



enparadigm 

# BRANCH PRODUCTIVITY

– An approach

Enparadigm Performance Solutions, run by industry experts and IIM Ahmedabad alumni, has helped transform senior executives at HCL, Cognizant, Airtel, Marico, The Piramal Group, TATA Group, Honeywell, Dell, GMR, HSBC, IBM, Infosys, Indian Oil, Merck, NIIT, SAP and the like.

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# Key aspects



- 01 The branch head as a key driver
- 02 Creating an approach to tackling expectations & demands
- 03 The Enparadigm Branch Productivity Model
- 04 Translating it on ground



# The branch head as the key driver

## Is the Nodal point

Responsible for process and adherence, business development, team management etc.

## Orchestrating a high flow of 'urgent & important' priorities that are constantly changing

time and effort optimization is under constant stress. Applying thought on how to do things better are always at crossroads

## Managing a multi generational workforce with various levels of experience and maturity

Dealing with different profiles needs constant switching in type of responses and responsiveness

## Collaborating and conducting exchanges with multiple stakeholders

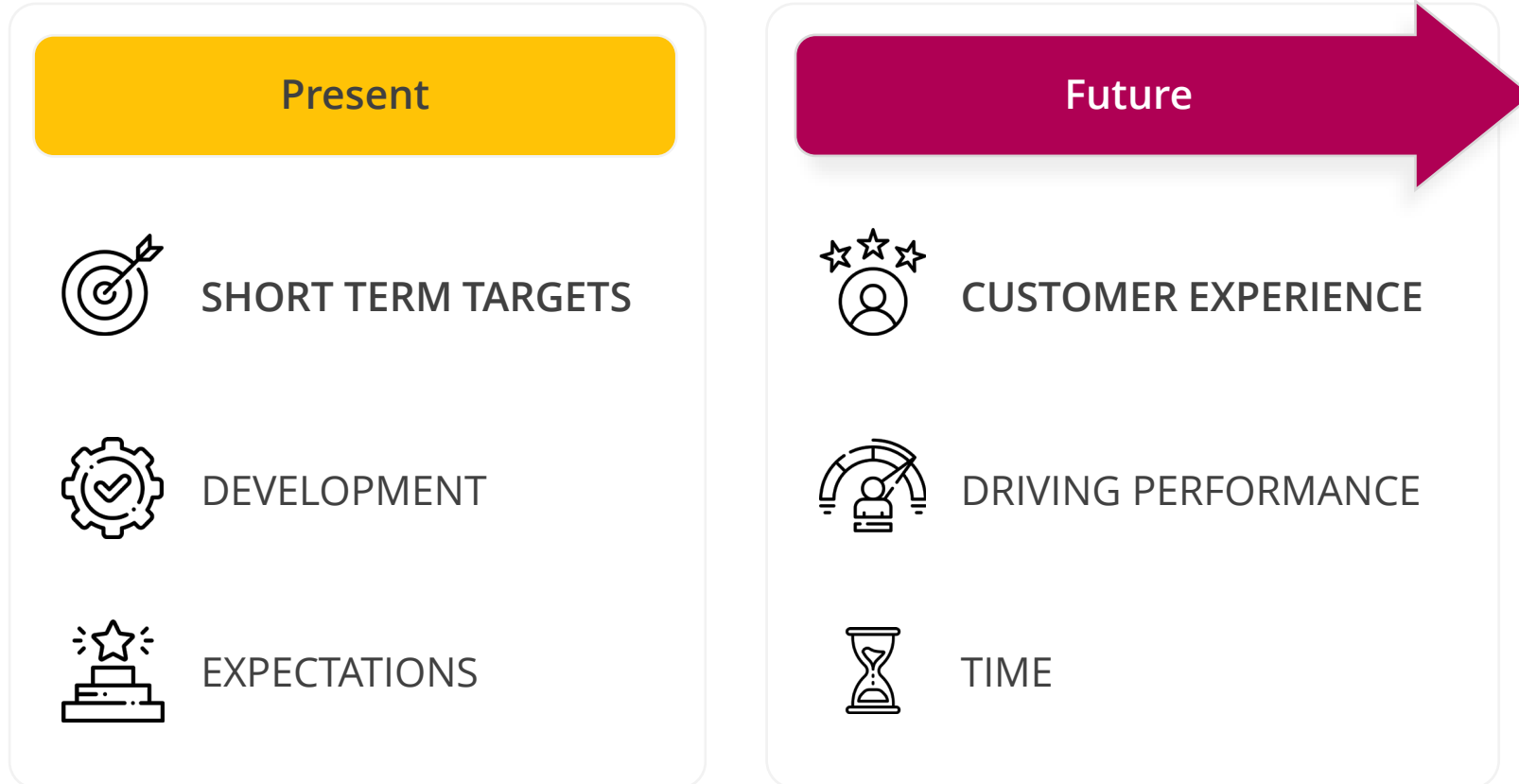
Across Financial and Product line related functions, given the inherent nature of the business

