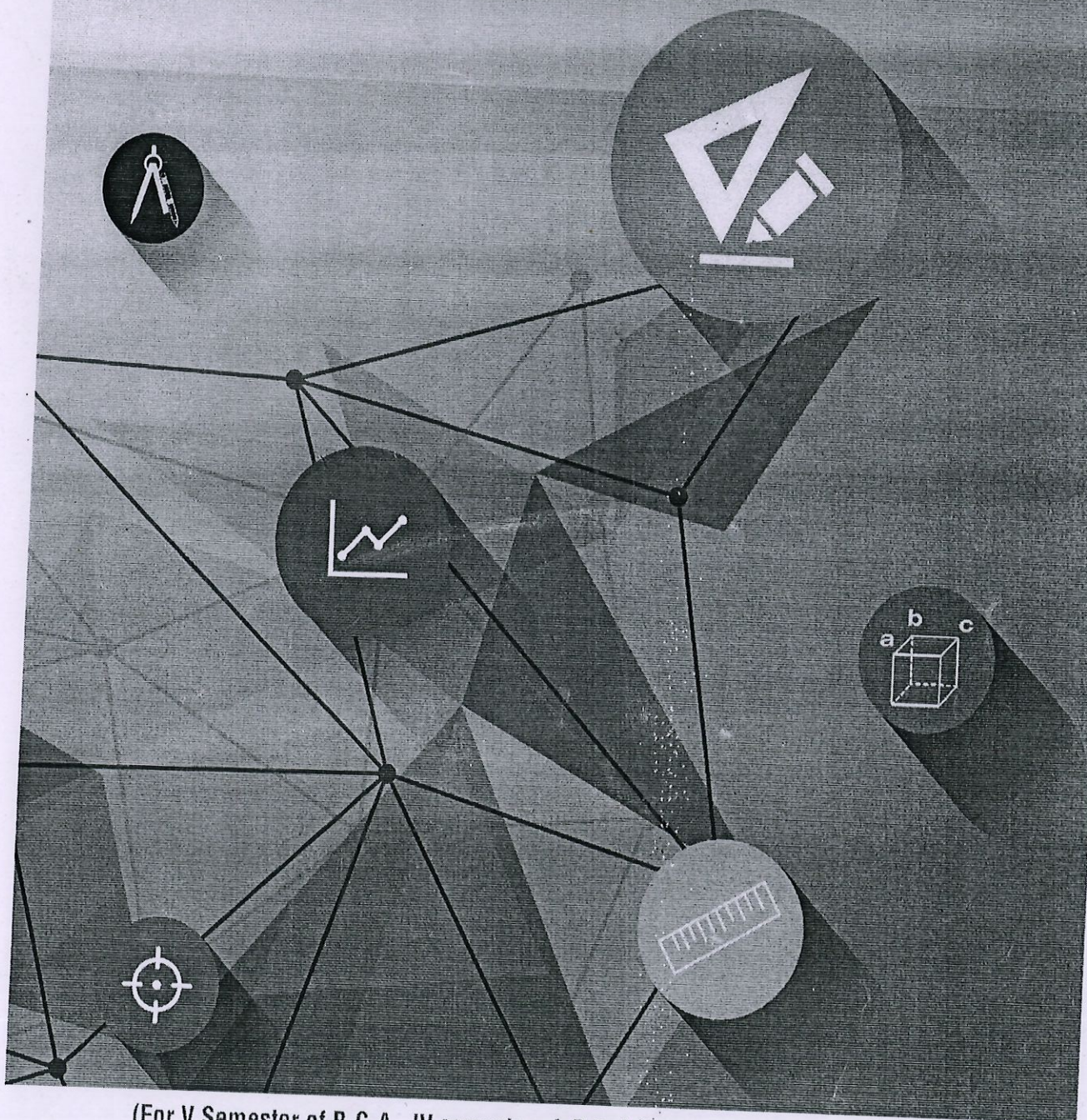


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2	Book A Handbook for Allied Mathematics-I	Ms.E.F Beulah Angeline
3	Book Moral Sciences for beginners	Dr.E.Mary Angeline
4	Improving operational efficiency of banking sector through technology advancement	Dr.Neelakantan
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A HAND BOOK FOR RESOURCE MANAGEMENT TECHNIQUES (RMT)

(As per new syllabus of the University of Madras)



(For V Semester of B.C.A , IV semester of B.B.A, VI semester of B.SC MATHS)

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*(As per the new syllabus of the University of Madras)
(For I Semester B.C.A. and B.Sc. Computer Science students)*

S. Sudha, M.Sc., M. Phil., PGDCA

&

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A HANDBOOK FOR ALLIED MATHEMATICS -I

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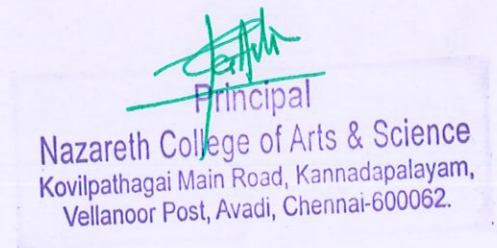
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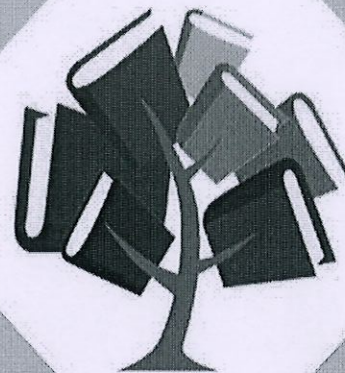
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INTERNATIONAL CONFERENCE ON
Digitalisation of Banking Operations:
(Outreach, Challenges and Impact on Economy)

