



Digital  
Transformation  
in Retail Bank  
Distribution Network



# Digital transformation challenges in retail banking

"2/3 of banking executives consider that the branch-based model will be dead within five years."

The Economist Intelligence Unit  
– 2021 Survey

For the last few years, retail and consumer banking distribution networks have been significantly evolving. The recent sanitary crisis reinforced this trend and banks have accelerated their digital transformation efforts to adapt to changing customer demand while ensuring continuity of operations and optimising costs. Some key priorities are born from this unprecedented situation:

- The adoption of a 'digital-first strategy' to sell products or provide services to customers
- The future of the workforce and required skills
- The resizing and repurposing of the branch network
- The resource optimisation across distribution channels.





**New operational planning goals have emerged:**

- Modelling the future of the branch network and its impact on revenues, headcounts and costs
- Multi-year planning of headcounts measuring its impact on future hiring, reskilling and the bank's workforce
- Implementing optimisation scenarios, such as transferring in-branch resources to digital and contact centre channels
- Modelling what-if scenarios that measure financial and human impacts of the network evolution.

Re-invent the  
operational  
management of  
your distribution  
network





# Anaplan value proposition

## Case Study: Retail branch planning at an Australian bank



### Challenges

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- Issues in delivering customer experience to the desired service levels due to lack of collaboration, disparate data sources, and a highly manual workforce planning process.
- Sub-optimal decision making, lacking relevant insights, resulting in loss of market share and key competitive advantage.



### Solution benefits

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- Integrated, real-time data and accurate insights driving right decision-making related to workforce and desired improvements to customer experience.
- Reduced forecast variances and significant HR cost savings.



“Setting up Anaplan as the strategic planning platform sets the stage for connected planning across business functions. Our employees now have access to real-time intelligent insights. This allows us to increase our overall efficiency and competitive advantage by creating an agile workforce, adapting to a digital format and creating new optimisation opportunities.”

**Head of Workforce Optimisation**



## Anaplan retail bank omnichannel planning solution benefits



### Increase operational efficiencies

The solution provides transparency on profitability and costs of the retail banking activity, down to the branch level.



### Improve customer satisfaction

The solution acts as a growth lever and enables better Net Promoter Score (NPS) and increases customer satisfaction and retention.



### Support executive decision-making

The solution provides operational omnichannel planning and scenario modelling capabilities delivering operational insights, informing decision making and ultimately helping traditional retail banks improve their cost-to-income ratio.



**“With Anaplan, we anticipate and proactively respond to market changes so we can look forward with confidence.”**

Head of Workforce Optimisation,  
UK Retail Bank



### Anaplan retail bank omnichannel planning solution

As an operational planning and monitoring tool, the solution enables:

- Retail branch planning and repurposing to forecast impacts on the income statement and resourcing needs
- Contact centre planning based on statistical forecasting functionalities allowing to optimise supply and demand in the contact centres
- Channel optimisation
- Workforce and headcount planning as well as talent management
- Scenario modelling of the transformation and what-if analysis.





# Connected planning for banking

Anaplan helps banks plan and make decision in real-time in an environment in constant change, giving banks a competitive edge.

-  Financial Performance
-  Retail Bank Omnichannel & HR Transformation
-  Sales Performance Management





# About Anaplan

Anaplan (NYSE: PLAN) is a transformative way to see, plan, and run your business. Using our proprietary Hyperblock™ technology, Anaplan lets you contextualise real-time performance, and forecast future outcomes for faster, confident decisions. Because connecting strategy and plans to collaborative execution across your organisation is required to move business FORWARD today. Based in San Francisco, we have 20 offices globally, 175 partners and more than 1,900 customers worldwide. To learn more, visit [Anaplan.com](https://www.anaplan.com)



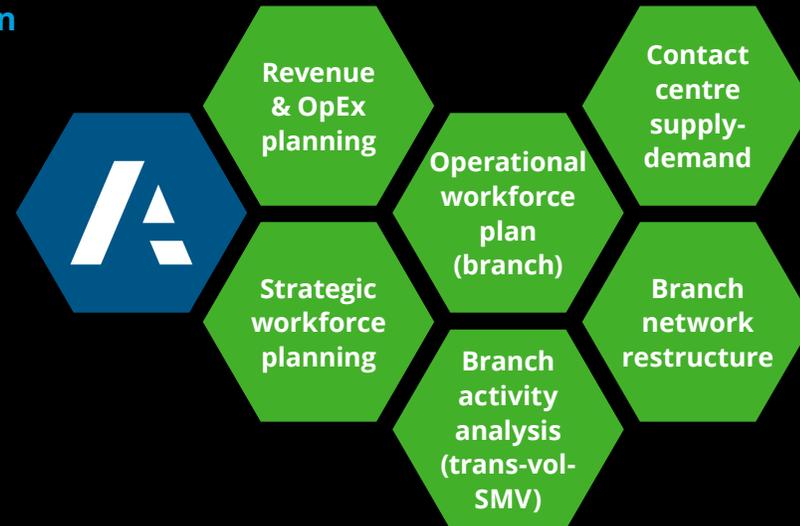


# How Deloitte and Anaplan enable the connected enterprise for Retail Banking

Deloitte and Anaplan have been working with global experts, customers, and partners to understand how the retail banking sector has been impacted by global economic climate change, and how organisations are navigating their way through adapted planning processes to support business resiliency.

## Deloitte's Retail Banking Omnichannel solution

Deloitte's Retail Banking Omnichannel solution powered by Anaplan will help you unleash the power of connected planning increasing your visibility across your organisation, connect siloed data, and take your real-time planning and forecasting to an entirely new level.



## Our Mission

We're here to successfully implement our industry-leading solutions that leverage Anaplan, enabling our clients to make more informed decisions, drive revenue, and accelerate profitability.

**Deloitte has built a Retail Banking-specific solution powered by Anaplan that can deliver transformational capabilities**

**Retail branch planning**

Provides retail branch planning functionalities to forecast the impacts of branch digital transformation on headcounts, activity, costs and profitability.

**Contact centre planning**

Provides statistical forecasting capabilities to optimise demand and supply planning, plan at an intra-day level and increase SLA and NPS through rightsizing skills and capacity.



**Channel optimisation**

Optimises customer migration across channels and allocates resources and capital accordingly.

**Workforce and talent planning**

Allows to develop headcount plans and projecting associated costs to ensure the organisation is adequately staffed to meet organisational targets.



## Top five signature issues Anaplan and Deloitte address for Retail Banking



### Operating efficiencies:

Connect operational drivers with business and financial outcomes, to increase overall productivity and profitability across branch, customer, and product portfolios



### Data transparency and automation:

Integrate data across technology ecosystem and automate manual production activities, moving away from disconnected spreadsheets and improving data quality



### Speed to market:

Develop a robust top-down strategy approach, assessing the feasibility and potential of new product launches to increase the likelihood of success



### Macro business planning:

Utilise analytics to understand impact of consumer behaviour and market trends to enhance product offerings, marketing campaigns and maximise revenue growth to align with commercial and strategic targets



### Faster decision making:

Deliver real-time reporting and scenario analysis capabilities enables the business to evaluate various options and make key decisions more efficiently

## Get ready to unlock the exponential value of connected planning in your Retail Banking with Deloitte and Anaplan.

For the **eight year in a row**, Deloitte was awarded **Anaplan's Global Partner of the Year** award in recognition of our contribution to helping our joint clients use connected planning to drive profitable revenue growth, improve operational efficiency, and generate new insights into improving enterprise value.

### Who to contact



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