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**BUSINESS PROCESS MANAGEMENT TOOLS AS A MEASURE  
OF CUSTOMER-CENTRIC MATURITY**

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***Abstract***

In application of business process management (BPM) tools in European commercial sectors, this paper examines current maturity of customer centricity construct (CC). CC is observed as an emerging dimension of competition and as a potential strategic management direction for the future of business. Processes are one of the key components of transformation in the CC roadmap. Particular departments are more customer orientated than others, and processes, customer-centric expertise, and approach can be built and utilized starting from them. Positive items within a current business process that only involve minor modification could be the basis for that. 18 case studies are used to assess the mapping of an operational definition of CC with value aims of BPM. The evidence of movement on the customer-centric roadmap is found. BPM in European telecommunications, banking, utility and retail sector supports roadmap towards customer-centricity in process view, process alignment and process optimization. However, the movement is partial and not flawless, as BPM hasn't been inquired for supporting many of customer-centric dimensions.

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## 1. Introduction

CC has almost become synonymous with management up-to-date fashion around caring for the customer and service quality (Marsh, 2010) and is still undetermined and undervalued concept, it is not clear whether and how CC may be valuable for a company, what is the way to operationalize CC, nor if every firm should consider it nor if just some or all aspects of it (Svensson & Gummeson, 2008). Hence further debates are demanded to unveil understanding of CC as a concept and its influence on the current business model. Demanding customers are reinforcing the need for companies to start re-strategizing (Day, 2000). Fader (2012) realizes that CC delivers profits in more sustainable fashion and such long-term profits are gained from most valuable customers who buy more often and helps to build a passionate, loyal customer base wide-spreading referrals to potential new customers. For Kotler (2003) price driven organizations are forever concentrating on margins, and when competitor price is offered just lower the customer feels justified in switching because no loyalty has ever been built. Customer-centric organizations are less vulnerable to the competitive environment. As such CC can strategic management direction for the future of business. If outcomes of CC may be beneficial and conventional, the means of CC, however, are radical. Essential challenges that typically discourage a firm from evolving into customer-centric are related to the internal factors such are organizational culture, structure, processes, and financial metrics (Shah, Rust, Parasuraman, Staelin, & Day, 2006; Fader, 2012).

Shah et al. (2006) roadmap to becoming customer-centric highlights that the change involves redefining new horizontally realigned processes. BPM examines and optimizes silo-spanning business processes, giving a process-oriented way of thinking and outcomes for customers as opposed to hierarchies (McCormack, 2007). The basis of successful customer-centric approach start could be positive elements within current business processes that only require a minor change of emphasis. Shift towards customer-centric model can be the introduction of a successive and ongoing improvement strategy and over greater extent connected with business process management.

This leads to the following:

- *SUPPORTING RESEARCH QUESTIONS: Does BPM support customer-oriented processes and how? Does BPM evidence shift towards CC?*

- *MAIN RESEARCH QUESTION: What is the current state of application of BPM tools in support of roadmap towards customer-centric model?*

The paper strives to contribute to a general roadmap for understanding and overcoming the key managerial challenges for achieving CC. Even there are several papers that address process management and CC their relation is still insufficiently elaborated in the field of research. Theoretical background about the potential that such connection carries does exist, however, there are no 'reality checks' of the current stage of implementation of BPM pointed to support CC.

This is research in progress and completed research manuscripts will be submitted to the journal Acta Oeconomica Pragensia at the University of Economics in Prague.

## **2. Literature Review and Theoretical Framework**

### **2.1. Customer Centricity**

CC comes from the same foundational marketing philosophy (Levitt, 1960). The theory that information comes from the market has a major role in the setting up commercial plans. On the other hand, CC is about the individual customer oversight and interaction with that individual customer (Ramani & Kumar, 2008; Shah et al. 2006). For Fader (2012) it's about a choosing prime set of customers and maximizing their long-term financial value to the firm, with the accent on identifying those customers who matter most and dedicating disproportionate amounts of resources to them.

