

Reference

South African Bank Mobilizes Processes to Strengthen Customer Loyalty

Our customer

With over 40 years of experience, our customer has become the leader in asset-based finance solutions in South Africa. The company is focused on providing quality asset finance and fleet management solutions for a number of market sectors. Its asset finance portfolio includes aviation, agriculture, commercial and company vehicles, plant and office equipment, public sector, and franchise finance solutions.

Challenge

In order to provide the best possible personal service, customer liaison officers from the bank visit their customers. Although the bank already uses modern software solutions, direct mobile access to relevant customer and business documents is lacking. As a matter of fact it is too often not possible to clear up all questions and aspects on the spot at the customer's site.

The current procedure requires the customer liaison officers picking up the documents relevant for that customer from their branch and then returning any signed documents in paper format for their in-house colleagues to complete processing. As a result, it is not possible to react quickly at short notice with urgent or spontaneous customer visits, and transferring paper documents

to the IT system is time-consuming and subject to errors.

To solve these challenges, the bank decided to build and implement a mobility



Africa embraces mobility (Author: OER Africa, CC-BY-2.0, via Flickr.com)

strategy. The technical solution should benefit both customers and the bank. All data and documents needed to be accessible from mobile devices and be able to synchronize with back-end systems, even when it is impossible to

maintain stable data connections. Of course, it was absolutely essential that the mobile solution guarantees extremely high levels of data security and data protection.

Solution

The bank's architects decided in favour of the comprehensive mobile enterprise application development platform Kony, as only Kony has all the required features. Due to its high-performance and open architecture, Kony guarantees the bank formally, with a SLA, that new mobile operating systems and devices will be supported in the future. The applications developed are provided on all systems with minimal device-specific effort.

Critical security requirements are fulfilled by Kony's enterprise mobility management solution. If a user device is stolen, the data is still safe and can be deleted remotely without any user interaction required. This gives the bank a platform from one source which supports the complete lifecycle of mobile software development.

QuinScape did support the bank with their Kony-certified staff and proofed itself as an experienced and skilful integration partner who guided the bank's project team through the development process. The bank's staff was enabled

Making simplification useful

- ▶ Up to 50% higher productivity achieved through mobile deployment
- ▶ Collection Solution for Customer Liasons in the field
- ▶ Presentation and capturing of relevant customer data
- ▶ Offline-synchronization of existing and newly captured data



Mobile information at your fingertips

Reference

to maintain and extend the application. As this was the first agile project for the bank, QuinScape helped to tailor the development process and pointed out any project risks to the bank proactively. Thus QuinScape contributed significantly to make the project successful.

more customer case studies and other valuable resources.

Christian Pöcher, Kony Tech Lead at QuinScape, cannot imagine this project working well without the Kony Experience Platform: "Some customers are located in areas without network coverage. Our users need to serve these customers as well. Without the Kony SyncServer offline data synchronization would not be possible in such high quality and so little effort. Even in much smaller projects, it is often data synchronization which accounts for the majority of the development effort. With Kony, this range and level of functionality is essentially included."

Benefits

By mobilizing business processes, the bank has attained a higher level of business agility while simultaneously achieving drastic cost reductions. The bank managers realized that its business is becoming increasingly dynamic. Customers expect the bank to arrange appointments at short notice and this was in no way possible with the processes in place before. With the new Kony application, the bank is now continuously in a position to plan dynamic customer contacts and deal with customer enquiries without delay. And incidentally, the staff of up to 250 save themselves the journey to the office every morning and a lot of time as well.

As it is now no longer necessary to transfer initial paper-based versions into a second electronic version, the bank expects to achieve up to 50% higher productivity. Upon successful completion of the project, the bank starts developing a B2C app for their end customers and plan to mobilize even more B2E processes so as to position themselves competitively for the mobile age.

Visit the Kony Resource Center at www.kony.com/about/customers for



Kony provides an end-to-end, integrated, cloud-based platform to support an application software development lifecycle (SDLC) that empowers enterprises to quickly define, design, build, test, deploy, and manage multi-channel app experiences.