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A New Era for Social Benefits with Data and AI

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Agencies today have an unprecedented opportunity to embrace change and deliver a new era of more robust social care systems—more inclusive, efficient, innovative, and personalized. Social benefits agencies provide essential services that support and improve people's everyday quality of life, and they often serve as lifelines for individuals and families in need. Agency staff are committed to serving the public and improving the efficacy of the benefits they provide.

However, the strategies and operations of agencies around the world are being disrupted by three relentless forces: changing demographics, growing public expectations, and increasing fraud and cyber threats. These forces drive corresponding imperatives to raise productivity, digitize and automate services, and protect payment integrity against fraud and misuse. Integrated digital platforms—powered by data, innovative analytics, and AI—can help meet these challenges and transform agency performance.

How do agencies move to a more preventive approach to payment integrity without jeopardizing the person who's really in need?

Varied Operations, Common Objectives

National and regional social benefits agencies are extremely varied in:

- The diverse benefits they administer—disability, unemployment, food, housing, cash assistance, disaster relief, health care, child care, education and job training, pensions, and many others.
- How they coordinate and collaborate with adjacent benefits agencies.
- Public expectations and cultural values, including around privacy and compliance.
- Political context shaping their operations and priorities.
- Their organizational and technological infrastructure and capabilities.

Despite these differences, agencies share fundamental objectives: getting the right benefits to the right people at the right times, while protecting the public purse through payment integrity. At the heart of their mission lies a social commitment to improve people's welfare, especially among the less fortunate, and that starts with identifying and reaching out to people in need of and eligible for benefits.

Many agencies take the long view of their goals, considering, for example, how immigration and emigration affect the mix and scale of social benefits. How enabling education and employment have ongoing economic impact. Or how life trajectories improve when child poverty is reduced. And they all engage in a careful balancing act between dispersing benefits and preventing improper payments. Is it better to pay someone first and ask questions later, or to make it harder for them to get the benefits in the first place? Over time, how do agencies move to a more preventive approach to payment integrity without jeopardizing the person who's really in need?

Agencies also share the ongoing objective of building and maintaining public trust by operating with consistency, transparency, equity, and clear communications.

In the social benefits equation, the demand side is growing significantly.

Three Disruptive Forces

Agencies' missions are increasingly difficult because they are being painted into corners by a relentless combination of three forces.

Changing demographics. Among developed countries, aging populations are increasing the volume of pension and healthcare benefits and the need for other social services. For example, services that enable older adults to remain at home (which they overwhelmingly prefer) rather than living in more expensive care facilities. At the same time, young adults are driving growing demand for both education and mental health support. In the social benefits equation, the demand side is growing significantly.

Meanwhile, demographics are also disrupting government workforces, which affects the supply side of the equation. Older and often very experienced staff are retiring, reducing expertise and institutional knowledge and increasing workloads. The number of new hires is not keeping up, primarily due to tight government budgets that limit the ability to hire and retain them. Consequently, fewer young workers are joining, and their tenures are often brief. In many agencies, longstanding staffing shortages are worsening, even as the demand for benefits continues to grow.

Growing public expectations. Younger generations have grown up digital. They expect to interact with service providers via easy-to-use apps, and they expect the same from government services. They expect providers to be smart about who they are and anticipate their needs. For related

services, they expect a "one-stop shop." At the same time, many less tech-savvy people very much still prefer personalized human interaction. They want to deal with service providers on the phone or in person, and forcing them to use technology can reduce their access. Other special populations, including those with disabilities or language barriers, need individualized accommodations to gain access to their benefits.

Over time, the migration to digital self-service with personalized approaches can improve efficiency, lower agency workloads, and meet diverse expectations. But today agencies are in a transition period, having to work in both traditional and digital channels and endeavoring to perform consistently across them. And because digital access will never serve all benefits recipients, the challenges of multi-channel service will persist.

The pandemic put unprecedented strain on services and exposed procedural and technological weaknesses.

