



A Smart Balance: Rightsizing Your Workforce to Achieve Customer Centricity

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Executive Summary

Many banks, even those with highly advanced customer-centric strategies, are throwing money away and ruining their customer experiences by ignoring a vital, yet often overlooked miscalculation: how to staff each branch.

Each branch is its own entity, yet many banks use one-size-fits-all strategies when it comes to staffing. Or worse, they look at one or two metrics to decide staffing. Ultimately, the decision on how to staff each branch requires a balance of meeting customer experience expectations while at the same time considering costs and operations.

It can be tricky. You can't sacrifice the company's financial stability for customer centricity, nor can you sacrifice the customer experience to keep costs down. Banks must be very smart about how they allocate people to their branches. Determining and maintaining the optimum capacity in the branches can be a tough challenge. Financial services firms need to excel at utilizing their own staff at the optimum level.

How can customer-centric strategy be optimized so that it's most effective at serving customers while also being most efficient to the bottom line? By using analytics, financial services organizations can rightsize their staffing decisions to positively impact both customer satisfaction and their operational profitability.

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Striking a Balance on the Balance Sheet

The financial services industry is a leading sector when it comes to customer-centric strategy. Many banks around the world have begun to transform their operations, organization and culture from a product focus to a customer focus in order to better compete, maintain long-term customer relationships, and work back from the recent financial crisis. As with other service industries, financial services is aware of the necessity of focusing on customers to generate sustainable financial value. They use customer and operational data to create and support analytical models to understand customers down to the individual.

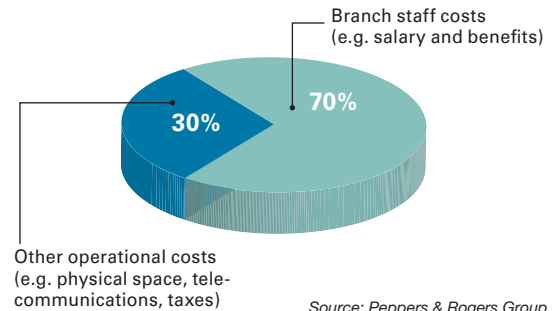
In the midst of this, challenges emerge. Many of these banks now face the complex issue of balancing their excellent service quality promise to customers, with the inevitable costs of doing business and the ultimate responsibility of generating profits. In order to improve the customer experience, banks are continuously enhancing their capabilities at branches and alternative delivery channels. In the branches this translates to higher demands on branch staff with respect to skills and knowledge to deliver excellent customer service with a personal touch. Some employees have become dedicated account managers for specific customer segments. Others have had to learn the intricate details of new and changing products and tools, as well as get to know their customers better than ever before.

In addition, capacity issues in the branches are more difficult to handle and often have a bigger impact on the customer experience. Many banks with the best employees still receive complaints about branch waiting times and crowds. Determining and maintaining the optimum capacity in the branches is a real challenge for the banks; you can have more than optimum tellers and your customers will like it. But then your staff costs will skyrocket and your shareholders will start to complain. Or you can shrink the branch capacities and the associated cost. Shareholders will be happy in the short term until your customers get fed up with the long waiting times and leave for your competition.

Striking this balance requires a data-driven approach to both costs and the customer experience. With the right insight and modeling, banks can understand branch-by-branch its staffing needs. Done correctly, a bank can optimize its customer-centric strategy to be the most effective at serving customers while also being most efficient.

Operating Costs of a Branch

Staff costs account for the lion's share of a branch's operational costs, which underscores the need to optimally right-size each branch.



Source: Peppers & Rogers Group

The Branch Channel Tells the Story

Personal interaction is very important to a customer relationship. Though alternative delivery channels such as call centers, online and mobile show promise among financial services institutions, the branch is still the most dominant and impactful channel for the origination of relationships, customer experience and sales. Most customer moments of truth take place in the branches, such as waiting for a service at tellers or asking for advice from sales consultants. However, the branch channel can also be the most expensive when it comes to serving customers.

Typical costs involved in running a branch include labor costs such as salary and benefits, the cost of the physical space, telecommunications costs, and taxes. Of those costs, staff costs account for more than 70 percent of the total operating costs of a financial services branch,

according to the *2005 Performance Benchmarking Report* prepared by the Ontario Municipal CAOs' Benchmarking Initiative (OMBI).¹ Bringing staff costs down and optimizing resource utilization can lead to a major decrease of operating costs, directly impacting a bank's bottom line. During economic downturns, common strategies to bring down costs usually mean closing branches or laying off personnel. But these are not the best strategies for the long term.

