

## Branch network optimization

### Features and benefits

Branch Network Optimization (BrNO) consolidates client's internal data together with detailed market and region characteristics into a single, interactive tool. BrNO provides unique opportunity to make data-driven decisions concerning branch network, such as:

- Discovering locations for new branches – Every region, down to city district level, is evaluated by many variables so that locations with the biggest potential for the entire network are discovered.
- Assessing network performance – Branch performance is more accurately measured by comparison with peer branches in a similar operating environment. This may help you in:
  - Deciding which branches to close or merge
  - Understanding network nuances by branch classification and segmentation
  - Setting branch-specific goals and KPIs

When integrated/complemented with additional data and advanced analytical models, BrNO can also visualize:

- Descriptive analytics measuring efficiency of marketing campaigns
- Other relevant business processes & decision (loyalty program and discount schemes, strategic KPIs etc.)
- Potential for acquisition of new customers in different locations

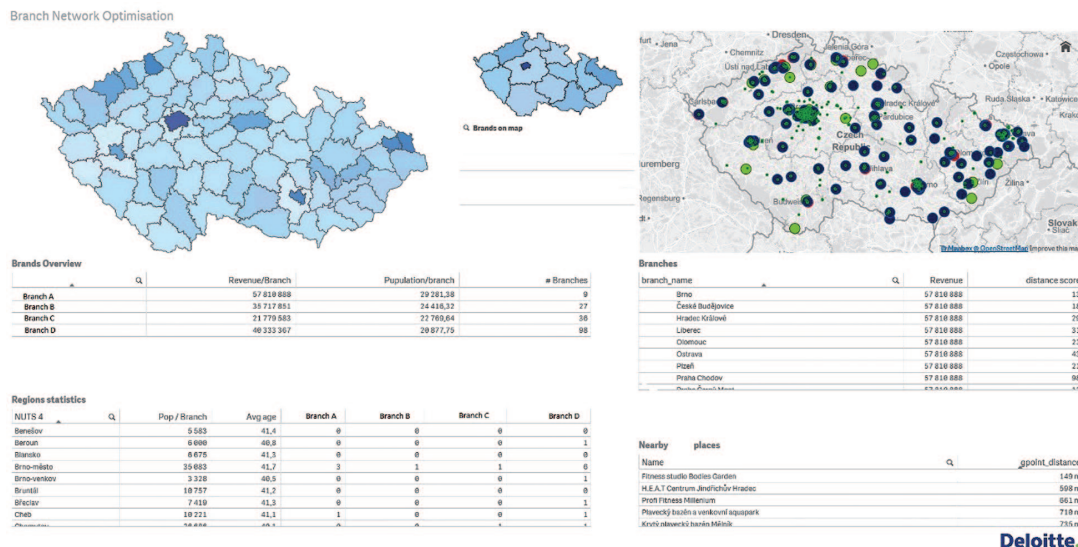
- Potential for cross/up-sell of products and services in different locations (propensity to buy)
- Customer lifetime value and it's development
- Churn threats and efficiency of retention initiatives
- Customer segments and transitions between the segments, including comparison between branches and regions
- Results of local price-sensitivity (data or market research driven)
- Market basket analysis and bundling efforts
- Cross-industry analytics – customer intelligence based on partner's data (usually partner from different industry)

### Form of presentation

BrNO is a modern and interactive visual dashboard (Business Intelligence) encapsulated in a web application, including:

- Well-arranged dashboards, presenting all the crucial information (via maps, graphs, infographics, tables or visual KPI components)
- Interactive maps showing statistics and precise locations of both the client's and competitors' branches
- Possibility to export all figures into Microsoft Excel

### Example of BrNO interactive dashboard



BrNO is developed on Deloitte's deep understanding of the business, market and market's specific competition. The BrNO solution combines internal data and knowledge with external knowledge and available data – external data provides us with the unique opportunity to see the company from an external perspective (position on the market, customer base, customer opinions, etc.).

### Internal data sources

Internal data represents the knowledge owned by the company, usually stored within its core systems. The following data is required for the BrNO solution:

- Branches, their sales and profit, geo-location & other details, and optionally other data you may consider as relevant for your decision making e.g.:
- Stock turnover
- Vendor allowances conditions
- Private labels
- Loyalty program details
- Compensation schemes

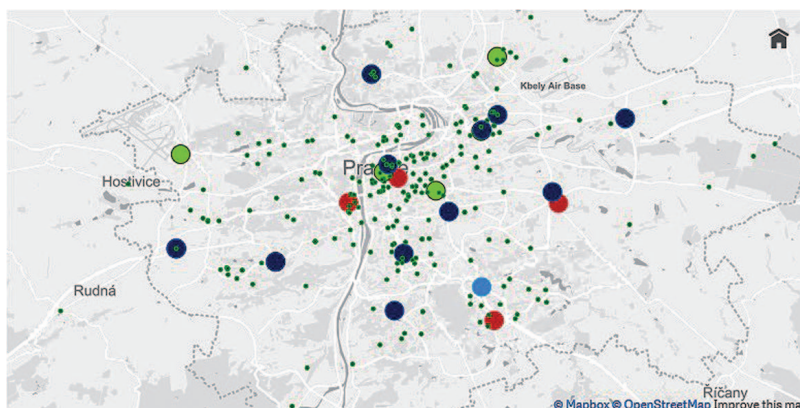
### Solution and Delivery options

- Market analysis report – tailored output of our analytical tool providing the client with the current status/ statistics and our recommendations:
  - Delivered as one off service with the status/recommendations as of the date of our report, or
  - Delivered regularly in the frequency agreed with the client, containing update of both the internal and external data and readjusting our results/ recommendations accordingly
- Interactive SW solution
- Workshop – solutions seeking workshop addressing client's specific needs with the utilization of BrNO or other analytical tools

### External data includes:

- Branch networks of key competitors, including location, distance and overlap with the client's branches
- Key socio-demographic attributes with level of detail down to micro-regions, such as:
  - Population and demographics
  - Social class and wealth
  - Education
  - Employment
- Other important external data that the client considers important can be collected from public sources
- Market research data (expected personal/family budget, brand recognition, etc.)

Example of BrNO interactive dashboard, map zoomed in on Prague



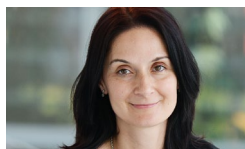
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