



KIRANanalytics  
SUMMIT 2018

SEPTEMBER 13-14 | LA JOLLA, CA

## Panel Discussion – Field Study

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# Panel Discussion – Field Study - Agenda

- I. Introductions of Panelists
- II. What is a Field Study?
- III. Field Studies: Providing Valuable Insight
- IV. Questions to Create Clarity
- V. Audience Q and A



# What is a Field Study from Kiran Analytics?

A Kiran Field Study provides a detailed view of how branch staff spends their time serving customers. Providing greater insights into customer arrivals and wait times, branch workflows, staff utilization, sales, service and non-customer facing activities.

The data, analyses, and findings from a branch field study are used to develop and validate resource optimization and position mix models with the most up-to-date information about what's really going on in the branch network.



Analyze what is really happening in your branch network



Understand the value of each staff member in every customer interaction



Increase the fidelity of your forecasting and scheduling models

# Types of Field Studies

Model Development Field Study

Year Over Year Change

Special Focus Branch Field Study

- Branch transformation
- Branch pilot study
- Customer migration
- Commercial activities
- Operations activities
- Back office
- Call center

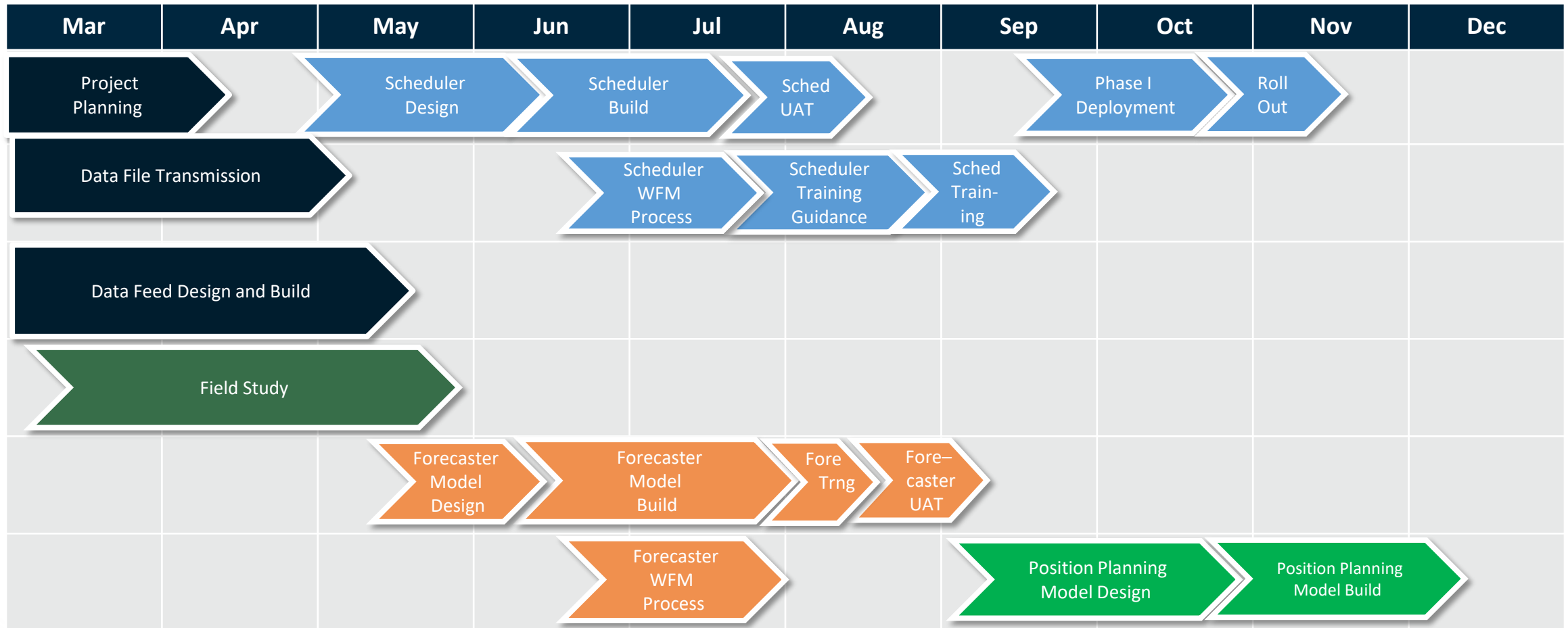


**Branch Operations  
Field Study**

# Panel Discussion – Field Study

**So where and when are Field Studies being utilized?**

# Rockland Trust Staffing Model Project Timeline

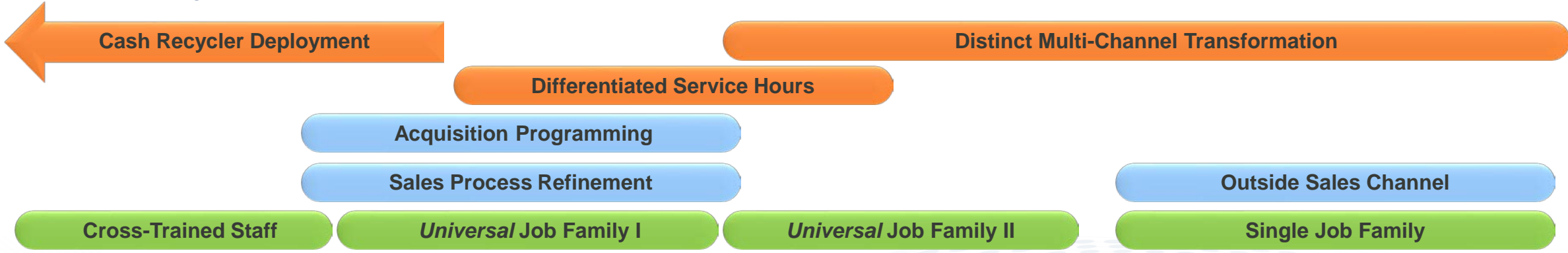


# First Tennessee Transformation Strategy Alignment to Field Study



**Capital Bank Purchase (+137 branches)**

## Adjoined Strategic Initiatives



# Panel Discussion – Field Study

**What prompted your organization to engage in the Field Study?**



# Panel Discussion – Field Study

**How was the Field Study conducted?**

# Panel Discussion – Field Study

**What were some of the Key Findings from your Field Study?**

# Panel Discussion – Field Study

**Were there any surprises from the Field Study findings?**

# Panel Discussion – Final Thoughts

**How has each of your organizations benefitted from the field study?**

# Panel Discussion – Field Study

**If you were planning for a future field study, what objectives or insight would you be most excited about?**

# Panel Discussion – Field Study

**How were the findings from the Field Study incorporated into the Forecaster?**

# Panel Discussion – Field Study

## Audience Q and A



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**Thank You!**





