FLEXCUBE 14.7 SYSTEM UPGRADE EXPERIENCE FEEDBACK ANALYSIS



Flexcube 14.7 Experience Feedback Analysis Report

1. Overview

This report presents a comprehensive analysis of feedback collected from 594 bank staff members following the deployment of **Flexcube version 14.7**. Flexcube is the bank's core banking application used to manage customer accounts, process transactions, and ensure regulatory compliance.

The version 14.7 upgrade was rolled out to address legacy inefficiencies, enhance usability, and align the system with evolving banking needs. Given the critical nature of this tool, especially for Front and Back Office operations, this analysis aims to capture the staff experience, identify outstanding challenges, and provide recommendations for further enhancement.

2. Objectives of the Analysis

The objective of this analysis is to:

- Evaluate staff and user experience following the upgrade.
- Identify technical or operational challenges encountered by users.
- Analyze feedback to extract suggestions for system improvement.
- Assess non-Flexcube banking processes mentioned for optimization.
- Recommend actionable steps to improve system performance, user satisfaction, and process automation.

3. Methodology

The analysis presented in this report is based on structured feedback obtained from staff following the deployment of the Flexcube 14.7 upgrade. A mixed-method approach was applied, combining quantitative and qualitative analysis techniques to ensure a comprehensive understanding of user sentiment and system performance.



3.1. Data Collection

The feedback was collected using a standardized survey form which was distributed bank wide.

A total of 594 complete responses were received, representing a broad cross-section of users across Front Office and Back Office operations. The form consisted of both closed-ended and open-ended questions, allowing for both structured and free-text feedback.

3.2. Survey Sections

The feedback form was divided into key sections:

- User Role Classification: Captured whether a respondent worked in the Front or Back Office, and whether their role on Flexcube was that of an Inputter or Authorizer.
- Experience Rating: A Likert-style question captured user satisfaction with Flexcube 14.7 (Fair, Good, Very Good, Excellent).
- Challenges Encountered: Open-text field for users to describe any difficulties experienced with the upgraded system.
- Suggestions for Improvement: Open-text field for proposing actionable improvements.
- Other System Feedback: Allowed respondents to share challenges beyond Flexcube, such as issues with portals or manual processes.

3.3. Data Preparation

Responses were cleaned for consistency, including the removal of duplicate entries and rectification of minor typographical errors.

Categorical responses were encoded for statistical analysis, while textual responses were preserved for thematic interpretation.

3.4. Analytical Techniques

• **Descriptive Statistics:** Used to summarize categorical data such as department type, user roles, and experience ratings.



- **Missing Value Treatment:** Frequencies of missing values were captured but did not distort percentages due to their low occurrence.
- **Textual Analysis:** Open-ended responses were reviewed manually and grouped into common themes. Frequently mentioned keywords (e.g., "timeout", "slowness", "error") were logged and categorized.
- Comparative Insights: Data was segmented by role and location to detect patterns in experience or feedback between groups.

3.5. Limitations

- I. **Subjective Bias:** As with all survey-based data, responses may reflect individual perceptions that are not fully representative.
- II. **Missing Context:** Open-text responses, while valuable, sometimes lacked specificity, requiring assumptions for classification.



4. Data Analysis

This report presents the analysis of feedback collected from 594 staff members regarding their experiences with the Flexcube 14.7 system upgrade.

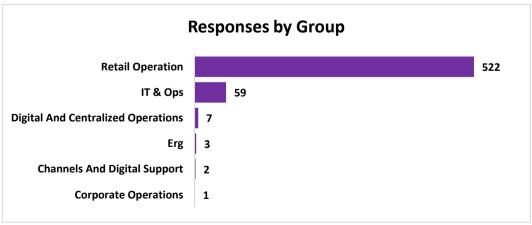
Total Feedback = 594

Unit Feedback Distribution

Unit	Responses
Branch Operations	481
IT & Ops	101
Domestic Operations	3
ATM Support	2
Credit Operations	1
Card Dispute Team	1
Payments, Collections and Loans	1
Central Clearing and Cheque Management	1
Settlement And Reconciliation	1
Channels	1
Credit Documentation	1

Group Feedback Distribution

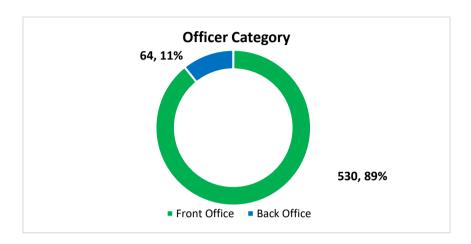
Group	Responses
Retail Operation	522
IT & Ops	59
Digital And Centralized Operations	7
Erg	3
Channels And Digital Support	2
Corporate Operations	1





Respondent Demographics

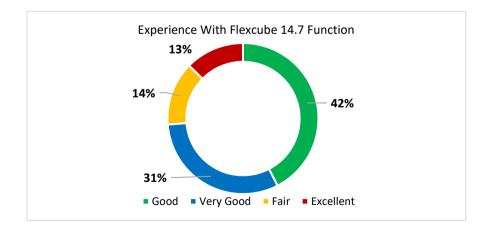
Office Category	Entries	Percentage Entries
Front Office	530	89%
Back Office	64	11%



The large volume of Front Office which represents 89% responses reflects their higher interaction with Flexcube.

