

# Distribution Optimization

Driven by changes in consumer behaviors, digitization, micro-market demographics, and mergers, retail banks are constantly confronted with tough questions like: Which branches should we close, open, redesign, or maintain? What adjustments should we make to our existing branch and ATM network? Yet, few banks use a comprehensive, analytics-driven approach for optimizing their distribution networks.

Kiran's Distribution Optimization consulting, coupled with Market Analysis and Performance Improvement services, enables optimization of the branch and ATM network in terms of locations and formats, services and open hours based on market opportunities, sales targets, and customer service levels. With this service, your bank can make strategic network optimization decisions driven by advanced analytics that optimizes customer experience, revenue, and operational efficiency.

## Applications:

- Evaluating network locations to invest in, maintain, or rationalize
- Planning for mergers and acquisitions or changes in strategic priorities
- Planning for integrated channel strategies (branch, ATM, contact center)

## Deliverables:

- Analysis of branch and ATM network (location, format, technology/equipment)
- Analysis of customer transactions and interactions by product/service
- Analysis of workforce capacity/capability
- Impact analysis of decisions and adjustments on customers, revenues and expenses
- Recommendations for optimal branch and ATM channel mix
- Recommendations for branch-by-branch transformation strategy



## Key Benefits

- Continuous alignment of network capacity and capability with market opportunity
- Faster and rational decisions driven by data and analytics
- Optimization of customer experience, revenue growth, and expense reduction

