

# Client Success Story

## Increasing Lender Market Share & Competitiveness for a Top 10 US Bank through Process Design

### Challenge

A commercial lending team at a Top 10 US Bank was struggling to grow market share and looking for a professional services partner to help them attain their operational, financial, and organization design goals and eliminate:

- High operational costs
- Inconsistent customer experience
- Variation and defect proliferation across regions and people

### Solutions and Results

To inform the target state definition, Tactegra leveraged a process decomposition approach with timeline analysis and updated tasking to reduced non-value steps, allow rapid response to client requests, and improve sales force effectiveness. Rationalizations of staff and locations coupled with a predictive decisioning process led to a sustainable program design that included optimized testing for KPI's, risk controls, and defect reduction.

#### Productivity Gains and Savings

New centralized predictive process to accelerate loan decisioning while maintaining below industry costs to operate

#### Productivity Gains and Savings



Increase in Loans closed per FTE



Location consolidation



28% Head count reduction



Operational cost savings

