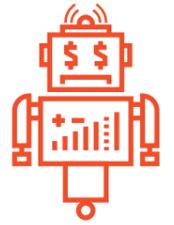


Top Tech Trends

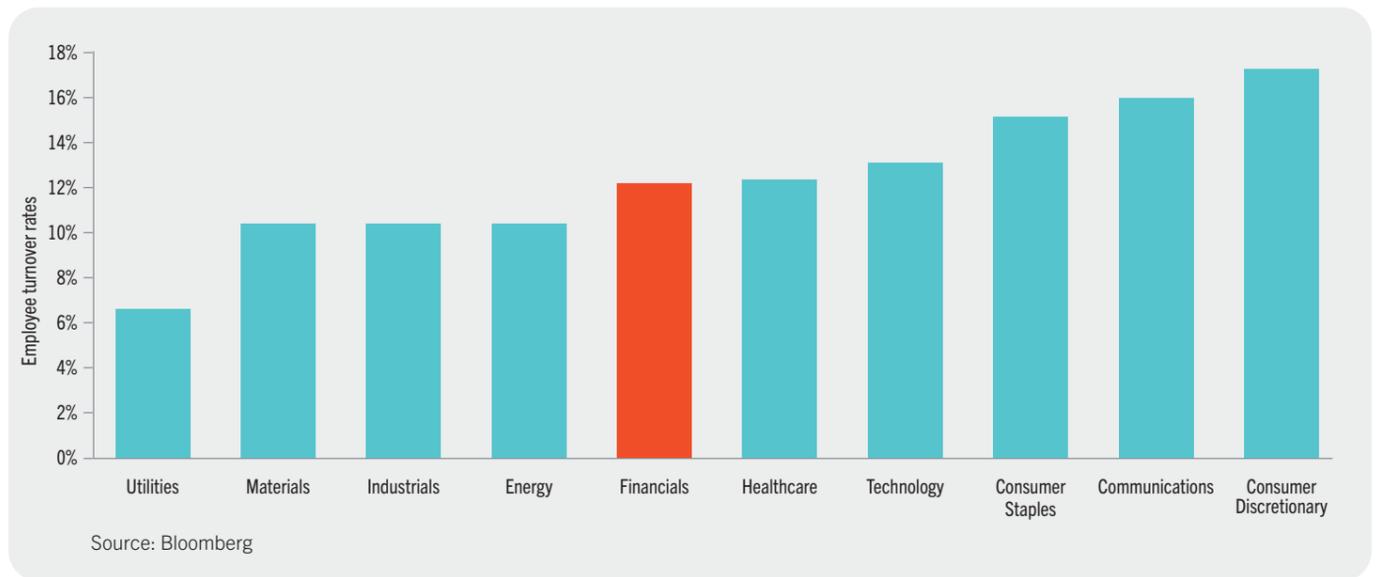
Transforming Workforce Management

The buzz about robots and other futuristic automation has outpaced real-world adoption in financial services. But there are innovative technologies available right now that augment human interactions and transform the way you manage your entire workforce — salaried, hourly, part-time, and full-time — for better business outcomes.

The digital revolution isn't replacing financial services employees anytime soon.



Some companies plan to replace 12% of their workforce with automation, but these numbers don't surpass current turnover rates.¹



Apply 5 breakthrough technologies available today to gain a competitive edge.



1. An open API platform offers virtually unlimited extensibility and simplifies integration.

Banking leaders are more likely (36% vs. 31% in other industries) to see a platform-based business model as critical.²



2. AI and machine learning enable advanced forecasting, proactive compliance, and smarter decision making.

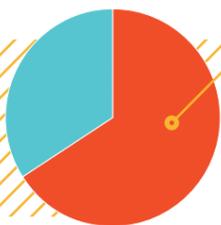
52% of financial services firms surveyed are currently making substantial investments in AI.³

2/3 of financial services employees believe AI can simplify processes and ease their workload.⁴



3. Mobile workforce solutions augment the human experience.

- Keep employees and managers **connected** — anytime, anywhere
- Enable salaried workers to **enter project time** via mobile devices



66% of millennials say that **state-of-the-art technology is an important consideration** when choosing an employer.⁵



4. Next-generation appointment-setting solutions let customers book appointments in seconds using geolocation technology from any device.

Leading online and mobile capabilities = the **#1 driver of convenience** in banking.⁶



5. Advanced analytics help you harness the power of your workforce data to guide strategic decisions and drive continuous improvements.

53% of companies are using big data analytics today; **telecom and financial services lead the pack.**⁷

Don't get caught up in the hype about futuristic tech that has yet to make a sizable impact. Drive results with advancements that can revolutionize the way you manage your workforce and deliver service to customers *today*.
[Download our white paper](#) or visit us at kronos.com to learn more.



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¹ David Flicking, *Robots Will Take Your Bank Job, Just Not Yet*, Bloomberg Gadfly (November 2, 2017), found at <https://www.bloomberg.com/gadfly/articles/2017-11-02/robots-will-take-your-bank-job-just-not-yet>

² Alan McIntyre, Steve Westland, and Shira Lillis, *Amplify You: Technology for People*, *Accenture Banking Technology Vision 2017*, at 18, found at https://www.accenture.com/t20170322T205838Z_w_us-en/_acnmedia/PDF-47/Accenture-Banking-Technology-Vision-2017.pdf#zoom=50

³ PwC, *Artificial Intelligence and Digital Labor in Financial Services* (accessed January 29, 2017), found at <https://www.pwc.com/us/en/industries/financial-services/research-institute/top-issues/artificial-intelligence.html>

⁴ Coleman Parkes Research, *Automation and New Technology Study* (conducted on behalf of Kronos), 2018.

⁵ PwC, *Millennials at Work: Reshaping the Workplace in Financial Services* (2012), at 16, found at <https://www.pwc.com/gx/en/financial-services/publications/assets/pwc-millennials-at-work.pdf>

⁶ Novantas Research, *2016 Omni-Channel Shopper Survey: Redefining Banking Convenience*, at 9, found at http://consumerbankers.com/sites/default/files/2016_Novantas_Omni-Channel_web.pdf

⁷ Louis Columbus, *53% of Companies Are Adopting Big Data Analytics*, *Forbes* (December 24, 2017), found at <https://www.forbes.com/sites/louis-columbus/2017/12/24/53-of-companies-are-adopting-big-data-analytics/#1303727139a1>