

Technology Utilization

Are you automating teller transactions or migrating them to self-technologies?
Are you faced with limited budgets, efficiency goals, and a multitude of branch technology decisions?

Kiran Analytics can help you.

Key Benefits



Validates which branch technology deployments are working well and which ones need adjustment



Improves technology utilization as a result of people and process recommendations



Provides guidance for future technology considerations



Maximize Branch Technology Utilization

Kiran Analytics can help you maximize the utilization of your branch technology investments.

Our advisory service provides you with an assessment of currently deployed technology utilization, and a scenario analysis on where to best leverage planned technologies given customer demand and resource capacity/capability. Ultimately, your bank can gain data-driven insights to balance cost, operational efficiency, and customer experience.



Application: Cash Technology Optimization

Teller Cash Recycler (TCR) deployment decisions need to be made within the context of overall cash technology optimization. In other words, what combination of cash equipment (cash discriminators and TCRs) will provide optimal utilization for each branch given the transaction types and volumes, the branch layout (proximity to the vault, drive-up, and teller counter), and the staff (position mix and roles)?

Another key consideration is how the TCR will be operationalized within the branch to realize the projected savings.

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.



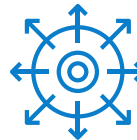
Position Planning

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



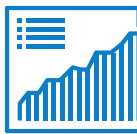
Sales & Service Productivity Assessment

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.