

Agentforce: Transform Financial Services with Humans and AI

Auto-transcribed by <https://aliceapp.ai> on Thursday, 19 Sep 2024.

Synced media and text playback available on this page:

<https://aliceapp.ai/recordings/rSR2Wxs0bGJnedKOCwjoI4ilvHcYAu3p>.

Words	8,189
Duration	00:48:48
Recorded on	Unknown date
Uploaded on	2024-09-19 16:50:27 UTC
At	Unknown location
Using	Uploaded to aliceapp.ai

Speakers:

Speaker A - 28.72%

Speaker B - 16.55%

Speaker C - 8.6%

Speaker D - 7.96%

Speaker E - 20.89%

Speaker F - 17.28%

Notes:

- The financial services keynote will connect the messages from Mark's keynote earlier this week to the financial services industry. Steve Dobbs will explain how agent force and all these amazing technologies are going to transform the industry. Later we'll welcome two amazing leaders from american family insurance and Standard bank to tell us how they're transforming their organizations with the power of data and AI.

- Service process library puts all customer data in one place. Transaction disputes are growing to 42% year over year. Service library even works in customer portals where you can do it on the web or even through mobile apps.
- With FSC, we're able to go into the middle and back office and see the full orchestration of a transaction dispute. Having that service automation and having that process available, you can see what next steps I need to take. But this is where I need Agent force.
- Neil Price flew all the way here from Johannesburg and he's going to tell us about how Standard bank took their service journey. Neil, how you doing, man? Good to see you.
- Standard bank is 162 years old. We are present in 20 countries in Africa, seven countries outside of Africa. We use Salesforce as our platform for customer engagement. Our mission is Africa is our home. We drive our growth.
- All right, we're rounding things up here. There's a few things that I want you to do as takeaways. Let's go to the agent force launchpad and actually build some of these agents. We really enjoyed this session today. Have a good rest of your dreamforce.

Speaker A

00:00:08

Please welcome executive Vice President Financial services Steve Dobbs.

Speaker B

00:00:16

All right, hello, hello and welcome to the financial services keynote. We are here to motivate, educate and inspire you. But before we do that, I want to thank you, I want to thank all of our customers, our partners, our trailblazers, to everyone joining us here in Moscone and to the thousands joining us on the Salesforce plus network. If this is your first time at uh, Dreamforce or your 21st time with us, thank you for joining us on this incredible journey. We have an incredibly exciting and action packed agenda planned for you today. We're going to connect the messages from Mark's keynote earlier this week to the financial services industry. We're going to explain how agent force and all these amazing technologies are going to transform the financial services industry. In a few minutes I'm going to invite Erin Agrios, our GM of product to come up with her team and show you how we're bringing these technologies to life in financial services cloud today. And later we'll welcome two amazing leaders from american family insurance and Standard bank to tell us how they're firsthand transforming their organizations with the power of data, AI and action. As you might know, Salesforce has a long and successful history in the financial services industry. For more than 25 years we have been committed to delivering industry specific innovation into the platform and with trust as our number one corporate value. We know that trust, security and compliance are table stakes for the financial services industry. And so that's why ten years ago in partnership with many of you, we brought Salesforce's very first industry specific cloud to market financial services cloud, an industry specific solution with deep process capabilities designed to accelerate