There are a number of things banks can do to keep costs down, including hire temporary staff, outsource certain functions, or share resources across departments. But each one of these comes with the risk of damaging the fragile customer experience in the branch. Before considering these alternatives, banks must first excel at utilizing their own staff at the optimum level. This can be translated into allocating the staff at the branches where they add the highest value from customer experience perspective and cost saving perspective.

How many tellers?

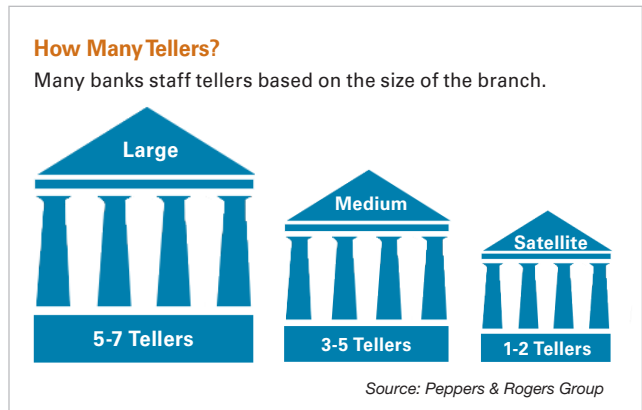
"How many tellers do we need at each branch?" It's one of the most important questions a bank needs to answer, and may even be the first question asked when opening the very first branch. As a result, most banks have an established methodology for the solution. Some have a standard teller count per branch type. If a branch is considered large, they assign 5-7 tellers; for a medium branch they decrease the number of tellers to 3-5 and for some satellite branches they use 1-2 tellers. This method inherits any error done in deciding the branch type to the number of tellers. What is the definition of "large?" Is it the branch with a large space in a rural area where the rental cost is low, or the small one on Main Street in a city? Surely, the city branch will have more traffic and needs more tellers. This and similar other implications are overlooked when branch size determines the teller count.

Another method is to benchmark with the competition. Banks look at the number of tellers used by their competitors to decide on their own numbers. In areas where they are the first to open a branch, they start with intuition and then adjust based on employee feedback. Here again, the error made by the competition is inherited into the bank's decision. Also, bank customers are not all the same. Customers of one bank don't necessarily have the same branch expectations as customers of another bank, even in the same area.

The decision of how many tellers to employ at any time should be informed by the workload of the branch and the customer segments that create this workload. This is a very bank-specific decision and it should be informed by the bank's own dynamics and strategies. For example, some banks may intentionally choose to have less staff than the optimum numbers in the branches to encourage customer migration to other channels. Others may choose not to give away the advantage of having a large branch network and utilize their branch network as the main contact point with the optimum number of tellers.

Unique models for unique challenges

Peppers & Rogers Group has developed a strategic framework to address this issue and designed an analytical model to calculate the optimum staffing levels for the banks. The



¹2005 Performance Benchmarking Report prepared by the Ontario Municipal CAOs' Benchmarking Initiative (OMBI). <http://www.ombi.ca/docs/db2file.asp?fileid=176>

model has been employed by several banks in different geographies. These banks each had their own unique market challenges, cost constraints and strategic objectives. Peppers & Rogers Group tailored each model to customize individual solutions.

The model helps to solve an optimization problem. Based on the branch's historical workload and customer waiting times, the model calculates the marginal benefit and cost of adding one more teller to the branch. It starts with the current number of tellers, simulates the current situation and calculates the average waiting time per customer segment and the total staff cost of the branch. If the average waiting time per customer segment is more than the bank's objective, the model starts adding new tellers to the branch. All the waiting times and the costs are simulated again and the marginal benefit and cost of adding a teller to the branch is calculated (benefit is the decrease in the average waiting time, cost is the increase in the staff cost). These simulations are repeated until the optimum balance between the total benefit and the total cost is reached. The teller count that results in this optimum balance is the optimum scenario for the branch.

Peppers & Rogers Group has developed this model for numerous clients. The results allow banks to deploy new initiatives right away. It all starts with thinking strategically about staffing with what we call effective capacity planning.

Effective capacity planning

Effective capacity planning is a methodology for allocating the right staffing levels within a wide network to realize the various business objectives of customer-centric financial institutions. It's comprised of simulation models and optimization tools.