## All this Pressure to keep the ball moving limits focus & opportunity for Self Development

Which at times leads to frustration



# Branch Productivity is a constant calibration





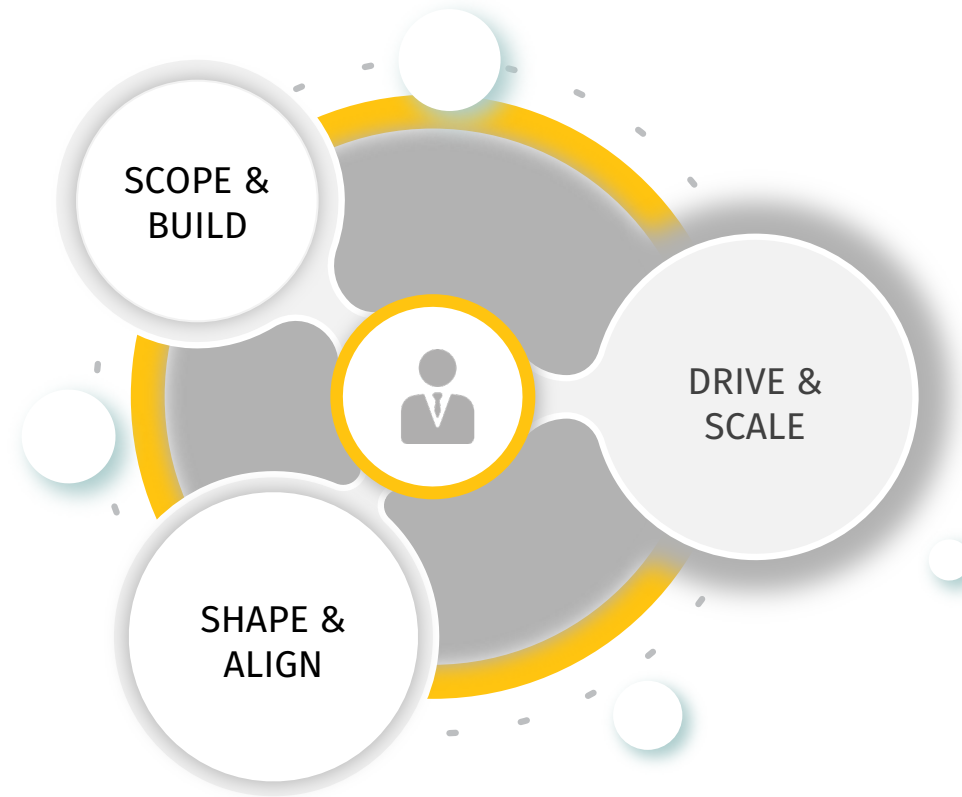
# Expectations & Demands on a Branch Manager

## Build a long term view on brand and branch productivity:

Explore opportunities around consumer and market, create and work with this objective

## Coach, Train, Motivate, Delegate

to achieve performance and customer satisfaction indices, Build a robust, future facing Decision Making Unit



**Topline and bottom line growth,** by improving Industry and Business Domain knowledge, Digital fluency and and Data led decision making

The slide features a white background with decorative elements. On the left side, there is a large yellow triangle pointing towards the top-left corner, with a purple diagonal line extending from the top edge towards the center. On the right side, there is a large yellow triangle pointing towards the bottom-right corner, with a purple diagonal line extending from the bottom edge towards the center.

