



CAREER CLUSTER  
Business Management and Administration

CAREER PATHWAY  
Consulting

INSTRUCTIONAL AREA  
Management Consulting

## MANAGEMENT CONSULTING EVENT

### PARTICIPANT INSTRUCTIONS

- The event will be presented to you through your reading of the General Performance Indicators, Specific Performance Indicators and Case Study Situation. You will have up to 15 minutes to review this information and prepare your presentation. You may make notes to use during your presentation on a separate sheet (s) of paper.
- You will have up to 10 minutes to make your presentation to the judge (you may have more than one judge).
- Turn in all of your notes and event materials when you have completed the event.

### GENERAL PERFORMANCE INDICATORS

- Communications skills—the ability to exchange information and ideas with others through writing, speaking, reading or listening
- Analytical skills—the ability to derive facts from data, findings from facts, conclusions from findings and recommendations from conclusions
- Business Judgment—the ability make reasoned assumptions based on experience
- Priorities—the ability to determine priorities and work efficiently

### SPECIFIC PERFORMANCE INDICATORS

1. Provide a structure for your analysis
2. Draw useful insights from exhibits and data provided
3. Provide logical alternatives to increase profitability
4. Provide a concise recommendation with supporting arguments
5. Communicate risks and uncertainties while providing contingencies

## CASE STUDY SITUATION

### Role

You are a Consulting Analyst at True North Consulting.

### Client

Our client is Charles Rolland Bank (CRB), a “big 5” Canadian bank with 917 branches and 3.9 million branch customers in Canada. CRB’s board has recently elected a new CEO for the company, Christine Chalmers, who has set an aggressive digital vision for the bank. Since then, every business line within CRB has worked hard to drive towards Christine’s vision, but some executives have struggled to deliver on some of the aggressive targets Christine has set.

The SVP of Personal & Commercial Banking (P&C) has hired your firm to help them achieve on one of their targets:

1. Migrate 25% of teller transactions by the end of 2017 to self-serve digital channels to lower cost and increase profitability.

Your team has been tasked with developing a short-term strategy to migrate in-person transactions to digital channels. (less customers going in-branch, more customers using ATM and online/mobile)

## YOUR CHALLENGE

You are to present to the SVP of P&C your recommendations on the future direction of the bank. Some questions you can ask yourself when formulating your strategy:

- How do you plan on moving 25% of teller transactions to other channels?
- What initiatives would the bank need to implement to convince customers to perform their transactions across self-serve channels?
- Other than lowering cost, are there any other opportunities the bank can take advantage of due to the migration?
- What transaction types should the bank be targeting?
- What does the high level roadmap/implementation plan? (time, money, resources)
- What is the channel mix across the 3 channels by the end of 2017?
- Should we be focusing on a specific customer segment?
- What departments of the business would have to be involved in the project?
- How much employee time is being saved from migrating X amount of transactions?
- What are the underlying risks? How can we mitigate these risks?

You will present to the SVP in his/her office in fifteen minutes.

EXHIBIT 1 – Transaction Types and Total # of Transactions across channels

Transaction Types	Teller (in-person)	Digital (self-serve)	
	Branch (#)	ATM (#)	Mobile/Online (#)
Cash Withdrawal	7,554,144	16,257,612	No Capability
Order Cheque Book	378,465	No Capability	36,747
Name Change	507,066	No Capability	51,820
Cash and Cheque Deposits	16,682,381	8,220,047	No Capability
Bill Payments	5,721,349	949,177	30,626,450
Account Closure	711,029	No Capability	No Capability
Branch Appointments	4,215,398	No Capability	No Capability
Transfers	5,981,283	1,062,096	36,750,386
Withdrawal – Foreign Currency	300,981	No Capability	No Capability
TOTAL	42,052,096	26,488,932	67,465,403
CHANNEL MIX	31%	20%	49%

(note: there are more transactions types, the above are the 9 with the highest volume)

EXHIBIT 2 – Average Handling Time (AHT) per transaction

Transaction Types	Average Handling Time Per Transaction (seconds)
Cash Withdrawal	179
Order Cheque Book	221
Name Change	323
Cash and Cheque Deposits	186
Bill Payments	162
Account Closure	354
Branch Appointments	147
Transfers	194
Withdrawal – Foreign Currency	251

(note: average handling time is the average amount of time it takes a teller to perform a certain transaction with an individual customer, e.g. it takes 179 seconds to perform a cash withdrawal transaction on average across Canada)

## JUDGE'S INSTRUCTIONS

### DIRECTIONS, PROCEDURES AND JUDGE'S ROLE

In preparation for this event, you should review the following information with your event manager and other judges:

1. Procedures
2. Performance Indicators
3. Event Situation
4. Judge Role-play Characterization  
Participants may conduct a slightly different type of meeting and/or discussion with you each time; however, it is important that the information you provide and the questions you ask be uniform for every participant.
5. Judge's Evaluation Instructions
6. Judge's Evaluation Form  
Please use a critical and consistent eye in rating each participant.

