

Transform processes to transform the customer experience

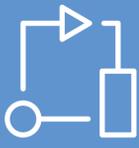
Changing market conditions mean that today's businesses need to be agile, efficient, and provide a personalized customer experience. Transforming operations begins with building a foundation for process and decision management that analyzes and leverages data to improve business outcomes.

See how these three businesses implemented Process Transformation solutions from IBM.

Servizi Informatici Bankadati

Automating processes for increased agility

Moving from a product-centric to a customer-centric business model, the Bankadati team can now deploy process solutions in four hours, compared to the 50+ days it used to take. They've reduced processes requiring formal authorization by 60%, freeing IT resources to work on complex processes. The bank can now react quickly in response to a fast-changing business and regulatory environment.



Bankadati has more than 2,000 business processes for banking customers: **15 highly articulated processes** that affect the core business are primarily handled by IT, and **1,500 low-complexity processes** that run through IBM's process transformation solutions.



By using IBM Business Process Manager (BPM) and IBM Operational Decision Manager (ODM) to speed the deployment of customer-facing and operational processes, they have cut business process development times **by 99%**.



Employees spend less time on manual activities like filling out and scanning forms, providing a tremendous **boost to efficiency and flexibility**.

“Our IT department is now almost totally focused on complex and highly integrated processes. We can deploy a solution for our simple processes without any IT department involvement whatsoever.”
—Matteo Pizzicoli, Head of Business Optimization

Starwood Hotels & Resorts

Personalizing the travel experience

Starwood Hotels deployed IBM Operational Decision Manager (ODM) to provide customers with a personalized travel experience. As a result, they have not only been able to speed up the check-in process, but also track how frequently they are able to satisfy customers' room customization requests; they are able to meet at least one customer preference for 80% of guest stays.



Delivered a more customized travel experience for customers that allows them to select their room and its features during online booking—**offers customers more choice**.



More than **80 criteria** were used to determine customization features that customers can select when booking a hotel room, showing features only available for the selected properties such as higher floor, distance to elevator, room type, rate plan, etc.



The Starwood Hotels website now **automatically loads member preferences** when a guest is logged in, speeding and simplifying customer experience when selecting a room.

“We believe that personalization is the next frontier that will differentiate us from our competitors.”
—Josh Foure, Director of Enterprise Application Architecture

Grupo Financiero Banorte

Offering the right products at the right time

Grupo Financiero Banorte used IBM Operational Decision Manager (ODM) along with other IBM Process Transformation solutions to strengthen its relationship with customers during the rapid period of growth after merging with IXE Financial Group in 2011. By streamlining processes, they are now able to provide more engaging experiences for their customers; for example, predicting customers' upcoming financial needs due to life changes, such as a new car, college tuition, or new types of accounts.



Expects to generate a bottom line benefit of \$200 million in the first 24 months of using these IBM solutions: **60% in cost reduction and 40% additional revenue**.



Anticipates **boosting operating efficiency by 40%** and increasing customer retention as well as revenue per customer.



They now use “**next best action**” decision optimization algorithms to guide local branch and call center reps when dealing with customers.

“We're using deeper, more personalized insights into our customers' needs to shape every aspect of how we interact with them.”
—Alejandro Valenzuela del Rio, Chief Executive Officer

Open up new possibilities by infusing innovation into your processes and decisions to drive efficiency and help you deliver a superior customer experience.

[Learn more](#)