KBC Group is reducing risks, identifying RPA opportunities, maximizing efficiency and increasing sales with QPR ProcessAnalyzer

Challenge

- Unknown reasons for process failures
- Too much manual work
- Unidentified costs in the back office
- High number of process variations
- Long process lead times
- Failing Service Level Agreements

Benefits

- Reduce operational risks
- Identify RPA opportunities
- Removed bottlenecks to meet SLAs
- Maximize efficiency front and back office
- Faster credit acceptance process
- Harmonized process for home loans

Reduce operational risks

Many risk management operations in KBC are centralized, making it quite difficult to find reasons for process failures occurring in local offices in 30 countries. *"QPR ProcessAnalyzer allows us to follow up worldwide execution of processes from the headquarter office. With Root Cause Analysis, we found out why certain tasks are often done incorrectly. These insights substantiate our decisions to automate said tasks and implement a four-eye principle."* - says Sander Van Lombeek, Team Lead, Commercial Credits, KBC Group.

KBC

A multi-channel bank-insurer, focusing on private clients and small and medium-sized enterprises headquartered in Belgium and operating in some 30 countries

Employees:	**42,000+**
Revenue:	**8 billion EUR**
Assests:	**290+ billion EUR**
Clients:	> **11.000.000**

www.kbc.com

"Process Mining is the technology that helps us to make data powerful."

Sander Van Lombeek, Team Lead, Commercial Credits, KBC Group

Identify RPA opportunities

QPR ProcessAnalyzer is helping KBC to detect unnecessary manual steps in credit acceptance process. *"Based on process mining analysis, we have started to automate the credit application checking process, so that a software robot collects more information to speed up credit approval decision."* - says Maaike Roekens, Credit Risk Model Manager at KBC Bank.

QPR

Remove bottlenecks to meet SLAs

"QPR ProcessAnalyzer allows us to keep track of SLA situation in every subtask and find the root cause of inefficiency. To illustrate, we discovered a bottleneck caused by deficiency of the e-form system, doubling the promised processing time." - says Christof De Groote, Service Manager Life Insurance, KBC Insurance.

"With QPR ProcessAnalyzer, we were able to analyze the process in two or three hours, compared to three weeks in the past."

Christof De Groote, Service Manager, Life Insurance, KBC Insurance

Save processing costs

By leveraging QPR ProcessAnalyzer to assess their two top-selling branches of KBC Autolease, KBC identifies huge differences in processing costs. Root Cause Analysis in the software helps KBC maximize efficiency in both front and back office.

"Some dealers are extremely intransparent. The cost of that intransparency is high and has caused us quite a lot of work", says Sander. *"With the help of insghts from process mining, we can now tackle inefficiency at the headquarters."*

"I was immediately impressed. What I like about QPR Software is first of all it's extremely user-friendly."

Sander Van Lombeek, Team Lead, Commercial Credits, KBC Group

Increase sales

QPR ProcessAnalyzer gives insights into client behavior on company level, which generates more end-customer leads to increase sales.

By using the holistic process mining view including bottlenecks and root causes, KBC is able to reduce throughput times. End customers now get fast service which also increases customer satisfaction.

"Process mining gives us real insights into the sales potential of our employees based on conversation ratios and working time, which helps us to automate bottleneck tasks and increase sales." – says Sander.

"We now avoid unnecessary steps and waiting time between local branch offices and headquarters, which means better service for our customers."

Maaike Roekens,
Credit Risk Model Manager
KBC Bank

Faster credit acceptance

Understanding the actual process with variations makes it possible to streamline manual tasks, leading to faster credit acceptance process.

"We now avoid unnecessary steps and waiting time between local branch offices and headquarters, which means better service for our end customers." - says Maaike.

QPR

Better employee performance

In the past, KBC measured employee performance based on only the number of signed contracts. With QPR ProcessAnalyzer, they now can integrate time factor on individual process mining task level into performance measurement.

"We evaluated the performance of 1000 KBC employees with QPR ProcessAnalyzer to find out what are the time-consuming activities in the whole process." – says Sander.

Favourite QPR ProcessAnalyzer feature

"I really really love the influence analysis. I think that's one of the major key benefits for me from the QPR ProcessAnalyzer tool."

Sander Van Lombeek, Team Lead,
Commercial Credits, KBC Group

Favourite QPR ProcessAnalyzer feature

"QPR ProcessAnalyzer is very intuitive - after 2-3 hours I was able to do experiments of my own. It's a very user-friendly product."

Christof De Groote, Service Manager,
Life Insurance, KBC Insurance

Easy to collect data

QPR ProcessAnalyzer eases the process of collecting the required data from our in-house built banking systems. By dividing credit acceptance process activities into five phases, local branch activities are efficiently benchmarked with similar activities in the head office.

"QPR's process mining tool is a great way to get your facts together and ensure we all are talking on the same level" - says Maaike.

Favourite QPR ProcessAnalyzer feature

"Process discovery, Chart View and Dashboards are my favorite features. I am also experimenting with clustering and predictive models."

Maaike Roekens,
Credit Risk Model Manager, KBC Bank

QPR ProcessAnalyzer solution

- Used in KBC Bank and KBC Insurance
- 20+ process mining models including main processes such as credit acceptance and customer termination
- Event log data loaded from main banking and insurance systems