

A woman and a man in a call center wearing headsets and working on laptops. The woman is in the foreground, smiling, wearing a white shirt and a white headset. The man is in the background, wearing a grey sweater and a black headset. They are both looking at their laptops. The background is a blurred office environment with large windows.

HEXAWARE

Building the Foundation for an AI-ready Contact Center

A phased assessment roadmap to smarter CX
for a US financial services provider

Case study

Client

| Client

- Challenge
- Solution
- Benefits
- Summary

American financial services company

The client is a leading US provider of savings, retirement, and benefits administration services. Operating in a highly regulated environment, it supports millions of customers across multiple programs and manages more than 1.5 million customer interactions annually. Its contact center serves complex financial needs, including 529, ABLE (Achieving a Better Life Experience), and state-facilitated retirement programs, through a predominantly remote US workforce.



Challenge

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Scaling service without increasing dependence on agents

While the client operated a stable and high-performing contact center, several challenges were limiting scalability and efficiency:

- More than **1.5 million annual inbound calls** across multiple business lines
- High dependence on agent-assisted servicing for routine inquiries
- Fragmented technology landscape across NICE CXone, Unite, ASTRO, and Panviva, requiring agents to navigate multiple systems to resolve customer requests
- Limited real-time visibility into transaction, document, and request status
- Significant volumes of repetitive inquiries related to account access, withdrawal status, contributions, and enrollment
- Manual workflows and back-office dependencies that increased effort, costs, and resolution times
- Limited self-service and automation capabilities for common customer needs

These challenges resulted in:

- Average handle times ranging from approximately **6 to 8 minutes per interaction**
- Abandonment rates reaching **7.5% in certain business lines**, compared to a benchmark of 4%

- High agent dependency, with agent request rates approaching **88%** in some programs
- Repeat contacts driven by a lack of status visibility and proactive communication
- Increased operational costs and cost-to-serve
- Scalability challenges, as growth in service demand required corresponding increases in staffing
- Variability in customer experience based on process complexity and manual intervention

The client sought a future-ready contact center operating model that would:

- Reduce avoidable customer contacts
- Increase self-service adoption and digital resolution
- Improve customer experience and transparency
- Increase agent productivity and efficiency
- Strengthen quality assurance and compliance monitoring
- Improve operational visibility and reporting
- Build a scalable foundation for AI-driven customer service

Key considerations included:

- Regulatory and compliance requirements governing customer interactions
- Multiple lines of business, each with distinct customer journeys and operational processes
- Seasonal demand spikes requiring uninterrupted service delivery
- Remote workforce operations and varying process nuances across programs
- The need to balance near-term business value with long-term transformation goals



Solution

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Designing a transformation roadmap around customer demand

Hexaware conducted a comprehensive contact center modernization assessment to evaluate the client’s current-state operations, customer journeys, technology landscape, and process maturity, creating a roadmap for an AI-ready contact center.

Our assessment approach:

1. Conducted end-to-end journey mapping across customer > IVR > agent > back office
2. Analyzed call drivers, SOPs, and operational workflows to identify automation opportunities
3. Developed a value-first prioritization model aligned to readiness, impact, and complexity
4. Performed an AI-readiness assessment across 7 pillars (process, data, tech, workforce, experience, operations, AI program)
5. Evaluated CXone , integrations, and data flows to assess scalability and gaps

Based on the assessment findings, Hexaware developed a phased transformation roadmap focused on reducing avoidable demand, improving customer self-service, increasing agent productivity, and enabling an AI-native operating model.

Priority 1: Immediate Value Opportunities

- AI-powered voice self-service
- AI-powered chat self-service
- Automated customer authentication
- Real-time status inquiry automation
- Repeat call prevention and root-cause intelligence
- Intelligent routing and agent affinity

Priority 2: Operational Excellence Enhancements

- AI-powered quality monitoring with 100% interaction coverage
- Agentic co-pilot capabilities
- Automated call summarization
- Email automation
- AI-driven coaching and training
- Digital document intake and status tracking
- Data standardization and governance

Priority 3: Long-term Transformation Opportunities

- Real-time multilingual support
- AI-powered unified agent workspace
- End-to-end orchestration capabilities
- Context-aware service experiences

The recommendations were specifically designed around the client’s operating environment, focusing on:

- High-volume inquiry types such as withdrawal status, account access, contribution inquiries, and enrollment-related requests.
- The unique operational requirements across multiple business lines.
- Leveraging and integrating with existing technology investments rather than requiring a complete platform replacement.
- Prioritizing opportunities based on business value, implementation readiness, and complexity.
- Creating a phased roadmap that delivered quick wins while building long-term transformation capabilities.



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A clear business case for AI-driven customer service

20–40% potential reduction in total cost and 25–40% faster processing

25–50% potential improvement in resolution and containment, supported by 10–30% fewer avoidable contacts

20–40 seconds lower average handle time and 10–20% higher agent productivity

10–20% fewer status-related contacts through better visibility and proactive communication

100% interaction visibility and quality coverage, with 30–40% faster issue detection and 25–40% greater coaching capacity



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A roadmap for contact center transformation

The assessment revealed that five to six recurring inquiry categories accounted for approximately 65–70% of contact demand, and that many were information-seeking rather than complex servicing interactions. This gave the client a clear basis for directing AI, automation, and proactive communication towards the highest-value opportunities.

With a quantified business case and phased roadmap, the client can now select priority use cases, validate data and integration requirements, pilot AI-powered voice self-service and automated authentication, and progressively expand into agent assistance and automated quality monitoring. The roadmap establishes a practical path from an interaction-centric contact center to a scalable, resolution-driven, AI-ready contact center operating model.



Build an AI-ready Contact Center

Contact marketing@hexaware.com to learn how we can help you improve service efficiency, increase self-service adoption, and create a future-ready operating model powered by AI and automation.

About Hexaware

Hexaware is a global technology and business process services company. Every day, Hexawarians wake up with a singular purpose: to create smiles through great people and technology. With this purpose gaining momentum, we are well on our way to realizing our vision of being the most loved digital transformation partner in the world. We also seek to protect the planet and build a better tomorrow for our customers, employees, partners, investors, and the communities in which we operate.

With offices across the world, we empower enterprises to realize digital transformation at scale and speed by partnering with them to build, transform, run, and optimize their technology and business processes.

Learn more about Hexaware at <https://www.hexaware.com>.

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