

# Costs & Customers

## Barclays



*DUG Conference*  
*October 2010*

*Rob Harris*

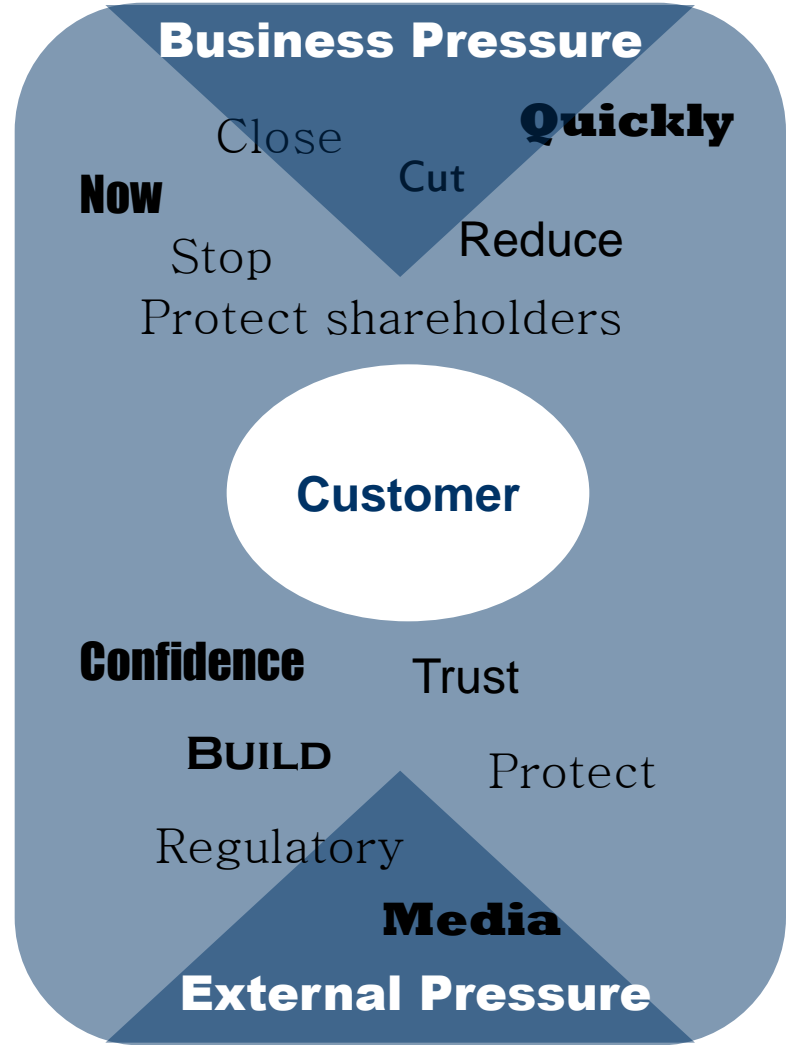




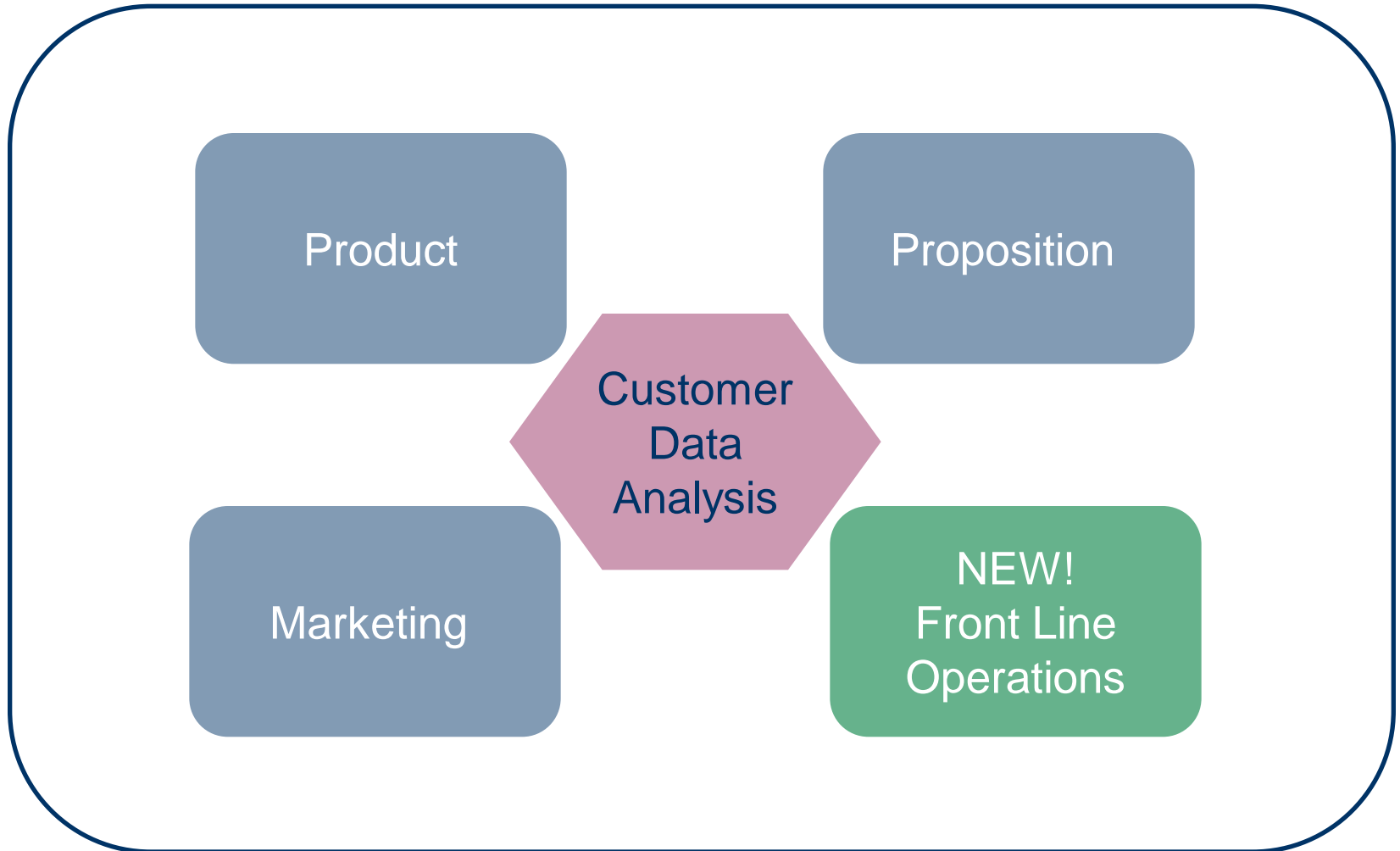
# Retaining and Maintaining Customer centricity through difficult times



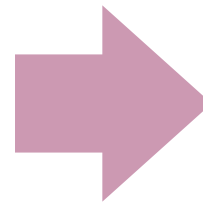
Necessity is the mother of invention - as costs are cut and spending ceases a deeper understanding of customers is essential in protecting and enhancing the frontline offer



