

Phoenix 3-Branch Consolidation Analysis

Complete Deliverables Index

Analysis Date: October 29, 2025

Project: Phoenix Branch Reorganization with Tucson Integration



Executive Files

1. Phoenix_3Branch_Consolidation_Summary.md (+ PDF version)

Primary strategic document containing:

- Executive summary with key metrics
- Final 3-branch structure details (West, Central, East)
- Tucson integration analysis
- Reassignment summary
- Retention analysis & strategic insights
- Geographic distribution analysis
- High-priority ZIP codes
- Financial impact analysis
- Strategic recommendations
- Implementation roadmap
- Risk factors & mitigation strategies
- Success metrics and targets

Use this for: Executive presentations, strategic planning, board discussions

2. Phoenix_3Branch_Final_Consolidation.xlsx

Comprehensive Excel workbook with 8 sheets:

Sheet 1: Executive Summary

- Consolidated area-level statistics
- Active accounts, terminated accounts, churn rates
- Lost revenue analysis
- Totals row with overall metrics

Sheet 2: ZIP Code Detail

- Complete ZIP-by-ZIP breakdown
- All 133 ZIP codes (126 Phoenix + 11 Tucson peripheral + some duplicates)
- Branch assignments and source tracking

Sheet 3: Branch Assignment Detail

- Original 11 branches mapped to 3 consolidated areas
- Shows which original territories went to which final area

- Source tracking (Phoenix vs Tucson-Unassigned)

Sheet 4: West Area Detail

- All ZIP codes in West Area
- 33 ZIP codes covering Peoria, Surprise, Glendale, Southwest Valley, Laveen, Buckeye

Sheet 5: Central Area Detail

- All ZIP codes in Central Area
- 52 ZIP codes covering North/Central Scottsdale, Paradise Valley, North/Central/South Phoenix

Sheet 6: East Area Detail

- All ZIP codes in East Area
- 48 ZIP codes covering Tempe, Chandler, Mesa, Gilbert, plus Tucson peripheral areas

Sheet 7: Tucson Integration

- Detailed view of the 11 Tucson peripheral ZIP codes added to East Area
- Casa Grande, Maricopa, San Tan Valley, Coolidge, etc.

Sheet 8: High Priority ZIPs

- ZIP codes with churn rates above 80%
- Priority targets for retention improvement

Use this for: Operational planning, territory management, detailed analysis



Visualizations

3. phoenix_3branch_overview.png

Four-panel comprehensive overview:

- Active accounts by area
- Total historical accounts by area
- Churn rate comparison
- Account distribution (pie chart)

Use this for: Executive dashboards, presentation slides, quick reference

4. phoenix_branch_detail.png

Detailed breakdown showing active accounts by original branch assignment

- All 11 original branches color-coded by final area assignment
- Shows consolidation structure visually

Use this for: Understanding branch consolidation decisions, operational planning

5. phoenix_retention_analysis.png

5-Year retention rate comparison across three consolidated areas

- Shows retention percentage for West, Central, East

- Includes average line for comparison
- Highlights East Area's superior retention performance

Use this for: Retention strategy discussions, performance tracking

6. phoenix_east_area_source.png

East Area source breakdown showing Phoenix vs Tucson-Unassigned accounts

- Two pie charts: Active accounts source & Total historical source
- Visualizes integration impact

Use this for: Understanding Tucson integration, East Area composition

7. phoenix_before_after_comparison.png

Side-by-side comparison of original 11-branch structure vs final 3-branch consolidation

- Shows consolidation visually
- Color-coded by final area assignment

Use this for: Explaining the reorganization, change management presentations

8. phoenix_retention_vs_churn.png

Stacked bar chart showing retention vs churn rates by area

- Green = Retained (current active)
- Red = Churned (5-year terminated)
- Totals to 100% for each area

Use this for: Retention performance discussions, target setting

9. phoenix_tucson_integration_detail.png

Four-panel detailed view of Tucson peripheral area integration:

- Active accounts by ZIP code
- Churn rates by ZIP code
- Phoenix vs Tucson comparison in East Area
- Account status distribution

Use this for: Tucson integration planning, peripheral area analysis



Data Files

10. phoenix_3area_combined_with_tucson.csv

Master data file with all ZIP codes, including:

- Phoenix ZIP codes with original branch assignments
- Tucson peripheral ZIP codes

- Final consolidated area assignments
- All metrics (active, terminated, churn, revenue)
- Source tracking

Use this for: Custom analysis, data imports, further research

11. phoenix_geographic_analysis.csv

Geographic breakdown by consolidated area, original branch, and ZIP code

- Simplified view for geographic planning
- Territory mapping reference

Use this for: Route planning, service area management, geographic optimization

12. phoenix_changes_summary.csv

Summary table of key changes applied:

- Branch 1 → Central
- Branches 10 & 11 → East
- Tucson peripheral → East
- Impact metrics for each change

Use this for: Change management, communication planning, tracking modifications

Key Findings Summary

Final Structure

- **West Area:** 360 active accounts (21.9%) - 33 ZIP codes
- **Central Area:** 596 active accounts (36.3%) - 52 ZIP codes
- **East Area:** 685 active accounts (41.8%) - 48 ZIP codes

Retention Performance

- **East Area:** 22.47% retention (BEST) - 77.53% churn
- **Central Area:** 17.54% retention - 82.46% churn
- **West Area:** 16.15% retention (NEEDS ATTENTION) - 84.05% churn
- **Overall:** 18.94% retention - 81.06% churn

Financial Impact

- **Total Lost Revenue (5yr):** \$12,034,302.81
- **Average Annual Lost Revenue:** \$2,406,860.56
- **Potential Savings (if retention improves to 25%):** ~\$2.3M over 5 years

Tucson Integration

- **163 active accounts** added to East Area from Tucson peripheral areas
- **615 terminated accounts** (5-year history) included in analysis
- **11 ZIP codes** covering Casa Grande, Maricopa, San Tan Valley, Coolidge, etc.

Recommended Actions

Immediate (Next 90 Days)

1. Launch West Area Retention Task Force (highest churn at 84.05%)
2. Document East Area best practices (best retention at 22.47%)
3. Implement high-value account protection in Central Area
4. Develop Tucson integration operational plan

Medium-Term (3-6 Months)

1. Branch-specific retention programs
2. Geographic optimization and routing efficiency review
3. Data-driven monitoring dashboards

Long-Term (6-12 Months)

1. Achieve 25% overall retention rate (from current 18.94%)
2. Reduce branch performance gap (bring West to 20%+)
3. Operational excellence standardization

Questions or Next Steps?

This comprehensive analysis provides all the data, insights, and recommendations needed to proceed with the Phoenix 3-branch consolidation. The reorganization balances geographic coverage, operational efficiency, and focuses on the primary success metric: **customer retention**.

Key Success Factors:

- East Area's strong retention performance (22.47%) provides a model to replicate
- West Area's challenges (16.15% retention) require immediate intervention
- Tucson integration adds scale to East Area while maintaining geographic logic
- Unequal branch sizes allow for focused management and targeted strategies

Analysis Completed: October 29, 2025

All data current through: October 2025

Files Location: /home/ubuntu/