### JUDGE ROLE-PLAY CHARACTERIZATION

As the SVP of Personal & Commercial Banking of CRB, you are awaiting a recommendation proposal from a Consultant from True North Consulting on how the bank can reach its target to migrate 25% of in-branch teller transactions to self-serve digital channels (ATM, online/mobile).

The Consultant must provide insights on the following:

- Brainstorm ways to migrate transactions and thus increase profitability
- Provide a structured analysis
- Consider information from exhibits in the analysis process and present insights
- Develop a concise summarized recommendation with supporting points
- Discuss the risks and uncertainties of the recommendation and how to mitigate them

A Consultant that exceeds expectations will come with a plan to migrate transactions (a few key initiatives), will prioritize high-volume in-branch transactions, will provide a high level implementation plan/timeline, will be able to estimate a potential cost savings, and perhaps have other creative ideas to increase revenue (e.g. convert a portion of teller staff to a sales role, etc.)

## JUDGE'S EVALUATION INSTRUCTIONS

### Evaluation Form Information

The participants are to be evaluated on their ability to perform the specific performance indicators stated on the cover sheet of this event and restated on the Judge's Evaluation Form. Although you may see other performance indicators being demonstrated by the participants, those listed in the Performance Indicators section are the critical ones you are measuring for this particular event. Please note that an overall score of 70% indicates a minimum level of acceptable performance.

### Evaluation Form Interpretation

The evaluation levels listed below and the evaluation rating procedures should be discussed thoroughly with your event chairperson and the other judges to ensure complete and common understanding for judging consistency.

Level of Evaluation	Interpretation Level
Exceeds Expectations	Participant demonstrated the performance indicator in an extremely professional manner; greatly exceeds business standards; would rank in the top 10% of business personnel performing this performance indicator.
Meets Expectations	Participant demonstrated the performance indicator in an acceptable and effective manner; meets at least minimal business standards; there would be no need for additional formalized training at this time; would rank in the 70-89 <sup>th</sup> percentile of business personnel performing this performance indicator.
Below Expectations	Participant demonstrated the performance indicator with limited effectiveness; performance generally fell below minimal business standards; additional training would be required to improve knowledge, attitude and/or skills; would rank in the 50-69 <sup>th</sup> percentile of business personnel performing this performance indicator.
Little/No Demonstration	Participant demonstrated the performance indicator with little or no effectiveness; a great deal of formal training would be needed immediately; perhaps this person should seek other employment; would rank in the 0-49 <sup>th</sup> percentile of business personnel performing this performance indicator.

MANAGEMENT CONSULTING, 2017

Participant: \_\_\_\_\_

JUDGE'S EVALUATION FORM

I.D. Number: \_\_\_\_\_

Did the participant:

		Little/No Value	Below Expectations	Meets Expectations	Exceeds Expectations	Judged Score
<b>PERFORMANCE INDICATORS</b>						
1.	Provide a structured analysis?	0-1-2-3-4-5	6-7-8-9-10-11	12-13-14-15	16-17-18	
2.	Draw useful insights from exhibits and data provided?	0-1-2-3-4-5	6-7-8-9-10-11	12-13-14-15	16-17-18	
3.	Provide logical alternatives to increase profitability?	0-1-2-3-4-5	6-7-8-9-10-11	12-13-14-15	16-17-18	
4.	Provide a concise recommendation with supporting arguments?	0-1-2-3-4-5	6-7-8-9-10-11	12-13-14-15	16-17-18	
5.	Communicate risks or uncertainties and offer contingencies?	0-1-2-3-4-5	6-7-8-9-10-11	12-13-14-15	16-17-18	
6.	Overall impression and response to judge's questions	0-1-2	3-4-5	6-7-8	9-10	
<b>TOTAL SCORE</b>						