Business process analysis report “Client data verification"

This report contains a detailed study of the current state of the process, identified problems and proposed optimization solutions.

The analysis examined key process parameters, including execution speed, costs and quality of results, and developed recommendations for implementing automation to improve efficiency.

Objectives of the analysis

Parameter Study

Conduct a detailed analysis of the speed of execution of the verification process, estimate the associated costs and value, and determine the quality of the output product within the existing business process.

Process optimization

Identify opportunities to optimize and automate the client data verification process in order to improve its key parameters and increase overall work efficiency.

Improving efficiency

Develop specific recommendations for process improvement aimed at reducing costs, speeding up application processing and improving the quality of decisions made.

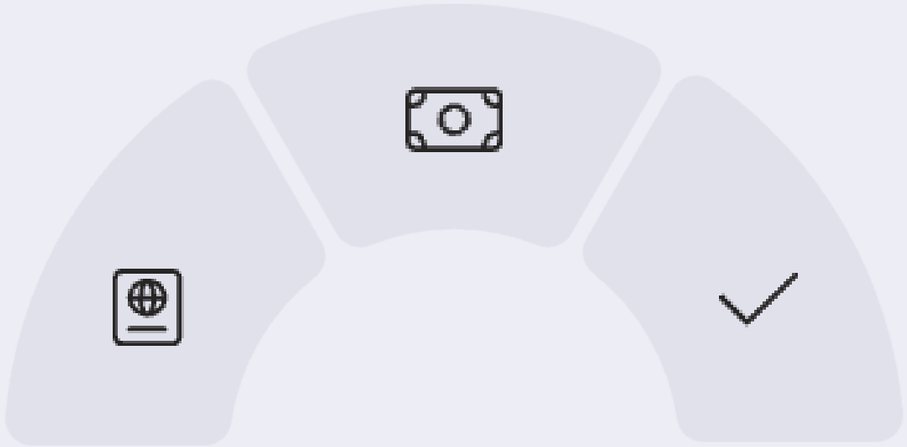
Description of the process being analyzed

Importance for business

The retail lending unit is critically important for the Bank, as it generates 30% of the organization’s total profit.

Process essence

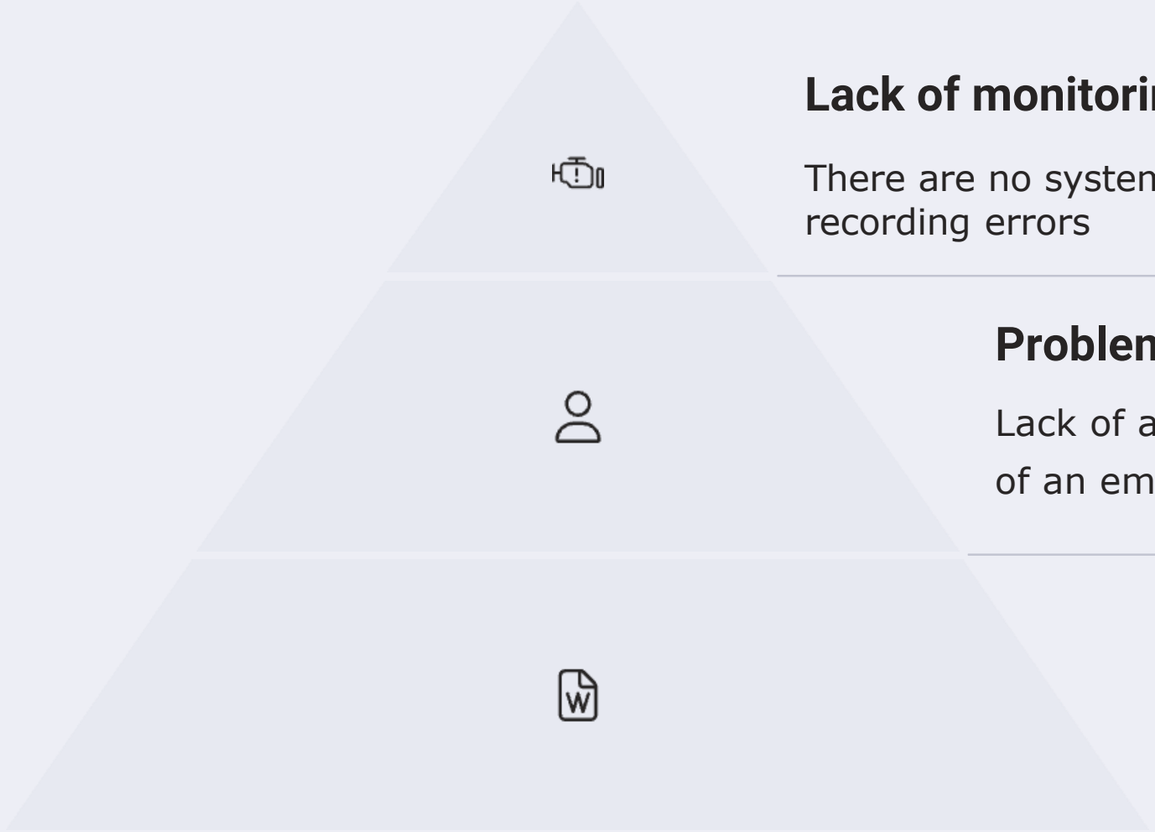
Verification of client data is an integral part of the Bank's lending process block, aimed at checking the compliance of the information provided with the requirements of legislation and internal standards.



Process output

Based on the results of the check, a decision is made to approve or refuse to provide a loan to the client.

Process bottlenecks



Lack of monitoring

There are no systems for monitoring execution and recording errors

Problems with staff

Lack of a system for transferring information in the absence of an employee

Problems with documentation

41% of applications are sent back for revision, 17.5% are rejected

17.5% of applications are rejected due to the client's failure to provide missing information. Even more critically, **41% of applications** require documentation revision, and of these, **35% are ultimately rejected.**

Possible solutions: RPA implementation

5300%

Saving time

786$

Daily savings

86.8%

Cost reduction

The main proposed solution is the automation of routine tasks by **implementing RPA technologies**. However, it is necessary to take into account **possible risks**: problems of integration with existing systems, employee resistance to changes, difficulties in post-implementation support, and legal restrictions.

RPA Implementation Plan

Identifying stakeholders

Identifying process owners, managers and other Bank employees

Cost-Benefit analysis/ROI

Economic justification based on the results of the analysis

Design and testing

Development of TO-BE process, creation and testing of RPA scenario

Personnel transformation and implementation

Employee training, full-scale implementation and performance evaluation

After successful testing on the pilot group and necessary adjustments, new roles will be prepared for employees with subsequent training. Full-scale implementation will be completed with the creation of the necessary documentation and an assessment of effectiveness **within 2-4 weeks.**