# Informing operational change



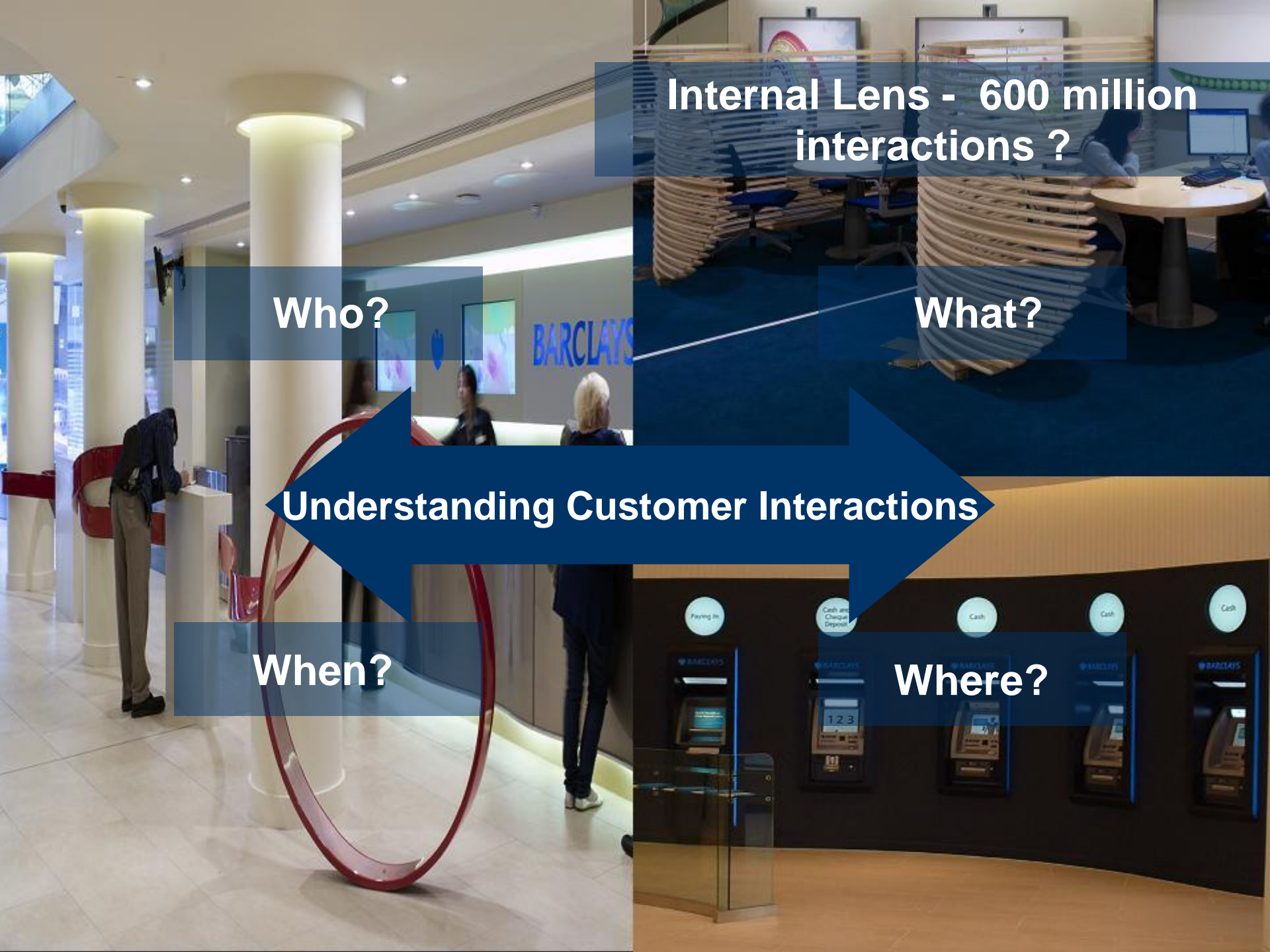
## GUT FEEL MANAGEMENT



## CUSTOMER LED AND QUANTIFIED



**Any change to our estate, trading hours or resource allocation is now quantified and impact assessed to ensure we are right first time**



