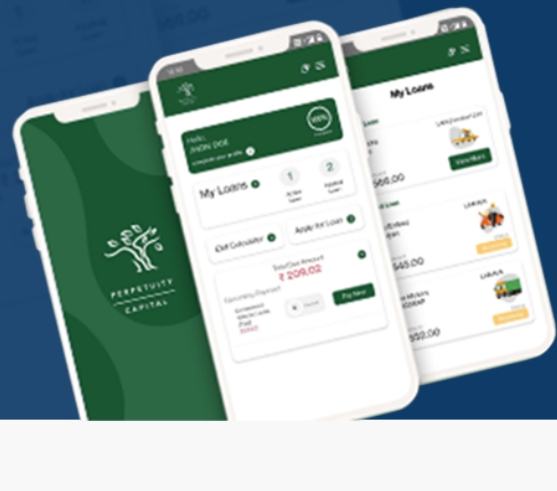


Case Study: Perpetuity Capital

Perpetuity Capital is an online fintech platform connected with Digital Aptech to develop a dedicated mobile app for its customers.

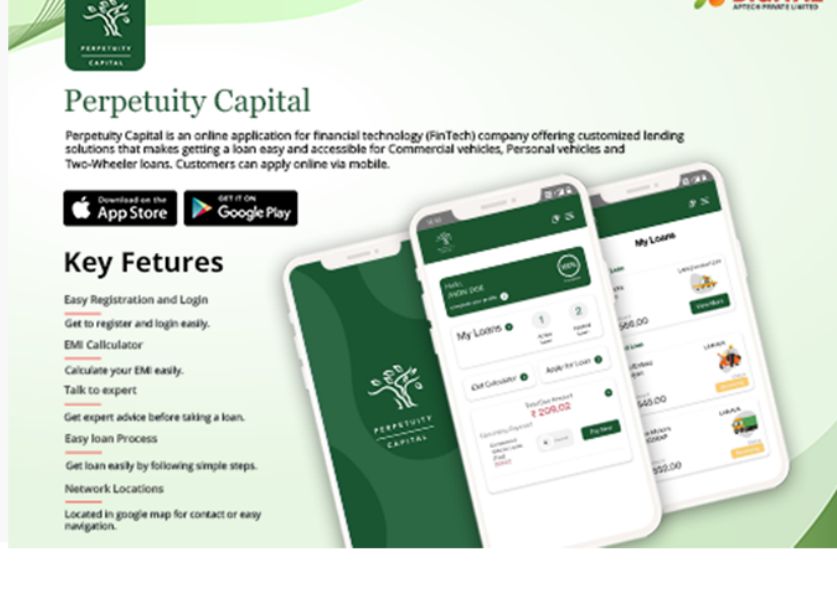
Avg. reading time: 2 min



Project Overview

- The fintech company approached us to develop a responsive web and mobile application with a simple user interface
- Perpetuity Capital wanted the app for users to easily apply for financial assistance to purchase two-wheeler vehicles

[Read more](#)



Client Background

- Perpetuity Capital is an advanced fintech platform to finance primarily two-wheelers
- Online financing requires multiple steps and procedures and that comes with challenges. The platform wanted to develop a simplified process to help users apply and complete the entire process online



Challenges

- Service and stability level challenges and issues with the existing platform of the business
- Delay in deploying a globally scalable model
- No unified solution within a single platform to complete the online lending and financing process
- Data validation and verification of user authentication for those applying for the loan online

Technology Stack used



Laravel



React Native



Xcode



Trello

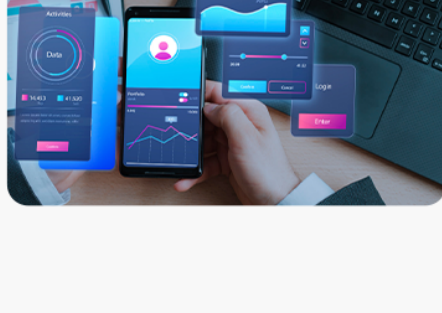


Bitbucket

The Solution Provided

Solution #2

A simple yet eye-catching design and an easy-to-use interface that can ensure higher customer retention



