

Memento

An orchestrator to handle the Brand Experience in a direct insurer.

In the human brain, the working memory is where the behavior is managed to adapt it to the context. A digital Brand needs that same capacity to offer personalized experiences to its customers: to be able to keep a context, updated with whatever is going on between the brand and each one of them, and her expectations, to handle accordingly its interactions. Meet [Memento](#).

Built on Balandra, a platform recognized as a Gartner “Cool Vendor” for being a pioneer in data-driven design, Memento orchestrates the communications through all channels to achieve a greater conversion, engagement, and retention of customers.

The company calls it “[the manners of the brand](#)”.

Problem definition

Our client, a Spaniard insurer with global projection, detected that many of its most active customers reported having a disconnected experience with the Brand, involving repetitive messages, sometimes contradictory and frequently inconsistent. This situation ended up in a higher number of incoming calls and, ultimately, a higher churn as the customer experience was unsatisfactory and quite often frustrating.

The reason behind the issue was found to be that messages were triggered from many of the legacy systems, internal backends ranging from acquisition to retention, including most of the back-office systems. The issue was found to be tricky to handle: not even last generation CRMs had the ability to detect the problem, even less to manage all interactions as part of a whole, the customer relationship.

Our customer was facing the challenge of engaging its customers with a consistent omnichannel interaction, including mail, SMSs, website, contact center, physical mail, etc.



In complex services industries such as insurance, the traditional approach of processes and journeys as isolated cases has delivered an effective optimization of internal operations. However, it has reached its limit to manage a customer-centric Brand journey.

The traditional process technology, based in a linear sequence, is not enough either to solve the complexity and high variety of the Brand Journeys, the combined experience of each customer with her insurer. The issue can also be found in any other company in the complex services industries.

In this context, our customer chose Balandra to handle the Brand journey, taking advantage of the existing data to make the most of its digital customers' experience.

Key aspects of the solution

Memento, the name chosen for the solution, points at the key aspect of it: the capacity to persist the memory of the current situation of each one of the customers. This memory is what enables the decision on the best message through the right channel at every point in time, according to her unique context.

In summary, the 3 key capacities of Memento are:

- The **build-up** of a complete image of each customer's context according to the outbound existing messages. The cloud of contacts becomes a structured representation of real journeys, giving off the global vision of the Brand footprint in the customer's space.

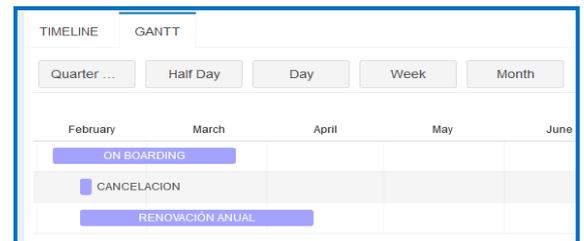


Fig. 1 – The journeys concurrency in a given context

- The **message flow control**, in content as much as in time. This includes grouping, rephrasing, adjourning and even blocking any given messages. It also involves the ability to propagate messages consistently across the different channels according to the customer preference, including the welcome messages when the customer accesses any of the channels the brand proposes.
- An **autonomous management** of the business areas, who can use their observations and their data studies to define and change the interactions management rules, without affecting the traditional back-ends.



In terms of technology, the [artifact-centric](#) approach underlying the Balandra platform is the only technology supporting such a high variety case as the Brand journey, the aggregate experience of each customer with the brand. This approach is based on data structures -artifacts- to handle the information of all customer's journeys and processes. Every one of these combined artifacts, unique to each customer, has an individual behavior, totally personalized.

Balandra offers a model-driven, low-code system, allowing the business areas to observe their customers' data, make decisions, and automate them through the business rules driving the system behavior. These rules are created and managed in the BRMS (Business Rules Management System) IBM/ODM embedded in the platform.

Benefits

Time to market: as the system is decoupled from the internal legacies, the business areas have an unprecedented capacity to change the rules attending the brand behavior.

Data: the customers' context visibility allows a collective analysis of the customers' KPI's, much more detailed than the classical NPS. This helps maximizing the impact of the actions taken.

Fast implementation cycles: the business areas can develop a test and try strategy. This iterative improvement ends up avoiding customers' calls and shortens the handling time of the remaining ones, significantly improving the customers' satisfaction, the best base to reduce churn and increase loyalty.

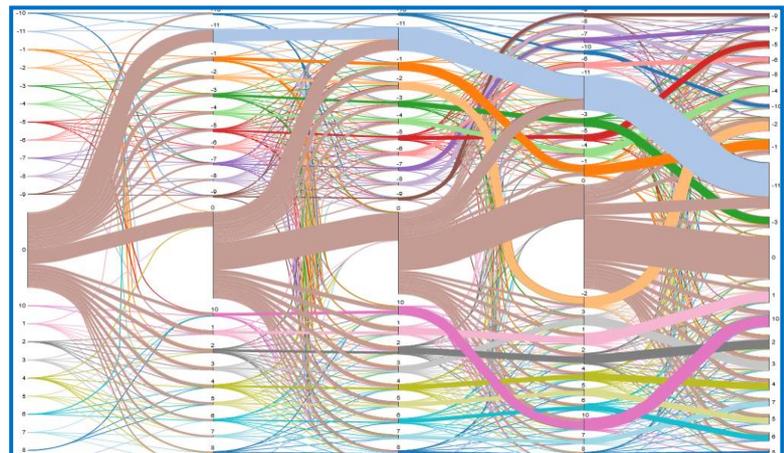


Fig. 2 – Churn propensity evolution in time

More on Memento:

LinkedIn: [Why can't we stop it?](#)

About Balandra

Balandra is a leading-edge supplier of artifact-centric design and technology for high-variety processes. Together with its clients, Balandra delivers business value through its technology solutions that are a perfect fit for the new needs of the Digital Company.

Learn more about us at www.balandrasw.com/memento/