time to value and customer success. And joining us on this journey is an incredible ecosystem of partners with more than 9000 partners helping you implement, integrate and extend the power of this incredible platform. As uh, you heard from Mark, Salesforce has also been a pioneer in enterprise, AIH and in wave one. Not only did we introduce our very first industry cloud financial services cloud, but we transformed the analytics market with the launch of uh, Salesforce Einstein. And more recently we've delivered incredible generative capabilities with Einstein GPT for sales and service and industry specific applications like personalized financial engagement. And today we deliver more than 2 trillion AI results per week, helping customers like you extend and grow the power of your trusted relationships. Now, uh, we're already in the third wave of AI autonomous agents and as always, Salesforce is here to meet the financial services industry in this critical moment. You'll hear from us later today that we're delivering autonomous agents with the controls and guardrails that this industry demands. These agents are far more powerful than generative AI because they're capable of reasoning and taking action on your behalf. Now, one of the best parts of my job is I get to spend time with customers almost every day and consistently you're sharing with me that your customers are demanding more and more from you in their customer experience. They want hyper personalization and accurate predictive responses and almost instantaneous, uh, issue resolution. However, many of us are still challenged with manual tasks, fragmented experiences, disparate and stale data. This environment is very difficult for employees to deliver on these extraordinary experiences. So imagine a world where humans with agents can unlock these extraordinary experiences, where humans can focus on the high value tasks like spending time with your clients, building out detailed financial plans and goals, while agents are automating back office processes. Manual tasks that oftentimes get in the way of these world class experiences. Agent force is more than AI. Agent agent force agents are going to transform how we work and connect in the financial services industry. They're intelligent, they're proactive, they're capable of reasoning and taking action. They're available 24 hours a day, seven days a week. They provide almost limitless opportunity for scale. They've also enabled us to deliver an entirely new set of technology capabilities to the financial services industry. For example, in banking, agent force agents are going to streamline the onboarding process. And in insurance, agent force agents are going to orchestrate and automate the straight through processing of claims. Now all of this is possible in agent force for financial services. And because Agent Force is built on the Salesforce platform, natively trust, compliance, security controls, guardrails are all natively delivered in our low code, no code platform. Our uh, trust layer provides a secure foundation for LLM access and for you to manage and control your precious customer data. And with data cloud zero copy and Rag capabilities, we'll allow you to unlock and harness the power of your trapped enterprise data. Agent Force is an extension, a uh, powerful extension of the c 360, the Salesforce customer c 360. And it's the future of how Salesforce is going to bring data, AI and action into the flow of work. Now, we've announced a whole wide range of agent force agents this week. Agent force agents for sales and service and marketing, and industry specific agents for insurance, banking and

wealth. All of these agents are activated natively in the Salesforce applications that you already use today to manage your trusted customer relationships. Applications like financial services, cloud sales, cloud experience, cloud marketing, cloud and slacken agent force for financial services is how Salesforce is bringing humans with agents together to drive real customer success and how we'll enable the financial services industry to meet the extraordinary demands of your customer experience. Now, I think we all know that any great experience, the cornerstone of that is great data. And data is the power source for great AI. So to discuss how they're leveraging data cloud to unlock the power and potential of their trapped enterprise data, it's my pleasure to welcome Brad Burke, the chief technology officer of american family, to the stage. Brad, welcome to Dreamforce.

Speaker C

00:08:27

Yeah, it was very smooth.

Speaker B

00:08:31

All right, welcome, buddy. Great to see you.

Speaker C

00:08:34

Great to be here.

Speaker A

00:08:35

Thank you.

Speaker B

00:08:36

Okay, Brad, you have heard us this week talk a tremendous amount about the power of autonomous agents and proactive act, you know, taking proactive action in the flow of work. But as you've often reminded me, this all starts with data.

Speaker A

00:08:50

Right?

Speaker B

00:08:50

So I do listen. Uh, this all starts with data. Um, and as the CTO of american family, you have led a, uh, phenomenal data driven transformation at the, at the company and data cloud has been a big part of it. Uh, could you just share some context with the organization with the audience here today on a little bit about your data transformation and what led you to Salesforce and data cloud?

Sure. Thanks, Steve, for having me here today. It's great to be here with everyone. Absolutely. I mean, I think a lot of financial services companies have the challenges of many distribution channels. We have exclusive agents, we have independent agents, we have a very large direct to consumer business. Through partnerships. A lot of us have grown through acquisitions as well. So you have many, many contract management systems of different sizes and shapes. And in a company, uh, such as ours, we're regulated in 50 states. That transformation journey will go on through my life and other people's lives. But the data transformation really needed to happen quickly if we're going to be a customer centric company, but also a trusted company. We went through a data transformation of bringing all that together. We chose Google as our partner, but everyone has chosen different partners. But it was really about bringing that data together, one to create trust, create data governance around it, but also get a unified view of all of our policies for customers so we could unlock a lot of value going forward. So that was the journey we've been on for the last four years now, being able to, um, couple that with the innovation of data cloud, I got a chance to see it about 18 months ago that allows us to unlock the millions and millions of dollars that we've spent so that's been where the power has really come between Salesforce and what the work we've done.

Speaker B

00:10:33

That's awesome. I know you've also had uh, some real value from data cloud in your own sort of core CRM deployment. Maybe you could share some of the value drivers that you've seen data cloud have on just the core CRM transformation.

Speaker C

00:10:47

Yeah, I mean, we use financial services cloud and for those people who really want to use it and really take advantage of it, it's a very data heavy implementation. And we made the decision upfront that we wanted to make sure that data was available. So one of the cost savings for us was just the zero copy capabilities that you get with data cloud because you're able to organize all your information you've already invested to do that and to make our financial service cloud implementation an engagement platform. So when our agents go in, they can really see everything that people have done. We've been able to use Xerocopy and we're able to do that pretty quickly to make that information available to our agents, both our exclusive agents as well as our contact service agents. Um, we've also just been able to bring things like all the notes that we had in all of our other systems. So it just allows you to start focusing on things that are really important and get the data in there as quickly as you can.

