



ICICI Banks branches work 15 hours a day servicing an average of 800 customers across a network of 700 plus branches 6 days a week. Considering the massive size of its operations, the bank needed a Queue Management and Analytics solution that would help in improving the Quality of service and productivity level at each of the branches.

There were many apprehensions at ICICI Bank about the usage and acceptance of such systems in an Indian environment. Once Intellvisions initial POC (Proof of Concept) delivered the desired results the bank decided to replicate this model across all its branches. A decision that ultimately changed the face of Retail Banking in India.

Almost overnight, scenes of customers crowding across teller counters and agitated employees vanished from the banks branches. Customers were no longer anxious about their turn and the branch became a more stress free environment. Existing customers of the bank were given higher priority in the Queue resulting in better customer retention. Having tasted success in its first phase, the bank decided to overhaul its entire operations and logistics across the branches. The Second Phase of Opti-Q commenced in 2006 whereby data from individual systems was pooled into a central server.

Opti-Q's data provided an incisive insight into the working of a branch from average footfalls in a day to service bottlenecks, gaps in staff training and other operational issues. This data was then used by the analytics team in ICICI Bank to restructure its entire operations.

The analytics and operations team re-worked on data generated to determine a more efficient setup in the branch.

With Opti-Q's built in '**RAISE the Performance Bar**' module, ICICI Bank defined service benchmarks for each type of service. Every time a teller attends to a customer, the current service time is compared with the accepted benchmark. The spirit of competition and the inner desire to excel in their work prompts tellers to better their service times vis a vis benchmarked times. This improved productivity across all branches substantially.



At a more strategic level the bank was able to determine the Optimum Counter & Service mix per branch ie Number of counters offering a particular service. Wait time and service time metrics were used to calculate employee productivity bringing high degree of transparency and promoting an analytic driven culture. The comparative data from Opti-Q is sent out every month to all branch heads, motivating them to better their branch performance to higher levels. "Team spirit and accountability at branches has shot up, with measurable cost savings" says Mrs. Madhabi Puri Buch (Executive Director-ICICI Bank)

Opti-Q is today the focal point of ICICI's branch banking and has been implemented in more than 700 branches of ICICI Bank in India besides the overseas branches including UK, Canada, Bahrain, Singapore and Sri-Lanka. The next level of Opti-Q would involve integration with CRM systems for priority banking services to the banks existing customers while enabling customer service agents to cross sell and upsell products to their current customers.

"The branch is as much a service vehicle as it is an effective sales vehicle," Mrs. Madhabi Puri Buch added, while holding fort on the introduction of Dynamic Queue Management System (DQMS) for customers at ICICI Bank branches. "Data from DQMS will now form an input for many of the bank's initiatives such as productivity and Six Sigma. The data on the number of transactions at each desk per employee will help to calculate employee productivity and determine staffing requirements. '**Customer wait time**' and '**Customer transaction time**' form valuable Process Quality Information System inputs for Six Sigma certification".

## About Intellvisions and Opti-Q

Intellvisions is a leading provider of self-service technologies.

Since 1994, Intellvisions has been committed to developing innovative solutions that help global organizations achieve their most important objectives... generating more revenues while increasing operational efficiency and reducing transaction costs. We serve the most demanding customers known for setting the highest benchmarks in customer service.

Our products stand out for their innovative engineering, long-term value and our proven ability to solve business problems of our customers using imagination and insight. They are built on the foundation of our long-established industry knowledge in image processing, control electronics and system engineering capabilities. They reflect the creativity of our diverse team of product designers and software specialists.

Organizations in over 11 countries rely on Intellvisions to drive up their operational efficiency, enhance the security of transactions while reducing transaction costs taking their business to a new level of competitive advantage.

Opti-Q is a complete branch analytics system that not only manages customer queues in real-time but also provides the management real-time access to performance metrics like customer wait time, average service time and employee efficiency. It provides banks and retail institutions a complete branch transformation tool to prioritize services for their VIP customers while providing them a convenient method to cross sell and upsell their products to waiting customers.