User Experience Ratings

Flexcube 14.7 Experience	Entries	Percentage Rating
Good	252	42%
Very Good	186	31%
Fair	81	14%
Excellent	75	13%

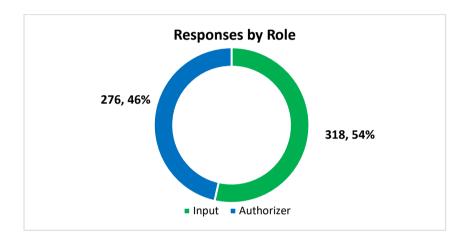




86% of respondents rated their experience as Good or better. This rating covers good, very good and excellent put together. While the fair rating represents **14%** of the entire ratings. This is highlighting successful user adoption and improved satisfaction.

User Roles on Flexcube

Role	Responses	Percentage Entries
Input	318	54%
Authorizer	276	46%



Both roles are nearly evenly represented, offering balanced feedback from transaction inputters and approvers.

5. Open-Text Feedback Analysis

To gain richer insights beyond structured survey options, respondents were asked to provide open-text feedback on their experiences with the Flexcube 14.7 upgrade. This allowed staff to express system-specific challenges, suggest improvements, and highlight issues beyond Flexcube that affect daily operations.

Responses were carefully reviewed, grouped thematically, and presented below in three key categories:

- Challenges Encountered
- Suggestions for Improvement
- Other Issues (Non-Flexcube Specific)

This qualitative feedback is valuable for surfacing specific issues that may not be fully captured by rating scales and helps identify areas for operational, technical, and process improvements.



1. Challenges Encountered:

Users reported the following recurring difficulties while interacting with Flexcube 14.7:

• System Slowness:

- I. Flexcube is slow and sometimes times out in the middle of a transaction.
- II. Takes too long to navigate between menus or modules.

• Times out during processing:

- I. System logs me out during processing, especially when inputting bulk transactions.
- II. Timeout happens often when trying to authorize transactions in busy hours.

• Incomplete and failed transactions:

- I. Transactions are sometimes not reflected immediately, causing confusion.
- II. Reversal transactions sometimes don't complete properly.

• Delayed Authorization Flow:

- I. Transaction stays in queue and takes long before authorizer sees it.
- II. Sometimes we must alert authorizers via email or chat before they notice the pending items.

Hardware and Network Limitations:

- I. The system is good, but our branch PCs are too slow to handle it well.
- II. Network fluctuations cause multiple retries before completing a task.

• User Interface Complexity:

- I. Too many steps to perform a single transaction.
- II. Icons and labels are not intuitive for new users.

2. Suggestions for Improvement:

• Improve System Speed and Reliability:

- I. Upgrade backend servers to support fast performance.
- II. Reduce timeout time or allow users to save progress.

• Training and Documentation:

- I. Provide training sessions especially for new joiners and branch staff.
- II. A quick reference manual would help us know which errors are user-related or system-based.



• Authorization and Input Flow:

- I. Reduce the number of clicks needed to complete a transaction.
- II. Auto-flag duplicate entries or provide smart alerts.

• Upgrade Branch Infrastructure:

- I. Replace old computers in branches; most cannot handle Flexcube 14.7 well.
- II. Ensure that even remote branches have reliable connectivity.

• User Experience Improvements:

- I. Introduce a dashboard for tracking pending and processed items.
- II. Color-coding or simplified layout would make it more user-friendly.

3. Other Issues (Non-Flexcube Specific):

While the survey focused on Flexcube 14.7, some respondents took the opportunity to share additional pain points unrelated to Flexcube but crucial to daily operations:

• Retail Operation Portal Downtime:

I. Retail Operation Portal is usually down in the morning, causing delays in customer onboarding.

• Manual Reconciliation Processes:

- I. We still manually reconcile transactions that could be auto matched.
- II. Too much manual input required for posting term deposit reversals.

• Disjointed System Workflows:

- I. We have to toggle between too many systems. It slows down productivity.
- II. Workflow should be integrated, Flexcube, CRM, and Portal should sync better.

• Delayed Error Resolution:

- I. Tickets raised take days to be resolved even for recurring system errors.
- II. Need a faster response loop between IT and branch teams.



6. Key Insights

This section distils the most critical findings from the feedback received on the Flexcube 14.7 upgrade. Drawing from both quantitative ratings and qualitative responses, the insights provide a strategic overview of user sentiment, systemic challenges, and operational realities. These insights are intended to guide informed decision-making, ensure the system's continued effectiveness, and highlight areas where further investment or attention is required.

- I. The upgrade is widely appreciated, indicating successful deployment (86% satisfaction rating).
- II. Most issues are performance-related and infrastructure-based, not functional gaps.
- III. System usage training needs to be refreshed regularly.
- IV. Broader IT modernization is required, not just within Flexcube.
- V. Strong call for training & process automation.

7. Recommendations

Based on the key insights and identified challenges, the following recommendations outline targeted actions to enhance system performance, strengthen user capabilities, and streamline processes for optimal operational efficiency.

Area	Recommendation
System Performance	Optimize backend processing and minimize timeouts.
User Training	Offer scheduled training webinars, microlearning videos, and onboarding manuals.
Infrastructure	Upgrade outdated branch PCs and improve branch network resilience.
Workflow Automation	Minimize manual steps through macros, RPA, or business rules automation.
Cross-Platform Optimization	Align Flexcube with other banking systems for seamless workflows.



8. Conclusion

The feedback from 594 staff members reveals that the Flexcube 14.7 upgrade has been largely successful in delivering an improved experience as the satisfaction rating is 86%. However, consistent performance optimization, staff support, and process innovation are necessary to fully unlock its potential.

The analysis also highlights the need for bank-wide IT and process upgrades to remove friction points and elevate operational efficiency.