Increasing threats to payment integrity. Fraudsters and cyber criminals are getting more adept at detecting and exploiting weaknesses in agencies' processes and systems. They are using the latest technology, including generative AI (GenAI), to steal or fabricate identities and submit realistic-looking benefits applications and claims, including fake documentation like medical records and X-rays. And they are doing all this in high volume. As financial services institutions have increased their fraud deterrence, more organized criminal rings that thrive on fraud have turned to targeting public benefits payments.

Agencies must constantly improve their non-compliance detection, investigation, and deterrence capabilities. But that is a data- and analytics-intensive endeavor, and the technological playing field is often not level. Cyber criminals have freedom to experiment, determine what schemes most often succeed, and replicate those schemes hundreds of times over. Agencies need innovative responses just to keep pace, and staffing shortages and hiring constraints make it difficult for agencies to employ staff with deep knowledge of both advanced analysts and fraud detection.

Lessons from Disruption

Social benefits agencies face other ongoing disruptions due to local economic, social, and operational challenges. Another disruption many agencies have in common is the aftereffects of COVID-19. The pandemic

put unprecedented strain on services and exposed procedural and technological weaknesses. With so many more people suddenly needing support, agencies had to loosen policies and accelerate eligibility applications and payments to ensure timely service. Error rates and overpayment naturally increased, and program integrity suffered.

Because far less service could be provided in person, agencies moved services and applications online, quickly adapting systems and interfaces to make them easier to use and providing connectivity for employees working remotely. Individual and organized fraudsters saw an opening and a flood of fabricated documents and transactions added to agencies' overloads. As the pandemic waned, the work of investigating and recovering improper payments was still ramping up. Legacy mainframe technologies struggled, or even failed, during the pandemic. For all the disruption it caused, COVID taught agencies many lessons about their operations, and it forced them to accelerate the inevitable transition to doing more online, despite the risks. The experience underscored opportunities to implement technology strategically to build a more responsive and productive social benefits system.

Imperatives to change offer agencies opportunities to innovate, rethink approaches, and build more flexible systems for the future.

Imperatives to Change

The three disruptive forces clearly indicate that social benefits agencies must evolve quickly and deliberately. Each force underscores the need for change, offering agencies opportunities to innovate, rethink approaches, and build more flexible systems for the future.

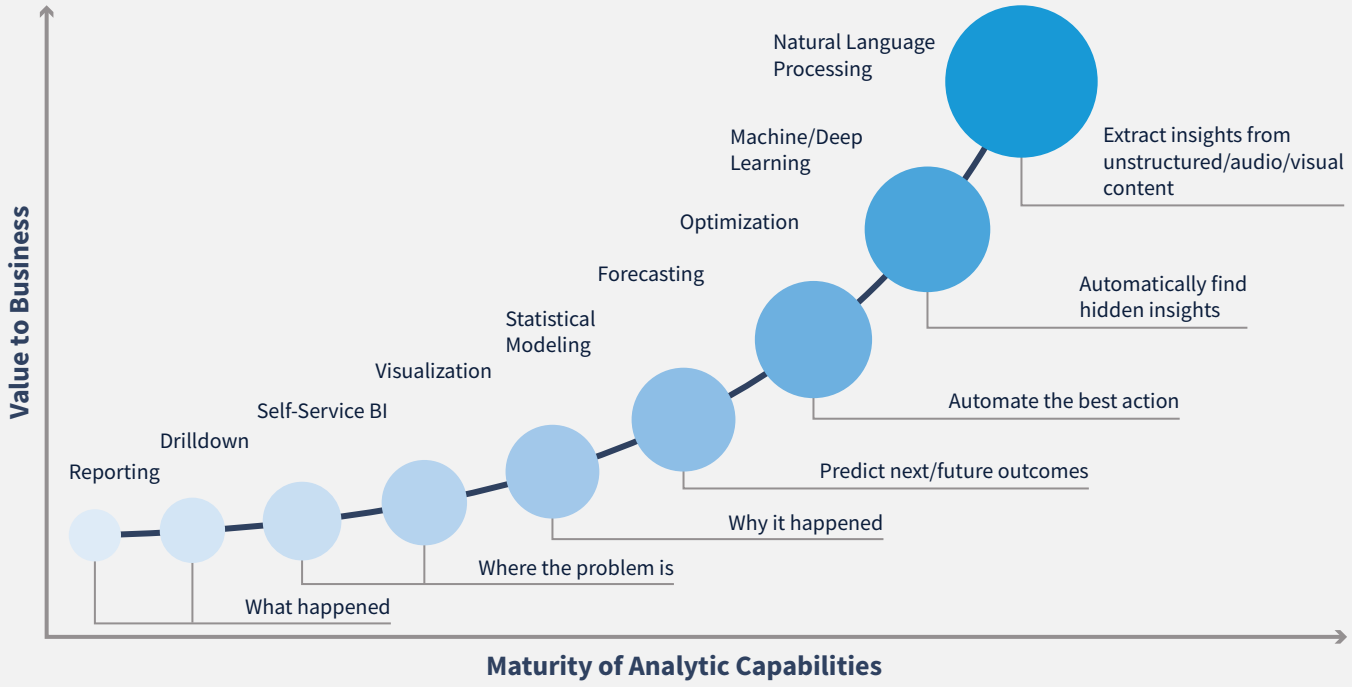
Population and workforce demographics make the staffing model unsustainable. There's no way to hire enough staff to meet the growing workload. The *imperative* is to dramatically increase workforce capacity and productivity through automation (so people can stop doing things), process reengineering (so people can work more efficiently and effectively), and innovative hiring (e.g., of experienced people making mid-career changes).

