

The business of banking is made up of multiple, interrelated webs of process that can be complex and overwhelming. But guess what? Your customer doesn't care.



## PROCESS IMPROVEMENT IS MORE THAN AN INTERNAL ISSUE

How often does it take longer than it should to respond to a customer's question, solve a problem, run a report, or find information? If you have internal or external customers who are waiting longer than they should or not getting the support that they need, it's time to take a new look at **process**.

## CREATE PRODUCTIVE CAPACITY YOU DIDN'T KNOW YOU HAD

Eight out of ten banks could benefit from process improvement, either across the organization, in a single business line, or in a specific process.

Even those banks with performance metrics in place often find themselves over-managing because they are measuring the wrong data, the technology has changed, or the process is outdated.



### THE MORE THINGS CHANGE

Inefficient processes are easy to ignore when there are perceived bigger problems—new and expensive regulations, asset quality, stagnant loan growth.

But as banks need every basis point to become and stay profitable, process can't be ignored forever. All service businesses are a bundle of processes often limited by policies, culture, technology, and organizational constraints.

It's very possible that at some point, your organization was a well-oiled machine, operating at peak cycle times, turning loans around aggressively, demonstrating high levels of customer service, and utilizing technology to its fullest extent.

But over time, the technology evolved. Your bank experienced turnover in staffing and management, workflow shifted to allow for new regulations or a new service model was implemented.

And your processes stayed the same.

### IDENTIFYING A BROKEN PROCESS

Does your bank have multiple systems that do the same thing?

Do you have excessive resources, either in people or technology?

Did you buy technology to fix a problem only to find yourself with a different set of problems?

Do you have customer service complaints or declining rates of customer satisfaction?

Do you have low turnover and a team that wants to do things the same way, because that's what they know?

Is there a consistent lack of innovation and constant resistance to change?

These are all signs that it's time to look at your processes.

### CREATING CAPACITY TO GROW

Resurgent Performance takes a holistic approach to understanding process across the silos in the bank, as well as from a customer's perspective.

With ongoing collaboration between the bank and RPI, discovery and action teams delve into creating streamlined processes that drive true benefit in terms of improving service levels and productivity, capturing more revenue, getting assets booked more quickly, and utilizing technology to its highest capacity.

### WHAT IS THE RESULT?

Better service levels. Higher productivity. Loyal customers.

The capacity to grow.



**RESURGENT**  
PERFORMANCE, INC.