



CASE STUDY 2

Boosting Credit Card Recoveries with Behaviour-Based Strategies

Customized with: SSS SOLUTION

A leading private bank struggled with mounting credit card delinquencies and consistently declining engagement rates. Customers were avoiding calls due to stress, embarrassment, or confusion about repayment options. When the bank partnered with **SSS SOLUTION**, it needed not only improved recoveries but also a more positive customer experience. **SSS SOLUTION** redesigned the recovery strategy using behaviour-based insights. The team studied customer payment history, spending patterns, and preferred communication windows to create personalized engagement models. Instead of scripted, repetitive calling, customers received tailored conversations based on their specific situations, making interactions more meaningful and solution-oriented. Customers who avoided phone calls responded better to written, clear, step-by-step repayment instructions. The team's empathetic communication approach significantly reduced customer frustration and improved cooperation. In just two months, the bank saw better contact rates, higher repayment commitments, and a noticeable drop in complaints. The strategic approach taken by **SSS SOLUTION** not only revived the bank's early-stage collection performance but also strengthened customer relationships—preventing future slippages and improving overall portfolio health. Our company follows the proper RBI guidelines to meet all the expectations of responsible banks.