

BPER:

Banca

Reaching New Communities Through More Personalized Design

A banking portal developed for communities of migrants living in Italy improved customer experience in a brand new market.

Summary

BPER Banca is the flagship company of BPER Group, Italy's fifth largest banking group, which has been listed in the FTSE Mib, Italy's most important stock index. The group is active in 18 regions, with more than 1,200 branches, 12,000 employees and 2 million customers. In line with their innovation-oriented philosophy, the bank decided to create a portal tailored for migrant communities in Italy.

www.bper.it
www.beatlas.it

In Brief

Industry:
Financial Services

Country:
Italy

Use Case:
Public Website, Collaboration Platform, Customer Portal

Key Features:
Content Management, Social Collaboration, Project Development, Community Service Generator

“

For BeAtlas, we had in mind something unique and really innovative. We were searching for our “Blue Ocean” and we had to find it in a very short time. That's why we chose Liferay.

Lorenzo Zannini
Business Prototype Laboratory, Project Director

Challenges

- Needed to integrate a variety of solutions into a single platform
- A highly collaborative approach to development required a flexible platform that could create a personalized workflow, to take simple ideas to real projects
- Solution needed to account for multiple territories, all with different project development needs
- Multilanguage support was essential for managing different foreign communities

Results

 **Only Three Months**
To implement a project that was originally estimated to take six.

 **New Banking Model**
Developed with lower costs and less time, while reaching a new target market

 **Award Winning Innovation**
BeAtlas project won two national awards, the ABI Prize in 2015 and the Prize for Innovation by the Italian Presidenza del Consiglio in 2016.

 **1,000 New Registrants**
and 18 communities joined the site within the first year.

New Horizons for Banking

BPER Banca is the flagship company of the BPER Group, composed of four territorial banks: BPER Banca, Banco di Sardegna, Cassa di Risparmio di Bra and Cassa di Risparmio di Saluzzo. The group is active in 18 regions, with more than 1,200 branches, 12,000 employees and 2 million clients. Today, the parent company, boasts an impressive 9 territorial offices and roughly 700 operation branches throughout 15 different regions. Since 2015 BPER Banca, whose business model is based on its territorial culture, has developed a new identity centered on the values of responsibility, loyalty and pragmatism. It hoped to carry this customer-centric spirit of innovation into a new market by developing a new customer portal.



BPER's goal was to build a customer portal for an unexplored market where growth drivers were not based on existing market prices and competition, sometimes known as a "blue ocean." The goal of the project was to learn more about building a customer-centric banking portal from scratch, based on the needs of a specific community. The group identified the migrant market in Italy as a potential project and developed a plan that left room for the creativity and innovation they hoped to implement.

The group identified nine key design elements that it wanted to incorporate into a clear framework. The initiative proved to be a thriving work-in-progress right from the outset. The methods adopted, the actions implemented and the ideas developed allowed the entire work team, which also involved the partnership of BPER Service, a BPER Banca company in the IT sector, to work with a level of collaboration that was essential for successfully completing the project.

A Personalized Customer Portal in Only Three Months

After their plan was finalized, the team searched for a platform that met two key needs: cloud implementation and robust integration capabilities. After a review, the group chose Liferay because it was a full platform that allowed the ability to customize elements. This made Liferay a winning choice for both their short- and long-term strategy.

The BeAtlas project, launched in the summer of 2015, was completed in only three months, thanks to collaboration between BPER and Noovle, a cloud solutions implementer.

BPER Banca needed to rapidly integrate solutions to meet the demands expressed by the various communities throughout the territory. Noovle developed Idea Management and Idea Generation modules exclusively for the BeAtlas portal, which allowed for the standardization and development of an efficient process for creating solutions to meet each need.

The development of the BeAtlas portal was a collaboration among 30 team members from different territories and roles. The contribution by colleagues of non-Italian origin, who had first-hand knowledge of the integration process in Italy, proved to be of primary importance.

Using a Start-Up Mindset to Create Innovative Services

To implement the Liferay solution, the group first adopted a prototype based on a lean business model inspired by start-up strategies. The main goal during this initial phase was to validate the business model and make improvements after testing it in real-life scenarios.

The service model was structured with three channels:

- A Social Business Manager, normally a BPER Banca colleague, whose objective was to initiate relations with communities of foreigners, creating and developing projects.
- A Relationship Center, a dedicated, multilingual phone line designed to provide basic information about products.

- A dedicated banking portal for communities of foreigners in Italy, able to facilitate relationships among all members of the community, share information and listen to the specific needs of each community. The BeAtlas portal was a perfect integration of several elements: the Liferay platform was connected to Google Hangouts and the Google Translate API, creating a Multilanguage collaboration site that offered better customer experience. The whole process starts with a forum, where users make suggestions. Common ideas are gathered in a thread (Theme) that can be structured into a Proposal, and if approved, becomes a Project. A Community Activity dashboard allows the Social Business Manager to administer the activities relevant to each community and project. A back-end tool provides a daily, detailed report in four languages (Italian, English, French and Spanish).

Another critical factor during the prototyping phase was finding a way to incorporate feedback from first adopters. The registration method in the final portal was greatly simplified thanks to input from primary users, optimizing the user experience for everyone.

Because of the integration of digital technology, innovative solutions and relational skills, the BeAtlas project enjoyed important recognition at a national level: in 2015 it was awarded the ABI Prize for sustainable innovation, and in 2016, the Prize for Innovation by the Italian Presidenza del Consiglio in the same category.

A Lower Cost for More Personalized Customer Experiences

For the first release, six communities were involved, all of which worked with BPER Banca to develop the plan for the construction of the platform. As of today, 18 communities are included in the platform and more than 1,000 members have registered.

One of the new financing methods that BPER Banca decided to test was crowdfunding. This activity was made possible thanks to the Liferay platform, and future plans for the portal include developing the capability to take donations directly from the platform.

The cloud deployment plus the Platform as a Service model proved to be a winning solution in reducing BPER Group's time to market. It also lowered the costs to develop the projects and the time needed to implement personalized solutions.

Thanks to the development of this portal, the BPER focus has shifted from single users to communities of foreigners in Italy. They are building solutions based on real needs, both banking and otherwise, and the co-creation of solutions that meet the demands of a continuously evolving market.