



PROJECT PROFILE – *Performance metrics for the Data Driven Banking Business*

Sales & Marketing	Productivity	Optimized origination and cross-sell efforts by: (1) multi-channels approach and outsource telemarketing function to generate substantial prospect leads. (2) Taken the hunter type of persons as Business Developers focused on new customer acquisition. (3) Farmer type of persons as Cross-Sellers focused on product cross-sell.
	Pipeline	Expedite the account opening and credit approval process by having policy program to guide customer selection criteria, focus originating effort to win in segments of decisive choice with consistence. End-to-end turnaround time monitoring of new/annual review cases, by facilities size and case status projection of business momentum, % cases escalated to credit committee.
	Customer	Identify business opportunities with periodic review of customer profitability analysis. Proactive alert of attrition rate, average account revenue, facilities' utilization percentage, and cross-sell ratio. Summary of customers by tiers and grades.
Portfolio Management	Asset Strategy	Ensure healthy performance of loan portfolio by evaluating delinquent ratio, late charge collected, cost to carry non-performing assets, classified accounts under early warning or rehabilitation, losses & recoveries. Provide justifications to seek increase in asset caps or exposure by various sectors that in line with foreseeable business growth.
	Liability Strategy	Minimize dependence of funding from treasury, gapping to determine self-funding position. Average duration of deposit and investment money, swing in account, percentage of cash or liquid investment as collateral for facilities.
	Credit Control	Review for concentration by comparing top 20% accounts' revenue versus total sales. Internal and external deviation outside program, documentation outstanding. New/annual review applications per Credit officer, transactions with referrals percentage & numbers.
Quality Service	Satisfaction	Services are centrally managed by pool of customer service officers skilled to handle cash, trade, and treasury inquiries. Performance measured by Tier 1 - call answered within 15 seconds, Tier 2 – supervisors handling of re-open investigation cases. Cash and Trade transaction cycle time and defects outside control limits. Voice-of-Customer and Voice-of-Employee survey scores.
	Innovation	Accumulated savings/revenue increase generated from improvement projects. Sign up and utilization rates of new product/service offer, incremental return on investments (on top of business as usual revenue) generated from promotion initiatives.

Challenges: (1) Ambiguity of strategic priorities. (2) Urgency to roll out metrics to facilitate business decisions. (3) Reliability of manual prepared sales data, as well as scattered information from non-integrated back-end systems. (4) Long list of automation requests while inputs should ideally be minimized. (5) Limited resources to build a scalable system to cater for future growth.

Dealing with conflicts: Thorough understanding of business processes and identified key touch points for pillars in building the metrics' architect. User oriented approach to earn support and respect by all level of organization. Set realistic targets to allow for quick launch and subsequent development of scalable features.

Technical skills to accomplish the objective: (1) LEAN value stream process map. (2) Use-case & Axiomatic design to capture & convert user requests into functional requirements. (3) Design for User to ensure system friendliness & future scalability. (4) Database programming & SQL for data feed. (5) Design of Experiments to stress test & pilot run the system.

Motivate & Influence of others: Involve people to participate & make consensus decisions, always stay focus on key issues and be positive to overcome any challenge, set milestone targets & be flexible with shifting priorities, led by example & foster a learning & continuous improvement culture.

Strategic significant of the accomplishment: 500+% growth; the model has been replicated to 18 emerging countries.