Firms should attempt to address the customers' demands methodically, instead of fulfilling just isolated aspects (Womack & Jones, 2017; Moorman & Palvolgyi, 2013). Treacy and Wiersema (1997) refer to it as a competitive strategy that allows extreme personalization - a solution designed specifically for the individual customer where this requires deep customer knowledge as well as insights into customers' business processes. As per Marsh (2010) it is about looking into services that customers really need rather than developing new products and persuading consumers to purchase them. As opposite to CC that is proactive, Bliss (2015) distinguishes 'customer focus' as efforts are often highly reactive. High 'customer satisfaction' or superior 'customer experience' compared to CC are not transformational-scale movements as they do not force a change in behaviors and therefore less impactful on profitability (Kamakura et al., 2005). Customer-centric organization is often in theory in contrast with its opposite - the product centered organization (Galbraith, 2005). Marsh (2010) aligns stating that strategy of a product-centered strives to deliver the best product and that itself opens the market to new opportunities. Than firms find it more profitable to focus on adding net new fractions of the market with superior products accomplishments, rather than being oriented toward the existing users (Shah et al. 2006). The strategy to find as many products as possible for its customer, looking into ways of integrating those products refers to customer-centric organization. Pricing is defined with the value provided to the customer and not with aggregating prices and costs of products and services that compose the offering. For Clerck (2017) optimizing value created by each customer as opposed to growing value created by each product is the difference in financial objectives between product and CC.

### **2.2. Roadmap to Customer Centricity**

Reaching operational customer-centric business model is complex and time-consuming and it often the case that enterprises underachieve the expected change in customer experience - usually, due to challenging need in the management of organizational change required (Leather, 2014). All functional activities integrated and coordinated in delivering top class customer value is one of such. Hollander et al. (2013) elaborate that barriers to the successful transformation that come due to obsolete and not adequate systems and processes, lack of customer data or their poor quality. Strong organizational silos create barriers to share customer data or cooperate across functions and departments. Adding new channels and complex products or policies are leading to an astonishing proliferation of data silos with duplicated and inconsistent data. Functional differences are usually deeply rooted in incentives, backgrounds, and interests (Day, 2000) and an enterprise will have to be retooled to attain customer-centric success and a strategic change of this magnitude takes a severe short-term financial hit (Fader, 2012). Prior to problems resolution,

an important condition are usually changes in organization structure (Shah et al. 2006). The project to deliver a mature customer-centric operating model could take years. Organizational transformation so significant is to be broken down into reasonable phased implementation. Focusing on early success initially needs to prove the case and gain organizational buy-in (Hollander et al. 2013). The literature overall provides insufficient deliverables in investigating the settings for the implementation of CC (Lamberti, 2013). However, it is possible to identify six areas of transformation and restructuring that are constantly repeated in the literature as building blocks of a roadmap to CC: Organizational culture, leadership, organizational structure, metrics, information management, and processes.

While other theories derived from foundational marketing philosophy (Levitt, 2004) direct the information exchange between the line of businesses or between functions (Narver & Slater, 1990), CC decomposes functional boundaries into customer-centered processes, disregarding the ideas of functions till some extent (Galbraith, 2005; Shah et al., 2006).

Shah et al. (2006) attempt to offer a broad roadmap to become customer-centric where one of the subjects of change involves redefining new horizontally realigned processes. Similarly, Marsh (2010) offers six core features for achieving CC where one of them is involvement of the consumer in the design process. Gronoos and Raval (2011) argue that a supplier's focus in business relationships should be to engage with their customers' business processes. For Fader (2012) moving to CC requires three elementary efforts where one of them is to build effective process of continual examining of 'right customers' on what they will demand going forward. Reaching CC is possible via a set of activities, including mapping the customer journey process in order to truly understand the gaps, true experiences and emotions customers are they left with after a purchase (Thielsen & Valentino, 2015). Payne and Flow (2005) list essential processes for a firm to be customer-centric: Multichannel integration process with all customer touch points, information-management process with customer data collection and data analysis, a performance-assessment process that ties the firm's actions to firm performance. Information technology helps customer-centric processes with increasing dialogs with the customer, collecting data about these dialogs, share them and analyze (Shah et al. 2006). The points at which information management and BPM intersect are where workflow helps to actively find the existing customer record and avoid cleaning up the data later, acknowledgment of customers notifying organizations of changes and workflow support for rules and policy enforcement (Ballard, Anderson, & Dubov, 2013). Also, the precise insights derived from the centralized management of customers information such are consumer behavior, user patterns and other hidden knowledge could harmonize important business processes such as real-time control and demand forecasting. Quality front-end information management of consumer data can be used to improve processes and make transactions more streamlined (Moorman & Palvolgyi, 2013).

### **2.3. Customer Centricity and Processes**

While other theories derived from foundational marketing philosophy (Levitt, 2004) direct the information exchange between the line of businesses or between functions (Narver & Slater, 1990), CC decomposes functional boundaries into customer-centered processes, disregarding the ideas of functions till some extent (Galbraith, 2005; Shah et al., 2006).

