



Case Study

Cutting Credit Approval Times by 30%

A banking transformation story

The Challenges

Fractured processes, suboptimal customer service

The bank's legacy sales application had become a major roadblock to growth. Sales and underwriting teams — who work together to bring in new business while carefully evaluating the risk of every application — were bogged down by outdated, manual processes.

Sales focused on finding and converting prospects, while underwriting teams were tasked with reviewing financial documents and determining whether to approve credit, loans, or other banking products. But instead of working in sync together, the two groups were slowed by fractured systems and constant back and forth.

Client documents had to be manually uploaded. Data had to be validated across disconnected platforms. Application updates required quarterly manual data consolidation. All of this translated into delays, confusion and too much time spent chasing information of serving customers.

These inefficiencies made it harder to respond to prospects quickly, hurting conversion rates and damaging customer experience. The operation drag didn't just slow down processes — it threatened loyalty and revenue. As competitors raced ahead with faster, more seamless service, this bank risked falling behind.

It was time for change. The bank needed to move from a fragmented, product centric approach to one built on speed, transparency, and connected customer experience.



The Turning Point

Mapping processes to value

The client commissioned Persistent to overhaul its workflows with Salesforce Sales Cloud, which doubles as a single source of truth and streamlines coordination between sales and other teams. The goal wasn't just technology replacement — it was transformation.

With the largest per capita Salesforce certifications among global system integrators, and more than three decades of transforming banking systems, Persistent was uniquely positioned to help the client transition to Salesforce Sales Cloud with minimal business disruption. With Sales Cloud, the bank consolidated siloed data into a single-pane view, giving business users a 360-degree view of the customer, past interactions, active or inactive applications, and stakeholder dependencies.

Persistent started by mapping the internal workflows with customer journeys, identifying current gaps in the process where the experience was broken due

to manual internal hand-offs, and automating credit risk checks by analyzing unstructured and structured customer data. Mapping these workflows in the Sales Cloud, we automated data entry, document verification, and follow-up reminders.

This mapping freed significant bandwidth for sales and underwriting teams, while a simplified communication channel allowed the teams for collaborate better. For end-to-end visibility into application status, we created a dashboard for internal teams to track the current application status, bring accountability, and highlight issues that are holding up the application from proceeding.

A new dashboard gave teams real time visibility into each application's progress, enabling them to resolve lockers proactively and operate with greater accountability.

The Outcomes

Reimagined processes, better customer experiences

With automated workflows and unified systems in place, the bank experienced significant improvements in speed and service. Credit approval response times improved by 30%, allowing the bank to respond faster to customers at pivotal decision points — boosting satisfaction while increasing the volume of applications processed.

Teams gained time back from manual work, enabling them to focus on high-value activities that strengthened client relationships. Salesforce Sales

Cloud didn't just improve operational efficiency — it helped the bank raise its overall customer experience, build internal alignment and maintain a competitive edge in a fast moving market.

The investment in modernization continues to pay off, positioning the bank for long-term growth and stronger customer loyalty.

Re(AI)magingTM the World



Still waiting for credit approvals? Learn how to cut decision time with smarter workflows.

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About Persistent

Persistent Systems (BSE: 533179 and NSE: PERSISTENT) is a global services and solutions company delivering AI-led, platform-driven Digital Engineering and Enterprise Modernization to businesses across industries. With over 25,000 employees located in 18 countries, the Company is committed to innovation and client success. Persistent offers a comprehensive suite of services, including software engineering, product development, data and analytics, CX transformation, cloud computing, and intelligent automation. The Company is part of the MSCI India Index and is included in key indices of the National Stock Exchange of India, including the Nifty Midcap 50, Nifty IT, and Nifty MidCap Liquid 15, as well as several on the BSE such as the S&P BSE 100 and S&P BSE SENSEX Next 50. Persistent is also a constituent of the Dow Jones Sustainability World Index. The Company has achieved carbon neutrality, reinforcing its commitment to sustainability and responsible business practices. Persistent has also been named one of America's Greatest Workplaces for Inclusion & Diversity 2025 by Newsweek and Plant A Insights Group. As a participant of the United Nations Global Compact, the Company is committed to aligning strategies and operations with universal principles on human rights, labor, environment, and anti-corruption, as well as take actions that advance societal goals. With 468% growth in brand value since 2020, Persistent is the fastest-growing IT services brand in 'Brand Finance India 100' 2025 Report.

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