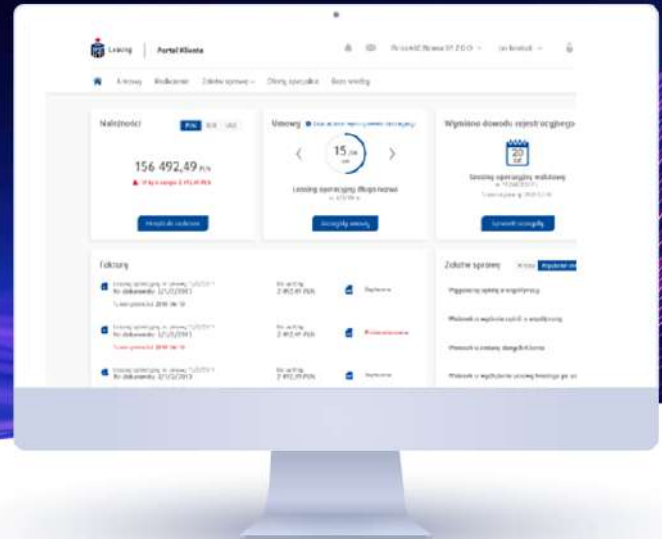


Increasing and maintaining lessee satisfaction and loyalty

PKO Leasing grows its Net Promoter Score year on year.



Client profile and challenges

PKO Leasing is owned by the PKO Bank Polski Group, Poland's leading financial institution. For several years now, it has been recognized as the undisputed leader of the Polish leasing and rental market; a position achieved thanks to the company's extensive sales network, mobile advisors, and customer service at the highest level. Since it was founded in 1999, it supported businesses regardless of their size, industry or sector, and thus the Polish economy. The company focuses on offering superior service quality to its customers, increasingly implementing digital tools to that end. This commitment to service quality convinced PKO Leasing to focus on enabling its customers to conveniently manage their finances anywhere, at any time, as quickly as possible. The outcome of these efforts was that PKO Leasing became the first leasing company on the Polish market to offer its lessees online payment services.



With digitalization taking hold in the finance industry, customer needs continue to change at a rapid pace, moving hand in hand with new directions in the development of state-of-the-art applications and standards. A growing customer base requires efficient and highly-automated online processes, which reduce the workload and number of employees required for handling them, while also lowering the impact of system failures and service disruptions. All this couples with the environmental and financial impact of the enormous volume of documents sent by mail.

PKO Leasing was looking for a business and technology partner who could offer help and support in successfully tackling these challenges in an effective and efficient manner, all while meeting the needs stemming from widespread acceleration within the digital sphere. The company turned to Ailleron for support in developing a comprehensive platform that would enhance the quality of its customer service and provide lessees with a convenient tool for keeping up to date with their financial obligations. The development of the Portal required integrations with a number of PKO Leasing domain systems in order to build an effective self-service tool for customers.



Solution

In the process of developing the solutions, Ailleron took the key business requirements provided by PKO Leasing into account. These included:

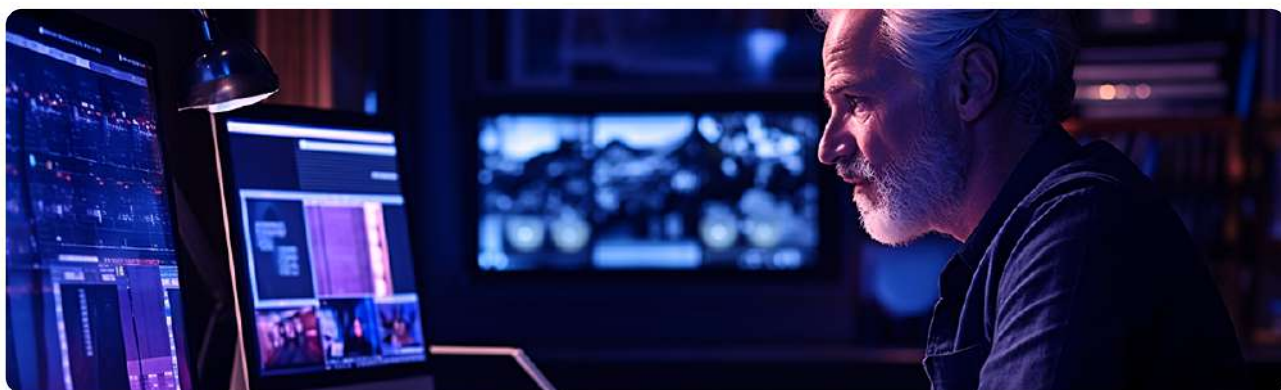
1. **Simplified login process and easy access to a one-stop-shop portal for customers**
2. **Self-service payment and document processing features for customers, replacing the need to contact PKO's call center. The portal was to be available 24-7, regardless of location and device used**
3. **Continuous development of new features and improving existing functionalities**
4. **Maximum system uptime**

