

Overview

The client is a leading bank with nationwide operations, known for its retail lending, innovative digital banking and payment solutions. The client sought to increase its credit card cross-selling revenue through advanced digital automation. They needed improve their portal performance, customer engagement and process efficiency.



Objective

The client aimed to enhance digitally automated credit card cross-selling revenue by improving customer engagement, streamlining process automation, and optimizing system integration. The client also wanted to ensure 100% reporting accuracy and significantly reduce product approval timelines.

Business Challenges

The client faced critical operational and strategic challenges that hindered their ability to maximize credit card cross-selling revenue:

- **Portal Performance:** Inefficient customer portal resulted in a subpar user experience and reduced engagement
- **Integration and Monitoring:** Lack of seamless integration and reliance on ineffective monitoring tools limited operational efficiency
- **Customer Engagement:** Limited ability to deliver targeted and geo-location-based offers impacted conversion
- **Manual Processes:** Reliance on manual workflows delayed product approvals and decision-making

The Solution

We implemented a customer-centric, data-driven solution to address immediate challenges and position for long-term growth in digital banking with a full-stack responsive platform. The platform built with React JS/Next JS delivered seamless user experience across iOS and Android. Built with scalable microservices architecture (Spring Boot and MongoDB) hosted on AWS Cloud to handle future growth. Enabled advanced data processing with Redis and Rabbit MQ, and enhanced engagement with personalized credit allocations and geo-targeted offers with RFM (Recency, Frequency, Monetary) models.

Value Delivered

The client experienced transformative functional and emotional benefits that significantly boosted their operations and customer engagement. Seamless integration of systems eliminated operational silos, enhancing overall process efficiency. Additionally, personalized, geo-targeted offers and campaigns elevated customer satisfaction, building trust and fostering long-term loyalty among their users.

100% Accuracy in reporting systems, reducing errors and increasing confidence in data-driven decisions

50% Faster strategic decision-making process, enabling quicker responses to market demands

40% Increase in digitally automated credit card cross-selling revenue, driving substantial growth in sales

Business Benefits



Increased Sales Revenue



Faster Decision-Making



Accurate Reporting Systems



Enhanced Customer Engagement