Speaker B

00:11:38

So as you start to think about looking beyond data enrichment of your C 360 and you start to look towards the promise of AI, what is it that excites you the most about the potential

of leveraging this big data corpus, this harmonized data set that you have now, um, in the context of autonomous and generative AI?

Speaker C

00:11:58

You mean agent force, right, that's right.

Speaker B

00:11:59

That's what I mean.

Speaker C

00:12:01

Um, you know, I think the, I am very excited about the opportunities. I think the thing that's interesting, probably again, for a lot of us in this room, is when you look at our value chain and the customer experiences that we have, there are various experiences that are, they want to be quick. I want to quote, I want a bundle, I want to do this, I want to do this really fast. But there are other parts of, uh, our journeys with our customers where the entire world slows down and the emotional intensity of that journey, whether that's I've just lost my house, I've just lost my loved one, or I'm buying a home for the very first time and I don't understand all these. It's the weaving of the agents, giving the agents a small context so they can do something really well with being able to pass that context to our human agents when we're needed. I think that part is going to be incredibly valuable for us who are in regulated industries, where there's parts of it where we want to take advantage of expense savings and scale and really make our agents, our human agents, doing a lot more value added tasks. So I think this figuring out the passing of context between the automated agents and the human agents and being able to get our agents focused on creating more value is where the promise really is.

Speaker B

00:13:16

Well, Brad, it's been an absolute honor of mine to partner with you and the entire american family leadership team on your transformation journey. Uh, I can't thank you enough for your trust and partnership. Um, and thank you for sharing your story with all of us here at Dreamforce. Can everyone please help me thank Brad Burke? Absolutely. All right. Now it is my distinct pleasure. I get the honor of introducing my good friend Aaron Agrios, the GM of financial services cloud. And Erin and her team are going to show you how we're bringing this innovation to life.

Speaker A

00:13:55

Thank you.

Speaker B

00:13:55

Erin. Take it over.

Speaker A

00:13:56

Thank you. Thank you. Hi, everyone. Welcome to Dreamforce. Thank you, Brad. That was really inspirational. I think we just heard from Brad how delivering exceptional experiences at American Family really creates a foundation of trust with their customers. And we know that exceptional experiences also happen in moments of service. Traditionally, service has been a cost for you in your business, but I think it's been a cost that you've been willing to bear because you know that creating these foundations of trust with your customers come from these great experiences. We are in this moment now where AI is fundamentally redefining service. Traditionally, you had chat bots that were deterministic and rules based. Now we have AI agents. You heard from Steve and Brad. We have these AI agents that are proactive, intelligent, and they can reason so we can start to give them more complex work. In the past, many of you have told me you had to scale your business, scale your contact centers by hiring hundreds of people, sometimes hundreds of service representatives, to provide these experiences. Now we have AI agents and humans working together so that you can scale your business and still provide those experiences across every channel. So fundamentally, we're thinking about service in a new way. We're thinking about it less as a cost center and more as a profit center. And agent force is going to help in this redefinition of service. So let me show you how this works. Let's use the example of a transaction dispute. First, you need to define the role of that agent and the role that they're going to play. In this example, they're a business service representative. Next, you need to go and find that data so that they can do the job that we've assigned to them. We don't need all your data, but we need the data that can help them. In this case, we might need to tap into your core banking systems and get that transaction data. And then we need to put some guardrails in place. What can the agents do? Can they issue a new card? More importantly, what can they not do? Those are the guardrails. Maybe they can't issue a provisional credit. And lastly, we're putting AI agents in every single channel that you use today in service, including financial services cloud. Today I am thrilled to announce that we are launching agent force for financial services. You heard Steve talk about this earlier, I gave the example of banking agent with a transaction dispute. My team's been working diligently on many, many more use cases that those banking agents can do. Let's look at the advisor agent. Imagine that you had an advisor, assistant to your advisor, that can really work hand in hand with that advisor to do things like identify when you've got portfolio drift against a set of asset classes and create a recommendation to that advisor to reach out proactively to their customer, creating a moment of delight and potentially a new opportunity for them to increase their business. We know that, uh, you have to develop trust with your customers in order for them to do more business with you. So let's continue on this theme of trust. I've spoken with many, many of you about the power and the potential that AI can have within your business. But I always get a slight skeptical look of, we're in a regulated industry. How much wide adoption can we really

