Progressive Leasing adopting company-wide digital transformation

5 minutes
instead of three hours of onboarding prep

35+
system integrations

$36.5M
estimated earnings increase annually

"It’s been explosive as far as the business consuming and leveraging what they can of ServiceNow."

David Derby, Software Development Manager, Progressive Leasing

Connecting shoppers with finance

Progressive Leasing is a leading company in lease-to-own purchasing. For over two decades, it has enabled stores to provide lease purchase options to customers with less-than-perfect credit. The company works with some of the largest retailers in the U.S. and acts as an intermediary between the stores and customers.
The company had steadily grown through several acquisitions before becoming a public company in 2020. Naturally, its internal operations have also expanded to meet the demands of a growing workforce and customer base, and by 2017, its IT service desk was no longer able to support the volume of calls and requests. On the recommendation of several employees who had used ServiceNow IT Service Management in previous roles, Progressive Leasing decided to invest in the ServiceNow platform.

IT Service Management (ITSM), IT Operations Management (ITOM), and HR Service Delivery (HRSD) were all implemented at the same time. However, for the following two years, ServiceNow wasn't used to its full potential. “It helped a little bit with the infrastructure, and the service desk team with some incidents and tickets,” comments David Derby, Software Development Manager at Progressive Leasing. “Not a lot of the rest of the company really knew what potential they had in the software and what this platform could do for them.”

As soon as anybody comes to us and says they have a process that’s a little disjointed, we check if there’s an integration, and most of the time, there is.

David Derby, Software Development Manager, Progressive Leasing

Extracting value in HR and beyond

When David joined the company as its HR recruitment manager in 2019, the employee onboarding process was far from ideal. “We hire 60 to 100 people every month but the process was a mess,” explains David. “We were sending six separate emails to new hires, asking them to go to different applications to sign documents, run background checks, fill in banking information... We needed to centralize and simplify the whole process.”

Fortunately, David discovered that the company had recently added the ServiceNow HR Service Delivery module which could do everything he needed. Now, a new hire simply logs into the portal and can complete the entire onboarding process in one place. “We wanted a full onboarding platform, including all document e-signatures, tax forms, etc. With nearly 120 potential documents and needing to send the correct 12 documents to each person, it was fairly complex but we got the whole thing stood up and fully active in six weeks.”

As well as streamlining the process for new employees joining the company, HR Service Delivery has also saved time for HR staff. The recruiting administrator only needs five minutes and five items to finish an onboarding process that used to take three hours and dozens of data input values.
With these first HR successes evident, David was asked to join the Progressive Leasing ServiceNow engineering team. “I helped evangelize quite a bit to several different departments on the strong potential of ServiceNow,” he says. With his experience in HR and a clear understanding of what various departments needed, he knew which areas of the business could use ServiceNow the most. A few months later he found himself managing the team. “From that point on we really just exploded because I didn’t hold back,” he says.

Prioritizing with agile discovery

David and his team started by running a custom agile discovery process to determine which business requests to tackle first and what would bring the biggest impact to the business. “This agile process helped us determine which jobs would have the biggest impact on our company objectives and key initiatives. We would rank the stories by business impact, risk, and exec sponsorship so that we could focus on the top items first. We spoke to every department to find out about their processes and how we could help.”

One of the team’s early tasks was replacing the company’s intranet site which had been built on SharePoint. With only one administrator, Progressive Leasing was lacking the manpower to build something robust. “We did a full custom build of our service portal to become ‘Prognation’, our company’s intranet site. Users can search the site and access Knowledge Base articles, catalogs, and even SharePoint sites. Everyone puts in a catalog request in ServiceNow for anything the business needs, so we quickly went from around 120 to over 750 active catalogs.”

Things moved quickly from there, involving more departments and workflows. “It’s been explosive as far as the business consuming and leveraging what they can of ServiceNow,” says David. “I might have started the ball rolling, but once it started going, it didn’t take any extra effort. Everyone wanted to automate their team’s processes and knew ServiceNow was the place to do it.”

Simplifying with low-code development and automation

The operations department—responsible for all customer support, merchant support, and collections—was introduced to several different applications by David and his team, including App Engine. Using the low-code app development tool, one of the department’s engineers was able to create an application to simplify inventory management for the 120 collections employees.

“They used to use a Google spreadsheet on mobile devices, which invited a lot of input mistakes and caused all kinds of other problems,” says David. “And that made it hard for the returns team to be confident in the information. The app cut down the input errors and the amount of time it took to post something for re-sale by an average of four days per item. When we collect and re-sale on average 90k items a year, these few days make a big difference in our profit loss recovery.”

“We almost never have to go to ServiceNow for support on the things that we’re building and doing. It’s just so easy.”

David Derby, Software Development Manager, Progressive Leasing
Integration Hub has also become a huge part of the company’s operations, from the integrations with DocuSign and streamlining contract signing for the legal department, to the Jira integration to better track engineering deployment and working hours. “We’ve been doing integrations ever since we got Integration Hub. It has grown quickly to over 35 items integrated so far,” says David. “As soon as anybody comes to us and says they have a process that’s a little disjointed, we check if there’s an integration, and most of the time there is. Adding Integration Hub was probably the best thing we ever did.”

**Improvements that impact the bottom-line**

The company’s relationships with customers and retailers have improved through automation, with new merchants being able to start working with Progressive Leasing much faster than before. Setting up new merchants sometimes took the company months, causing frustration on both sides. “With an average daily revenue potential for our merchant partners and Progressive Leasing being $1,000 per day, and averaging over 100 companies waiting to be set up each month, this provided a big win for everyone,” explains David.

“By improving our catalog and our input process for the merchant risk team, we were able to reduce losses significantly,” says David. “What’s more, any time one of our customers wants to offer a promo on lease-to-own purchasing options, we integrated a two-way link with our business analytics application processes to submit the expected numbers. Within minutes our merchant risk team can see the evaluated results on their ticket. We estimate that these improvements to catalogs and processes could increase our revenue up to $36.5M annually.”

According to David, the use of ServiceNow is only going to grow across the company. “At this point, the CTO doesn’t even question if he should sign a renewal,” he says. “He knows that it’s worth the money. But in my opinion, there’s so much more we can do. Next on the roadmap is Virtual Agent for HR and CMDB cloud automation.”

For now, the journey is just beginning, and the possibilities are endless. “Because of the number of integrations we have, I feel like there are no limitations. I’m in meetings all the time where I want to use ServiceNow to solve people’s problems. We leverage it so much! It’s quite impressive that we almost never have to go to ServiceNow for support on the things that we’re building and doing. It’s just so easy. I feel like I’m cheating.”