What needs to be done is clearly mapped

However, optimizing time and resources to improving branch productivity is dependent on the approach taken in tackling these demands.



# One approach is to categorize the demands by their nature into 'Lines' and 'Spaces'

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## Lines

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- Clearly defined, time bound targets
- Deterministic input
- Incremental growth expectation
- Well documented performance metrics

## Spaces

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- Open, Developmental, exploration led and not clearly defined
- Effort more than output
- Longer time/term investment Non-linear, multiplier opportunity
- New catchment areas, customer profiles or segments, products..



# Tackling Line and Space demands involve a combination of these interventions

## Architect



- Translate central mandates into execution plans
- Outline action points , resource load balancing
- Define executional milestones
- Prioritization based on importance and impact
- Plan Bs

## Communicate



- Building clarity of objectives
- Communicate to create responsiveness
- Cadence and accountability
- Story telling; modelling best practices in process and customer engagement

## Coach



- Asking and prompting the right questions
- Create system sufficiency: Building operational buddy systems
- Facilitating problem based solutioning
- Helping with Prioritization

## Assess



- Differentiate lead and lag metrics
- Score-boarding
- Deviation from Plan

Mapping interventions to demands and clarity in effort required and methodical execution, may help improve productivity and create a state of operational 'flow'





# The interventions also translate differently for lines and spaces

## Lines

## Spaces



### Architect

- Breaking down plans into subcomponents.
- Resource Allocation
- Define milestones & review process

- Short term, medium term and LT Goals – articulation and visualization
- Identifying key sub components and lead metrics
- Define milestones & review process



### Communicate

- Goals, focus areas for the period and reasons why
- Assign and build accountability
- Priorities and Non-negotiables
- Communicate key Initiatives, Plan of Action
- Interactions with Business/Financial Heads for resources

- Conveying the Big picture
- Org vision & key Initiatives
- Initiatives & Actionables



# The interventions also translate differently for lines and spaces



## Coach

### Lines

- Goals, focus areas for the period and reasons why
- Assign and build accountability
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- Communicate key Initiatives, Plan of Action

### Spaces

- Market and Segment mapping
- Product Bundling
- Analyzing and breaking down market barriers
- Outlining and garnering program support



## Assess

- Measuring and reporting
- Analyzing reports
- Corrective action plans

- Measuring and reporting
- Analyzing reports
- Capturing success stories and modelling