**Internal Lens - 600 million interactions ?**

**Who?**

**What?**

**Understanding Customer Interactions**

**When?**

**Where?**

# MicroMarket Modelling

Hub

Spoke

Spoke

Spoke

Spoke

Spoke

Spoke

Spoke

Spoke

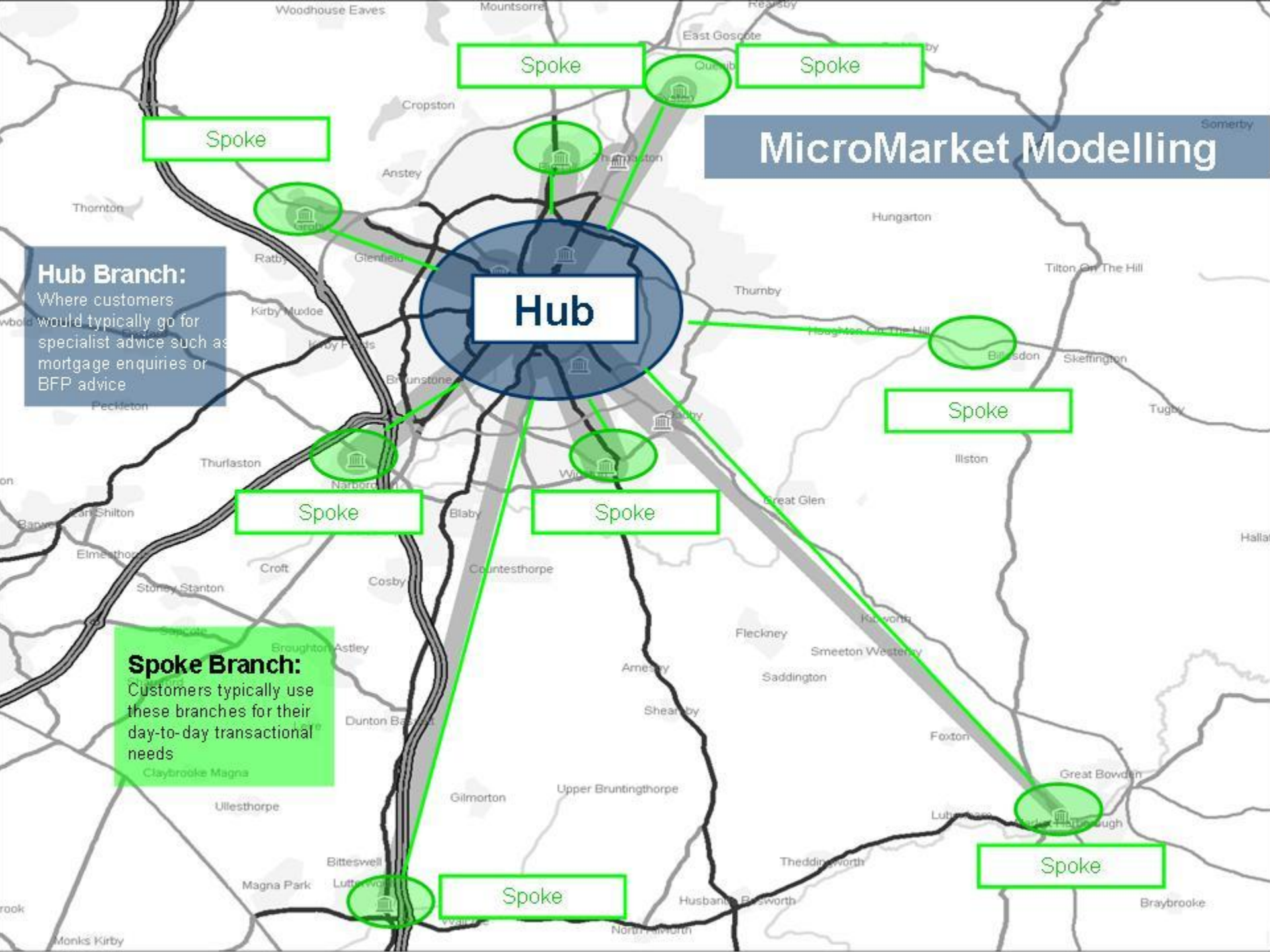
## Hub Branch:

Where customers would typically go for specialist advice such as mortgage enquiries or BFP advice

