



# Automation of Hourly Scheduling of CSR

BizAcuity



## About the Client

The Client is Canada's largest and fast-growing Short-term unsecured loan company operating hundreds of stores across the country. It also provides wide range of other related financial services for their customers.



## The Challenge

The client has a process of calling their customers before the loan due date. Every customer in client's database were called which meant good customers, who have a history of paying back on time were getting annoyed.

Lot of CSR bandwidth, was utilized here.

To avoid the angst of customers, CSRs weren't calling up at all, and just marking the customers as called.

## The Approach

- ✓ We used SQL database and machine learning algorithm for past data to find the default rate of the customer, after which a score was assigned to each loan. Higher the score, higher the risk of default on those specific loans.
- ✓ We built a business solution where we assigned "Risk Score" to each loan that was due, basis customer's history and loan data.
- ✓ We established a cut-off point as per data, decision points were identified, such that by calling 26% of customers, we would be covering 65% of the loans that would have defaulted.

## The Outcome

- ✓ Better customer experience for those who paid their loans on time
- ✓ Better CSR bandwidth, for Sales activities, instead of collections.
- ✓ Good quality data available for processing.



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