutions; Automation-based Application support; Enterprise Solutions for digitizing the back-office; Customer Experience Transformation; Business Intelligence & Analytics; Digital Assurance (Testing); Infrastructure Management Services; and Business Process Services.

Hexaware services customers in over two dozen languages, from every major time zone and every major regulatory zone. Our goal is to be the first IT services company in the world to have a 50% digital workforce.

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