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#### **2.4. Customer Centricity and Business Process Management**

Business process management is concepts, methods, and techniques helping to design, administering, configuring and analysis of business processes (Weske, 2007). Business performance is increased by BPM processes enhancement over modifying the organizational setup, technology, and process rule, human competency, motivation, (Vom Brocke, & Rosemann, 2014; Burlton, 2001). BPM supports also transforming customer requirements into actual goods and services (Smart et al., 2009) and the literature on BPM has many references to customer orientation. Business Process Management and Lean Management approaches of organizational management often emphasize customer to be the starting point for all company activities (Hammer & Champy, 2003; Womack et al., 1990). Companies have to re-engineer their business processes for customer satisfaction based on BPM knowledge (Röglinger, Pöppelbuß & Becker, 2012). BPM is built on the intention that process-centered approach will lead to substantial improvements in performance of a system (Vom Brocke & Rosemann, 2010). Firms are structured into isolated functional silos, commonly disregarding important processes that run through these silos to provide service for the customer. BPM examines and optimizes these silo-spanning business processes, giving a process-oriented way of thinking and outcomes for customers as opposed to hierarchies (McCormack, 2007). Vom Brocke and Rosemann (2010) evaluate the priorities of and interaction with customers through BPM. Vom Brocke and Sinnl (2011) argue on "customer orientation" as one of the core values of BPM. Furthermore, Kohlborn et al. (2014) suggest starting with customers' needs in mind first as "outside-in" approach to BPM.

### **3. Research Method and Findings**

#### **3.1. Research Method Description**

This paper objects to analyze the current state of customer-centricity in terms of BPM tools usage based on deductive analysis Wilde and Hess (2006). According to the notion of theory building as detailed by Gregor (2006), the operational definition of CC and value aims of BPM explained in this paper constitute an analytic theory, and identify and structure the basic concept for the analysis of the current state of CC in terms of BPM tools usage. The research approach contains three steps.

The first step started with an analysis of the scientific literature related to customer centricity and business process management. Four academic online libraries were searched, namely the ACM Digital Library, EBSCO Online, and ProQuest and JSTOR was used as a search term

In the second step, all sources were examined and coded according to the operational definition of CC and value aims of BPM explained in this paper. From the analysis of the data and the continuous comparison of the coded concepts, the list of operational definition of CC was developed and three value aims of BPM are identified. When the knowledge base could not be significantly enhanced anymore by the inclusion of additional search results, the procedure was terminated following the principle of theoretical saturation as argued from Glaser (1965).

In the third step, the theory underwent a critical appraisal through the use of 18 case studies. Case study research is an appropriate means of evaluation of analytic theories, in particular with regard to Gregor (2006) who stresses “usefulness” and “appropriateness” as evaluation criteria for this type of theory.

18 case studies are used to assess the mapping of an operational definition of CC with value aims of BPM by means of empirical data from the phenomenon’s natural context.

#### **3.2. ‘Reality Check’ – Analysis of Ongoing Customer Centric BPM Patterns and Practices in 4 Industries**

To discuss common ongoing BPM adoption patterns and best-practices across different industries the set of 18 European customer use cases are analyzed from an internal database of one of global market leading vendor of BPM tool. According to Gartner Magic Quadrant for Intelligent BPM Suites, the vendor is a leader in the industry. 7 of 18 observed firms are from the region of Central and Eastern Europe, including one firm from Commonwealth of Independent States (CIS), 7 from Southern Europe, 3 from Western Europe and 1 from Northern Europe. The unit of analysis of the study are telecommunications, banking, retail and utility industries. All four industries are characterized by high IT spending, big data volumes and intensive consumer interaction. The companies in the case study were selected on the basis that their use cases are not older than 4 years. Every customer oriented drivers, challenges, implications, processes or values documented in use case are attributed as customer-centric pattern or practice in them fundamentally the value of BPM was associated with three aims that are supposed to drive value. These are: process optimization (performance improvement in business-to-customer interaction) or process adaptability (fast response in process change coming from shifting business needs in order to serve customers better) or process view (harmonizing sales and customer service processes, thereby improving customer acquisition, wallet-share and retention).