expect? Well, I wanted to spend a little time talking about these pillars of trust, because this is going to enable us to have broad scale adoption of AI and really realize the benefits that we know that we can have in our industry. These five pillars really govern everything that our teams are doing when we're building agents in agent force innovation, like the trust layer that you can see there, we can mask information like PII and the guardrails that I talked about earlier. Again, what can the agents do and what can they not do? That's going to be really important as we think about not just working with humans and agents, but when the agents can go do work on their own. And lastly, I get a lot of questions around the accuracy of the responses. And you heard Brad talk about the importance of data. Data is fundamental to making sure that we can create these accurate responses, that we can ground those prompts and those actions in that policy and procedure information that you have that kind of governs your organization and how you operate. I've talked to many of you today and through this week, and one of my main messages, sorry, I'm having trouble with the slide here. One of my main messages is to get started today. I was up on this stage this time last year talking about the service process studio, and I'm coming back to it again, because if you think about the example that I just gave you around the actions that the agents need to do, the very first thing that we had to start doing was identifying those processes that are in your organization today. They could be complex processes like the transaction dispute example, or submitting a very complex claim. We've been working really, really hard with all of you, and we've got over 30 of these out of the box processes that are really going to govern how the humans and agents work together. Again, my team's been working really hard. We've infused all of these service processes with prompts and AI actions, and those AI actions are going to be available so that you can insert these agents to help with these complex processes, to alleviate a lot of these manual, time consuming processes that we're putting on our humans service representatives, bankers, whomever it is to actually execute this work. And the AI actions are now available in our AI use case library. It's going to allow you to get started quickly and easily because we put a lot of this information on this website here. I've put the QR code. I encourage you to take a picture, share it with your teams. You're going to see a lot of these AI use cases that we've been talking about today. The prompts are there, the code is there. Your teams can go and open up one of their orgs a sandbox environment, install that code and start playing around with it. You'll really start to see the benefit, and they're going to start to gain the confidence that they need in order to roll this out in more use cases. And that's why I like this framework. Again, a lot of the questions that I get from many of you is there's a lot of innovation, there's a lot of new terms, there's a lot of new technology. Where do I get started? Because we're going to get started. Okay. Uh, but where? Where do I get started? Many of you, um, have already started kind of on the first, which is the hypothesis of value. Are you trying to drive efficiency in the contact center? Do you want to turn your contact center into a profit center and really grow revenue? Yes. You know, we've defined that hypothesis of value. We don't want to just do AI, to do AI. So it's important to kind of have that thought of what you're looking to do. And then those standard AI use cases that I showed, they are the perfect place to start again. Your teams

need to feel confident and competent in this new technology, and so we're making it as easy as we can to get started. And as you go, you're going to start to realize that you need more data so you can reach into data cloud and get more institutional data and kind of pull that into the process further, tailor those AI use cases to meet the needs of your business. And then again, on this journey, you can start to reach for those embedded AI agents, whether they're going to sit alongside your humans or you can deploy them to do work for you. Now, I'm going to invite Corey Haynes up on stage because I want to show you the technology. And the team has prepared a very, very good demo to kind of show you how you can weave these AI agents into the flow of work and work with those humans. So, Corey, welcome to the stage.

Speaker D

00:22:03

Thank you, Erin.

Speaker E

00:22:05

Awesome. Thank you, Erin. Great job. Great job. Well, I feel like Phil Collins. I've been waiting for this moment all my life. It's good to be here. All right, Dreamforce. Well, this is awesome. So helping me today will be ravish. And Brett, uh, they are what the kids call skibity Sigma. They are the best. And we're going to do this demo together. So let's look at Rachel Morris. Rachel Morris is a customer of Cumulus bank, and she's just had a curveball thrown at her. She has a transaction dispute that she needs to file and she's upset with her bank because the money's not there. And she wants this issue to be resolved and she's going to go online and put that dispute in there and let them know that she needs to solve this right away. So one of the first things that's going to happen is we're going to look at this from a CSR standpoint. So we're going to look at the screen, and this CSR now has to deal with this as customer service rep. And they were going to look at the screen and see, first of all, they see a lot of information about Rachel and they see that, uh, all the information is there. And before, they had to go through swiveling between screens and computers and trying to manage it. But it's all in one place. And like Brad said, you have a holistic view of the customer with their wallet share propensity to purchase CSAT NP's scores. All of that is there. But one thing they also notice in the top right hand corner, there's an alert. And this alert, if you open it, you'll see that there's a trigger there about the potential fraud issue. This is the one that Rachel sent in, so the CSR can see that right away. And what's interesting here is that this is something that is growing to 42% year over year. Transaction disputes are growing. It's an 83 billion with a b, \$83 billion, uh, hit to banks as people have these chargeback issues. So what are we going to do to help solve that? Well, you heard Aaron talk about our service process library. This is really important because the service process library are, uh, all the interactions that we need to make sure that we're going to be able to solve this issue, like fee reversal, transaction disputes and so forth and so on. And you can even see on the activity timeline all the information there. And what's even included in there is Rachel's comment about her transaction. So this