## Spoke Branch:

Customers typically use these branches for their day-to-day transactional needs

Claybrooke Magna

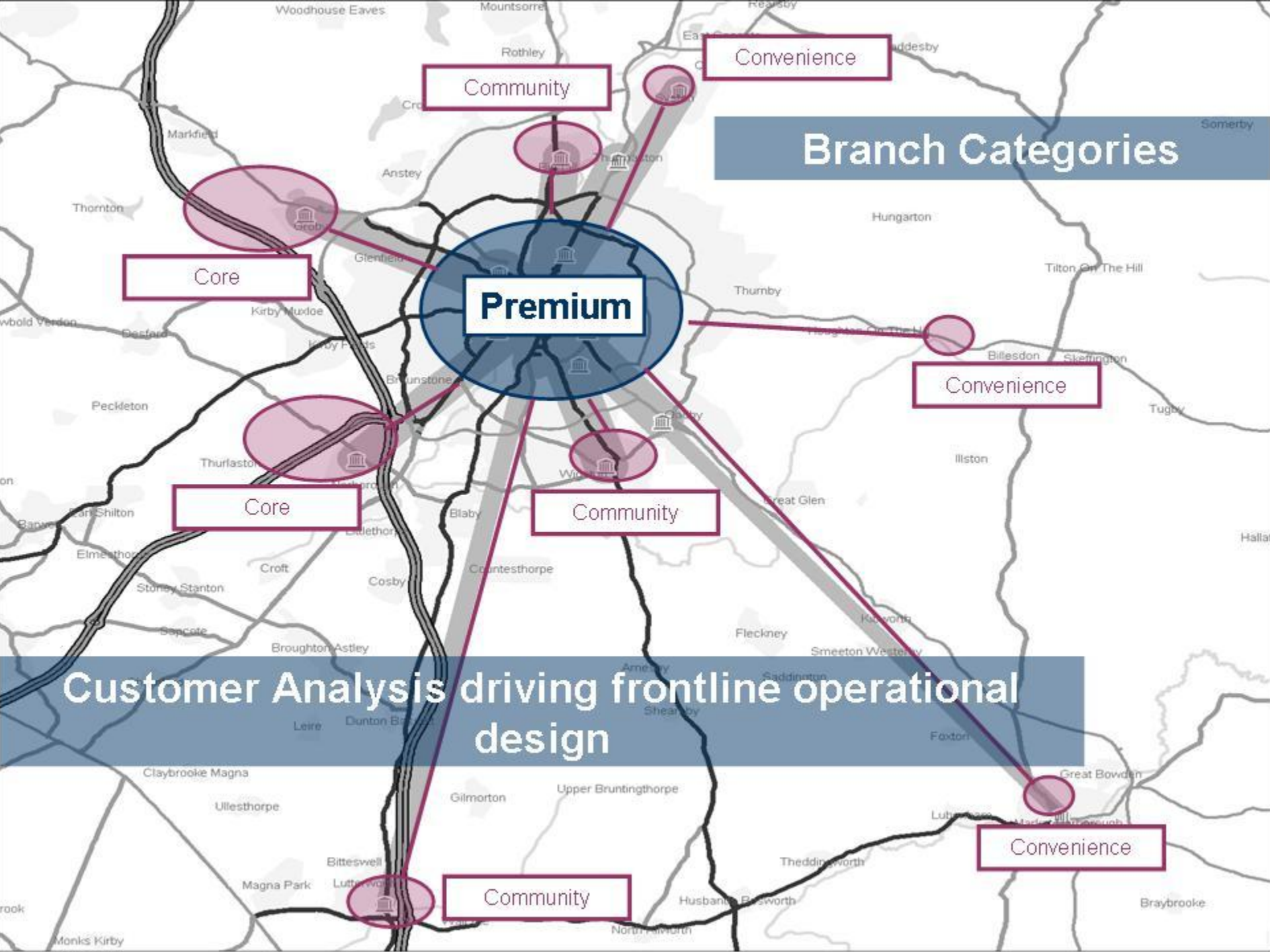


# External Lens - We need to know what, who, how and when are people financially active on our high streets

When, Where and How consumers are financially active informs:

- Opening Hours
- Category of Branch
- Deployment of Advisors
- Level and frequency of investment





Convenience

Community

# Branch Categories

Core

Premium

Convenience

Core

Community

Customer Analysis driving frontline operational design

Convenience

Community

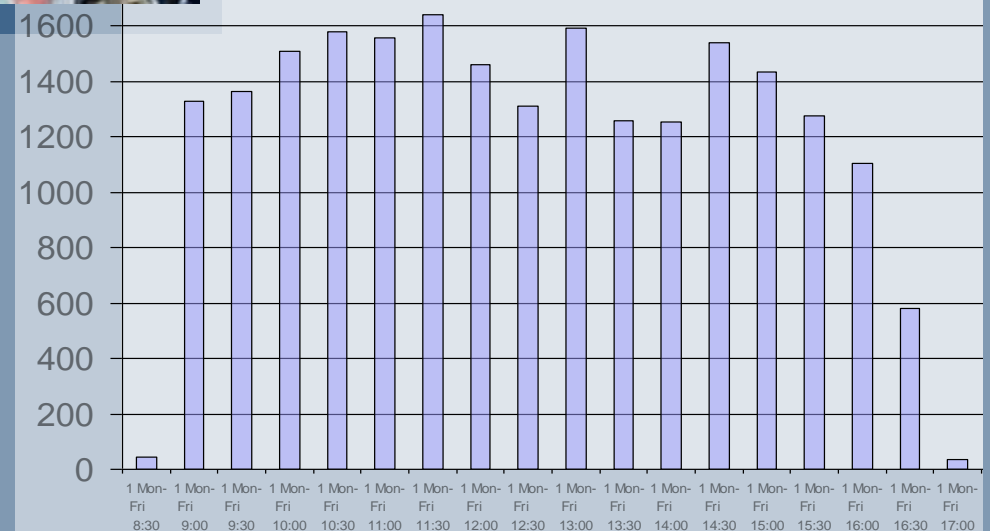


Through ATM and merchant data we know:

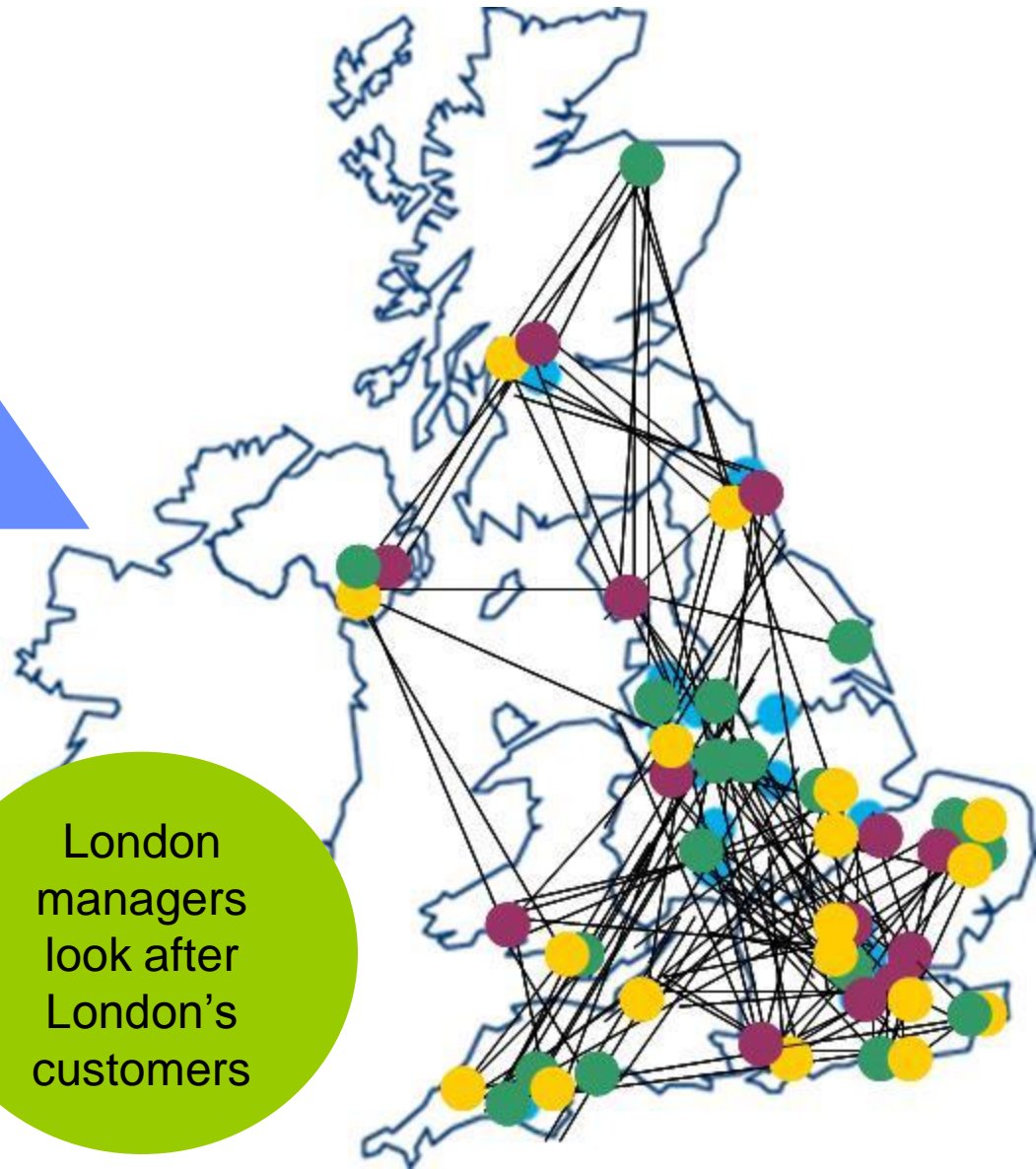
- When centres are busy/financially active
- Where our customers are shopping
- How our customers are shopping

The data is made actionable through;

- Informing idle time
- When and where to open/close early
- Weekend Trading
- When to relocate a branch



# Putting the right people in the right place - refining our portfolio businesses



**PROTECT THE CUSTOMER  
PROTECT THE BUSINESS**



**CRM and  
Customer  
Analytics**

**VALUE**

- Application
- Innovation
- Action

# *Thank you*



***Rob Harris***

***Head of Branch Strategy***

***Barclays Bank Plc***

***Rob.Harris@Barclays.com***

***Tel. 07766 361581***





*Questions ?*