When used to optimize the staffing costs for the roles in the branches, effective capacity planning can help to determine the right staff for each role within each branch both now and in the future through a systematic method. It aims to provide operational decision-making tools for banking executives so that they can assign the right staff to their branches in the most cost-effective way without violating their customer service level targets.

With the right capacity planning, banks can distribute their resources in the most optimum way, ensuring that different roles like tellers, sales representatives and portfolio managers manage the right amount of customers and handle the required number of transactions. Banks can also measure customer waiting times and teller transaction times to identify improvement opportunities. This also leads to healthier targets and employee performance programs by including customer metrics. In addition, cross-sell ratios and related income will increase as operational roles will find more time for sales activities.

More specifically, effective capacity planning supplies banks with advanced decision making tools that measure the impact of "what-if" scenarios. Management can analytically calculate the optimum staffing levels into their branches so as to maximize their return on the network against various business constraints, such as: customer service levels, staffing costs, and staff utilization. These elements can be balanced in an optimization algorithm to include the natural thresholds between competing drivers like customer service levels and staffing costs. The metrics can be utilized to test the efficiency of the current staff levels in terms of customer service, cost and/or time.

For example, rather than optimizing the staff in the whole network, executives can run a simulation model to decide on the allocation of a single staff member among three geographically close branches. They can test each one of the branches in different simulations, compare the results and choose the one that creates the highest total gain. These models can then be used again in other branches, with minimal modifications.

Effective capacity planning can help to determine the right staff for each role within the branch.

Four Steps to Effective Capacity Planning

As mentioned above, each bank has its own unique attributes, challenges and cost considerations. But no matter the individual situation of the bank, each can break down its effective capacity planning into four steps:

1. Prepare data
2. Develop simulation models
3. Execute current and target state simulation
4. Develop staffing level optimization tool

The first step, where the data is prepared, is actually where all the customization for the bank is derived from. Here, historical workload and waiting times data are considered. Actual walk-in customer data of each branch is analyzed to formulate the branch-specific interarrival function, like lognormal, exponential or weibull. Based on this distribution function, customers are sent into the system and they hold the tellers as they become the first in the queue. Also, average waiting times per customer segment are calculated.

In the second step, a separate model is created per branch to mimic real-world scenarios. The model takes the branch setup (transaction data, queueing data, teller count) as input. For output, each model generates a detailed report with several parameters such as average waiting times, number of customers per each segment and number of transactions per type.

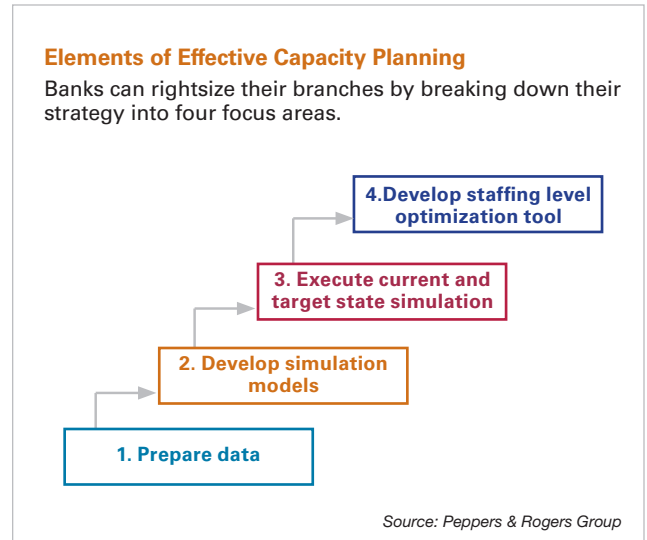
The third step is critical to evaluate the reliability of the simulation models. As the simulation models generate the outputs (number of tellers needed, average waiting times) to be used as input to the optimization algorithm, their reliability is a direct factor to the success of the optimum solution. Thus, all the simulation models are run with the historical data. The output of the simulations (average waiting time per customer segment per branch) should be close to the actual output (average waiting time per customer segment per branch) with an acceptable error.

Once the reliability of the simulation is ensured, optimization—the fourth step—can take place. The optimization tool runs the simulation models, checks the marginal benefit, reruns the simulation models, checks the marginal benefit and stops when the marginal benefit is the maximum. This is the optimum state. The tool can take constraints from the user, e.g. “There can be a maximum of 500 tellers and a minimum of 300 tellers”; “Branches with branch code between 1000 and 1300 must have 3 tellers.”

