**Branch Network Analysis**

How do you realign network capacity and branch formats with market opportunity?

You are considering branch closures. Which branches should you close?

Kiran Analytics can help you.

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**Key Benefits**

- **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**

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**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 network realignment and closure impacts.

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

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**Optimize Network Capacity for Growth and Efficiency**

Kiran’s Branch Network Analysis 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 Driven by Advanced Analytics.

**Resource Capacity Planning**
Analyzes labor requirements by activity type and determines optimal FTE levels for each branch.

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

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

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

**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.

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

**Contact Center Process Improvement**
Ensures that banks achieve the optimal balance of operational efficiency and customer experience using analysis and insights.

**Back-office Process Improvement**
Identifies inefficiencies and provides solutions, leading to improved customer service, workforce productivity and cost savings.