



## PROCESS IMPROVEMENT

Has revenue growth stalled?

Are poor underwriting cycle times driving customers away?

Do process errors result in significant rework affecting your bottom line?

In today's competitive Bank environment, revenue growth comes from understanding your customers' needs and ensuring your lenders, service reps and tellers have a consistent and singular appreciation of what your customers want and how to deliver service excellence. Additionally, your commercial and retail products need to solve your actual customers' problems and not "yesterday's" issues. Finally, your entire organization has to be able to deliver services seamlessly at the lowest possible cost.

### Solid Revenue Growth + Low Expense Ratio = A Highly Competitive Bank

With the right people, organizational alignment and systems, you can ensure that your Bank stays competitive and profitable. Our work has shown that when a Bank focuses on a clear strategy supported across the organization by best practices, institutions can lead their peer group with realistic, sustainable growth and higher profit margins over the complete lending cycle.

### Customer Satisfaction = Repeat Customers = Profitable Bank

Chances are you have process steps that waste your customers' time, don't provide added value and cost you money. "Properly Tuned" customer processes are the difference between you and the "other guys."

Using RMPI's proprietary discovery and analysis methodology, our consultants, who are trained in Lean Six Sigma and DMAIC processes, will work with your Bank management to understand your existing problems and weaknesses.

Then we will help reduce background noise and provide a methodical, structured way to uncover, analyze and resolve root problems that are responsible for customer dissatisfaction and are preventing revenue growth or cost reduction.

## Poor Processes Lead to Excessive Rework and Unnecessary Costs

Often, process rework results from employees not knowing exactly what a particular process is supposed to accomplish. This lack of clarity between management's objective and employee responsibilities can end in poorly executed activities, dissatisfied employees, frustrated management and customers ready to take their business elsewhere.

Reduced rework results in better customer satisfaction and lower costs for your organization. Process efficiency is achieved when tasks are properly scoped, defined, assigned and monitored.

When evaluating a specific process, RMPi consultants look at, among other things, overtime, idle time and rework when measuring the "objective and perceived measures of quality."

## If You Don't Measure It, You Can't Improve It

Banks initiate process improvement projects to increase revenues or reduce expenses. Profit and growth are stimulated by customer loyalty, and loyalty is the direct result of patron satisfaction. While not every customer is a "good" customer, the only way to distinguish between profitable and unprofitable customers is by defining who your customer is and then measuring the revenue and profitability each borrower or depositor brings to your organization.

RMPi believes that "Data Envelopment Analysis" provides a three prong framework for the strategic benchmarking of service operations by measuring operational efficiency, quality efficiency and profitability efficiency simultaneously. We help our clients measure and understand the things that really matter.

## Experience the RMPi Difference

Our extensive knowledge and community bank experience make RMPi the right partner to help you implement a successful, customer-driven, process improvement project.

RMPi Consulting provides process improvement, as well as regulatory, enterprise risk and credit management services to Community Banks across the credit life cycle. We also help clients with interim, outsourced staffing, and our thought leadership has defined industry "best practices" on a broad range of risk management services.

Recognizing there is no "one size fits all" solution for all Community Banks, we work with each client to develop an appropriate, custom solution to solve their specific problem at a reasonable cost in an efficient manner within a scheduled deadline.

For more information, please call us or visit [rmpiconsulting.com](http://rmpiconsulting.com)



Call us today and learn how our experienced team can assist your organization by enhancing the risk management process and creating innovative solutions to all your regulatory challenges.



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