iQera *implements PEGA CRM* **and transforms the debtor experience**

In a joint effort with Capgemini, iQera proactively tackles the challenge of enhancing its debt collection processes and deploys a fully configurable solution within just three months

iQera, a leading French debt collection company, embarked on a digital transformation journey to engage debtors at the right time with personalized messages and increase the company's debt collection ratio while reducing operational costs. In an industry where success is determined by a percentage of the total collected amount, optimizing effort, timing, and communication channels was crucial.

Client: iQera

Region: France

Industry: Services

Client Challenges: iQera wanted to enhance efficiency and establish trust with debtors by streamlining debt collection processes, which would also optimize the customer experience in an industry known for sensitive customer journeys.

Solution: In collaboration with Capgemini, the company swiftly developed a solution that allowed iQera to create a fully configurable platform and enable debtor experience customization while simultaneously reducing debt collection costs.

Benefits:

- Greater security, consistency, and user-friendliness
- More trust from the company's customers and shareholders
- Easier addition of new channels
- Assurance of long-term quality

To accomplish all of this, iQera opted to deploy the Pega CRM system, a cloud software platform known for its real-time decision making, customer engagement, case management, and AI innovations , in response to pressure from investors for outstanding results and a self-service application. Additionally, the company needed to establish more trust among debtors regarding online payments in a world filled with cybersecurity concerns.

iQera and Capgemini's agile solution for debt collection challenges

To address these challenges, iQera collaborated closely with Knowledge Expert, a part of Capgemini, to swiftly align on a solution designed for deployment within a concise three-month window.

The organizations began by creating an end-user tested platform by the end of the first week, which was crucial for gaining debtor acceptance. The second week saw the team craft a well-prioritized backlog, define the Minimum Lovable Product (MLP), develop a Pega prototype, and establish a clear project roadmap. This innovation sprint, which included a focused two-week workshop, resulted in a significant increase in time efficiency and rapidly advanced the project's milestones.

Central to this solution was the development of a fully configurable platform that empowered iQera to customize the debtor experience while optimizing debt collection costs. This delivered enhanced practicality and efficiency, all achieved because iQera and Capgemini formed a unified, collaborative team to ensure success.

Throughout this process, iQera and Capgemini followed an adaptable approach in order to operate within budget and timelines. They also maintained an unwavering commitment to quality through DevOps practices and test automation, and the assurance of a future-proof solution capable of evolving with the industry. This partnership culminated in a practical and forward-thinking solution that could help iQera navigate the ever-changing landscape of debt collection challenges.

Building trust, efficiency, and growth

The solution bolstered the trust of debtors by enhancing security while delivering consistency across various communication channels and introducing a user-friendly system. As a result, debtors could interact confidently and efficiently, enhancing their overall experience. Furthermore, iQera's customers enjoyed customized journeys that recognized and addressed their unique needs, ultimately contributing to more successful debt collection efforts.

Equally significant was the trust instilled in shareholders, as the solution efficiently lowered debt collection costs while simultaneously increasing the total collected amount. The built-in flexibility to easily incorporate new communication channels ensured adaptability and responsiveness to evolving industry trends. Finally, the solution's robustness and forward-thinking approach, including a full DevOps pipeline and automation testing with Test Maker, ensured sustained long-term quality and reliability.

Looking ahead, iQera's experience with this collaboration has positioned the company for a future characterized by confidence and adaptability. The success empowers iQera to continue its journey of digital transformation with optimism and the capacity to navigate evolving challenges.

"It was the first time I took part in an innovation sprint, and in this case it's a very powerful thing that enabled us to produce a prototype in two weeks, which we were able to have tested by everyday users, and then meet our development roadmap in 90 days. It's a very powerful methodology!"

Antoine Thomas,
Director of Transformation and Operational Excellence at iQera

About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2023 global revenues of €22.5 billion.

Get the future you want | www.capgemini.com

Capgemini