

## Case Story



# CUSTOMER RETENTION THROUGH MOBILE ENABLED BUSINESS PROCESSES

With the goal of gaining new and retaining existing members in a declining market, as well as differentiating themselves on key factors that are essential to their clients, ASE decided to mobilise their business processes to improve their service and raise the level of member engagement. At the same time, ASE wanted to be able to implement new initiatives faster.

To obtain these goals, the company sought a powerful software solution and found it in IBM Business Process Manager. Now, with the new, additional implementation of IBM MobileFirst they will utilise internal and external apps that will work with the processes on BPM to optimise the internal work flow and give a higher level of service and transparency to their members.

### **FROM BUSINESS PROCESS TO MOBILE ENGAGEMENT**

ASE (A-Kassen for Selvstændige) is a 100 percent member-owned unemployment insurance fund, which is operating in a declining market, where the battle for customers has to be fought with faster unemployment benefit processes and a superior customer service.

Until now, ASE has realised significant internal efficiency gains by employing regular lean principles, i.e. actual case processing time has been brought down to 42 minutes, and churn is low. However, ASE's senior management acknowledged that it is a challenge to remain competitive in a declining market. The question is how to stand out with products that are among the most thoroughly regulated in the labour market, and therefore largely identical in design and price regardless of the supplier?

The answer for ASE is a new business vision where analysis, digitisation and automation are the key drivers.

ASE is already well ahead on the journey of streamlining the entire benefits area. With the utilisation of IBM Business Process and Rules Managers, process agility and business rules management are already being fully leveraged, routine processes are being automated, and development work is primarily facilitated through modeling instead of coding.

### **MEMBER ENGAGEMENT**

ASE has now turned its focus on their members' needs, and on engaging the members themselves which will ultimately contribute to a faster and even more optimised claim processing. Hence, their next strategic stride was to establish mobile access for their clients to increase the level of service as well as member engagement. With IBM MobileFirst delivered on IBM PureApplication, ASE is obtaining this goal as well.

The initiative was started with a client analysis designed to highlight new improvement areas. The result showed three key points which the clients were asking for:

1. better digital self-service possibilities,
2. shorter turnaround times, and
3. transparent and understandable processes that meet expectations

The analysis also showed that ASE's members expect prompt claims processing, and that process delays impact their loyalty.

"Both younger and older customers perceive the self-services on the Internet as a faster communication channel, so naturally we want to meet the need for more online services", says Anders Friis, ASE's Head of insurance.

ASE therefore sat out to address this need, posing the question: "Can we build a mobile offering that engages the member, and optimises the claims process?".

## **PROOF-OF-CONCEPT DRIVES ASE'S MOBILE INITIATIVE**

In cooperation between Futurum IT, IBM and ASE, a Proof-of-Concept was established and executed. The purpose was to verify a solution where the already implemented and automated processes were extended to mobile devices. Based on ASE's push for digitalisation the Proof-of-Concept was defined from a scenario where the member is asked for unemployment documentation using a mobile camera as a scanner, hereby pushing tasks to the member and engaging them in the process through an easier digitised communication.

"The total turnaround time for an unemployment benefits application is 21 days because the regular mail takes so long. Although this is a short time by industry standards, it's an unnecessarily long waiting period for people who've just become unemployed and who still don't know what their financial situation will be", says Anders Friis, and he continues, "by using an electronic scanning module on their Smartphone, members can send documentation quicker using their mobile instead of through regular mail, thus reducing the processing times significantly. We want to implement initiatives like this in order to make all of our administration faster and smarter for both our members and our caseworkers".

To ensure that the implementation of new initiatives such as these moves faster, the Proof-of-Concept was delivered as a Cloud solution based on IBM PureApplication, enabling ASE to leverage refined software patterns, to achieve reduced running cost and increasing speed in development and deployment.

This new mobile platform gives ASE new business opportunities which will help differentiate them from the competition as this new platform offers additional possibilities for improvements in all the key areas that can ensure high client satisfaction and ultimately loyal members.



"By using an electronic scanning module on their Smartphone, members can send documentation quickly using their mobile instead of through regular mail, thus reducing the processing times significantly. We want to implement initiatives like this in order to make all of our administration faster and smarter for members and caseworkers"

**Anders Friis, Head of insurance,  
ASE**

FUTURUM IT  
Klokkestøbervej 6  
3100 Hornbæk

Email: [info@futuraunit.com](mailto:info@futuraunit.com)  
Phone: +45 2526 7701

[www.futuraunit.com](http://www.futuraunit.com)

THE FUTURE STARTS TODAY