Aims interact between themselves, when it comes to customers' expectations of value chain. The highest PROCESS OPTIMIZATION will as well drive value through PROCESS ADAPTABILITY, PROCESS VIEW will also drive value through both, PROCESS OPTIMIZATION and PROCESS ADAPTABILITY. The direction from PROCESS ADAPTABILITY to other two aims is less noticed in use cases. If lack of CC is in one way defined that no one is responsible for the overall performance of the entire customer process than PROCESS VIEW aims of BPM tool in this analysis of four industries are to address that - involving clear and related roles. PROCESS VIEW mission in 18 cases was also to support better insight into customers' experiences of their journeys, but also viewing which journeys have the greatest impact on overall business outcomes. The company's traditional customer-experience dashboard had missed the problem because it included no measure of end-to-end success. On the other side, from 18 cases only in 3 of them we evidenced that PROCESS VIEW will directly support some of customer-centric metrics. There was no evidence to drive conclusion of a move from traditional functional orientation, but it is obvious from the PROCESS ADAPTABILITY patterns that these four industries invest in alignment with strategic business processes that face individual customers. PROCESS ADAPTABILITY section delivers in our 18 cases mainly expectations BPM tool to support high bandwidth conversations, agile and incremental requirements analysis and 'digital process design thinking' as one of customer-centric signs. 'Test and learn' approaches, through agile framework of business processes and PROCESS ADAPTABILITY patterns and practices, in our observed European group determine which interventions are most effective and can improve customer retention. As a basis, customer-centric process and expertise are here indeed built and utilized starting from existing processes exposed within more customer orientated departments. Some of firms used detection of key customer journeys that matter as starting point where to begin the transformation through. PROCESS OPTIMIZATION project generated support for programs addressing improvement and even broader organizational changes. Some of early and simple process-optimized-successes set the direction for further transformation. Process mapped to organizational changes proposed by CC are not found in available set of information from the case studies. In our view of four industries in Europe - BPM usage in few cases demonstrated to process-optimize how cross-functional teams work together and design solutions for customer requirements thoroughly, instead of fulfilling just isolated aspects. The evidence of tool supporting more rigid departmental boundaries elimination is not found.

In summary, the evidence of movement on the customer-centric roadmap is found. BPM in European telecommunications, banking, utility, and retail sector supports roadmap towards customer-centricity in process view, process alignment and process optimization. It does initiate change the concept of customer focus further towards elements of CC: proactivity, individual customer, its oversight and interaction with that individual customer, oversight of selected set of customers, a snapshot of the longer time sequence of time that does not end with buying products. However, the evidence of the movement is somewhere at the 'half way' as BPM hasn't been inquired for supporting: organizational restructuring, removing organizational silos or complex array of disparate product centric systems, integration of the diverse customer centric units (marketing, sales, service, product) or organizational matrix with roles and authority giving focus back-end units to particular customer, profound understanding of customers' processes to guide the away from lower-level feature development or to take control and change interactions and processes of the customers, provisioning of complete solution, tailor-made - taking into account the

specific applications by the client rather than standard products. No case has been evidenced of support of authority that is in charge of customer-centric initiative and is high on hierarchical level or of support roles, workflows or processes in measuring evolving nature of the customer-firm relationship over time.

**Table 01.** BPM support in roadmap towards customer-centricity

Operational Definitions of Customer-Centricity	BPM Usage Evidenced* in Support of Process Optimization, Process View or Process Adaptability
Customer-centricity that is proactive as opposed to 'customer focus' as efforts are often highly reactive (Bliss, 2015)	Supported
In the setting up commercial plans focus is on the individual customer oversight and interaction with that individual customer, as opposed to focus on information from the market (Ramani & Kumar, 2008; Shah et al., 2006)	Supported
Choosing prime set of customers and maximizing their long-term financial value to the firm, with accent on identifying those customers who matter most and dedicating disproportionate amounts of resources to them (Fader, 2012)	Supported
Extreme personalization - a solution designed specifically for the individual customer where this requires deep customer knowledge as well as insights into customers' business processes (Treacy & Wiersema, 1997)	Supported
Firms should attempt to address the customers' demands methodically, instead of fulfilling just isolated aspects (Womack & Jones, 2017; Moorman & Palvolgyi, 2013)	Supported
Focus on a snapshot of a longer sequence of time that does not end with buying products, long-term profits are gained from most valuable customers who buy more often and helps to build a passionate, loyal customer base (Fader, 2012)	Supported
Organizational restructuring, removing organizational silos or a complex array of disparate product centric systems (Shah et al., 2006)	Not supported
Measured is evolving nature of the customer-firm relationship over time. The basis of this recognition is an understanding of metrics, such are f.e. customer lifetime duration, customer lifetime value, customer lifetime profit and understanding of the drivers behind them (Gupta & Zeithaml, 2006; Venkatesan & Kumar, 2004)	Not supported
Integration of the diverse customer centric units (marketing, sales, service, product) or organizational matrix with roles and authority giving focus back-end units to a particular customer (Day, 2000)	Not supported
Profound understanding of customers' processes to guide them away from lower-level feature development or to take control and change interactions and processes of the customers, provisioning of complete solution (Moorman & Palvolgyi, 2013)	Not supported
The authority that is in charge of customer-centric initiative and is high on hierarchical level or of support roles (Marsh, 2010)	Not supported