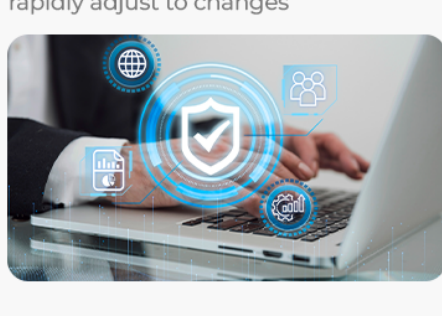
Solution #4

Multi-level security for data validation



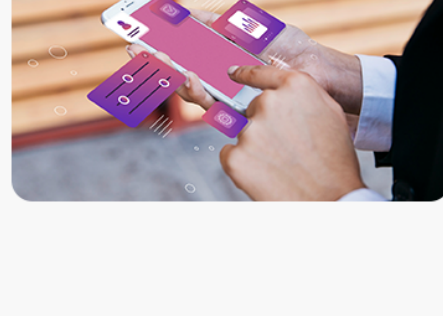
Solution #6

Ensuring the complete digital transformation of the business enabling its ability to smoothly and rapidly adjust to changes



Solution #1

Developing a world-class, high-performing mobile app that comes with easy navigational features



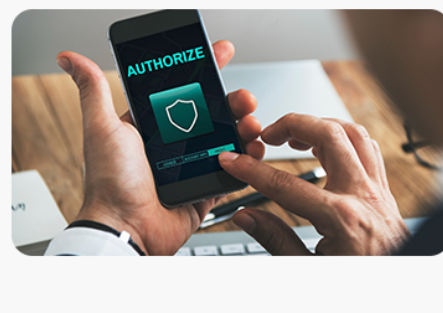
Solution #3

Integrating a customer-oriented dashboard for users to learn about various loan features, check eligibility, and apply for it directly from the app



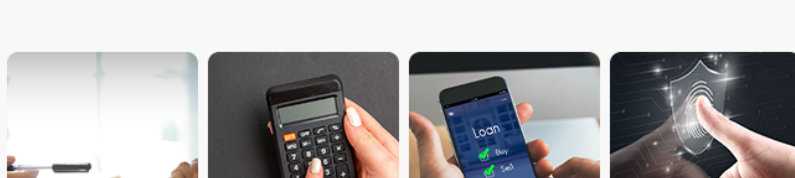
Solution #5

Multi-factor authentication for improved data protection



Key Features and Benefits

- Apply for Loan option to let users directly take a loan
- Online EMI calculator to help users understand how much loan they can afford
- Completely digitized and paperless loan process
- Multi-factor authentication
- Customer-focused dashboard for hassle-free navigation



The results

- A mobile app that is rich in features with a simple, attractive user interface
- The app allows users to check loan offers as per their eligibility and portfolio
- A customer-oriented and smooth dashboard for existing and potential clients
- Features that enable users to directly apply for a loan, upload documents, and contact customer support
- Improved data security with two-factor authentication



Challenge #1

Completely paperless loan application process through the app



Challenge #2

Integrated EMI calculator to help users make an informed decision



Challenge #3

Customer-oriented dashboard



What Client said...

"I'm impressed by their deep team strength."

CEO, Perpetuity Capital



Conclusion

- With cost-effective staff augmentation solutions through dedicated resources, the business was successful in improving its operations
- The app has been developed to run smoothly on different devices, such as smartphones, tablets, etc.
- The business managed to cater to more clients through the app, keep track of applications, carry out verifications and approvals and disburse loans
- The process for automobile financing became completely automated and hassle-free
- Customers used the online EMI calculator to get an insight into loans they can afford



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