service library even works in customer portals where you can do it on the web or even you can do it through mobile apps. So now is how, as we talk about the service transaction, one of the things you have to remember that all this is funded by FSC. All the data is pulled in together, all the behavioral data, all the transactional data, all that information is right there for the customer. And the CSR agent can see that. And so what does that make sure is that they can manage this process even better. So now what's Agent force going to do? Why don't we talk a little bit about Agent force? So we're going to tag into Agent force and we're going to ask it a question in the prompt. How do we manage this dispute? I'm new, what's going on? And we're going to look for agent force to help us summarize what's really happening. And we can see it's first initiated a chargeback, and then we see a click there about the record. So we're going to dive into that and learn a little bit. And we see a word guide and it says, review the dispute to initiate chargeback. Now, what's great right in the flow of work is embedded AI. You see the Einstein button there letting us know that there's something we can learn. So you see in the dispute overview, there's a reason there potential next steps. And we're going to say, okay, great. Even a claim for Mastercard. And as Aaron said, this is great because the partnership with Mastercard has embedded that information right in the screen. So now we're going to look at this dispute and learn a little bit more. And we're going to double click. I want to pause here because this is really fundamental salesforce. Now with FSC, we're able to go into the middle and back office and see the full orchestration of a transaction dispute. You couldn't see this before. These are APIs going in between the systems. These are flows that are happening and processes that they need to happen. And if you look right there in the first column, there's 14 items that, that CSR has to manage. That's a lot. But having that service automation and having that process available, you can see what next steps I need to take. But this is where I need Agent force. So I'm going to go to Agentforce again and ask you the question. This time I'm going to trick it a little bit. I want to ask something that maybe junior CSR may not know. I'm going to ask it for Rachel's credit card information. I don't know, maybe the credit card information, I can help solve an issue. But if I ask this question, you're going to get something that's pretty unique. The response says, I'm sorry, I can't give this to you. These are the guardrails that you heard Steve talk about and you heard Aaron talk about, think about it. We retrieved your policies, augmented that, and grounded the answer in this. So your policies and procedures have told the agent, sorry, we can't give you that information. And now the agent can move along and ask the right question. So we're putting accuracy and we're putting expertise right into the agent. So now I'm going to ask, what should I do next? So we're going to ask this, what should we do next? And here we're going to tell me exactly what I need to do. So as you see there, it says, look, we review the claim data, initiated a chargeback, and obtain provisional credit approval. This is unique. The agent knows where to stop. It said, all I can do is obtain provisional credit approval. So they need to go to the actual CSR to get that provisional credit actually executed. So we're gonna hit issue provisional credit. And now the human is handed the baton right back and the human is brought back in the loop. So now as a CSR agent, it's my responsibility, not the chargeback agent, it's my responsibility to issue the provisional credit because that's

the policies of Cumulus bank. So now the policy is going to be the provisional credit will be issued. We're going to hit submit. And now we're able to submit this. But there was still one more step in the process. You saw those 14 steps. There's a lot of things to do. But the last thing is really making sure we communicate back to the customer. We need to send them an email. But again, the agent's going to do it for us. It's going to create the email but it's not going to send the email because again, the human has to be in the loop. So now we're going to see an email. We can review it. Once it populates, we'll make sure that everything looks good, no edits need to be made. And if we do, we could, but we're going to go ahead and send that. And once we send that to Rachel, now, she's happy. She's got the issue resolved. The money is in her account for the provisional credit. Cumulus bank is happy because they stayed within their policies and procedures and they have another chance to win Rachel because that relationship was cemented by trust and that they solved her issue. Ladies and gentlemen, just take a moment to think about this. If any of you have ever done a transaction dispute, this could take days, it could take hours, could take weeks. We've done it in a matter of minutes. This hours that were saved for this agent. Quantify this with 510, 15 a thousand agents. Your productivity level will soar through the roof with a simple job to be done. We provided accuracy, we provided efficiency and we made sure that we delighted our customer. This is agent force bringing service back into financial services. We are clearly demonstrating the power of taking humans and agents and letting them build customer success. This is the power of agent force. This is the power of salesforce. Thank you for this demo. So I'd like to bring to the stage Neil price. Flew all the way here from Johannesburg and he's going to tell us about how Standard bank took their service journey. So don't take my word for it, take it from my guy, Neil Price. Neil, how you doing, man? Good to see you.