1st March 2019

Proceedings

HELP

Edited by
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Dr B. Mitra Priya



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DIGITALISATION OF BANKING OPERATIONS: OUTREACH, CHALLENGES AND IMPACT ON ECONOMY

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IMPROVING OPERATIONAL EFFICIENCY OF BANKING SECTOR THROUGH TECHNOLOGICAL ADVANCEMENTS

Dr. P. Neelakantan, Head, Department of Business Administration,
Nazareth College of Art and Science, Chennai

Six Sigma, the brainchild of Motorola, was developed during the 1980's, originally, it was defined as metric for measuring defects and improving quality; and a methodology to reduce defect levels below 3.4 Defects Per Million Opportunities (DPMO). But today, the definition of Six Sigma has gone way beyond its original one. It now includes many other factors. It is methodology to manage process variations that cause defects. It is highly-structured program for improving business processes. Its main objective is to deliver world-class performance, reliability and value to the end customer. The Six Sigma methodology focuses on eliminating those defects that result in the customer dissatisfaction and defection. Implementers of these methodology have established that the fail-safe way to improve performance is to systematically identify the causes of waste, lost productivity, customer dissatisfaction and then adjust the internal processes to eliminate them. These successes have encouraged many businesses to apply six Sigma to non-manufacturing operations like banking, insurance, healthcare, telecommunication, outsourcing, etc.

Six Sigma and DMAIC Factors

Managers in any manufacturing or service industry, can improve any business operation by applying Six Sigma's DMAIC process, i.e Define, Measure, Analyse, Improve and control. These five are the most vital processes that are related to customer satisfaction. One of the key industries in which this methodology works is retail banking. Of late, retail banks have implemented new marketing programs and technologies to improve service delivery and boost their earnings. Today almost all banks are offering a wide range of financial products. To successfully market these new products like investments and insurance, banks are training their employees for a much wider variety of roles. The growing challenge for the banks is to make sure whether they have the right people with right skills at the right time. Right sizing staff levels is an example of the challenges that retail banks face as they struggle to improve customer satisfaction while simultaneously reducing costs. Today's customers demand an uncompromised service experience every time they transact which is accurate, friendly and fast. But if the bank fails to provide the same, the customer may shift from one bank to another, which in turn results in loss of businesses.

Operational Efficiency

The first step involved in the implementation of Six Sigma methodology for a company is to identify the defects that influence customer satisfaction the most. For each factor, the company then determines an acceptable range within which it can survive. The following stage is its implementation stage. Most of the managers and supervisors in the financial industry believe that technology makes customers happy and banks can get more profit out of it. But, in reality, it is difficult to quantify the direct impact of technology in the financial sector. And in that case how do we come to a decision about how much to spend to technology? Does spending on technology has a direct impact on tellers providing faster and more efficient service? If one cannot provide answer answers to the above questions without wisdom, then one end up in a bigger dilemma of choice of technology and underutilization of resources, which will lead to wastage. As a result of such unanswerable situations, set targets become unreachable, to avoid such situations the first stage Six Sigma DMAIC i.e., Defines, comes into picture. This stage clearly defines the boundaries and objectives of a project. For banks, improved customer satisfaction is usually the main criterion. The banks identify the core processes within the organizations to improve customer interactions and satisfaction and the factors that result in customer dissatisfaction.

Measurable Improvements

The second step includes measures that quantify certain parameters based on their importance. For example, customer satisfaction. The other parameters can be impact of ambience, frontline personnel, etc., which can influence customer satisfaction. Based on the weightage of parameters, one can develop certain measurement techniques for different situations. Once the bank characterizes the parameters, determines benchmarks performance levels and collects data, it is required to analyse the results to identify improvement opportunities. This analysis must look at all the opportunities of interaction between the bank and the customer. When a customer enters the bank to carry out a transaction, it becomes essential to find out the events and factors that have highest wait time. The situation is the teller leaving his seat (of course with the queue still waiting and always growing) to seek manager's approval for particular transaction, whereas the transaction could be carried out directly by a senior affiliate or the approval may be received online or in a least possible



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In a nutshell, the Bank makes sure that it considers all the elements that are important to the customer and gives them the priority.

Conclusion

Application of Six Sigma's DMAIC process has enabled the banks to take corrective actions based on observations and realistic facts rather than on subjective facts and gut feeling. A successful Six Sigma Project establishes a standard for evaluating new programs and technology investments. The major objectives of Six Sigma can be summarized as to

- Provide more sustainable and measurable changes
- Improve employee turnover ratio
- Reduce the processing cost and time
- Reduce customer inquiries, complaints and cycle times.
- Increase productivity of new employees through training
- Eliminate significant travel expenses
- Improve ability to detect and prevent fraud at banking centers.
- Precise control over payments to suppliers
- Fine-Tune business process and boost profitability
- Increase Customer Delight with problem resolution

Applying six sigma means endless opportunities to the process improvements that one can make. Once an organization starts implementing six sigma and gets an experience of the type of process improvements that it can make possible, it becomes obsessed with a culture of process improvements and the end result is customer delight.




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