

Distribution Optimization

Is your branch and ATM network aligned with the opportunity in each market?
How do you decide which branches to invest in, maintain, or consolidate?

Kiran Analytics can help you.

Key Benefits



Continuous alignment of network capacity and capability with market opportunity



Faster and rational decisions driven by data and analytics



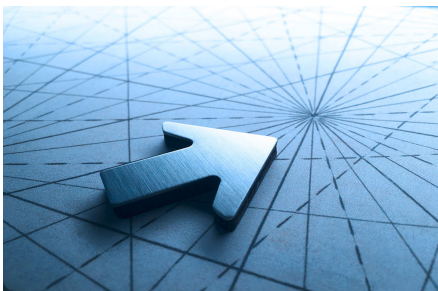
Optimization of customer experience, revenue growth, and expense reduction



Trade-offs Between Convenience, Opportunity, and Cost

Driven by changes in consumer behaviors, digitization, and mergers, retail banks are constantly rethinking their micro-market and multi-channel strategy to meet their customers' needs for convenience, service, and value. Ideal branch and ATM network footprint depends on each bank's unique business strategy and evolves over time. Yet, few banks use a data and analytics driven approach for optimizing their distribution networks.

Balancing trade-offs between customer convenience, market opportunity, and operational expense requires a distribution strategy that is driven by data and analytics.



Optimize Network Capacity for Growth and Efficiency

Kiran's Distribution Optimization service provides analysis of your micro-markets, the segments, and population coverage. It also provides analysis of market share, branch performance, and potential for various formats.

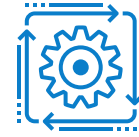
The analysis helps determine the optimal branch and ATM network capacity in terms of locations, formats, services and open hours for growth in higher opportunity markets and efficiency in lower opportunity markets.

Customized Advisory Services that Drive Retail Bank Transformation



Branch Operations Field Study

Provides a detailed view of customer arrivals and wait times, branch workflow, staff utilization, sales, service and non-customer facing activities.



Back-office Process Improvement

Identifies inefficiencies and provides solutions, leading to improved customer service, workforce productivity and cost savings.



Contact Center Process Improvement

Ensures that banks achieve the optimal balance of operational efficiency and customer experience using analysis and insights.



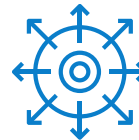
Position Planning

Determines the specific roles to best address customer demand, achieve sales goals, and leverage opportunity for growth.



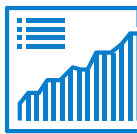
Sales & Service Productivity Assessment

Provides an assessment of branch performance, sales productivity, current processes and systems.



Distribution Optimization

Analyzes the branch and ATM network, services and operating hours, sales targets and customer service levels.



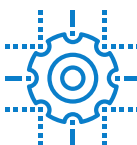
Market Analysis & Industry Benchmarking

Evaluates market opportunities and sets realistic sales and service goals. It is typically coupled with our Distribution Optimization or Workforce Optimization services.



Open Hours Optimization

Determines branch operating hours that are aligned with the market opportunities using analytics-based branch clustering methodology.



Technology Utilization

Provides valuable insights to balance branch efficiency and optimal staffing levels to deliver outstanding customer experience.



Wait Time Analysis

Utilizes a customizable analytics based methodology to address the number one factor impacting customer satisfaction—wait time.