Speaker D

00:29:49

Good, thank you. Kerry, thank you for having me.

Speaker E

00:29:51

Awesome to have you here. So, Neil, let me ask you a question. Tell us a little bit about Standard bank and tell us a little bit about your mission and how you got on this journey.

Speaker D

00:30:00

Sure. So Standard bank is 162 years old. Uh, we, uh, are present in 20 countries in Africa, seven countries outside of Africa. Our mission is Africa is our home. We drive our growth. So we try and, well, we don't. We position ourselves to facilitate trade and investment into and out of Africa as well as within Africa. Um, we are a full service financial services organization. Investment banking, insurance. We cover all customer segments, you know, corporates, businesses, retail. Um, and the journey started? Well, actually CIB started in 2005, but in 2020, uh, some Shabbalala CEO who was here two years ago and the board

decided that we wanted to use Salesforce as our platform for customer engagement. And so, um, the job was to blanket the group across all those countries. And the challenge was that each country had its own tech stack. So this is the first time we had to put a single platform across the whole group. And basically we use Salesforce for what I call a macro distribution framework. So we do it for personalization, digital marketing, sales or CRM service, onboarding analytics and then obviously APIs. But I think we want to talk a little bit about service, don't we?

Speaker E

00:31:18

I do, yes.

Speaker D

00:31:20

So, um, we, um, and I'm so glad that you just demoed that. So we use obviously, Salesforce for service. Um, we do all the standard stuff, omnichannel. So you can call us, email us, live chat, uh, WhatsApp service. And we use financial services cloud. So we've got the financial accounts, you can see your bank accounts, you can see your investments, you can see your insurance. And then what we've done one step further. And I think this is, I thought it was revolutionary until I saw agent force, but we built some service processes. So I think historically, you know, Salesforce service was about case management. Now you're enabling the agents to actually solve the case, you know, with the service process. But it gets better because if you build those service processes properly like we have, you can then omni it out and so you can take that service process and make it available to your customers in your apps and your digital channels. Um, but obviously with Agent Force, it's a game changer yet again.

Speaker E

00:32:18

Yeah. Well, no, that's awesome. So let me ask you this. You guys, I think are second rank as far as Trailblazer Rangers. You have made your entire company rangers. Why have you done that?

Speaker D

00:32:31

Yeah, Cory, that is good. We are famous for having 25,000 rangers. Um, and that is because we started in Covid and as you say, we second to Salesforce.

Speaker E

00:32:41

Salesforce is number one.

Speaker A

00:32:41

That's right.

But you're number two.

Speaker D

00:32:42

So I mean, I mean there's many reasons. We obviously want to develop talent but we've actually gone a bit further than that. We actually are an accredited training provider and so you can get, we have internal trainers that certify you on Salesforce to the same quality you would have in Salesforce head office. And so we've internally trained 300 uh, engineers. We still make use of system integrators like professional services, but we obviously very intentional about developing our own internal talent.

Speaker E

00:33:07

That's incredible. And you're creating an ecosystem of training and learning in that region which is phenomenal. So my last question to you is you've heard a lot about agent forces all over the place, AI maybe. Tell me a little bit about what you think about the strategy of AI and how standard bank is really thinking about that.

Speaker D

00:33:23

So I'm a big believer in AI and the flow of work and particularly initially with humans in the loop. Um, we've started with a lot of the sort of elementary use cases that come out of the box helping uh, generate uh, draft responses to customers, summarizing client profiles, helping generate marketing, uh, communications, um, and then we obviously use AI to generate code. I saw yesterday some wonderful agents in the DevOps process for automated testing and uihe, um, you know, so we are doing many things but I think one of the big benefits of being such a big partner of Salesforce is, you know, we can just go along on the journey with you. And so as soon as I get back to Johannesburg, I've got lots of work to do with agent force.

Speaker E

00:34:06

Thank you, Neil, thank you for your time. Excellent. Awesome, awesome. Well now I'd like to turn it back over to the illustrious Aaron Agrios.