\*Evidenced in at least 2 from 4 industries as per data from Table 03. in the Appendix section of this paper

## 4. Conclusion

Customer centricity promises competitive advantage to be significantly sustainable and not easily countered by competition (Shah et al., 2006). If seen a strategic management direction for the future of business, the customer-centric model can be a specimen on how business strategy can still respond and provide content for the urging and significant changes in strategy context. There is a roadmap for a development of customer centricity to become a core competence in recent dynamic and over-competitive environment. It has unrealized potential to provide considerable values as a business strategy for the era of the consumer, but such direction of customer centricity is not a minor change and is completely re-shaping



the organization. The basis of successful customer-centric approach start could be positive elements within current business processes that only require a minor change of emphasis and IT facilitated such customer-centric processes. BPM approaches of organizational management often emphasize customer to be the starting point for all company activities and implement process design thinking, far more agile and incremental than traditional requirements analysis, with high bandwidth conversations.

The evidence of movement on the customer-centric roadmap is found through BPM usage in European telecommunications, banking, utility, and retail sector where more than third of firms were from Central and Eastern European countries. However, the evidence of the movement is partial and incomplete. Customer-centric business processes support a closer bond between firms and their customers and raise a company's competitive strength. Shift towards customer-centric model can be the introduction of a successive and ongoing improvement strategy and over greater extent connected with business process management.

Field of research needs to follow the concept of customer centricity will continue to evolve in the upcoming period, as globalization drivers further reshape customer properties and as advances in technology introduce newer and better ways to collect, store, and analyse customer information.

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## Appendix

**Table 02.** Codes from Case Studies

Code	European company
R1	One of the largest private employers in South European country and multi billion dollars revenue company, primarily engaged in the operation of retail stores
R2	Leading shoes manufacturer from South European country with more than 1000 shops and several thousands of employees
T1	Operator in the South Eastern Europe country, provides mobile communication services to almost 100% of country population through its next-generation network. With roaming agreements covering almost 200 countries.
T2	One of the main broadband telecommunications company in South European country. Fixed and mobile, optimized the delivery of converged services including voice, Internet and television over a single broadband connection.
T3	The national telecommunications operator in a in a Commonwealth of Independent States and in CIS has been one of the first operators to set up a next generation network
T4	The biggest telecommunication operator in Central European country, providing network services for large companies and public institutions
T5	A leading telecommunication operator in Central European country, offers operator services, data transmission, lease of lines, internet services, voice services, as well as hosting and co-allocation. The core business is the assurance of data transmission, especially with VPN services.
T6	Telco from South European country with significant presence in more than 20 countries and a customer base that amounts more than 300 million accesses around the world.
T7	South European telecommunications company, which provides telephony services, mobile services, and DSL data services
B1	A multi-channel bank from South European country, operating through a commercial network of more than 5000 family bankers and technological channel, like internet, telephone, mobile.
B2	Central European multinational financial services company, with operations in more than 50 countries.
B3	Financial services group operating in Northern Europe, more than 1000 branches and present in round 20 countries around the world
B4	A central bank in Central European country, represents country in the European System of Central Banks
B5	Commercial bank in Central Europe, handling various sizes of customers: big, small & medium companies and individual persons
B6	Western European bank that operates a wide variety of banking brands offering personal and business banking, private banking, insurance and corporate finance throughout its operations located in Europe, North America and Asia
U1	An energy network grid operator of electricity and gas in Western Europe. It serves nearly two million private, corporate and government clients
U2	A water supply and treatment utility company in Western Europe
U3	Serves the energy sector in South European country, employing 4,000 people and generating revenues of almost 1 billion Euros