1. Prepare data

Working with data can always be a challenge, and this first step of effective capacity planning is no different. Much of the necessary data may live in various data warehouses without common fields, making it difficult to integrate. Yet it’s imperative to combine data from across disparate systems before creating rightsizing models. These databases will include the data related to customer groups, internal resources, and activity.

The project team, made up of business units such as human resources or business architecture, will first identify and verify the source data sets, then merge the various data sets and create common fields. The data must then be modeled per statistical distributions and



Sources of Insight

Different types of data are needed to feed the rightsizing model activity. Below are examples of common data sources used in effective capacity planning.

Customer segment data:

Customers provide many valuable data points that can help determine how to staff a branch. They include:

- Customer ID numbers
- Customer segment type
- Number of customers coming to system
- Inter-arrival Times: The length of time intervals between two consecutive customers coming to system
- Percentage of each customer segment among total number of customers coming to the branch
- Average number of transactions performed per ticket
- Percentage of priority groups among all customers coming to the branch
- Percentage of transactions requested by each segment
- Percentage of abandonment (or no show ups)

Internal resource data:

Data about internal resources and how they are used help create a picture of the current state of each branch. They include:

- Total number of resources
- Employee ID number
- Type of work schedules (Net working hours per day, week or month)
- Hourly cost per employee
- Total number of training days per year
- Total number of vacation days per year
- Average number sick days taken per year
- For equipment and machines, the mean time between failure and down time to repair

Activity data:

Activity data provides a window into the branch operations, allowing banks to identify high and low-performance areas. They include:

- Activity name
- Transaction ID number
- Transaction processing time
- Behavior of queues for the activity such as priority and maximum number permitted to wait in queue

formatted so it will be ready for the simulation and analytical models in future phases. This can be as simple as an Excel file, or as complicated as an advanced database.

During this phase, we recommend using at least one full year's worth of data to avoid seasonality issues. In addition, be careful about customer ID numbers, because the customer who comes to branch may not be the same person whose transaction is carried out. And whenever there is a need to make an assumption with the data, try to conduct some analysis or use benchmarks to determine the right direction for the assumption and estimate the impact of the assumption on simulation results. The more reliable the data is at this early stage, the more accurate the models will be to drive staffing decisions.

Valuable insight can be gleaned even in this first step of the process. One bank we worked with determined that Monday was the busiest traffic day for in-branch activity after measuring "total number of screen records per weekday." With this information alone, the staffing level of branches can be determined by analyzing the most crowded day. In addition, the bank

might be advised to open some branches on weekends, or entice customers to visit the branch on less busy days with discounted transaction fees on those slower days.