The platform for PKO Leasing also had to meet all the necessary security requirements, while being user-friendly and easy to use, meeting the highest UX/UI standards.

Ailleron's **LeaseTech Customer Platform** solution, which streamlines and automates the customer service process, is designed to meet all of PKO Leasing's needs. Comprehensive customization of the system resulted in the development of the **Customer Portal**, which fits the needs of PKO Leasing customers and employees.

The key aim of this innovative solution is to reduce the number of submitted tickets and incoming calls by offering a self-service system available to customers 24 hours a day, 7 days a week, offering interactive requests and documents. As an additional benefit, this supports the shift towards a paperless enterprise and reduces operating costs.

In addition to the above, the LeaseTech Customer Platform offers a great deal of support to end users, enabling them to agree to be contacted by the company's representatives, change their contact information, and defer their payments, as well as make online payments from a one-stop-shop platform using their phone or personal computer at any time. Customer satisfaction has always been key for PKO Leasing, and as a result, we knew that the LeaseTech Customer Platform solution would fit perfectly with our Partner's expectations.



Outcome

Following the deployment of the LeaseTech Customer Platform and the launch of the Customer Portal, the PKO Leasing team kept an eye on customer satisfaction metrics, which continue to grow year after year, showing that the users are happy with the Portal. PKO Leasing periodically carries out studies of customer satisfaction and their needs, relying on evidence-based data, such as:

98%

of all customers use
the Portal

> 1mln

payments being made
via the Portal

> 100 000

online applications
processed in 2022 alone

100%

uptime, with reliability
monitored on an
ongoing basis

NPS

the Net Promoter Score,
indicating customer
satisfaction index, continues
to grow year on year

> 20 000

customers have used the
Portal's balance
confirmation option

PKO Leasing records high NPS ratings for good reason. This is thanks to a number of features, almost all of which are being streamlined and improved on an ongoing basis. These include:



- digital invoices and online payments,
- full transaction history, balance confirmations, filing a claim (in the first month following its deployment, more than 500 cases were handled via this channel),
- self-service contact information change,
- interactive applications, including lease applications,
- self-service lease and contract amendments (installment rescheduling),
- deferring payments, payment requests, contract termination, and renewal,
- sharing and downloading digital documents,
- bilateral document transfer,
- user and profile management (a crucial improvement for businesses),
- eco-friendly approach (100% online service without the need to print and mail any documents),
- integration with iPKO electronic banking services,
- access to attractive special deals,
- constantly monitored reliability and availability of the Portal (result: 100% uptime).

The PKO Leasing Customer Portal is the result of PKO Leasing's successful collaboration with the Ailleron team, which chose the LeaseTeach Customer Platform solution based on guidelines and pointers provided by PKO Leasing.

The customer-centric approach coupled with a strategy of continuous improvement of the solution, periodic customer surveys, and following up on customer needs pursued by PKO Leasing contribute to the ongoing development and digitalization of processes.



"Polish businesses are going digital at a rapid pace. In order to support companies in their journey, the leasing industry has also embarked on a path of dynamic changes and digitizing its services, making the development of a system that enables efficient and automated handling of leasing contracts a priority for our team. As of now, virtually all PKO Leasing customers take advantage of remote management features for their leasing contracts, which only reinforces our conviction that the development of the Customer Portal was the only right choice. Expanding the system's feature set, which now includes dozens of services, as well as the growth of the number of our digital customers, requires us to be mindful of the Portal's stability and security. Since launching the Portal, there was not a single downtime disrupting access to the system, allowing us to boast 100 percent uptime."



Robert Szpunar,

Digital Channel Development Team Manager,
PKO Leasing

Do you need a similar solution in your company?



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