### BANK OFFICE TOTAL PRODUCTIVITY MODEL

#### SERVICE “PRODUCTION” PROCESS

**Bank Office Functions**
- Teller Functions
  - Paying
  - Receiving
  - Notes
- Platform Functions
  - New accounts
  - Loan
  - Services (customer inquiries)
  - Credit card administration
- Audit
- Supervisor
- Marketing

**Transaction Process**
- Bank Operations
  - Policies & procedures
  - Structural (central/ decentralized functions, location)
  - Technology
  - Work methods, procedures

#### PRODUCTIVITY MEASUREMENT PROCESS

**Partial Productivity Measures**
- Efficiency
  - Staff hours/work processed
  - Function costs/work processed in function
  - Transaction volumes
    - Work items processed
  - Error reduction
  - Non-compliance with Fed. Regs./citations
  - Loan quality
  - Service quality

**Net Impacts**
- Increased profits
- Increased deposits
- Customer satisfaction/complaint levels

**Total**
- Efficiency + net impacts and composite of partial measures = total productivity

---