Speaker A

00:34:16

Thank you. Wow. Thanks buddy. All right, we've talked about delivering exceptional experiences in service with service agents and humans. We had a great story from Neil. Thank you, Neil. Um, we're going to talk about trust, um, and we're going to take a little bit of a pivot. We've talked a lot about trust today, but we're going to pivot a little bit. And we're going to talk about trust through the lens of relationship managers and bankers in a b two b environment. Many of you who've asked me for innovation in b two B, I was expecting a little bit more of a woot woot for that. But uh, but why, why are you asking me? Well, the main reasons is because we know that understanding who your customers

are and the complex businesses that they're operating in can be difficult. We look at how the business hierarchies work and understanding all of the different relationships and decision makers in these organizations. We found that bankers were going to many different core banking systems to get financial data and pulling that all together. My team did a bunch of research on business plans. Many of you do annual business planning in your business and I was a bit shocked to find that it's, uh, manual, it's in excel, it's often in the bankers heads. There's not a lot of ways to track it. And so we thought, you know what? This business needs a bunch of innovation. And so that's what we're doing. We are innovating in b two B. And we're first starting in commercial banking. We are going to make it easy for your relationship managers and your bankers to collaborate in the organization to create effective growth strategies for their clients and the businesses based on the unique experiences that they know they need to deliver. For onboarding, which traditionally is a long, many, uh, month process in these complex businesses, we're actually adding agents. That banking agent is coming back and they're going to work to collect that early information that you need in the onboarding process and get it into Salesforce so that banker can focus on expediting that process. Now, I talked about business relationship plans that's going to be available. In fact, it's in sandbox today. It's part of our latest release. This was a process, as I said, that was very, very manual. We know that we can infuse this with data and AI to make your bankers much more efficient. There are many opportunities that we saw in terms of bringing all of that information together in a dynamic plan that really allows you to unlock the value of your organization, all of the products, all of the services that you have and really make that dynamically available to everybody in your organization. The team has created another great demo to bring this to life. And in order to do that, I'm going to invite onto the stage Kelly Utleye. Thank you, Kelly.

Speaker F

00:37:09

Thank you, my friends. Thank you. Thank you. Hello, everyone. Today I'm going to be playing the role of Richard Allen and he's a relationship manager at Cumulus bank and he's working with a small coffee roasting business in his local area. They have incredible plans for expansion and he needs to bring the entire bank together to work on this. So we're going to start in the new commercial workspace that Erin was just talking about over on the left. Richard has access to rich information about Morris Roasters, about their business, including the different products that they're already taking advantage of at Cumulus. This is fantastic. But he also wants to understand a little bit about the journey that this business has been on. So right here in the center, he has access to business milestones, and that's helping him with some of those insights. I, uh, want you to take a look at what's in the center here. Do you see all of this incredible financial detail? That's the kind of information that typically Richard would have had to log into a lot of different core banking systems. And what did he then do? He would pull all of that information into a spreadsheet that's no longer necessary, and that's because of our mulesoft accelerator for

banking. So Richard is not the only person at cumulus that's working on this expansion. There is entire team M engaged, and you can see that here in the activity timeline. All of the work from the product teams, the subject matter experts that he's got engaged, is all unified here. And this is really, really valuable, not just for Richard, but for the banking agent that I'm going to introduce you to in a moment or two. Corey talked earlier about how we're bringing the front office and the middle office together in financial services cloud. And you can see that here there's an alert, and it's actually a middle office alert, and it's telling Richard that there is a beneficial ownership change here. He should really know more about this. And that's where the actionable relationship center comes in. This relationship map has been enhanced to support complex business and people hierarchies. That alert that we saw is a regulatory alert, and it's about, there's a, uh, new business entity that's been added here, and we can see that it's on hold. Now, Erin mentioned that all of you were asking for b two b. I'll tell you another thing that you're all asking for is compliance, and that's what you're seeing here. Processes like know your business or the one that we were working on here for the beneficial ownership change are all built with industry best practices and available out of the box. So Richard's feeling pretty good here. He's got a good basis for what's happening. But, um, it's time to get really organized. You heard Aaron talk about business relationship planning. He can get that process started with one simple click of his action launcher. This is the business relationship plan, and it was literally built from the ground up with embedded AI insights and productivity. Here's some of the insights there. We're going to start with the relationship plan. We want Richard to have a really holistic summary of what's going on at roasters. So you see here, this is my banking agent, and it has gone through several months of meeting notes, calls, financials, documents, and more. And it's created this, uh, summary, and it's saving Richard hours of research that he can then use that time to focus on the more human elements of the relationship at cumulus. Now, Cumulus bank has a very structured sales methodology. It's really important to them that their bankers follow it. What you're looking at here is an embedded AI prompt, and it's grounded in the data about Morris. So, with one click, that banking agent is back to work, and it's pulling together an outline of all of the things that Richard should be thinking about at his upcoming meeting with the CEO. Another important element of the relationship plan are objectives. The objectives help the team get focused on what it is that they need to be doing. Each of these objectives is tied to an interaction summary. You saw that timeline I showed you earlier with all those interactions from across the bank. Richard doesn't have to pour through months and months of call notes. The banking agent has summarized all of that rich interaction information right here for him. And he can see there were twelve different interactions. He understands what the tone of those conversations were, what things were resonating, and what were not. What things weren't resonating. And he can also see who attended those discussions. Now, what is a plan if you can't measure it? See the measurables over there on the right? Those are all tied to the objectives, and they tell Richard what success looks like. And these can all be rolled up, uh, for management reporting as well. The final element I'm going to walk you through here is the business relationship plan also pulls

