



Business challenge

To support business growth, PBM Personal Business Machine AG (PBM) needed a scalable and flexible cloud platform that would help it onboard and service new customers quickly and comply with data privacy and security rules.

Transformation

Consumers don't like to feel like a number. PBM's award-winning digital communication platform makes sure they don't. By using the IBM Cloud® Kubernetes Service on IBM Cloud and additional cloud services, PBM gains the flexible, scalable and security-rich environment it needs to launch hyper-personalized multimedia campaigns that drive eye-popping results.



Ralf Pispers
 Founder and Chief
 Executive Officer
 PBM Personal
 Business
 Machine AG

Results

15-point rise

in insurance companies' net promoter scores

60% increase

in customer response rates

Fuels

international growth and innovation

PBM Personal Business Machine AG

Boosting customer response rates by up to 60% with help from IBM technologies

Founded in 2016 in Cologne, Germany, [PBM \(external link\)](#) is a digital solutions provider for the insurance and banking sectors. Its flagship offering, the Personal Business Machine, is a unique and cutting edge cloud-based campaign platform that personalizes and digitizes customer communications media, such as text, audio and video. In 2019, the company was chosen to participate in the prestigious InsurLab Germany Accelerator Program, a think tank and networking platform to promote digital innovation in the insurance industry. PBM employs roughly 20 people.

"IBM can provide a large number of services that we can add to our cloud solution when it comes to future innovation."

—Ralf Pispers, Founder and Chief Executive Officer, PBM Personal Business Machine AG

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Compliance pressures and expansion goals

For PBM, business is personal.

The award-winning startup offers innovative technology that personalizes customer communication media for insurance companies, an industry where generic messaging abounds. Through videos, audio, text messages and more, PBM's solutions tap into consumers' emotions and personal motivations to elicit action and response. A typical project may entail streaming 200,000 customized videos a day from a landing page or personalizing 250,000 text messages.

"Personal Business Machine is the only platform in the market that can provide personalized content for any kind of media," explains Ralf Pispers, the company's Founder and Chief Executive Officer. "If you can hit on the personal motivations and life situation of your client, you will get a higher impact and increase response and conversion rates."

From the beginning, international growth was one of the startup's primary goals. Achieving this goal would require a cloud solution that was not only flexible, but would also make it easy to manage customers within the PBM platform. Support for compliance with the General Data Protection Regulation (GDPR) was also critical.

"When we started in 2017, it was hard for us to find a cloud solution that would fulfill the GDPR regulations for our European markets," says Pispers. "And we needed an environment where we could set up a new client within the Personal Business Machine infrastructure in a very fast and standardized way."

Another requirement was having a scalable environment that could adjust to the demands of client campaigns. "We have projects where we have to provide 200,000 customized videos in a day or in a week. So we really have to have a flexible and scalable service on each and every microservice in our platform."

In 2019, PBM met with IBM at an industry event. "We learned that IBM built a cloud solution for the German market where we could prove and fulfill GDPR compliance regulations," recalls Pispers. "At that time our partnership with IBM deepened."

A scalable, container-based cloud

Today, PBM runs its solution on the IBM Cloud Kubernetes Service on IBM Cloud in the Frankfurt, Germany data center. The IBM Cloud-based platform provides PBM's customers with a flexible and security-rich architecture. In addition to helping meet strict security and data privacy rules, the datacenter supports the IBM EBA Cloud Compliance

Certificate. The self-certification program helps IBM clients comply with European Bank Authority (EBA) Guidelines and the stringent regulatory requirements of the financial industry.

PBM's core solution, the Personal Business Machine, or PBM, consists of three components: a media engine, a campaign platform and the PBM TrustITBox. The central media engine drives the personalization. The campaign platform is an add-on front-end solution that helps sales agents and insurance brokers manage their customer campaigns. The PBM TrustITBox, another add-on, is a combination of messenger and file transfer technologies that enables agents to have back-and-forth dialogues with individual customers and send documents. The PBM can work as a standalone system or be integrated with marketing automation or a sales platform environment.

