

Advancing digitalization.

Investitionsbank Berlin fosters regional growth and accelerates application processing with new customer portal and Adobe Experience Manager Forms.



Performing for Berlin.

"Our internal bank systems are already completely digital. Now it's important to look through our customers' eyes and also offer them digital capabilities."

Klaus Fiedel, Head of IT, Investitionsbank Berlin

SOLUTION

Adobe Experience Cloud including the Adobe Experience Manager solution within Adobe Marketing Cloud

RESULTS

 Digital **RE-ALIGNMENT** focused on customers

 **REDUCED PROCESSING** time by more than half

 **FORM CREATION** time reduced to five minutes

 Forms **STANDARDIZATION** reduces risk of error



Investitionsbank Berlin (IBB)

Founded: 1924/2004

Balance sheet total: €19,133.3 million (2015)

Employees: Approximately 628 in Berlin

www.ibb.de

eggs unimedia

www.eggs.de

CHALLENGES

- Complete digitalization of all business processes
- Provide positive customer experiences for all application forms
- Standardize and simplify form design
- Achieve seamless administrative processes

USE CASE

- Digital Service Enrollment

Changing perspectives

Investitionsbank Berlin (IBB) is the business development bank of the German federal state of Berlin. It provides a range of funding opportunities, primarily for small and mid-sized enterprises (SME) focused on technology within the region. When financing SMEs and individual founders, the IBB focuses in particular on companies within Berlin.

One of the core tasks at IBB is to support digitalization among the Mittelstand (German mid-sized companies). As a result, the bank started two development programs with a total volume of €30 million euros in the summer of 2016. The programs help startups, small and medium-sized enterprises, as well as larger companies and independent professionals, by providing access to low-interest loans for urgently needed investments in growth and innovative digital technologies.

“Our internal bank systems are already completely digital. Now it's important to look through our customers' eyes and also offer them digital capabilities,” says Klaus Fiedel, Head of IT at IBB. Various initiatives to improve customer experiences, which the bank launched some time ago, are now running in parallel as part of Project ePortal 4.0, which supports a paperless application process with no automation gaps for business and real estate development. The technology behind the project is Microsoft SharePoint along with Adobe Experience Manager Forms.

Connecting “digitalization islands”

As the bank looked to better digitize application processes for customers, it sought a modern, proven solution. “Our previous approach was hindered by browser incompatibilities that resulted in unacceptable termination rates and longer processing times,” says Astrid Nachtwey-Plath, Project Leader at IBB. “There were also several automation gaps and many manual steps, which lead to a greater risk of error.”

Another problem was that the consulting business was done in-person, which presented a great hurdle for potential customers who increasingly relied on FinTech and online banking. Furthermore, according to the project manager, the workload was increasing, while the number of employees remained steady at approximately 630. This made it necessary to automate processes extensively, and to introduce easy-to-use, self-service solutions.



Astrid Nachtwey-Plath

Klaus Fiedel

“Our goal is to put the entire lifecycle of a loan application within our intuitive customer portal—and to include the ability for other online banking experiences.”

Klaus Fiedel, Head of IT, Investitionsbank Berlin

“It used to take half a day to design a form, but now it only takes five minutes.”

Astrid Nachtwey-Plath, Customer Portal Project Leader, Investitionsbank Berlin

Complex infrastructure in the background

The real estate area of IBB started a parallel project to digitize real estate forms for the retail business. It is supported by web forms using the Adobe Experience Manager Forms solution. The forms are forwarded to middleware behind the IBB firewall, where data is automatically integrated with the bank's SAP system. The solution—which benefited from the support of Adobe partner eggs unimedia from Munich, Germany—is significantly more complex because it fulfills all legal requirements.

For example, it features inquiry and rating system connections to the German credit bureau, Schufa. It also includes interfaces with the customer relationship management system (CRM) and systems of the German development bank Förderbank Kreditanstalt für Wiederaufbau (KfW). As a result, a total of 12 separate form processes are now joined together into a single application.

Standard consulting business transferred to the web

“By digitizing the application process for housing and real estate development, we wanted to handle simple consulting tasks on the web,” explains Fiedel. This allows the IBB experts to focus on highly profitable and larger-volume business, while allowing standard applications to be processed digitally. However, it is also possible for customers to apply via mobile devices. Logic is included in the apps to determine the financing options based on the entries made by the applicants as they are led through the process. Internally, the goal was to substantially reduce processing times. According to the project leader, processing times have been cut at least by half as a result of these measures.

In December 2016, IBB launched a modern new website with a responsive design that helps ensure mobile friendliness. As a result, it made sense to synchronize the two digitalization projects for business and real estate development with this approach. With the new and easy website navigation, customers will always find the opportunity to complete an electronic application.

The forms for the business development arm of IBB were previously static. They were converted into dynamic web forms with the help of Adobe Experience Manager Forms. “We take advantage of all the capabilities the technology offers,” says Nachtwey-Plath. Some of these capabilities include: device-specific display adaptation for desktop, tablet, or smart phone; intelligent forms to help ensure the proper information is entered; pre-filling forms with data pulled from the ERP system; identification of dependencies between entry fields; as well as the automatic email submission of a completed form.

“It used to take half a day to design a form, but now it only takes five minutes,” says Nachtwey-Plath.

SOLUTION AT A GLANCE

Adobe Experience Cloud, including:

Adobe Marketing Cloud

- Adobe Experience Manager

- Forms

"Information glossary" provides database schema

The starting point for the new form management system at IBB, currently comprising about 50 application templates, was to create an information glossary. To this end, all of IBB's business data that related to the loan and development process was stored within a schema with clear interpretations and descriptions. In the future, the process will only use this data, as doing so will prevent inconsistencies in downstream systems, such as SAP. The information glossary describes all information used for the execution of business processes, including connections, dependencies, field lengths, or help texts. The glossary is now used by other regional development banks in Germany that cooperate with IBB.

For the creation of a form within Adobe Experience Manager Forms, information is automatically transferred from the information glossary to an XSD schema. This schema is made available to the form designers, who create the needed forms as requested by individual departments. They can drag and drop the components to quickly create a form, and thereby fully concentrate on the specialized content. They no longer have to worry about the logic, dependencies, help texts, validations, field lengths, links, or other concerns. Because the system handles all of these things, the team can also focus on making forms responsive to all user devices and integrating everything with back-end systems.

Creating forms faster

The uniform design and standardization of all IBB application forms increases customer recognition and simplifies the completion of forms, which leads to fewer entry errors. This is particularly important when considering that any new financing for real estate or business will automatically require a new application form, helping customers reduce time to market for their activities.

According to the project leader, the online services reduce new customer hurdles and increase adoption. With the customer portal, IBB now has a centralized system for administering forms. The forms automatically adhere to any changes made in the bank's central information glossary.

The Berlin-based development bank is on the road toward full customer-oriented digitalization. In addition to continuous process optimization and creating new dynamic application forms, IBB intends to provide all end customer products in an electronic format free of automation gaps.

"Our goal is to put the entire lifecycle of a loan application within our intuitive customer portal and to include the ability for other online banking experiences," says Fiedel, looking toward the future. He went on to explain that, because there is generally a large number of people involved, it is necessary to have a solid concept with all the fine details worked out. As a result, this aspect will take another one to two years to complete.

For more information

www.adobe.com/marketing-cloud/experience-manager/forms-document-management.html



Adobe Systems Incorporated
345 Park Avenue
San Jose, CA 95110-2704
USA
www.adobe.com