together all of the opportunities, all of the deal information that's being worked on across the bank. And oh, no, we have a problem here. The worst sales people do not want to see an opportunity on hold. So Richard needs to understand a little more about what's going on. And look at that. It's a silly issue. There's an application that came in and the address does not match what cumulus has on file. So Richard does nothing. Not want his deal to slow down. But he's also not exactly sure what he should do next. He's going to turn to his friendly banking agent once again and ask for help. What the banking agent here is doing is taking Richard's question and it's turning it into topics and instructions and then it's going out to data cloud to find the applicable, uh, policies and procedures. And what that's going to do is give an accurate response. So the AI agent has context here and Richard can feel confident in the next step that he's seeing, which in this case is to get an email going for what we call a letter of explanation. And Richard's pretty confident that that's going to go ahead and sort out the issue. So the agent generates the email and again, you heard Corey talking about human in the loop. That's important. Richard's going to have the opportunity to preview it, make any changes that may be necessary, and send it along the way and get this issue resolved. So what you just saw here was Richard and his banking agent bringing the full power of cumulus bank together to work on this expansion for their customer. So commercial banking, if we can go to the slides, commercial banking is not the only sector that we are innovating within. Any insurance brokers here in the house. All right, nice, nice. That was greater than I expected. Well, boy, do we have something for all of you. We are literally going to be redefining what you think of as an agency management system, and we're going to do it on the salesforce platform. So think about your producers, your middle office, you know, your client teams, your account managers. All of them are going to be on the same platform. And we're going to unify business lines, too. PNC, employee benefits all in one place. So we're super excited about this. I'm glad that you all are, too. Uh, and this innovation is just going to continue to roll. What you're looking at here is our roadmap and it is chock full of purpose built capabilities. And we have three themes that we're anchoring on. The first is to transform the front office, and we're going to do that through productivity, personalization. We're going to connect the middle office and automate some of those complex processes like Corey's favorite, the transaction dispute. And then finally we're going to bring industry data, think core banking, core insurance, financial planning, portfolio management, bring it all together in the platform and that is going to power the financial services agents of the future. So I am going to go ahead and turn it back to my friend Erin Agrios to bring us home.

Speaker A

00:46:40

Thank you. Thank you, Kelly, well done. That was a great demo. Thank you to our, uh, demo drivers, ravish and Brett. They've crushed it on the demos today. And a shout out to the product teams and engineering teams who are in the room as well. We've been busy working away on all that innovation. I hope you can see we're really going pretty deep into these processes of the business. Thank you. Michelle Lewis, who leads our brokerage

team. She's got her posse over there. All right. You heard Steve talk about one of our core values, which is trust. One of our other core values is equality. And one of the things that Steve, myself, and the financial services organization is really focused on is bringing financial literacy up with girls and women, helping them increase their wealth. And so Girls, Inc. is doing this. They've got significant programs in place, and I'm so proud today to say that we're donating \$10,000 to this organization to really help facilitate the caucus. Selena Salario, she's in the audience here. She's got a really beautiful girls ink pin. Thank you. Thank you for all the work that you're doing. We look forward to working with you in such a bigger way. So thank you so much. I've included a QR code here, so if you're feeling generous, feel free to donate to Girls, Inc. As well. All right, we're rounding things up here. So we just had a beautiful session. Thank you so much. There's a few things that I want you to do as takeaways. I want you to go to the roadmap session. That one slide kind of was just the tee up of all the innovation that we have. There's two roadmap sessions, one on banking and wealth management's in there as well, and one for our insurance customers. We've got an industry campground. I had questions from you wanting to actually look at these demos a little deeper. You can do that in the industry campground. And last, I think we should go and build some agents. Let's go to the agent force launchpad and actually build some of these agents. So thank you very much. We really enjoyed this session today. Have a good rest of your dreamforce.