Changing expectations make the delivery model unsustainable. There's no way to meet the needs of benefits recipients with one-size-fits-all processes and systems. The *imperative* is to digitize and automate services aggressively while also increasing the flexibility to work across channels and still provide personal service.

Growing threats make the integrity model unsustainable. There's no way to wall off all bad actors while accommodating the growing volume of data and digital interactions with benefits recipients. The *imperative* is to generate the data and deploy the analytics and AI to keep pace anticipating, detecting, and deterring threats—and minimizing losses.

What do these imperatives have in common? They are data-intensive, they rely on a robust and flexible technology platform, and they are addressable with today's advanced data analytics and AI. Agencies should embrace this digital transformation with ambitious objectives, realistic roadmaps, and focused change management. The *overall imperative* is to digitize and change in ways that enable agencies and their employees to accomplish more, and to usher in a new era of social benefits.

The Analytic Continuum



The Analytic Continuum illustrates how governments can advance from basic reporting to much more sophisticated and valuable AI-driven insights—from "what" to "why" to "what next." Progress along the continuum requires a strong foundational platform, analytics-ready data, and a sufficient cadre of skilled analysts. Meeting these challenges enables agencies to automate insights, predict outcomes, and detect fraud and errors faster, ultimately increasing productivity and improving social benefit program integrity.

The Data Foundation

Social benefits agencies have large—and largely untapped—data resources. Tapping these resources requires organizational as well as technological change. Data literacy, data-informed processes, and data-driven decisions enhance everyday performance and enable ongoing improvement. Agencies need advanced analytics solutions incorporating AI to bring data together and put it to work in solving social benefit challenges.

The most common barriers to digital transformation start with data and process fragmentation. Especially in agencies that have not had the resources and funds to keep pace technologically, many legacy systems are devoted to a single problem or procedure, and this fragmentation impedes simplification of processes, delivery of digital services, and assembly and analysis of the substantial amounts of valuable data already in hand.

Many agencies feel inundated with data because they gather data that then gathers dust. Governments often produce large volumes of unstructured data such as documents—data that is seldom tapped for analytics. Agencies may also tend to take a limited view of data value because of how it is currently used in their work. For example, social benefits programs are required to regularly report results such as number of applications and approvals, total benefits issued, and so on. But many haven't implemented analytics platforms that leverage data and AI to draw deeper insights about their programs and services. A limited view of data value leads to focusing on the "what" and never getting to the "why."

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Some agencies also fall into the trap of postponing analytics because they feel their data might not be good enough. This delay can be compounded when the promise of new eligibility systems, mistakenly perceived to solve many problems, is perpetually on the horizon. The opposite approach works far better: Use the data you've got. Explore what additional questions you can already ask. Discover what related data you need and go after it. Evolve your data resources and your data use capabilities in tandem.

