

CASE STUDY: FINANCIAL SERVICES

South Africa's leading credit and financial services provider transforms customer management with inQuba

Driving customer-centric operations with unified marketing automation and insight



About the Company

The client is a leading provider of unsecured credit and financial services in South Africa and is publicly listed on the JSE Securities Exchange. With a core focus on serving traditionally underbanked segments, the company offers competitive short- and long-term loans and credit card products. Having reshaped the unsecured credit landscape over the past two decades, the company continues to evolve. By 2011, it originated half of all personal loans in South Africa, managing a loan book exceeding R40 billion and serving over 2.6 million customers through a network of more than 1,700 outlets—a foundation it has continued to build upon well into 2025.

Challenges

As early as 2011, with credit disbursements rising 34% year-on-year, the company saw a strategic opportunity to lead with customer experience. It recognized the need to transform into a truly customer-centric organization to sustain growth and remain competitive in a fast-changing market.

However, several critical challenges stood in the way:

- Lack of centralized visibility and coordination across customer communications

- Inconsistent messaging across departments and customer touchpoints
- Limited agility in executing and adapting marketing campaigns
- A need to integrate marketing, collections, and customer service within a unified engagement strategy

The company required a powerful, flexible platform to centralize communications, streamline campaign execution, and deliver data-driven insights across the customer lifecycle.

The Solutions

To address these needs, the company partnered with Servion, the implementation partner for CX and campaign management leader inQuba, to deploy IBM Unica—a robust, enterprise-grade multichannel campaign management platform.

Implementation Highlights:

- **Comprehensive Requirements Alignment:**
The client defined 167 key business requirements and assessed 34 vendors before selecting inQuba's IBM Unica solution, implemented by Servion.

- **Expert-Led Execution:** Servion managed the entire implementation lifecycle—including vendor liaison, solution design, system configuration, and knowledge transfer.

- **Strategic Two-Phase Rollout:** The project was divided into two core phases to ensure impact, flexibility, and long-term scalability.

Phase 1: Marketing Automation

- Deployment of IBM Unica Campaign, Marketing Operations, and Optimise modules
- Creation of dual marketing plans for African Bank and its retail arm
- Execution of 28 multistage campaigns, powered by over 80 campaign flowcharts and six global segmentation sessions
- Hands-on training to equip internal teams for long-term autonomy in campaign development and execution

Phase 2: Customer Insight

- Implementation of IBM Unica NetInsight across 13 public-facing websites
- Real-time behavioral analytics to uncover actionable insights, inform digital strategy, and improve personalization

Benefits

Servion's expert implementation of the inQuba-IBM Unica solution delivered transformative, measurable value across the organization:

- More personalized, relevant experiences across digital and direct channels
- Faster response times and better engagement throughout the customer lifecycle
- Centralized campaign planning, execution, and monitoring on a unified platform
- Clear visibility into customer interactions, enabling better collaboration and service delivery
- Empowered teams with tools and training to drive innovation and scale operations independently
- Streamlined campaign development: segmentation time reduced from 4 days to 3 hours
- Campaign execution time cut from 1 day to 1 hour
- A strong operational framework for performance tracking, continuous improvement, and customer-centric strategy alignment
- A scalable, modular rollout approach across the entire customer engagement value chain

Thanks to the collaboration with Servion and inQuba, the client continues to lead South Africa's credit and financial services sector with a centralized, intelligent marketing and communications platform.



Servion is a US-headquartered global systems integrator with over three decades expertise in customer experience (CX) transformation. With over 1,000 employees worldwide, we support brands like Costco, Rogers, Roche, Farmers, and Citibank in delivering exceptional service solutions. Our JourneyWorCX™ framework amplifies human connection through intelligent technology, creating customer journeys that drive growth. Servion makes journeys that work.

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