**Table 03.** Usage of BPM tool in support of customer oriented drivers in 4 industries  
**Retail**

Process Adaptability	Process Optimization	Process View
Process adaption towards online and mobile technologies (R1, R2) and social shopping (R1) as customers segmented on channel-specific purchase cycles are no longer enough due to today's complex purchase journey that involve touch-points across multiple channels (R1, R2).	Process support customer acquisition, retention and satisfaction by consistent experiences, whether shopping online or offline (R1, R2), personalize-able interaction and timely order fulfilment (R1). Process integration for efficient client tickets processing with collaborative features supplied through the portal (R2). Addressing process performance bottlenecks in delivering seamless and lasting customer experiences in quality post-sale service (R1). Process connection of customer	Setting unified recency, frequency, and monetary (RFM) view of customer profitability across multiple channels (R1). Visibility for service process, both for customer and for management (R1), complete solution for managing end-to-end customer service in post-sales service and warranty fulfilment (R2).

	experience across call-center, outlet and email channels to try to reduce churn rate (R1).	
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## Telecommunications

Process Adaptability	Process Optimization	Process View
Front end process reconciliation due to declining voice revenues from IP network based competition (T2, T3) and customer demand for integrated telephony, mobile, TV and internet services (T1, T2, T3, T4, T7) than customer churn from errors and delays in order management across order-capture (T1, T2, T3) and order-provisioning (T4, T7). Streamline of service provisioning processes for better customer experience in addressing channel multiplications (T6, T7). Quick process modifications of content and workflow anytime, anywhere depending on clients' requirements (T1). Agility in configuring new offerings or modifying existing ones (T2). Document access and search related automation of business processes (T5). Process support for adaptation of portals optimized for different device families due to merge of two companies (T6).	Improve customer satisfaction and ARPU average revenue per user with timely accurate provisioning of in-flight orders and low error and abandonment rates (T1, T2). Faster order to cash cycle with reduction in number of exceptions (T2, T3, T4). Automate different order management processes, used for both fixed and mobile offering (T2). Process platform for rapid service delivery and exchange with full integration to existing customer support systems (T3). Integrating manual document workflow (invoices and correspondence with partners) with financial system and improve communication with customers (T4).	Harmonization and insight into order-cycle processes, across traditional system silos and across multiple business units, to deliver single-point-of-contact (SPOC) converged communication services for businesses and consumers and differentiate in customer eyes (T1, T2, T7). Design and implement legal contract process for single corporate view of contracts history for internal purposes and customer visibility (T1). Business processes repository to streamline sales customer service (T3).

## Banking

Process Adaptability	Process Optimization	Process View
Process enabling a chronological and yet agile view of the payments flow (B1). Flexible process infrastructure on top of existing applications to provide information regarding currencies exchange rate for internal units and for external users (B4). Quality user process experience with dynamically re-routing and delivering the right application, to the right person for the right task and the right time (B6).	Single process management connected to all systems of record for financial data and linked to all sign-off personnel for approvals leading to clear accountability, proactive reporting and faster approvals and customer satisfaction (B3). Integrate front-office payment initiation channels, back-office ancillary systems, and external counter-party applications through common payments pipe (B1). BPM to represent end-to-end journey of payments flow across initiation, clearing and settlement, events being processes triggered by different systems (B5).	Creation of a single, unified middle office system by means of process workflow, integration with legacy systems where customer data and processes are (B1). BPM platform for process performance monitoring of demanding project portfolio to increase customer communication: customer data quality management, client onboarding, SWAPS trading order process automation, hedge fund ordering process, and lending process (B2). To increase customer satisfaction set faster credit decision and increased visibility of credit process, history and reports. Have documents automatically transferred, triggering BPM processes, immediate access to human tasks (B5).

## Utility

Process Adaptability	Process Optimization	Process View
Providing business users with ability to quickly and easily modify business rules adapting them to the business evolution (U1). Complete revamp of customer interaction around processes and application integration to provide smart e-services to consumers (U2). Upgrade of current manual and very error prone processes around replacement and checking meters to address customers dissatisfaction because of failed appointments (U3).	Automate the core business processes purchase contract order management (U1). Optimize standard work order process around meter that involves many systems where meter reading is manual and impractical process (U3). Faster turnaround to user reported outages (U2).	Rising customer interest in managing energy consumption and maximizing customer wallet share with better demand-supply planning driven by process visibility (U1, U2). Business people to view, analyze and optimize the processes and make meter to cash process without errors in billing, revenue, customer service and outage management (U3)