

Executive Summary

Commercial Credit and Finance PLC is a relatively young Sri Lankan brand name having a very rich history in its presence as an organization in the country. The company started its journey in 1982 as Commercial Credit (Pvt) Ltd in the hill capital of Kandy. A change of management in October 2009 marked a new chapter in Commercial Credit's history. After the change, the company started their voyage with the purpose “To build leaders who uplift the lives of people by simple acts of love.”

With the new management, the execution of a focused corporate strategy, employing a new corporate image, novel and innovative products, modern infrastructure and revolutionary employment empowerment has returned outstanding results. The company started repositioning its brand so as to differentiate its position as a finance company from other similar organizations. The company's philosophy of “*Building Leaders in Communities through Simple Acts of Love*” and their shared value thinking led to the creation of its brand idea: “Encouraging Human Endeavour”. The company understood what the consumer was truly endeavoring to do. It was not just to live and provide but to be a decent human being and to be a valued member of society regardless of his or her monetary worth. Simply put, the concept was “Appreciating the Value in Every Human Being”.

The study revealed that the marketing strategy, employee engagement and value-based culture had a huge influence in driving and changing the company effectively in profit as well as people. Furthermore, a participative management style and the psychological behavior of the customer enhanced the ultimate objective of the company, winning people and profit.

The report narrates the series of important events that took place during 2009 - 2016 causing a major change to the organization structure and how the top management was able to manage such changes successfully to reach their outcome. Key findings and proposed recommendations are presented later in the study.