

Léelo delivers 30 percent boost in customer conversions

IBM WebSphere ILOG JRules business rule management system provides visibility into sales funnel

Overview

The need

Insurers, banks and utilities struggle with new customer sales because third-party risk assessments and compliance mandates create complex challenges for building strong customer relationships.

The solution

Léelo built a Process-as-a-Service (PaaS) solution based on WebSphere ILOG JRules business rule management system to give organizations visibility into all areas of their sales funnel through rule sets the customer can customize and modify.

The benefit

- 30 percent increase in new customer conversion rate
 - 20x faster implementation of rule changes (hours vs. one month)
 - 15 weeks to full solution deployment
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Doing business in the digital age offers a wealth of growth opportunities for corporations. Web technologies enable instantaneous delivery of mass marketing campaigns, special offers and new services. Smart databases can drive target marketing efforts with almost pinpoint accuracy. But the anonymous nature of the Internet still has its drawbacks.

Curious potential customers who may have walked into an insurance office in previous decades now have thousands of ways to learn about a company on the Web. Meeting the challenge of converting those website visits to policy sales means business has to think smarter about sales funnel management than ever before. Done properly, visitors can become customers. Without the right tools and processes, the relationship can be compromised.

Enter Léelo. Founded in Spain in 2005, the company makes products to help insurance providers, banks and utilities companies manage the lead-to-sale process. “In these industries, there is a certain amount of risk involved in taking on new customers,” explains Sylvia Diaz-Montenegro, CEO of Léelo.



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—Sylvia Diaz-Montenegro, CEO, Léelo

From leads to customers

Between performing risk and compliance checks for Know Your Customer rules and anti-money laundering regulations, businesses are presented with a customer-care conundrum. “All this hassle in assessing risk can negatively impact the experience of a potential customer,” Diaz-Montenegro says. “It really puts a strain on conversion rates.”

Because the risk assessment process often involves a third party, managing the process of customer conversion has traditionally been plagued by visibility gaps for banks, insurers and utilities. Creating a toolset that allows organizations to view and manage each step of the application process is necessary to improve customer relations.

“No matter how many steps are involved in completing these sales processes, we can make these processes visible, manageable and adaptable to the organization’s needs,” Diaz-Montenegro says.

Built on JRules BRMS technology

Léelo helps organizations gain visibility and control over the conversion process by offering a Process-as-a-Service solution called Origin. Based on business rules and built on IBM® WebSphere® ILOG® JRules business rule management system (BMRS) version 7, Origin gives customers the ability to optimize business by providing end-to-end decision-making processes to ensure the most desirable customer interactions.

When third-party risk assessors enter the picture, organizations can lose sight of where potential customers are in the sales process, which can lead to a loss of new business. JRules BMRS gives organizations the ability to write rules that help manage the process—whether it is being performed by a third party or in-house—and provide a more user-friendly customer experience.

Solution components

Software

- IBM® WebSphere® ILOG® JRules business rule management system
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“For example, you could use Léo Origin to make campaign management decisions—following up with different potential customers according to the age of the target audience and making rules to define how that process is best carried out,” Diaz-Montenegro explains. “You may decide to use an SMS message if the person is between 25 and 50, and if the person is over 50, maybe you use an email. If the person is over 65, maybe you follow up with a phone call to make the person feel more comfortable.”

But rules are made to be broken—or modified. “So when the marketing team comes back and says, ‘No, actually, we want everyone over 40 to receive a marketing call,’ we change the rule to reflect that.”

Driving business decisions in hours instead of months

Because JRules BRMS is at the heart of Léo’s software service, it allows customers to customize rule sets as it gains more information on how its processes are working. “Everything the customer does is a decision, and all those decisions can be defined by rules, and all those rules can be centralized inside JRules BRMS,” Diaz-Montenegro says. “Our proposition to businesses is: Let us take care of your sales funnel, because we can do it in a much more effective way.”

By creating customizable, changeable rules within JRules BRMS and delivering the rules engine to customers through the Origin Web interface, businesses can greatly expedite the time it takes them to modify their own processes, maximizing the customer’s productivity and enhancing partnerships between nontechnical departments and IT teams.

“JRules BRMS and Léelo technology help our customers separate the business decision from the core application code and allow modifications to be made in business vocabulary,” Diaz-Montenegro explains. “By simplifying the process for our customers, we’ve increased their ability to execute changes and deliver a better customer experience. Because we build our solutions on JRules BRMS, code that used to take months to change can now be modified within a matter of hours.”

Boosting conversion rates by 30 percent

As organizations get a better view into the processes that make up their customer experience, they naturally want to make improvements to drive up the conversion rate, according to Diaz-Montenegro.

By enabling decision logic to be defined with increased granularity and precision, those processes can be reshaped faster, instead of totally reengineered. The end result is customer interactions that are more informed and more relevant.

“If you don’t have a view into your sales funnel, you don’t really know what happens to those potential customers,” Diaz-Montenegro says. “They show up in your website analytics, and you wonder where they went.”

Organizations using Léelo solutions—such as ING Direct, Zurich Connect and Check Your Car—have consistently gained visibility into sales and authentication processes that they previously lacked. “Our customers typically boost their conversion rates by 30 percent,” says Diaz-Montenegro.

15 weeks to implementation

Léelo is also able to keep its initial deployment times nimble because it delivers its solutions as a service. “We aren’t building something onsite for the customer—we aren’t doing any systems integration. We’re taking our platform and asking our customers what data they want to see when they are pursuing a new lead, and what interface they want to see it in,” Diaz-Montenegro explains.

Léelo then customizes the rules management system for the customer’s needs. “Together with the customer, we define what the commercial process looks like. We’re able to customize rules very quickly by basing everything on JRules BRMS,” Diaz-Montenegro relates. “We can perform an implementation in 15 weeks, which is very favorable from an IT perspective.”

Reducing R&D, time-to-market with IBM

As Léelo grows across Europe, JRules BRMS continues to drive efficiencies for the PaaS company. “We have always used JRules BRMS at Léelo,” Diaz-Montenegro says. “Without it, we would have to build a changeable, adaptable and easily manageable BRMS by ourselves from scratch, which would have meant years of work.”

Building its services on JRules BRMS means Léelo can not only save on research and development, it can bring its products to market faster and focus on its core business of delivering conversion solutions. “We couldn’t offer the high quality of service we deliver to our customers without IBM technology—JRules BRMS is at the very heart of our value proposition,” Diaz-Montenegro sums up.

For more information

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