

## In this Case Study

- Introduction
- Business need
- Solution
- M – Enabling of business process at Fullerton
- Benefits
- ValueFirst USP



## M – Powering Business Processes

*A Case Study*

*July 2008*

### Introduction

Fullerton India is a subsidiary of Fullerton Financial Holdings Pvt. Ltd., a wholly owned subsidiary of the US \$ 80 Billion Temasek Holdings, Singapore. It provides a complete range of financial products and solutions, customized to the requirements of mass market and low income population segments. It follows a customer centric, community based business model. Fullerton India, operations commenced in January 2006, with a network of 796 branches across the country to source and service their customers.

### Business need

Fullerton offers a range of financial products and solutions, tailor-made for the salaried individuals (Retail Mass Market) and the small sized shop owners & entrepreneurs (Commercial Mass Market). It is present through specialized network of branches, separately for these two segments. It services its customers only through its own employees. It assigns a dedicated relationship officer to its each customer, who acts as the primary contact point for all the financial requirements of the customer.

**Fullerton needed a unique solution to fulfill its communication needs keeping in mind the customer segment of tier II and III cities. Fullerton was looking for a solution to bridge the gap of connectivity between its dedicated relationship officer and the central office.**

Another concern was to find an optimum solution for continuous marketing communication program that can reach to mass audience in a cost-effective manner. Fullerton's aim was to create a competitive advantage through a customized and personalized communication program.

### ValueFirst Messaging Pvt. Ltd.

B17, Second Floor, Sector 32, Institutional Area, Gurgaon 122001  
Call: +91-124-463 2000 | Mail: [\\_newsletter@vfirst.com](mailto:_newsletter@vfirst.com) | SMS: Send 'ValueFirst' to 56070  
[www.vfirst.com](http://www.vfirst.com)



SMS  
56070

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## **Solution**

After a thorough examination & analysis of Fullerton's requirements, ValueFirst proposed best-in-class application **ValueFirst VelocityPlus** combined with a 10-digit **virtual mobile number**.

ValueFirst VelocityPlus is an enterprise class SMS suite designed to create, process and transmit SMS in a complex database environment. It provides a highly reliable mobile messaging platform to the enterprise segment. The ValueFirst application enabled Fullerton to provide two way mobile messaging between its IT systems and the mobile phones of its employees and customers. The 10-digit virtual mobile number was configured to receive/ respond to the messages originated from mobile phones, thereby completing the loop in communication without involving any additional human resource allocation. The mobile messaging suite in addition, offered complete automation of various business processes.

## **M – Enabling of business process at Fullerton**

- **Internal Communication:**  
Fullerton employee can directly contact the CEO by sending a SMS "TALK" to its unique virtual mobile number.
- **Marketing:**  
Cross-sell/Up-sell/Promotions
- **Customer Services:**
  - EMI and payment due reminders
  - Customer enquiry on approval status
- **Sales MIS:**
  - Automated daily and weekly sales MIS based on various parameters
  - PUSH Target Vs Achieved till date status to sales
  - Sales to update daily sales information through SMS

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sms  
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**fullerton**  
india 

### **Benefits**

- Reduced Communication costs
- Reduction in turnaround time of queries due to automation
- Provided remote connectivity for internal communication
- Increased revenue per region due to real time and on demand information
- Improved customer services and hence increment in customer satisfaction.
- Easy brand recall by customer.
- Increased customer loyalty.

### **ValueFirst USP**

- 24 X 7 supports.
- Least time to market – deployment typically is done in one day
- Scalable solution in terms of architecture
- Highly configurable products - processes can be configured on-the-fly
- Redundancy of servers with load balancing, failover mechanism and least cost routing
- Carrier-Class enterprise mobile messaging including delivery reports and queuing in case of server breakdown
- Redundancy of operators by virtue of being connected to multiple mobile network through operators and aggregators globally

The below diagram describes the pictorial representation of schematic architecture of the services deployed by ValueFirst at Fullerton.

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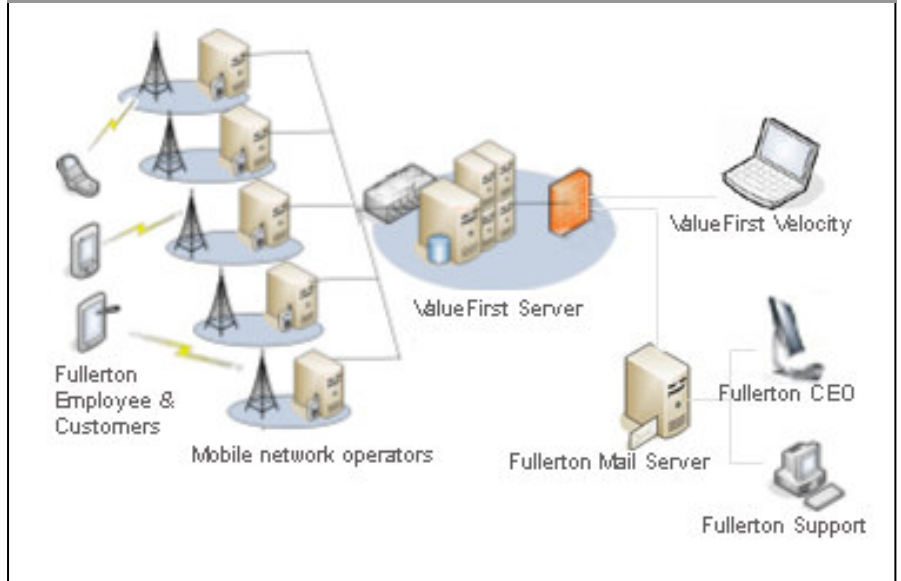
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### **ValueFirst Mobile Data Service Architecture**



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