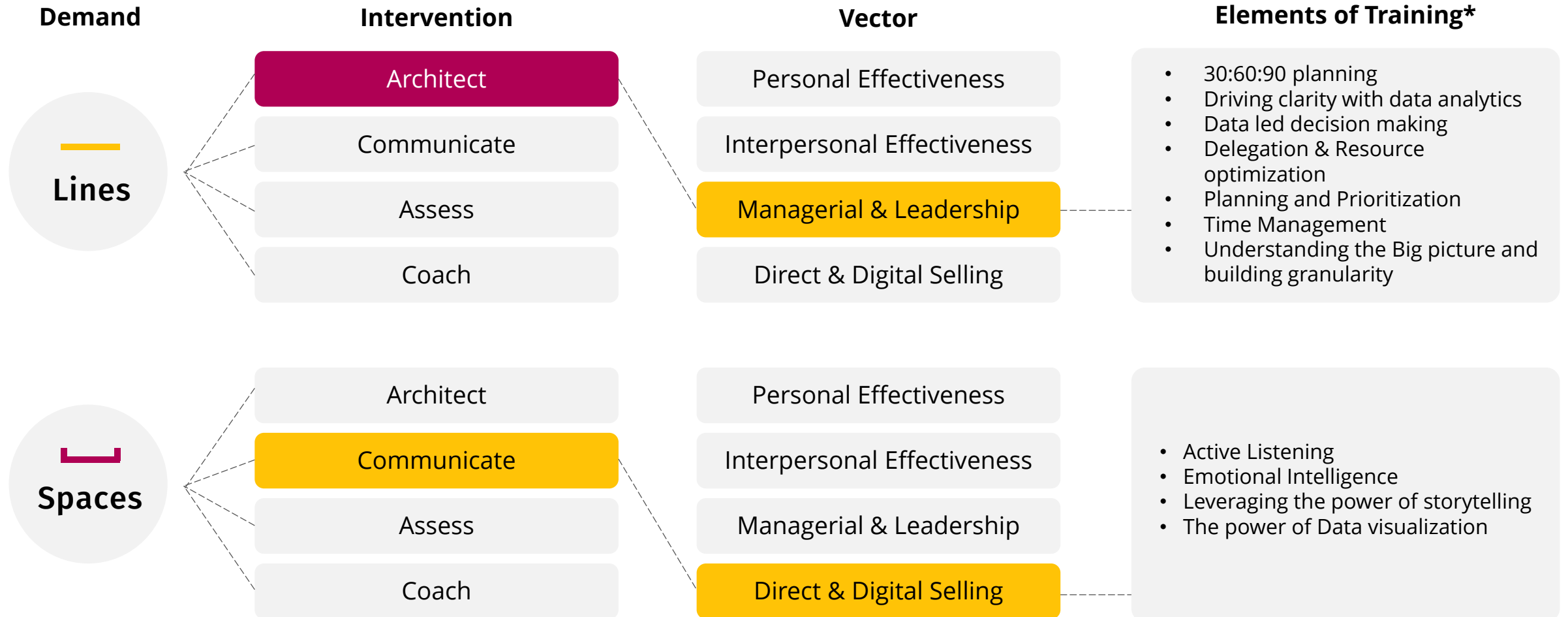
# The Enparadigm Branch Productivity Model

- Address Lines and Spaces demands as distinct needs requiring differentiated approaches
- Design and drive programs as a combination of 4 key vectors:
  - Personal Effectiveness
  - Interpersonal Effectiveness
  - Managerial & Leadership Effectiveness
  - Direct & Digital Selling
- Treating the Science of Selling as an independent lever
- Journey based program based on a comprehensive list of training elements under each vector
- Concepts based on extensive understanding of roles, responsibilities and challenges at a branch level across banking, insurance , mutual funds





# Translating Demands into training for Managers: a sample illustration





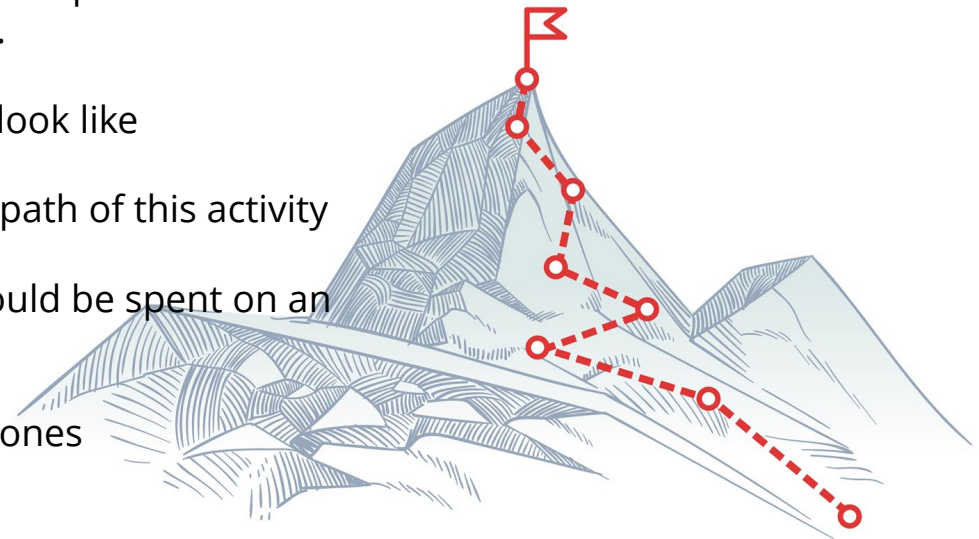
# Translating activity to DILO, WILO, MILO