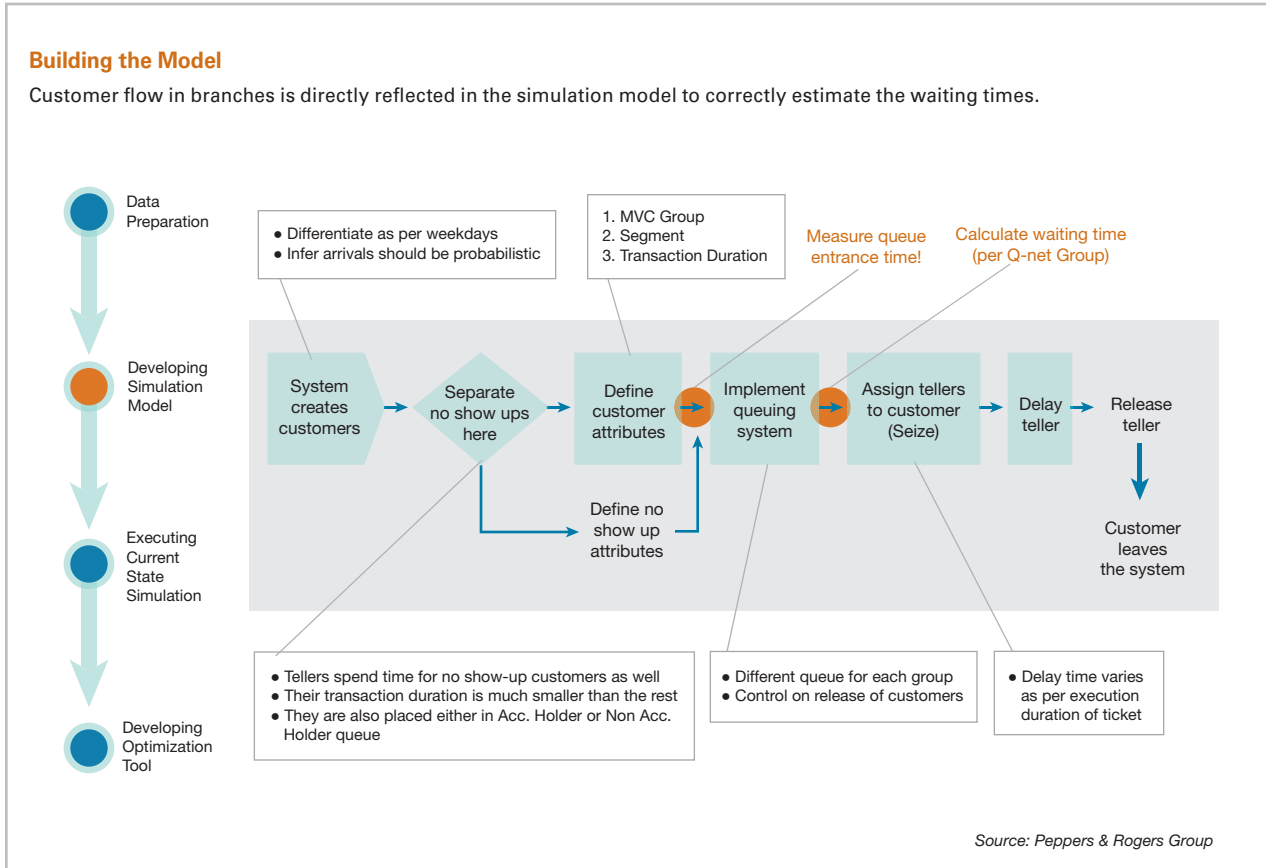
Another bank realized that the queuing system of a particular branch was shut down almost every Friday afternoon. When asked, branch personnel stated that that time of the week the branch got more crowded than normal and they found it easier to handle customer complaints without a queuing system. As this was not in line with the bank policies, immediate action could be taken.

2. Develop simulation models

Once the data has been prepared, it's time to put it into models that will help ascertain the balance between the customer experience and efficient operations.

For rightsizing, the simulation model is the foundation. The goal of a simulation model is to develop customized methodology to understand the internal dynamics of the branch system. It is designed to give reasonable responses to various actions that can also take place in real life. It also gives banks the ability to measure the impact of enhancements prior to implementation, and can predict outcomes of those decisions. And it is flexible and scalable to adjust to changing conditions, and provide a visual representation of the data model to bank executives.

All customer parameters, except the control parameter which is the average waiting time, should be included in the simulation model. The average daily customer visits to the branch (separately calculated per customer segment), the average number of transactions per transaction type and per teller and the average man hours and types of each teller are direct inputs to the simulation model.



The simulation model also implements the mechanics of the queuing system in the branch. As majority of banks implement customer prioritization rules for each customer segment on their branch routing mechanism, these rules are also reflected on simulation models. For this matter, existing queueing and routing conditions should be clearly identified and translated into a set of logical conditions within the simulation model.

Simulation models rely on specific business rules for each bank, and in some cases, each branch. Before implementing the simulation system, the organization must have a clear understanding of its current branch situation. Some questions to ask include:

- Which type of staff (tellers) are working in the branch?
- How many hours is staff expected to work daily?
- Is there any extra mandatory workload for the staff (such as long-lasting paper works, loading ATM machines, etc.)?
- Is the branch manager authorized to increase or decrease number of tellers dynamically within the same day?
- Is there any transaction that is not mentioned in job descriptions, but heavily performed within the same day?

In addition, be aware that simulation results will never match 100 percent with the real life measures, since there will be assumptions made for modeling the branch mechanism in simulation and all systems have exceptions and manual interventions. This should be communicated to stakeholders from day one.

Barclays Improves Call Center Operation with Simulation



Situation:

Barclays Merchant Services is the retailer relationship arm of Barclays Card, and operates call centers that handle more than 20 million calls each year. Huge costs are inherent in establishing a call centre, with the majority relating to staffing. Determining the right staffing requirements was vital for their customer service levels against unbearable costs. Therefore, Barclays decided to simulate the number of required agents and the number and length of shifts within given working environment constraints.

