



## **Bridge Loans improved process throughput time by 40% with QPR ProcessAnalyzer**

### **QPR ProcessAnalyzer provides Bridge Loans insight to their loan processes**

Having its business processes well modeled and documented, Bridge Loans identified the need to do the same from the support system point of view to further improve process flows. QPR ProcessAnalyzer provided an efficient way to get insight of Bridge's processes based on data, no longer needing to manually map how the processes run in the support system. Everything in one package for process analysis and performance measuring with facts.

Bridge Loans helps South Africa's growing middle class by giving them access to credit. Bridge is geared to grow its market share to 3% over the next 3 years and the company currently has in excess of 300 000 clients. In this light, having its online lending process as smooth as possible is business critical to ensure customer satisfaction.

#### **Visibility to core banking processes**

Bridge's core process is its loan process that runs on their internally developed platform and is accessible to customers from their website. The core loan process itself is divided into loan origination, rating, contracting and collection processes, 80% of it being automated. Managing and improving the process is key as the better it works, the quicker and easier the process is for Bridge's customers.

The whole process was well documented from a business point of view. However, for optimal process performance, Bridge needed to understand also how the process runs in the support system. They did not have visibility to the systems processes

or means to measure the real process performance, therefore efforts were placed to reactively make process corrections rather than proactive improvements. The team started to map the system process manually and extract some data for analysis but soon experienced how time consuming it was and that there were inconsistencies with the data. Bridge was introduced to QPR ProcessAnalyzer by QPR Strategic Partner Executive Business Solutions (EBS), and immediately saw how it could help them in their ongoing work.

#### **System data a way to insight**

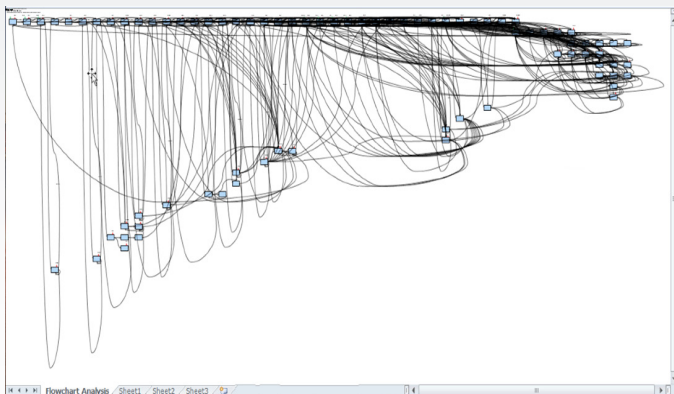
After a Proof of Concept delivered by EBS, Bridge saw the extent of the information they could access with QPR Process Analyzer. The tool allows Bridge to:

- Gain better understanding of their system processes
- Measure and analyze the processes
- Benchmark between processes over time
- Break down and analyze process components
- Take different views and comparisons of the same process through the use of different process attributes

*“With QPR ProcessAnalyzer, we gained vital access to facts telling the true performance of our processes and a tool that delivers everything in one package for process analysis. For us this means significant reduction in manual work with consistent and comparable analysis.”*

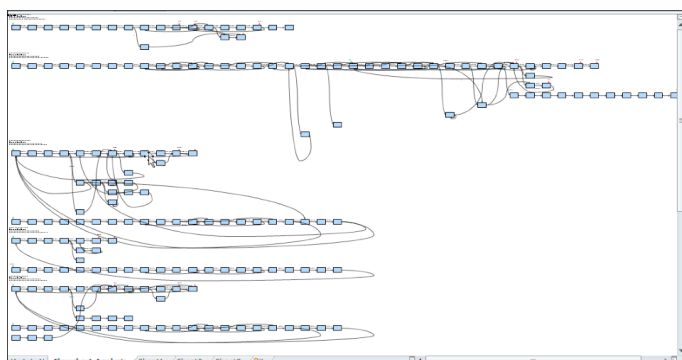
- Francois Ackerman , Business Analyst, Bridgeloans -

EBS and QPR worked with Bridge to provide tool training and reviewed the availability of the required data for QPR Process Analyzer from their internally developed system. After some data adaptations, the raw data could be imported to QPR ProcessAnalyzer and Bridge could see how their end-to-end loan processes really looked like.



**\*Full picture of core processes**

Now they could easily get facts on e.g. the duration of the process, the number of applications that go through the process and if there are idle times during the process. All these findings enabled Bridge to make small adjustments to their system to better support the planned and documented business process.



**\*Benchmarking the process of different loan types**

## Improved processes - continuously

The accessed analysis and process insight delivered by QPR ProcessAnalyzer have enabled Bridge to focus on right corrective actions and make the **loan application process 40% faster**, currently handling over thirty thousand applications a month.

Overall, QPR ProcessAnalyzer has enabled Bridge to gain a better understanding of how their planned and actual processes may differ and measure the performance of their system processes.

They can continuously improve their processes with:

- Monthly reports for comparing and analyzing process performance
- Proactive process management via quick discovery of problem areas e.g. where clients may fall-off in the process

## About Bridge

Bridge Corporate (Pty) Ltd is a private company registered in South Africa and trades in the lucrative unsecured lending industry focused on providing small and short-term loans to the mass retail market. With Head Office situated in Pretoria, South Africa, they have more than 120 branches geographically spread throughout South Africa as well as more than 70 strategically aligned agents and over 800 employees.