Incremental gains in applying advanced analytics can expand these limited views, and it can often be the inspiration for organizational change, improved data sharing, and the deeper insights that government agencies want and need. Without data-driven decisioning, managers and

policymakers are simply working from hope and hunches. Taxpayers and beneficiaries expect more than that. And doing more with less requires a true commitment to digital transformation and the evolution to a data-driven organization.

At the same time, government agencies may find it challenging to build large and complete enough data sets. A financial services organization might see a customer login or process a digital payment dozens of times a month. An individual government agency might see contact with a recipient a few times a year. If agencies can centralize such interaction data, they can capture it more consistently, safeguard sensitive data more effectively, verify identities more reliably, understand customers better, and provide faster and more accurate service.

The path to digital transformation starts with addressing challenges related to data and process integration.

The path to digital transformation starts with addressing challenges related to data and process integration. Agencies should digitize in ways that break down information and task silos, letting more data work together and increasing coordination across processes. Technology makes it easier than ever to handle large data sets, link related data, and explore data patterns over time. In short, you can put more data into play.

But the data in play must be purposefully governed. Because of the sensitivity of the data held by social benefits agencies, security is paramount. Data governance performs the balancing act—how do we both protect data and make it available and combinable for operations, innovation, and insight? Governance sets procedures and standards for managing data, including evaluating and improving its quality and sufficiency. And it guides data policy and communication, including informing people about how their data is both protected and used.

Common data struggles (e.g., completeness, quality, integration) are a key reason for upgrading technology and systems. However, a new system without solid data governance won't resolve these common struggles. When agencies fail to incorporate data quality, data curation, and data management into an overall data governance program, they are often doomed to recreate the data issues formerly blamed on legacy technologies.

Raising Productivity

"Doing more with less" includes finding things to stop doing.

Social benefits agencies, together with most government agencies, have for years been tasked with "doing more with less." That only happens when people work differently, including finding things to stop doing. Many processes are overdue for automation to reduce or eliminate repetitive and low-value tasks, reduce time and cost, and free people's time and effort for more challenging work.

Simplicity drives productivity. If a service is complicated and not easily understood, either by those delivering the benefits or those receiving the benefits, people are constantly managing by exception and that's the enemy of productivity. Streamlining processes and infusing them with better information can dramatically improve productivity, and progress can start with relatively simple technology. Implementing data and AI solutions as iterative use cases, rather than attempting to do everything at once, is a perfect example of productive simplification.

For instance, eligibility determination can be a prolonged and paper-intensive process, consuming staff time and delaying receipt of benefits. A large U.S. agency had applications and records for disability benefits coming in on paper or as PDFs, often with duplications and minor errors that needed correction. One application file averaged 1,400 pages, including handwritten medical notes. Historically, records were scanned and had some level of indexing, but medical staff reviewers still spent significant time searching for records, and this manual review also increased the risk of inaccurate eligibility determinations.

The application of AI to augment this process was transformative. AI models were introduced to cleanse files, translate handwritten text, locate key data points needed by reviewers, and organize the records and data for faster review. AI and process automation allowed 4 million records to be analyzed each night with the results delivered to medical staff the next morning. The increased productivity was equivalent to hiring 80 full-time doctors and nurses to perform disability determinations. Eligibility decision speed increased while accuracy improved by over 20%.

This success inspired the agency to transform similar eligibility work processes, which other application review staff were eager to adopt given the success of their peers. A key lesson here is that selecting a specific use case and successfully implementing data analytics and AI can lead to follow-on use cases and iterative improvements across the agency.

Driving Performance, Insight, and Change

A large European social benefits agency has been making extensive use of analytics for decades and regularly improving its associated organizational and technological capabilities. That entails handling vast and growing volumes of data, including the historical data about recipients and their needs and benefits across their life stages.

The agency's information and analytics platform enables an increasingly comprehensive, holistic, and sophisticated view of the benefits society needs today and into the future. For example, trends in population and workforce demographics suggest how initiatives in health, education, and employment can together drive economic growth—and how the respective benefits agencies should collaborate. The agency is also studying variations in benefits consumption by population groups and locales in order to adjust services and service center locations to provide consistent and equitable support to recipients.