Approach:

- The simulation software was used to build business models that can predict the outcome of specific scenarios in terms of customer service, resource utilization and cost.
- To assess the reliability of the simulation model, the analysts set up a pilot to predict the following month's service requirements for the help-line. When the forecast figures were compared with actual service provided, they were remarkably close.

- The analysts fleshed out the model which takes into account the changing volume of calls over the week, and plugged in assumptions about the skills and effectiveness of each agent, availability of systems to support those agents, and tested out different theories on staffing the call center.

Insights:

The software allowed the management to model scenarios that Barclays couldn't model any other way, and answers questions they couldn't answer before. Because the model is so flexible, it allows Barclays contact center management to measure the impact of any scenarios before its being implemented in the real life.

As a result, Barclays call center reduced overtime costs by between £80,000 and £100,000 a year while still fulfilling the service promise to customers.

3. Execute current and target state simulation

Models are important, provided they are reliable. In this step, banks can compare the simulation results with the actual data parameters to verify the model. In addition, the project team can make adjustments to the model and verify any assumptions made in the simulation. Banks must also assess their current and future state of staffing in relation to the customer experience. It's in this phase that the team can identify gaps in realizing target state scenario simulations for limited number of branches, and share the impact of these target state scenarios with stakeholders.

Validation and verification are critical in this step. The project team should ensure that the initial simulation design is the right model and reflects the aspects of the real life model.

Validation is the process of ensuring that the (conceptual) model is sufficiently accurate for the purpose at hand, or building the right model. **Verification**, on the other hand, is the process of ensuring that the (conceptual) model design has been transformed into a computer model with sufficient accuracy, or building the model right.

The objectives of validation and verification are to ensure correct understanding of the processes to be modeled, then correct translation of that understanding into a model that represents the actual system behavior closely enough for the model to be used as a substitute for the actual system. It must be an accurate representation of real-life scenarios.

4. Develop staffing level optimization tool

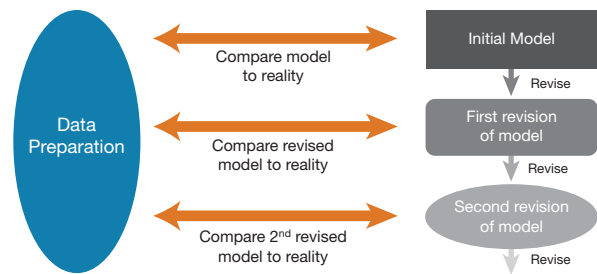
The last step in the methodology aims to coordinate various simulation models via an automated optimization tool that can be run by business users. Optimization is the methodology to seek for the best or most feasible available solution for a complex problem, given that there is a considerable amount of constraints and a well-defined objective function. The staffing level optimization tool chooses the best alternatives for all branches utilizing the simulation models, due to several network-wide constraints. Constraints can range from the maximum number of tellers that can be employed at any branch to the minimum number of tellers that need to be employed at any branch; or the maximum total of tellers that is possible to maximum utilization rate per teller for any branch.

First, the company must identify specific optimization goals. Will it be to minimize staffing costs, maximize teller utilization, or minimize customer waiting time, for example. Then, business rules must be set regarding the internal processes. For instance, there should be at least one teller in each branch, but the maximum number cannot exceed 14. Or, no agent will work more than 25 hours per week.

Customer specific constraints should not be overlooked. For instance, the optimization tool can take as input the constraint of "not allowing a private customer to wait for more than 10 minutes at any branch for any transaction." Or, the average waiting time for mass customers should not be more than 25 minutes. All these customer service levels can be given as constraint to the optimization model and the tool will ensure that this constraint is satisfied with the optimum solution.

Realizing Iterative Improvements

The project team should compare the simulation results with a set of actual data so that the initial design can be approximated towards the real system.



