



Driving Multi-Channel Innovation and Scaling Capabilities for a Large Credit Card Company



IGT Solutions team has consistently set the benchmark for excellence. The team's high performance enables the delivery of quality, consistency, and high-impact engagements.



The client is a leading credit card company backed by one of the world's largest public sector banks.

With a rapidly growing customer base, the client faced a significant increase in service volumes and needed to onboard an additional delivery partner to manage the demand effectively. They were seeking a partner located near their operations to facilitate faster coordination and stronger operational alignment. The new partner was also expected to enhance the overall customer experience by ensuring high-quality interactions, quicker response times, and seamless service delivery.

ACCELERATING GROWTH WITH SCALABLE OPERATIONS AND SMART PROCESS INNOVATION

IGT Solutions launched the engagement in 2024 with a focused scope and small team, rapidly scaling through strong performance, innovation, and operational excellence to deliver significant business impact.

- **Program Launch:** Started with 21 FTEs supporting a single Inbound Line of Business.
- **Rapid Scale:** Expanded within 12 months to 550 FTEs across six Lines of Business, becoming the client's largest outsourcing partner.
- **Multi-Channel Transformation:** Implemented an end-to-end model covering Voice, Retention, Onboarding, Outbound Sales, Repeat Desk, Email, and SME Customer Care.
- **Digital Innovation:** First partner to deploy a self-service Digital Kiosk (physical and virtual), improving accessibility and reducing agent dependency.
- **Workforce Optimization:** Improved retention and workforce stability through enhanced candidate profiling and government-led employment programs.

MEASURABLE BUSINESS IMPACT AND PERFORMANCE GAINS

Significant improvements were achieved across workforce stability, customer retention, and revenue performance, reinforcing the client's market position.

- **Workforce Performance:** 70% retention beyond 90 days, shifting operations to a high-performance reward zone.
- **Market & Revenue Impact:** Sustained the client's #2 PAN-India credit card position and achieved #1 Sales-to-Service performance, with expansion into a new banking vertical.
- **Customer Experience:** 61% cardholder retention and a sharp drop in invalid complaints (24% to 2%).
- **Operational Leadership:** Managed the highest call share (27%) with top retention and sales results among partners.

AT A GLANCE

INDUSTRY

BFSI

THE CLIENT

A leading credit card company backed by one of the world's largest public sector banks.

CHALLENGE

With a rapidly expanding customer base and rising service volumes, the client sought a trusted delivery partner to efficiently manage growing demand.

SOLUTION

Starting with 21 FTEs in 2024, the team rapidly scaled to 550 FTEs across six Lines of Business within 12 months—becoming the client's largest third-party outsourcing partner—while driving growth through multi-channel engagement, digital self-service innovation, and improved workforce retention strategies.

RESULTS

- 70% workforce retention achieved
- 61% cardholder retention improvement
- 92% complaint reduction
- 27% highest call volume share