With its latest generation of analytics and AI, the agency's major initiative is moving more integrated data and analytics to the front line of service staff. The goals include:

- Increasing productivity by freeing staff from administrative tasks in favor of more time for direct service to the public.
- Accelerating identity verification and eligibility determination, especially for potentially complex cases like disability benefits.
- Improving recipient service, including better coordination on behalf of those who receive multiple categories of benefits.
- Supporting new initiatives around payment integrity, including both error and fraud.

Finally, these growing data and analytics capabilities help agency leaders forecast benefits volumes, operational requirements, and budgets. And government officials are learning to ask more sophisticated and impactful questions about how best to support the well-being of society.

Digitizing and Automating Services

There are two broad opportunities to digitize service delivery. The first is to move better technology to the front lines. Streamlining and automating workflows frees service staff to spend more time paying direct attention to benefits recipients. And providing staff more guidance for decisions, such as the next best question to ask or action to take with the recipient, improves data captured and service delivered. This approach applies both to call center staff and those in the field using mobile technology.

The second opportunity lies in digital self-service. Enable recipients to find information, get guidance, and perform transactions online. A basic way to do more with less is to have the recipient do more—as long as the interactions are secure and productive for both parties, and the online channel is not forced on people.

Excelling at digital service requires understanding recipients and accommodating their variety of circumstances and needs. Many agencies have traditionally tried to standardize interactions with recipients, but that's not always for the best. The aim should be to treat people who have similar circumstances similarly, while adjusting to the diversity of individual situations. Agencies can use data and analytics to tailor the recipient experience to individual needs, effectively mass customizing interactions.

Equally important is getting the online versus in-person mix right. Not everyone is tech-savvy, and some people still need handholding. But agencies should give them more credit for their digital ability when thinking about how to serve them. And sometimes nudge them to take charge and do more for themselves, while ensuring that applicants and recipients understand how these self-serve options help expedite eligibility decisions and benefits services. To help build the online channel, agencies can partner with local public and community programs that enable people who lack technical savvy to become more capable and confident using cellphones, laptops, and other popular consumer technologies.

To handle an evolving mix, agency systems need the flexibility to work through both channels, capturing data consistently, processing background transactions reliably, and enabling both staff and recipients to switch channels as needed.

Agencies can use data and analytics to tailor the recipient experience to individual needs, effectively mass customizing interactions.

Protecting Payments

Payment integrity becomes more challenging as benefits volume grows, changes to policies and benefits introduce complexities, and bad actors become more determined and sophisticated in their efforts to defraud government agencies. Advanced solutions powered by data and AI provide the tools needed to efficiently manage benefit claims, determine eligibility, and safeguard social benefits resources.

Modern payment integrity solutions should not only detect and flag discrepancies and suspicious activities, but also adapt swiftly and dynamically to new patterns of fraud.

The objectives of payment integrity are to accurately determine eligibility, intercept improper payment requests submitted through error or fraud, and swiftly address any improper payments already made through prompt detection, investigation, and action. Most eligibility systems, whether older mainframe technology or those with more modern architecture and workflow, are not designed to detect fraud signals in benefit applications. They simply collect nonfinancial and financial inputs and apply policy-based logic to approve benefit eligibility and amounts. Advanced analytics can be applied both to new applications for fraud prevention and to existing cases for fraud detection.

The core technological methods for payment integrity prove highly effective. Scan and assess documents and transactions, in real-time if possible. Using both historical and real-time data, detect anomalies and unusual patterns. Score transactions for likelihood of error and fraud (in the process reducing the need to review clean ones). Flag suspicious or clearly erroneous cases. Prioritize those cases for investigation based on measures of importance and potential yield. Additionally, close the loop, improving detection, reducing false positives, and adjusting to new threats over time.

This combination of automation and insight enables agencies to focus staff resources where they deliver the greatest value. It produces a comprehensive view of discrepancies and reduces monetary losses. And it positions agencies to maintain commitments to recipients while building trust in the system.

