

“Fujitsu have got a great pedigree, they’ve got a great reputation – all that experience and all that know how will help us provide the right services to our customers.”

Gary Edwards,  
Group Chief Information Officer,  
Lowell

Fujitsu helps Lowell make credit work better for all by standardising and industrialising a complex international IT estate.

#### At a glance

Country: UK  
Industry: Consumer debt  
Founded: 2004  
Employees: 4,500  
Website: [www.lowell.com](http://www.lowell.com)

#### Challenge

After a history of mergers and acquisitions, Lowell was left with a patchwork of IT capability over 9 different countries, which did not support plans for further growth and better customer service.

#### Solution

Fujitsu’s consumption-based solution not only kept the lights on during a time of transition but allowed Lowell to accelerate its growth strategy and further digitally transform the core business.

#### Benefits

- A transformed operating model across 9 European countries
- A rationalised application service to drive down cost to serve
- Managed security services help Lowell comply with stringent financial services audit and compliance requirements
- AI and machine learning for greater customer insight and flexibility



## Customer

Lowell is one of Europe's largest credit management companies and has a mission to make credit work better for all. It operates across Europe with an ethical approach to debt management, always looking for the most appropriate, sustainable and fair outcome for each customer's specific circumstances.

## Products and Services

- Fujitsu Service Desk
- Fujitsu AI-based Social Command Center service automation
- Fujitsu Hybrid IT and multi-cloud orchestration
- Fujitsu Network & Applications support

## Credit where credit's due

Lowell has expanded to become Europe's second largest credit management service, as Group Chief Information Officer Gary Edwards explains: "We've grown rapidly. 6 years ago we were in 1 country and had 500 employees. Today we're in 9 countries across Europe. We've got 4,500 employees and many millions of accounts. It's a big difference."

Such rapid expansion has had an impact on IT's ability to support the business, Gary Edwards again: "When you grow internationally technology can come under strain. My first priority is to make sure systems work, every morning, every day and through the night. Availability, security, stability are vital for us. Of course we've got lots of projects on but those core systems need to work so we can serve our customers well. I never want IT to become a bottleneck and it's vital we don't have a patchwork quilt of IT across the 9 countries we operate. That's why we needed a partner that could give us industry leading practises, processes and methodologies, integrate our recent acquisitions and standardise and industrialise our IT estate."

## Maintain & Grow

Gary Edwards, explains why he chose Fujitsu: "Fujitsu particularly impressed us by really getting to grips with our business and highlighting the opportunity for Lowell to rethink our operating model to take advantage of our increasing scale. That approach enabled Fujitsu to propose a solution that not only drives scale efficiencies for Lowell, but also applies innovative robotic and AI technologies to generate even greater savings, flexibility and agility. This underpins Lowell's mission to make credit work better for all."

The contract includes an international service desk providing English and Nordic language support and service automation via Fujitsu's AI-based Social Command Center, digital workplace managed services and networks, as well as LAN and applications operations support. The comprehensive solution is underpinned by a suite of Fujitsu managed security services, critical to Lowell due to the stringent financial services audit and compliance requirements from both the company's clients and regulators, including the UK's Financial Conduct Authority.

Fujitsu is providing maximum business agility through an industrialised and standardised services platform coupled with the flexibility of a consumption-based delivery model.

Working with Fujitsu not only helped Lowell standardise and industrialise its IT platform but also allowed for an accelerated growth strategy and digital transformation. As Gary Edwards explains: "Fujitsu are a key part of the family for me. They know that my first priority is stability, security, scalability. The lights come on every day when we expect them to come on."

"That's the operational management of our infrastructure but Fujitsu have a lot more to offer us. Rationalising our application landscape drove down our cost to serve. Digital and omnichannel is giving the customer more convenience, more choice, more preferences. Fujitsu help us with that too."

## Global expansion, digital transformation

The solution leverages Fujitsu's global scale, enabling Lowell to transform its operating model, provide flexibility and control for future growth and change in a regulated market.

Key to developing the relationship is global expansion, as Gary explains: "Fujitsu are a global company and we're a growing international company. We've moved to be a much bigger organisation, so we need to work with the best providers that have got a global footprint because we are not sure where we will go next in Europe, Australia, North America."

"Fujitsu have got a great pedigree, they've got a great reputation – all that experience and all that know how will help us provide the right services to our customers, to our colleagues and to our clients."

But the company's success will also depend on its ability to digitally transform further, as Gary Edwards adds:

"We are on a journey of digitalisation. We want to explore what we can do with artificial intelligence, with robotic process automation, with deep machine learning around data. We want to use deep machine learning and data modelling for greater customer insight and personalisation - how can we engage and serve them better?"

"That's where we'll want more help from Fujitsu in the future. They invest so much in R&D so we've invited them to talk to us about what can be done and what we can learn, what partners and solutions can they bring so we can co-create together."

## FUJITSU

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