

2k+ Corporate Clients,
1 Goal: Automated User
Journeys

Automation helps organizations create engaging user journeys and ace the customer experience game. Swift, simple, and seamless user' experiences increase customer engagement and retention. So, when our client wanted to automate their user journeys and catapult customer growth, we developed a clear strategy and employed frontline innovation to drive optimal results.

### **Snapshot**

**Challenge:** Non-automated home loan (mortgage) processes made the application process slow and cumbersome; lack of personalization hampered customer service

**Solutions:** Automated the loan processing cycle by consolidating and optimizing various customer touchpoints; deployed a powerful API-based solution to integrate workflows and create an intuitive brand experience

**Benefits:** Agile and flexible user journeys; frictionless brand experiences; high user engagement; increased sales

Outcomes included

Development cycles reduced from

4 weeks to 2 weeks

## **Key Challenges**

- 1. Enterprises that draw on automation create simple, engaging, and personalized user journeys, which drive experience-led growth. However, our client was grappling with a heavily manual, sluggish, and inflexible home loan (mortgage) processing system, ill-suited to meet the new-age customer demands. Lack of personalization was also a critical roadblock to creating compelling user journeys. As a result, our client's customer growth was declining and the volume of user hits was shrinking considerably.
- 2. Customer experience was continually suffering due to stale touchpoints. The existing user path was standardized, and did not adjust to varying behavior patterns. Since the existing processes failed to meet customer expectations, brand confidence dwindled and the quality of the users' end-to-end experience ebbed.



Our client is a trusted provider of housing finance solutions with a strong commitment to trust and transparency. Built on the central values of user-centricity and digitization, the company focuses on making mortgage financing simpler and more accessible for the customers across India.

#### **Business Benefits**

- Ensured seamless, fast-moving user journeys
- Enabled superior personalization with faster response times
- Increased flexibility due to the adoption of the new business model
- Improved customer experience
- Enhanced brand engagement and trust
- Reduced total cost of ownership

# **Our Solution**

Automating end-to-end user journeys and orchestrating workflows along various touchpoints is a mission-critical undertaking. We adopted a consistent strategy of progress to mitigate disruptions and automated the home loan (mortgage) system by creating APIs/Integrations Credit Bureaus for multiple touchpoints, including Credit Verification, NSDL eGov (PAN Card Validation), UIDAI's CIDR for Aadhaar (Both authentication and KYC), Real-time Financial Analysis and Decision Solution, and CRM software, and more. With crucial touchpoints mapped and automated, online user journeys turned complex operations to swift, intuitive, flexible, and personalized experiences. This was instrumental in driving double-digit customer growth for our client.

Various end-systems/third-party software/solutions—SalesForce (SFDC), Softcell, CCM, DMS, LMS and Hunter—were productized. Our team was involved in creating a smart API-centric solution based on MuleSoft Anypoint platform, which was significant in aligning organizational workflows building supporting technology, and creating a high-performing ecosystem of growth.

Outcomes included

Project delivery speeds increased by

**50%** 

## We can't wait to tell you more

Whatever business you're in, whatever problem you have, we have the experience and together we can create a solution. All you have to do is contact us when you're ready to experience...





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