



# GIVING THE MAXIMUM!

CONSULTING AT THE  
ERSTE BANK HUNGARY  
BRANCHES



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# HOW COULD FIGURES TURN INTO A RESULT FOCUSED STRATEGY?

## FACING THE FACTS

Erste Bank Hungary has grown to be the second largest bank in the Hungarian market according to its number of clients and retail loan portfolio size, and the fourth biggest according to its total assets. The financial institution serves nearly 900,000 customers in its nationwide network of 201 branch offices, and owns in addition 410 ATMs.

In June 2009 ERSTE Bank and ONLINET decided to analyze together 10 of the bank's representative branches. In order to collect the data necessary for analysis, ONLINET installed in these branches Queue Management Systems. The largest branch participating in this analysis was the branch located in the Árkád Mall. The analysis covered the first quarter of 2009.



## FIGURES OF THE ÁRKÁD BRANCH

- Number of days analyzed: 73
- Number of transactions analyzed: 17.165
- Average waiting time: 13 min. 10 sec.
- Average service time: 6 min. 03 sec.
- Worktime exploitation ratio (effective time spent with clients): 50,23%

## SOME AREAS OF THE ANALYSIS

- Ration of clients served in less than 10 min.
- Visitors related to the parts of a day
- Visitors waiting time
- Waiting and administration time by the selected service
- Customer Service staff performance
- Analysis of comparative benefits
- Optimal assignment search

„ Not just simply charts“

says Pál Dózsa  
Head of Consulting Department at ONLINET

„Consulting is more than presenting dry data and colourful charts. We make recommendations, how the efficiency and the turnover of a branch can be increased.“



## Facts & Figures

Headquarter: Wien, Austria

Established: 1819

Aquisitions:

1997 - Mezőbank

2004 - PostaBank and Takarékpénztár Rt.

Number of countries where operates: 8

Number of clients: more than 17 million

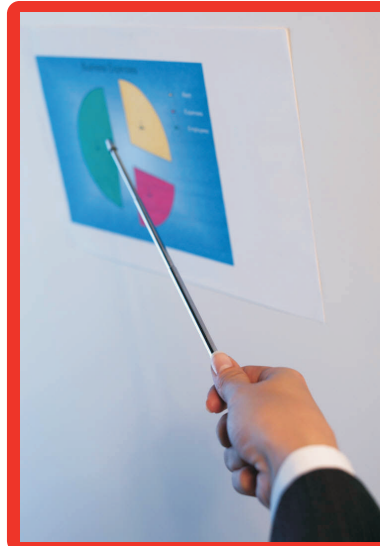
Number of branches: more than 3200

Number of branches in Hungary: 201

Number of employees: more than 50,000

Turnover: 3.7 billion EUR (2009)

Net profit: 903. 4 million EUR (2009)



## EFFICIENCY

as described in Economics

„The reach of a specific result or target with the minimum possible effort or with a specific effort the reach of the best possible result.“

### THE 14 POINTS RECOMMENDATION PACKAGE FOR THE ERSTE BANK, ÁRKÁD BRANCH, IN HEADWORDS

1. Reorganize calling numbers
2. Increase number of desks
3. Split of human resources within the region
4. Setting up waiting time norms and regulations
5. Installation of information kiosk
6. Installation of pay-in kiosk with banknote validator
7. Peak hours forecast for customers
8. Earlier branch opening
9. Recommendations to avoid „stressfull periods“
10. Optimal service time calculation
11. Handling the staff performance report
12. Staff selection by photograph
13. Appointment booking (online, text, phone)
14. Text alert for customers before calling



## Proven benefits of the induction of a Queue Management System

- the customer waiting times became measurable
- the administration/service times became measurable
- the staff efficiency became measurable
- the success of specific product/service becomes measurable
- the objective staff optimization became possible
- processes never measured before, became measurable



### ONLINET Group in a nutshell

ONLINET Group is a European leader in developing, manufacturing Queue & Customer Management Systems and Digital Signage solutions. With branches in 7 countries and resellers on 3 continents we provide solutions in the Financial, Telecommunication, Retail, Healthcare, Education, Transport and Public sectors.

Awarded by Deloitte in 3 consecutive years, as one of the fastest growing technology company in the Europe-Middle East-Africa and Central Europe regions, ONLINET through it's systems manages around 500,000 customers daily in more than 1,200 Customer Services.





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