



### Business challenge

To attract new customers and inspire long-term loyalty, Byblos Bank targeted smoother, faster and easier journeys for key processes such as loan applications and account opening.

### Transformation

Byblos Bank is using IBM Business Process Manager on-premises and IBM Blueworks Live in the IBM Cloud™ to model effective workflows and rapidly push the new ways of working into production.



**Raffoul Raffoul, Assistant General Manager, Head of Group Organization Development, Information Systems and Operational Support, Byblos Bank**

### Business benefits:

**40%**  
faster auto loan application process helps improve customer satisfaction

**90%**  
of approved auto loans now disbursed, compared to 50% previously

**Enhances**  
the customer experience and encourages customer retention

# Byblos Bank

## Getting customers on the road sooner with a 40 percent faster auto loan application process

Established in 1963, [Byblos Bank](#) is one of Lebanon's top-three banks. With 89 branches nationwide, it has one of the country's largest branch networks, as well as a presence in eight other countries in the Middle East, Europe, and Africa. Listed on the London Stock Exchange and Beirut Stock Exchange, Byblos Bank provides consumer banking, commercial banking, correspondent banking, and capital markets services.

*"With IBM Business Process Manager, we're well placed to deliver the frictionless experiences our customers expect."*

Raffoul Raffoul,  
Assistant General Manager, Head of Group Organization Development, Information Systems and Operational Support, Byblos Bank

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## Getting processes into gear

Picture the scene: you've just pulled back up at the dealership lot after test-driving a sleek new car. You know that you want it, and all you need now is a loan. After filling in page after page of paper forms at your local bank branch, you finally submit the application—only to be told you need to wait weeks to be approved.

Byblos Bank—one of Lebanon's top-three banks—knew that there had to be a better way to serve its customers. Raffoul Raffoul, Assistant General Manager, Head of Group Organization Development, Information Systems and Operational Support, begins: “To grow our leading position in the domestic market, we are always looking for ways to inspire new customers to join us and to nurture the loyalty of our existing accountholders. Around the world, we see that the customer experience is becoming an increasingly important differentiator—and we recognized an opportunity to offer our customers faster and more convenient banking services.”

Nicolas Badaro, Head of Group Organization Development and Business Transformation, continues: “In the past, our auto loan process relied heavily on paper-based processes. After a customer had started their application in one of our branches, our in-branch and head-office personnel had to manually re-key the information into multiple different systems as their file moved through the process.”

In some cases, swiveling between different systems caused duplication in up to 30 different data fields, which Byblos Bank employees had to input manually. As well as introducing the risk of human error, this method was time-consuming and extremely difficult to track—creating the potential for important information to get lost in the shuffle.

As auto loans amounted to a relatively small portion of its overall business, Byblos Bank decided that it would make an ideal testbed for a new approach to business process management. To reduce cycle times, the bank looked for a way to shape a faster, more efficient and transparent workflow.

## Designing new workflows in the cloud

To solve the challenge, Byblos Bank selected [IBM Business Process Manager](#)—a comprehensive platform that includes tooling and runtime components for process design and execution, along with capabilities for monitoring and optimizing work. Combined with the [IBM Blueworks Live](#) business process modeling tool running in the [IBM Cloud](#), the solution enables Byblos Bank to drive speed and agility into its workflows.



*“IBM Business Process Manager is one of the key enablers of our strategy to modernize our business processes.”*

John Massaad, Head of Group Technology Services, Byblos Bank

John Massaad, Head of Group Technology Services, comments: “At Byblos Bank, we are moving towards digitization to improve customer and employee experiences, increase agility, reduce costs and innovate our approach to technology. IBM Business Process Manager is one of the key enablers of our strategy to modernize our business processes. Our positive experience working with IBM in the past gave us the confidence they could provide the high-quality support we wanted during our business process management transformation.”

Raffoul Raffoul adds: “Two of the capabilities of IBM Business Process Manager that impressed us most were its flexibility and user-friendliness. We wanted a solution that would enable us to develop and release new processes as quickly and effectively as possible, and IBM Business Process Manager offered exactly that.”

Working together with a team from [IBM Cloud Professional Services](#), Byblos Bank completed a proof-of-concept (POC) exercise. The aim was to review the bank's existing IT architecture and plot a course to a new approach to business process management. Within just two weeks, the IBM team helped demonstrate that its solution could help the bank create and amend a business process quickly. The POC also convinced Byblos Bank that the solution could support committee voting, which would be necessary to digitize the bank's other processes.