Most social benefits agencies do well to focus payment integrity on error as much as fraud. Fraud gets the headlines, but error is often more prevalent. Fishermen know it is easier to spot fish in clear water. When the water is muddy, they know the fish may be in there, but where? Similarly, detecting fraud means finding fraud signals (fish) in the data. However, if the incorrect

payment rate is 20% and true fraud is only 3-4%, all the data related to errors can muddy the water and mask the fraud signals. Excessive payment errors allow fraud to hide in plain sight.

Once patterns are recognized, in-house processing errors can be reduced through automation and analytics. Input errors are often due to people making simple mistakes. They don't understand what they should be doing, what the rules are, or what's being asked. These can be reduced through simpler forms, better guidance, and self-service. Detecting and classifying unintentional mistakes and other errors enables process improvements to reduce their likelihood. Catching errors early is a service to benefits recipients, avoiding issues down the road.

Payment integrity also calls for a robust and adaptive technology platform, capable of performing advanced analytics on large datasets of real-time and historical information. As fraudsters devise more sophisticated schemes, it takes technology to level the playing field. Modern payment integrity solutions should not only detect and flag discrepancies and suspicious activities, but also adapt swiftly and dynamically to new patterns of fraud.

GenAI today is most useful as an assistant to staff members who have to sort through large amounts of text and formatted data.

A Role for GenAI?

GenAI is the latest advance in AI capability, and it's receiving a great deal of attention because it's different in two basic ways. First, traditional analytics and AI have automated tasks and informed decision-making by analyzing existing data to optimize processes/resources, predict possible outcomes, and inform decisions. GenAI produces *new* content—including text, audio, and images—by training on the patterns in very large data sets. Second, traditional analytics and AI require programming. GenAI takes prompts and produces output in natural language.

That makes GenAI seem deceptively easy, but it's not a push-button operation, and the output can't always be taken at face value. GenAI is subject to error, or "hallucination," and needs attentive handling. The output is only as good as the data it trains on and the questions people ask, and the most useful answers require iterative prompting—a conversation of sorts. GenAI also requires extensive data in the native language to train on, plenty of computing and storage capacity (often in the cloud), and technical expertise to set up and manage the applications. Despite these cautions, there are worthwhile use cases for GenAI improving productivity, service, and payment integrity.

GenAI today is most useful as an assistant to staff members who have to sort through large amounts of text and formatted data. For example, it can help with looking up, summarizing, and interpreting policies and procedures, such as eligibility criteria. Automating and accelerating such labor-intensive tasks frees staff time for analyses, decisions, and service. In the process, using GenAI may reveal opportunities to clarify or simplify policies and procedures, or to rephrase them in more easily understood language.

One European agency is deploying GenAI to assimilate a vast array of work-related guidance and opportunities so employment counselors can better advise and assist the unemployed in finding new work.

Staff investigating payment integrity cases might use a GenAI assistant to look up analyses (for example, in health care, what are the billing patterns for a specific medical procedure?), to check for completeness of case files, or even to offer suggestions on next best questions to ask or actions to take. This supplements the traditional analytics that help prioritize and conduct investigations for maximum yield.

Given the possibility of error, GenAI chatbots shouldn't be used today to advise the public about sensitive matters of benefits eligibility or payments. But they might be deployed to help people complete applications with fewer errors. Frontline staff might have them suggest next best questions to ask or steps to take in working with recipients. GenAI can also assist in generating letters and messages for recipients that are easy to understand, free of jargon, and translatable into different languages. However, these communications must be reviewed before being sent.

Finally, GenAI advisors can play a role in training staff, for example, when rules or procedures change, and in helping new staff get up to speed by learning as they go.

Government agencies are naturally conservative about AI, especially GenAI. Benefits data is sensitive, determinations should be accurate, and agencies don't want to appear to be biased or profiling people with statistical models. However, there are straightforward use cases for getting started with GenAI.

At a minimum, agencies should explore GenAI technology to understand how cyber criminals are already using it.

At a minimum, agencies should explore the technology to understand how cyber criminals are already using it. With GenAI and broader benefits processes, a prime directive remains to keep a human in the loop.

Find Use Cases that Lead the Way

Faced with major imperatives and opportunities to change, agency leaders must select initiatives with care and proceed with a combination of ambition and realism. That includes realism about organizational capabilities and where they need assistance. Leaders should resist the temptation to try to "boil the ocean" and complicate progress by trying to do too much at once. Better to think big in terms of holistic plans. But start relatively small, working through a series of initiatives that create wins, build on each other, draw attention, and expand participation and momentum along the way. Digital transformation takes time.

