

Customer On-Boarding System

Implementation Partner: Innov8tif Solutions | Customer: Leading Financial Institutions in Malaysia Offering a Comprehensive Range of Banking and Financial Solutions

ABOUT PARTNER

Innov8tif Solutions helps businesses to capitalize on new business opportunities created by digitization of identity verification and business processes, with the combination of an innovative AI-based solutions.

Focused to achieve next-generation customer journeys, Innov8tif provides its customers with the right tools to widen sales funnel and accelerate processes without paper and prevent frauds.

CUSTOMER AT A GLANCE

The customer is one of the leading financial institutions in Malaysia that offer a comprehensive range of banking and financial solutions to customers of all segments.

This includes consumer banking, SME banking, corporate and commercial banking, Islamic banking, investment banking and stockbroking businesses.

Fully committed to integrity and fair dealing, the customer adopted the best practice of corporate governance in all areas of their businesses.



Industry:
Financial Services



Firm Size:
1,001-5,000 employees



Country:
Malaysia

CHALLENGES

- Customer onboarding was performed across various channels such as partners and branches
- Maintaining consistency across channels and intake process was challenging and required significant coordination efforts and resources. Quality Control (QC) on forms was time-consuming as they were built by different teams with different styles and typography
- Separate workflows were needed for integrating with different channels such as the web, app, and support center, resulting in higher costs
- Centralizing data and adopting a "build once, use everywhere" approach was desired for using the same form/intake process across multiple applications
- An omni-channel platform was required to improve customer experience, reengage with them, and provide updates
- Quick issue resolution at the backend was necessary to shorten response time without the need to redeploy applications. SLAs for pending forms needed to be managed within a certain time frame to meet deadlines

SOLUTION

A Customer On-Boarding System was built on the Joget platform in 3 months with Joget being deployed on mobile banking, internal system, tablets system (branches) and exposing the same forms in partner applications.

The system includes 6 applications, 4 of which are in development and 2 of which are in production. Upon implementation of the system, the customer has significantly improved their business operations, with higher productivity among employees and enhanced customer satisfaction.

RESULTS

- ✓ A chat-like dialogue between web and the app was developed to enhance user experience and better manage customer requests
- ✓ All customer events were published in the Red Hat AMQ to manage and keep track of customer journeys
- ✓ The customer is able to effectively respond to different types of customers requests based on their respective behaviors, thus improving the overall satisfaction rates
- ✓ The mobile app architecture incorporates Artificial Intelligence (AI) to provide dynamic capabilities and remote updates for new services
- ✓ By adopting a modern application architecture and utilizing Joget as their omni-channel platform backbone, the customer can now accelerate their speed to market and boost workflow productivity with less effort



100%
Accelerated speed to market



100%
Enhanced requests management



AI
New services remote updates