Using the container-based architecture of the IBM Cloud Kubernetes Service, PBM can respond to increased demand and expand capacity in real time by launching additional containers. "We have many projects and bring in a lot of new clients," explains Pispers. "It's possible that we have to scale our service within seconds when a campaign is running. With Kubernetes and Docker containers we can switch on more power."

PBM also takes advantage of the scalability of IBM Cloud Object

Storage technology to store and stream the media content in its customized marketing campaigns. Pispers shares an example: "We are doing a project for a large German bank with seven million customers, and their campaign uses physical mailings, email and personalized videos for their banking portal. As soon as the customer hits the landing page, we render and personalize the video. We use Object Storage to provide the physical mailing and stream out the video content in a very fast way."

To help manage GDPR regulations, PBM uses IBM Cloud Databases for MongoDB technology. "We needed a database setup that provides the encryption services required to have a safe platform, separate client data and fulfill GDPR regulations," adds Pispers. "That's why we decided to use MongoDB."

IBM and IBM Cloud also satisfy several other important requirements; namely, supporting international growth through industry networking, fueling innovation through cloud services and teaming up with IBM sales executives on industry projects.

"For us it was a decision to work with a global company who can also provide services for our international growth," explains Pispers. "So we talked to IBM about collaborating and started working together on projects within the insurance industry to position our solution combined with the IBM Cloud platform. And IBM can

provide a large number of services that we can add to our cloud solution when it comes to future innovation.”

In addition, Pispers is grateful for the technical service and support he has received along the way. “We have a strong team working together with us who answers all of our questions about the cloud environment and cloud infrastructure. This is really important to us because IBM is a large company. We really appreciate this service from these people.”

With IBM and PBM, everyone wins

With the Personal Business Machine running on the IBM Cloud Kubernetes Service on IBM Cloud, both PBM and its insurance customers win.

For PBM, the environment facilitates platform audits and security requirements, speeding up the rollout of new clients. The ubiquity of IBM Cloud helps the startup get paid faster by its customers. And by working under an Embedded Solution Agreement (ESA), PBM

increases its exposure and market reach.

“IBM Cloud helps us to accelerate our rollout process because we can fulfill IT and security orders more quickly,” says Pispers. “And because a lot of our clients already use IBM Cloud, we are able to speed up our pay cycle. Another advantage is that when we work with IBM iX companies or IBM Services, they can integrate our Personal Business Machine in their offerings because they can sell us as an embedded solution within the IBM Cloud environment.”

PBM’s insurance customers benefit too: the startup has raised its customers’ net promoter scores by as much as 15 points and boosted response rates by as much as 60%. And in a recent project, PBM’s personalized customer journeys resulted in an insurance company increasing its conversion rate from 6% up to 13%.

“We decrease the complexity of doing personalization, and increase the success rate of customer

journeys and campaigns,” adds Pispers. “A lot of insurance companies are managed based on net promoter score, so it’s a very strong KPI. Of the customers who get a personalized, physical letter, 60% will go to a digital landing page. Some marketing experts don’t believe it until they see it.”

Moving forward, PBM is looking at other IBM solutions to further expand its breadth of offerings and capabilities. For example, the company is exploring IBM Watson® Personality Insights technology to better profile its customer data. It’s also looking into integrating data from The Weather Company®, an IBM Business, to send highly personalized campaigns to insurance customers about impending weather conditions in their zip code.

“With IBM, there is such a huge range of services that are ready to use,” concludes Pispers, “so we can be really creative using these services to improve our platform, improve our campaigns and increase the benefits for our clients.”

Solution components

- IBM Cloud®
- IBM Cloud Databases for MongoDB
- IBM Cloud Kubernetes Service
- IBM Cloud Object Storage
- IBM Watson® Personality Insight
- The Weather Company

Take the next step

To learn more about the IBM solutions featured in this story, please contact your IBM representative or IBM Business Partner.

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— Ralf Pispers, Founder and Chief Executive Officer, PBM Personal Business Machine AG

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