

## CASE STUDY

# From Insight to Impact: Targeted Strategies Deliver Multi-Year Gains



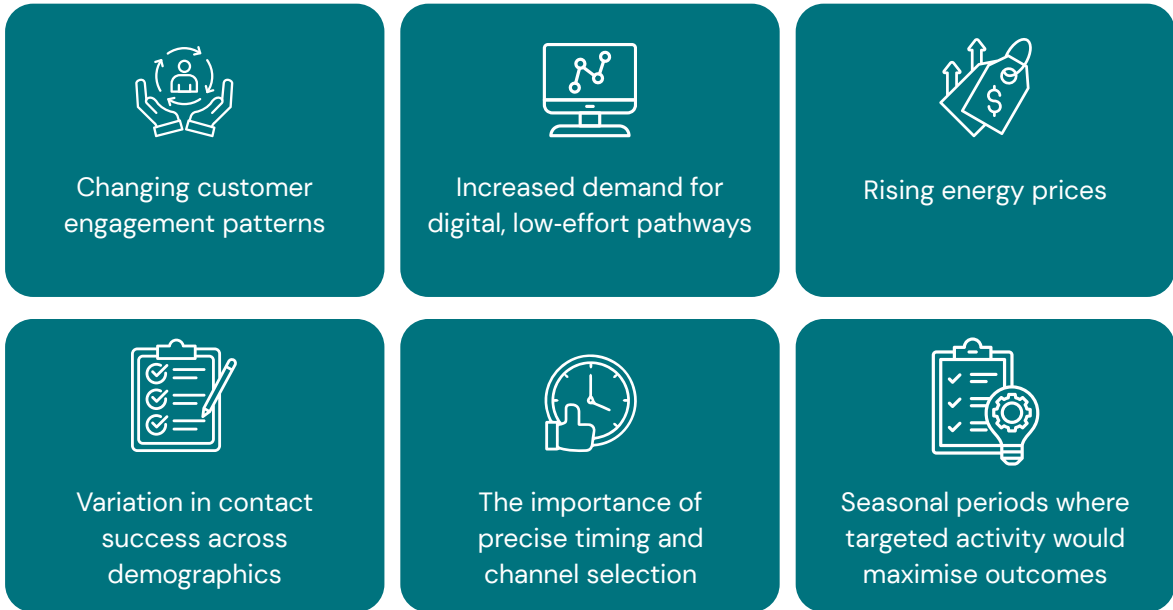
## BACKGROUND

Recoveriescorp has partnered with a large Australian energy retailer since 2015 (Client X), supporting multiple portfolios through first-party, third-party and insourced delivery models. Over more than a decade, we have developed deep familiarity with Client X's customer base, hardship indicators, operational rhythms and regulatory obligations, resulting in strong multi-year collections performance and a mature, well-aligned partnership.

By 2022, evolving customer behaviour and engagement patterns across the energy sector highlighted opportunities to modernise treatment pathways and further strengthen early and mid-stage performance. Together, Client X and Recoveriescorp initiated a focused uplift program to respond to this changing landscape.

## CHALLENGE

Shifts in how customers engaged with their energy provider, combined with increased hardship presentation, rising energy prices and growing digital expectations, were reshaping the operating environment. These portfolio-level changes required an insight-driven approach to maintain strong performance and ensure customers could engage easily and fairly. The challenge was not underperformance, but the need to proactively adapt to:



This set the foundation for a contemporary and customer-centred collections strategy.

## OUR APPROACH

### Refined Treatment Strategies

We modernised workflow design to reflect current behavioural insights and portfolio data. Outdated steps were removed, segmentation was strengthened and customers were placed on more suitable contact and resolution pathways.

### Best Time to Call Analysis

Dialling windows were reset using demographic and behavioural indicators. Younger cohorts were contacted later in the morning when they were more likely to engage, while older cohorts were prioritised earlier. This increased both connection and negotiation rates across the portfolio.

### Enhanced HTML Email Templates

Static PDF emails were replaced with interactive HTML messages containing direct links to payment and self-service options. This significantly reduced friction and improved digital conversion.

### Deepened Collaboration

A joint Client X–Recoveriescorp visit to our Fiji centre strengthened alignment, increased agent engagement and enhanced day-to-day operational problem-solving.

### Seasonal and Targeted Campaign Activity

We partnered with Client X on seasonal campaigning, including a targeted end-of-financial-year “home run” initiative. This ensured the program was not one-size-fits-all but adapted throughout the year based on customer behaviour, seasonal demand and performance opportunities.

## Year-on-Year Performance Results

| Financial Year | Consumer <12 Months | Consumer >12 Months | Commercial |
|----------------|---------------------|---------------------|------------|
| FY 23          | 12.0%               | 24.9%               | 31.4%      |
| FY 24          | 21.1%               | 31.9%               | 37.1%      |
| FY 25          | 26.9%               | 41.2%               | 33.0%      |

## Performance Highlights

- **31.5 percent uplift** from FY-23 to FY-24
- **12.3 percent uplift** from FY-24 to FY-25 YTD
- Strong, consistent gains in Consumer <12 months and Consumer>12 months
- Commercial improved into FY24 and is being optimised for further uplift, noting the natural volatility of commercial debt balances



# IMPACT

The uplift delivered across FY-23 to FY-25 reflects a combination of stronger contact effectiveness, improved digital pathways and more precise segmentation and timing. The enhanced operating model has delivered meaningful financial and operational value for Client X through:

- Liquidation and faster revenue recognition
- Faster cash realisation that avoids pushing accounts into later-stage, higher-cost recovery activity such as debt sale
- Increased digital conversion with reduced customer effort
- More efficient resource use through behavioural-aligned contact strategies
- Clearer, lower-friction customer experiences
- A more predictable, resilient and effective collections program

These outcomes demonstrate how targeted, evidence-based changes have translated into material uplift year on year.

## OUR COMMITMENT GOING FORWARD

We recognise that customer behaviour, digital expectations and industry conditions continue to evolve. Recoveriescorp maintains a continuous improvement cycle across treatments, contact strategy, digital pathways and campaign design. This includes ongoing monitoring of engagement behaviour, channel performance and hardship trends to ensure Client X's collections program remains modern, responsive and aligned to customer needs.



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