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## Appendix

# Field Study Overview



- **A field study helps banks understand what activities and behaviors are occurring in the branches.**
- How are branch employees spending their time?
- How effective are sales and service processes?
- What is the customer experience relative to wait time, session times, and activity-specific times?
- How does performance compare with industry best practice?
- How well is technology being utilized?
- What are the results of customer migration efforts?
- Where and what are the opportunities for improvement?
  
- **Results from the field study are used along with data feeds to configure the Forecaster model.**
- Customer-facing work: Tracked and untracked customer-facing work performed in teller, banker, and drive-up work areas.
- Non customer-facing work: Cash operations and controls, admin, ATM servicing, meetings/coaching, opening and closing.
- Roles: Allocation of the branch work to various roles including teller, universal banker, personal banker, managers, and other.
- Service level: Desired wait time experience for customers.
- Allowances: Factors for breaks, training, PTO and holidays.

# Data Collection Techniques

## Work Sampling (WS)

- Work sampling is a technique used to gather data that measures how associates spend their time.
- In each work sampling cycle (typically 5 minutes long), the observer records the specific activity being performed by each associate at the time instant of observation.
- Work sampling cycles were repeated throughout the day. Observed activities are grouped under different categories of work.

## Customer Arrivals

- Customer arrivals to either the platform or teller queue are tracked to measure wait times and session times for all customers served in the queue. Session activities are recorded for platform sessions.
- Recorded data is used to analyze service level (wait time), session times, and to establish time standards.
- Sessions are matched to system tracked event or journal data so time standards align with tracked drivers.

## Detailed Sessions

- Customer sessions at the platform and teller window are tracked using a side by side observation method to measure session times, discussion phase details, conversation outcomes, and activity times.
- Recorded data is used to establish time standards, understand time spent on session phases and impact of factors like overrides, system issues, interruptions and phone calls.