In context of the overall strategy, look at what are the relevant interventions that need to be undertaken under Line and Space demands

- Assess adequacy and balance of effort across line and space led interventions

Assess how this will translate in terms of resource apportionment in the DILO (Day In the Life Of), W(Week)ILO and M(Month)ILO plans. Outline

- What are we solving for
- Who else needs to be a part of the solutioning process.
- What does success look like
- What are the steps/path of this activity
- How much time should be spent on an activity.
- What are key milestones





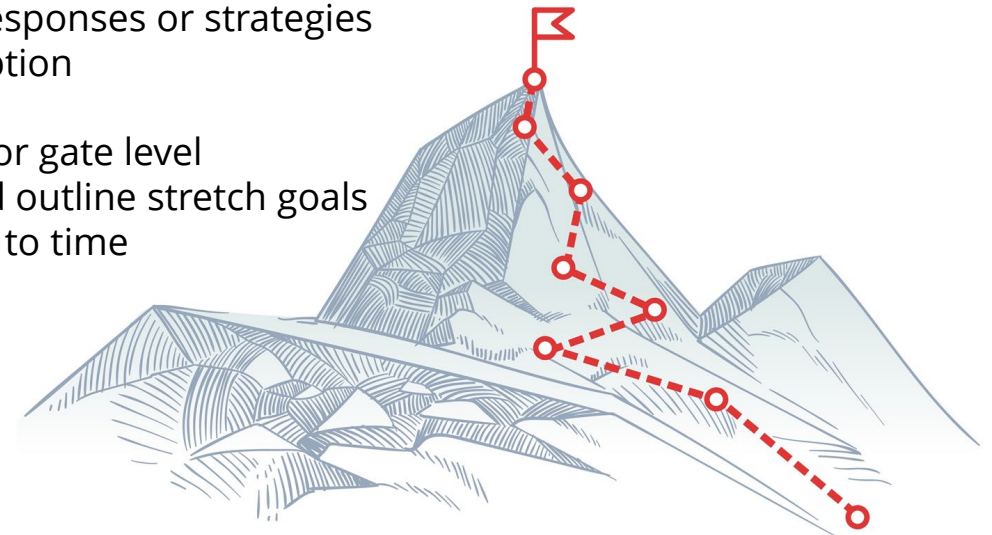
# Translating activity to DILO, WILO, MILO

A journal based approach to self-analyze effort and outcomes

- What is the best time of the day or week or month to spend on Line or Space Activities
- Building executional focus on lead metrics
- Assess 'as is' levels of performance and incremental gains

Mapping and management of 'disruptors' in translating plan to action

- Assess what are the behaviours/habits and environmental triggers that disrupt implementation of DILO, WILO, MILO plans
- Build alternate responses or strategies to counter disruption
- Set parameters for gate level performance and outline stretch goals to aim from time to time





# A view on metrics

- Performance KRAs mapped to activity
  - Creation a composite Branch level Development Index with qualitative and quantitative measures
- Creating a microcosm of business quality indicators
- Personal roadmap for self-development





# Among our 500+ clients, across 10 countries




# Contact details:

## BENGALURU

Nidhi Shah

+91 70452 51819

nidhi.shah@enparadigm.com

## MUMBAI

Hetal Desai

+91 99300 87533

hetal.desai@enparadigm.com

## Our consultants across locations

PUNE, INDIA

LISBON, PORTUGAL

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DUBAI, UAE

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