

**Leading Housing Finance Company
doubled their sales productivity
using Field Force Automation**



How Uniphore's sales force automation solution helps a leading housing finance company to double their sales productivity?

The Client – Overview and Business Context

Our Client is one of the leading housing finance companies in India. Our client offers housing loan to customers in the middle and low income category, to make their dream of owning a home a reality. The company has an extensive network of branches for the housing finance businesses spread over half a dozen states, with 100+ field agents driving the growth of the business.

Holding an extensive network of field agents spread across different states in India, our client was facing challenges in expediting sales force operations. In order to optimize the efficiency of the sales network, the company was on the look-out for a field force management solution that leverages latest mobile technologies. Our client's core priority was to enable its field officers to communicate and report to the branch and central offices in real-time and reduce the turnaround time for lead conversion.

Challenges

The major challenge faced by our client in accelerating their sales force operations was assessing the credibility of their leads, because most of the targeted customers were small business owners who might not have relevant documentations and records for their businesses. So assessing the loan repayment capacity was the basic hurdle faced by the company. To overcome this limitation, they employed sales agents and credit assessment officers with different set of responsibilities to gather information on the lead and confirm the customer's credibility.

To accelerate the sales force, our client identified the following requirements to be addressed by the mobile solution:

- **Centralize the leads data and information** for all the internal stakeholders such as sales officers, credit assessment officers and head office.
- Both the sales officer and credit assessment officer must be **able to access and update information about the leads on-the-fly using a mobile app.**
- The sales officers and credit assessment officers should be able to access the app **with or without internet connectivity on the field.**

Uniphore's Solution Approach

By understanding the real-time challenges faced by our client, Uniphore developed a sales force automation solution that automates the entire customer on-boarding process comprising Lead Management, Credit Assessment and Head Office reporting.

Lead management system

Lead management system is primarily handled by the Sales officer using a mobile app to carry-out the initial customer on-boarding activities. Using this system, leads are registered and their details are updated and managed in the app. With this app, sales officers can perform the following activities in the field:

- **Lead creation** - Sales officers can register new lead details on the mobile app, access the leads allocated him and visit the leads for collecting further details. Using this feature, the leads are also classified as hot, cold, etc. to follow-up appropriately. These details are accessible from the web back-end system to make changes from the head office whenever necessary.
- **Lead details update** - Once leads are assigned to a sales officer, using the app, he can follow up with the leads to collect more details/documents and update the leads' details in the system. The details collected from the leads are transferred to back-end system if the sales agent is online; in case of no network connectivity it is stored in the handset memory to avoid data loss.
- **My Activity** – My activity is a reminder feature for the sales agent to follow-up with the leads on time. It will prompt alerts and provide daily route plan for the sales agents to follow-up leads effectively.
- **Location tracking** – Using the app, the location of sales agent can be tracked from back-end system.
- **Document checklist** – Sales agents can capture the lead's documents using mobile camera and upload it to the back-end system through the app.

Credit Assessment system

The credit assessment system is a tablet application developed for the credit assessment officers to check the credibility of the leads. Using the tablet application, credit assessment officers can perform the following operations:

- **Document checklist** – In this module, customers are categorized and the set of documents to be collected for each category of customers are displayed to the credit assessment officer. Using the tablet camera, customer documents are captured as a picture and uploaded to the head office web system thereby reducing the time taken for carrying out credit assessment.
- **Credit bureau status check** - The details required for credit bureau status check such as Name, Loan amount, Product, Date of Birth, ID proof unique number, Residence Address, PIN code, telephone no, etc. are captured in the app. These details are sent to the back-end system to trigger CIBIL enquiry. The results of the CIBIL enquiry are obtained and displayed immediately in the tablet to the credit officer.

Head Office reporting

Head office reporting is a back-end web application that enables the mobile and tablet apps to fetch data from the head office. The key features of the web application are:

- **Lead allocation** – Head office assigns leads to the sales and credit assessment officers.
- **Lead conversion** – Once the credit assessment officer sends the customer data, CIBIL report details are fetched, updated to lead's profile and made available in the tablet app.
- **Reports** - Branch wise detailed reports to analyze the performance of individual sales agent and the branch collectively are available in the web application. These reports are also downloaded in Excel/CSV/PDF format.

Impact

- ✓ Using the solution, sales agents were able to cover and update as many as 15 leads a day from nearly 7 leads a day, **more than doubling their productivity**
- ✓ Field agents now achieve a lot more in single meeting with customers because of the centralized information transfer and data processing in real time. **This led to a decrease in travels costs for the business by as much as 50%.**
- ✓ Reduced usage of pen and paper has **reduced the cost for business and valuable time of the employee**, on the other hand increasing reliability of the information
- ✓ The administrator was able to route queries from their overall system directly to the sales agent on their mobile phone, therefore **field agent was able respond to the customers**

immediately. This has enhanced both customer service as well as customer loyalty to the company.

About Uniphore

The ability to use speech to communicate is a primary reason for the evolutionary success of the human race. Uniphore's solutions extend this insight to the evolution of human-machine interaction. Uniphore's solutions allow any machine to understand and respond to natural human speech, thus enabling humans to use the most natural of communication modes, speech, to engage and instruct machines. Enterprises across industry, size and geographies deploy Uniphore's solution to dramatically improve employee productivity and deliver superior customer service.

As a leader of voice-based solutions, Uniphore has pioneered the development of mobile applications with the combined capabilities of Speech Recognition, Voice Biometrics, and Data. Uniphore boasts a roster of high-profile, satisfied customers across multiple verticals – Financial Service Providers (mobile commerce & banking), FMCGs & NBFCs (sales force automation), and Agriculture, Healthcare, & Education (content delivery services).

Since its inception in 2008, the company has grown at an exponential rate, and today it supports nearly half a million registered end users on its platforms every month. For more information on Uniphore visit www.uniphore.com.

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