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What makes for a compelling use case that's worth the investment?

- It improves productivity, service, payment integrity, or a combination of them.
- It has target objectives and measures of results and returns.
- It has an "insight upside"—data to work with in new ways to learn new things and discover additional opportunities.
- It resonates with the challenges employees face, enhances their ability to perform, and invites their adoption.
- It builds on organizational capabilities and creates a foundation for other initiatives to build on.

Leaders must also set the transformational tone, not only through their commitment to initiatives and outcomes, but also by their example as data-driven decision makers.

Small Solutions, Major Transformations

An iterative use case approach helped a social benefits agency tackle numerous problems. The first was a manual process for determining food assistance program overpayments. Erroneous payments, and delays in detecting them, caused an administrative burden to the agency and often a financial burden to the recipients who needed to pay funds back. Eligibility changes had to be recalculated for each month the overpayment occurred, which could be from one month to 60 or more. Automation brought in all the historical data points, and reviewers needed to update only those data points that had changed. The solution recalculated all overpaid months, prepared data to establish benefit recovery claims, and created overpayment notices to be sent to recipients. This saved significant time and increased accuracy, while setting the stage for improving other related processes.

The agency was also overwhelmed with thousands of time-sensitive overpayment and fraud referrals. Historically, these were processed on a first-in first-out basis, and overpayment referrals left unprocessed by the time limit often meant funds could not be recovered. Leveraging data from the overpayment calculations process, an AI model was created to effectively score and rank these referrals, ensuring that cases most likely to have errors and overpayments are addressed first. The result was an increase in benefit recoveries while also working fewer cases. And this left more time for investigating potential fraud cases.

Shortly thereafter, the AI-based referral risk scoring model was adjusted and applied to all open food assistance cases to spot those at higher risk for errors and overpayments. This enabled the agency not only to detect overpayments faster, but also to provide staff with better tools and training for payment accuracy, and to enhance the eligibility system to help prevent future errors. Building on small AI-driven solutions like these is driving transformational changes to improve the agency's overall operations and outcomes.

Keep the Human in the Loop

Social benefits agency workers have strong commitment to their work and the good it does for the public. They're disheartened when they're overloaded and know that their productivity and contribution are being constrained. And they're demotivated when they feel that change is being imposed on them or that it increases their workloads and makes their jobs harder.

Introducing the changes we've discussed depends on engaged staff willing and able to work and serve differently. Agency leaders can maintain and build this engagement in three basic ways:

- Automate routine and simple work to free employees to do more challenging, meaningful, and knowledge-driven work. Give them better data for analysis and decision making. This drives productivity and motivation.
- Incorporate experienced staff in the change process. Too often, they are tasked with conducting business as usual while outsiders come in to make changes and then hand them off. In fact, staff know what needs improving, and they can be the ultimate change agents by setting the example and encouraging their colleagues to change with them.
- Assuage fears that increased automation and AI will replace jobs. With rising demand for services and continuing pressure to improve them, there's plenty of important work to go around. In social services especially, the human must be in the loop.

Most social benefits agencies prefer to overpay benefits rather than mistakenly deny benefits to the truly eligible. Staff are rightly concerned about using AI to make automated decisions that deny benefits. In the benefits arena, analytical models have to be unbiased, and they have to be transparent, and you still want a person to check their work on important matters. If you're going to deny an application, or reduce or terminate a benefit, a person should make or review the decision. Similarly, there's no replacing those who conduct investigations, in part because fraud may be prosecuted in court, and the responsible investigator has to present evidence.

Automation and AI may eliminate many tasks, but in the new era of social benefits, you still can't remove the human. There's nothing to replace a friendly face and someone who's saying, "Okay, let me see how I can help." Technology isn't here to replace the human touch, but to enable people to focus on providing personal attention and support.

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Special thanks to SAS subject matter experts, Lars Kirdan and Keith Swanson, whose invaluable insights were instrumental in shaping the content and depth of this paper.

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