HEXAWARE

Accelerating Operations Transformation for a Consumer Lender in Australia and New Zealand

Unlocking efficiency and automation through dual-location process assessment and targeted optimization.

Case study

Client

The client is a consumer lending and residential mortgage provider serving customers across Australia and New Zealand. With a strong regional presence, the client sought to modernize its operations and drive efficiency across its business units in Australia and the Philippines.

Challenge

Legacy barriers to operational efficiency in consumer lending

The client faced inefficiencies and increased costs due to:

- Fragmented processes due to legacy systems
- High level of manual efforts resulting in increased costs and low efficiencies
- High possibility of human errors due to manual processing
- Duplication of efforts due to overlaps across teams
- Low automation maturity

These issues were particularly acute in the client's Manila captive center, where offshored tasks failed to deliver expected value. The result: longer application processing times, higher operational costs, and a diminished customer experience.

What the client needed:

The client required a comprehensive review of current processes across five business units in Australia and the Philippines. Their goals were to identify inefficiencies, analyze performance metrics, recommend best practices, and assess automation potential—with a clear focus on quantifiable savings and improved customer satisfaction.

The assessment needed to be delivered rapidly, balancing strategic alignment in Australia with operational deep dives in Manila. To accelerate outcomes, the project was split into parallel tracks focused on mortgage and customer service functions.

Solution

Accelerating process optimization and automation

Hexaware deployed a dual-location, parallel-track assessment model to drive rapid and actionable insights.

- **Dual Location Approach:** Teams operated in Sydney for strategic workshops and in Manila for operational analysis, ensuring end-to-end process visibility.
- **Parallel Tracks:**
  - Track A: Mortgage sales and originations
  - Track B: Asset finance origination
  - Track C: Customer service—contact center and servicing

  Running in parallel, these tracks covered ~95% of processes for faster benefit realization.
- **Experienced Teams for Each Track:** Each team was comprised of domain consultants, process engineers, and automation consultants led by a consulting lead.
- **Collaborative, Interview-based Methodology:** In-person meetings with key leaders in Australia and walk-throughs with Manila operations subject matter experts (SMEs) enabled a holistic understanding of challenges and opportunities.
- **High-intensity Governance:** Daily oversight and weekly checkpoints ensured alignment, transparency, and momentum.
- **Opportunities Register and Impact Analysis:** A detailed register was created to capture identified opportunities, along with a comprehensive impact analysis for each.
- **Validation Workshops:** Business and technology heads participated in workshops to validate recommendations and prioritize quick wins.

The client's technology head, chief service officer, and transformation and operations head worked closely with Hexaware to ensure the solution aligned with strategic objectives.

Benefits

Delivering cost reduction and operational efficiency

Immediate Outcomes:

- Streamlined and standardized processes across business units
- Reduction in duplicate checks and re-submissions
- Automated training and assessment processes
- Establishment of a centralized knowledge base

Long-term Impact:

- Simplified compliance audit preparation
- Enhanced agility and reduced cost per transaction
- Improved customer experience through faster resolution and targeted servicing
- Foundation for enterprise-wide automation

Measurable Results:

- Over 150 transformative ideas identified
- 30% operational savings across assessed functions
- 30% reduction in loan processing time
- AUD 2.5 million in cost savings
- ~40% expected reduction in call volumes

Client
Challenge
Solution
Benefits
Summary

Summary

Future-ready consumer lending through operations transformation

Hexaware's dual-track transformation engagement enabled a leading consumer lender in Australia and New Zealand to overcome legacy inefficiencies and embrace a future-ready operating model. By combining strategic alignment with operational rigor, Hexaware delivered actionable insights, up to AUD 2.5 million in cost savings, and a robust foundation for automation. The client is now positioned to expand AI-enabled capabilities and pursue broader transformation initiatives.

HEXAWARE

Ready to transform your operations?

Connect with Hexaware's transformation experts today at marketing@hexaware.com and discover how our tailored solutions can accelerate your operational excellence journey!

About Hexaware

Hexaware is a global technology and business process services company. Every day, Hexawarians wake up with a singular purpose: to create smiles through great people and technology. With this purpose gaining momentum, we are well on our way to realizing our vision of being the most loved digital transformation partner in the world. We also seek to protect the planet and build a better tomorrow for our customers, employees, partners, investors, and the communities in which we operate.

With offices across the world, we empower enterprises to realize digital transformation at scale and speed by partnering with them to build, transform, run, and optimize their technology and business processes.

Learn more about Hexaware at https://www.hexaware.com.

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