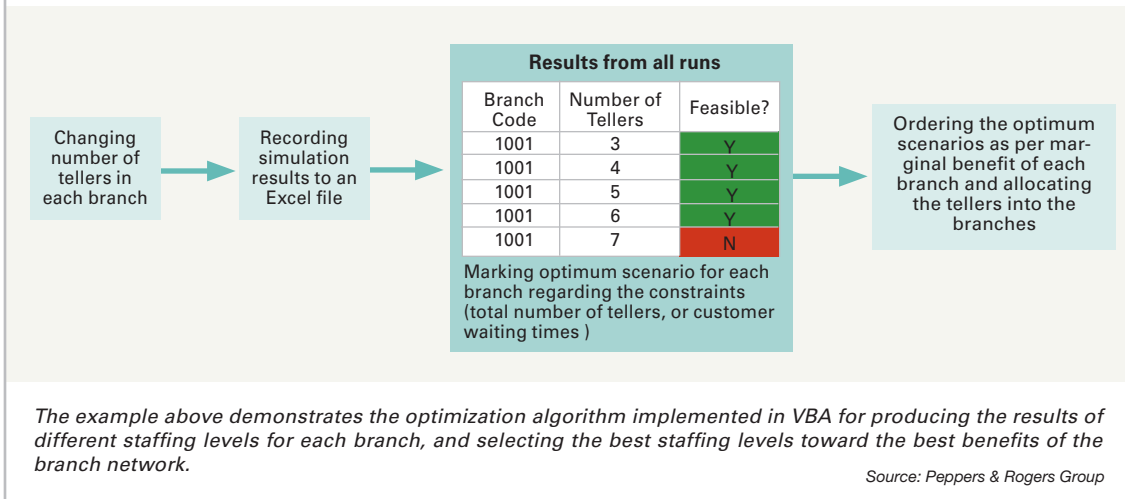
Source: Peppers & Rogers Group

The optimization tool has a user interface where all the input parameters, the constraints and the objectives are given. Then the tool runs all the simulation models and the outcomes are evaluated. Finally, the optimum scenario for each branch is highlighted in the output of the tool.

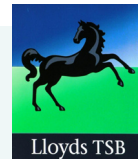
We recommend to start small to verify that the optimization tool works correctly. Use small data sets or work with one business rule. Refine the tool if necessary, then expand it to other areas. The project team can then train business users to use the tool as an ongoing process.

Staff Optimization Approach

Optimization tools choose the best staffing alternatives for branches based on the simulation models. Executives can make decisions based on data, not hunches.



Agent Seating Optimization within a Lloyds TSB Contact Center



Situation:

Lloyds TSB Contact Center had a vital importance for its retail distribution division. It was also aware of the fact that the agent seating was paramount importance for its customer service levels. However, it was challenging to determine the optimized seating plan given that the seating capacity was scarce and equipments were configured to satisfy the needs of specific skill sets for the agents. Therefore, Lloyds needed an automated system to determine its weekly seating schedule in the call center.

Approach:

- Lloyds TSB developed a software-based tool to optimize the agent seating requirements in UK Contact Centers.
- The seating problem has been the subject of a project to develop a software-based tool to optimize the agent seating requirement each day.
- The resulting application has been successfully implemented in the Contact Centers.

- The optimization algorithm is based on a development of traditional simulated annealing methodology, and reads daily team complements and agent shift patterns directly from the workforce management system so as to generate seating plans across a day or a week at a time.

Insights:

Lloyds TSB Contact Center management gathered software to determine feasible seating plans, which required manual oversight. Lynne Howells, Performance Development Manager for Lloyds TSB stated, "We have found the tool capable of freeing up staff from the planning of seating arrangements, whilst maintaining a better fit of teams into the existing space. It has also shown us through an excellent pictorial representation, that our current team structure does not lend itself to smooth and easy team management. It has also been a useful tool in testing the current capacity of our centers."

Isbank Customer Wait Times Decrease 37 Percent With Rightsizing Models



Türkiye İş Bankası A.Ş., also known as Isbank, is one of the largest banks in Turkey, serving customers across more than 1,100 branches with 24,000 employees. In 2009, the bank worked with Peppers & Rogers Group to create a rightsizing program for its branch tellers and sales force. The resulting models are still in place today as Isbank monitors its branch activity for efficiency and customer experience improvement.

The modeling efforts are overseen by a small internal team responsible for execution, maintenance, improvements, and communication related to the model. Here, the team discusses the bank's rightsizing program.

Isbank Rightsizing Project Team

Ertuğrul Senem, *Manager, Enterprise Architecture Division*

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What resource challenges were you facing when it came to your bank branches? We've had some models for rightsizing but these models did not produce accurate results for the whole branch network. As a result, we had to adjust the headcounts per branch manually. This resulted in some inefficiencies among the branches.