“One of the most important things that our POC highlighted was how effectively IBM Blueworks Live could bring the business and IT together,” continues Nicolas Badaro. “Within a matter of weeks, our developers and business analysts were working side-by-side in the platform to convert process diagrams into IBM Business Process Manager models.

“IBM Blueworks Live also enabled us to capture the requirements for our new processes in a detailed, narrative format. By simply clicking on a process diagram, we could see all the stakeholders and information systems involved—as well as a story detailing the experience from the end-user's perspective. Without a doubt, using IBM Blueworks Live as a one-stop shop for all the information around our IBM Business Process Manager releases enabled us to create synergies between the business and IT and keep our sprints moving quickly.”

During the first phase of the project, IBM Cloud Professional Services consultants worked on-site at Byblos Bank to help implement and develop the IBM Business Process Manager platform. In parallel, the IBM team provided training in the solution to Byblos Bank's developers.

Today, Byblos Bank uses IBM Business Process Manager to drive its auto loan business. Once customers have completed the necessary paperwork, the bank uses a document-scanning service to digitize the information.

At each stage of the application workflow, IBM Business Process Manager inputs the data into the appropriate systems of record. By eliminating the need for employees to handle duplicated data and manually calculate information such as debt burden ratios, the bank has streamlined the auto loan process and cut error rates from origination to disbursement.

The IBM solution has also enabled the bank to create a mobile app for its dealers. Integrated with the bank's business systems via IBM Business Process Manager, the app enables dealers to complete and submit auto loan applications with no need for paper-based processes.

“Working with IBM continues to be a very positive experience,” comments Nicolas Badaro. “As well as supporting us throughout our auto loan transformation, the IBM team has trained our developers to use the platform autonomously, and we are now able to take on the management of the solution ourselves.”

## Driving higher-quality customer experiences

With automated, digital workflows supporting its employees at almost every stage of its auto loan application process, Byblos Bank has achieved its goal of delivering a faster and more convenient customer experience.



*“Whether an auto loan application originates from one of our car dealership partners or directly from a customer visiting one of our branches, we can now trace its journey all the way through to disbursement.”*

Nicolas Badaro, Head of Group Organization Development and Business Transformation, Byblos Bank

Raffoul Raffoul explains: “We’re now using IBM Business Process Manager to automate many tasks that previously required manual intervention—from requesting customer credit checks and calculating credit scores to capturing the final decision on the loan and sending it back to the relevant bank branch. So far, we’ve reduced the average cycle time for auto loans by 40 percent, which is helping us to provide higher-quality customer services and encourage retention.”

The majority of Byblos Bank’s auto loans originate from its car dealership partners. In the past, it was difficult for the bank to gain insight into how many of these loans went on to be disbursed. As a result, the bank lacked a straightforward way to identify and remove bottlenecks in the process.

“Whether an auto loan application originates from one of our car dealership partners or directly from a customer visiting one of our branches, we can now trace its journey all the way through to disbursement,” continues Nicolas Badaro. “As a result, we can see which of our loans are pending for an extended period, and which stage in the process they are in. If a member of our team wants to cancel an application in process, IBM Business Process Manager prompts them to enter the reason before they are allowed to complete the process—deepening our insight into the customer experience.

“This increased visibility makes it easy for us to refine our processes to reduce the risk of delays and enhance our offerings. For example, we recently developed a mobile app to help our car dealership partners share customer applications with us even faster.

“Thanks to efforts like these, we’ve reduced the percentage of loans not taken up from 50 percent to as little as 10 percent in some cases.”

Building on its success with IBM Business Process Manager and IBM Blueworks Live, Byblos Bank is now working to digitize its personal loans business. Looking further ahead, the bank is interested in exploring ways to use AI solutions such as [IBM Watson®](#) to streamline key processes such as customer onboarding.

Raffoul Raffoul concludes: “In the retail banking marketplace, the customer experience is becoming a more important differentiator every year. With IBM Business Process Manager, we’re well placed to deliver the frictionless experiences our customers expect.”

## Solution components

- IBM® Business Process Manager
- IBM Blueworks Live™
- IBM Cloud™
- IBM Cloud Professional Services

### Take the next step

To learn more about IBM Blueworks Live, please contact your IBM representative or IBM Business Partner, or visit the following website: [ibm.com/marketplace/process-modeling-in-the-cloud](https://ibm.com/marketplace/process-modeling-in-the-cloud)

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