How did the simulation models help you understand your staffing issues? Before the use of the rightsizing model, we had some business rules to determine the headcounts. Those rules were linked to the branch types and sizes. In the rightsizing models, our business rules are driven by the average waiting durations and the number of transactions in the teller rightsizing model. In the sales rightsizing model, on the other hand, customer segments are used more. Here, business rules are linked with the customer segments and even the sub-segments.

What insight did you gain from the simulation models and optimization tools? The biggest insight for us was the density of the branches (crowd in the branch). Before the model we had 1,100 branches and each branch had its own idea of the density and they claimed to suffer from the crowdedness. We were not able to identify the truly crowded branches and the

less crowded ones. With the model, we could identify the branches that really needed additional tellers. What we did was to shuffle the total headcount and shift the tellers from the less-needing branches to the more-needing branches.

The real problem in Isbank was not the insufficient headcount but rather the unbalanced distribution of the headcount. Now that we have overcome this problem, we will increase the total headcount in the same balanced way.

We have informed the branches about the rules we use to determine the headcounts. They are aware of the model and how we use the outputs. Then, we also asked them to forward us any comments/questions/requests about the headcounts that are outside this rule set. We use all the feedback we receive as opportunities to improve the model.

Even though there was radical cuts in their headcounts, branches did not react negatively to the model outputs. We received positive and encouraging feedback from the branches and this shows the reliability of the model

outputs. Some branch managers even said, "Actually the number of tellers in my branch was higher than needed so I placed tellers in some other roles."

We have seen very serious improvements in the average waiting times. We will continue with fixing the average waiting times at a constant value in the near future. This will be our standard service level and we will make sure all the branches apply this.

What results do you have from the program? Teller and sales rightsizing models have been embraced very positively in the branches.

Impressive improvements in the average waiting times despite the limited increase in the headcounts are the parts we are most proud of. [wait times went from 13:51 minutes to 8:41 minutes, a decrease of 37 percent]. This outcome is also supported by the correct HR policies.

Within headquarters, there have been other departments, like alternative delivery channels or central operations, interested in using the know-how of the rightsizing model. ■

Average Wait Times	
	Bank average
2009	00:13:51
2010	00:10:31
2011	00:08:41

Business Implications

Rightsizing is not a case of measurement for measurement's sake. The outcome of the models sheds light on critical business questions that bank executives are challenged with every day. Peppers & Rogers Group's unique rightsizing methodology helps them develop effective decision-making capabilities on what-if scenarios regarding optimal staffing levels on a simulation environment. Furthermore, this methodology deals with the complex problems of optimizing large-scale delivery channel networks and improving the efficiency of current staffing levels in terms of time, investment and customer satisfaction. As the rightsizing methodology is flexible to be customized for different business objectives, it can deliver relevant and effective solutions to accomplish the unique objectives of individual financial institutions.

Staff rightsizing and optimization is important for branches, but it can be implemented in multi-channel environment as well. For instance, it can be implemented for call center environment, headquarter operations and alternative delivery channels such as ATMs and Internet banking.

Conclusion

It's a challenge to balance a customer-centric strategy with cost containment and efficiency. A comprehensive rightsizing plan based on data and models instead of hunches and guesses will drive decision-making in the right direction based on facts and data. These four steps around effective capacity planning provide an effective tool, ready to use, for banks to apply to their rightsizing operations. If done properly, both the customer experience and the company bottom line will see positive results.

About the Authors



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About Peppers & Rogers Group

Peppers & Rogers Group is a leading global management consulting firm, dedicated to helping its clients improve business performance by acquiring, retaining and growing profitable customers. As products become commodities and globalization picks up speed, customers have become the scarcest resource in business. They hold the keys to higher profits today and stronger enterprise value tomorrow. We help clients achieve these goals by building the right relationships with the right customers over the right channels.

By delivering a superior customer-based business strategy, we remove the operational and organizational barriers that stand in the way of profitable customer relationships. We show clients where to focus customer-facing resources optimize customer experiences, reduce attrition, increase loyalty, create customer advocacy and mitigate risks.

Peppers & Rogers Group Analytics Practice

Peppers & Rogers Group's Analytics practice provides clients with expertise across the entire value chain of analytics services, from creating strategies to developing solutions across numerous verticals and channels. Staffed by experienced analytics experts from a variety of industries, the practice brings together the art and science of customer strategy for actionable insights that drive business outcomes.

Peppers & Rogers Group: Customers First, No One Second.