

## Process Management and One Example Service Sector

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**Abstract** – The application study has been done in a private bank ABC bank in the form of case study. The observational method and interview method have been used about two types of branch office. A case study will be done about existing branch offices in one of these two branch office types and in the other one about improvement branch office. The information about ABC bank credit operation system has been collected and credit operation process has been explained as systemic in the light of this collected information. The workflow diagrams have been composed by analysing processes.

The workflow diagrams have been composed in accordance with credit operation process. The graphics has been drawing in concerned with credit performance of improved branch offices for the purpose of performance review to improvement process. These graphics have been drawing about comparing between cancellations statement and putting into operation of credits that made application covering three months period. Finally, some offers have been presented about pilot branch offices in which improved by bank be subjected to this study.

**Keywords** – Process, Process Management, Business Process Improvement

### I. INTRODUCTION

Quality studies are the way to be strong in competition due to improving quality, increasing efficiency and reducing costs. These studies will be possible by carrying out all activities to reach the quality defined by the customer and keeping customer expectations above all else.

The most effective and efficient management of processes is achieved by high value added steps operating in the transformation of inputs into output. In addition, the process is improved by removing the steps that do not create added value. In this study, the basis and details of process management and improvement issues have been made more understandable with examples.

The system is a whole consisting of interrelated physical and mental parts. According to another definition. (Ackoff, R., 1970,p.332) It is a basic whole made up of complex interdependent and interrelated things. (Koontz, O'Donnel,Heinz, W1982,p.9)

In its broadest definition, it is an organized and indivisible whole, which consists of two or more parts or sub-systems that are dependent on each other, has a certain limit in terms of working characteristics and can be distinguished from other systems.( Eren,2001,p.47)

The system forms a whole within itself. A business consists of several departments but has a certain integrity when considered as a whole.

- Every system has goals, the system tries to reach the goals.
- The system has inputs and outputs.
- Systems should not be controllable.

II. MATERIALS AND METHOD

Special field scanning model was used for descriptive and explanatory information in the study. This study carried out for the improvement of processes in ABC Bank is a case study. The universe of the research consists of ABC Bank pilot branch and employees of three existing branches, branch managers, and consumer loan customers. The sample of the study, the general process (processes) of the bank and the pilot branch, and the consumer loan processes with the most waiting on both sides were examined.

The limitations of the study are that it will take time to examine all processes of bank branches so the research area is limited to an in-depth examination of the loan process in only three of the pilot branches and three existing branches.

The research is about the comparison of loan processes in pilot branches and existing branches by creating work flow charts of loan processes. As a data collection Method, the interview has been selected. In a tightly structured interview, questions are pre-determined and everyone is asked the same questions (such as a questionnaire). Systematic data collection, in case study method, data can be collected in various ways (such as observations, interviews, questionnaires). The important thing is to collect data systematically. Data analysis, information was collected by interviewing the personnel in existing branches and pilot branches, and on-site observation method was used for process charts. Branch personnel in ABC Bank's current branches work between 09:00-17:30. As ABC Bank pilot branches are inside the shopping centers, in accordance with the shopping center hours; It works between 09:00 and 22:00. They also work on the weekend. All branch personnel take a leave of absence once every two days, one person on weekends and weekdays

A. Table and Figures

Table1. Credit Approval Process

PROCESS NAME	MAIN BRANCH	A BRANCH	PILOT BRANCH
WAITS IN THE BRANCH DURING THE CREDIT APPROVAL PROCESS	If the person to approve the loan has permission, it may be necessary to wait up to 2 days	If the main branch is busy and the person who will approve the loan is on leave, 1 day can be expected	There is no waiting for the approval authority at the branch. The total process is completed in 1 hour.

Table2. Credit Process Reflection

PROCESS NAME	MAIN BRANCH	A BRANCH	PILOT BRANCH
ON THE SCREEN OF THE CREDIT PROCESS REFLECTION	The process is short compared to other branches, but services cannot be provided for requests above the limit.	The process is short compared to other branches. But for over the limit, forwarding to the main branch is made. This causes customer loss.	The process is short compared to other branches, and there is less access to the screen. However, the person requesting credit must have high credibility.

III. RESULTS

Nowadays, businesses need to be superior to their competitors in terms of the quality of their products or services in order to get more shares from the market in which they operate and to develop this

share. For this reason, understanding of quality and quality-oriented applications are gaining importance day by day. Today, competition is felt intensely in all kinds of sectors. For the continuity of their existence, organizations should provide products or services that will provide maximum benefit to their customers and exceed the expectations of consumers.

In addition, the important factors affecting market hold of organizations in the market can be listed as follows: low cost, effectiveness, efficiency, responding to customer complaints on time and improving their activities in line with the suggestions of employees

In the service sector, production and consumption occur at the same time. The customer can analyze the value and quality of the service while using the service. For this reason, Service businesses must be in constant contact with the customer. Thus, with the continuous analysis of customer requests and needs, more suitable product presentation can be provided to customers.

Process management practices do not only provide a reduction in costs or complete customer satisfaction. It also increases productivity by shortening the process. Process management, Increasing productivity and provides great benefits in terms of employee motivation. On the other hand, it allows you to get ahead among the competitors with the decrease in error rate.

Improvement work in the bank, which is the subject of our study, is carried out by resolving the complaints received in the customer communication system. In process improvement studies, all internal and external customers of the bank should be considered together. It should be ensured that the employees feel themselves in the system. However, while improvements were made in ABC Bank, employees' opinions were not received

#### IV. DISCUSSION

The performance of the process is always high, when the performance indicator functions in accordance with its purpose and does not fall below the target value. For this purpose, the 3-month loan performances of the pilot branches have been graphed with various comparisons. Three criteria have been determined for this.

Applied - Credit Offered

- Applied - Declined Credit
- Applied - Credit in Transaction
- Applied - Canceled Credit

Although the number of applications is high in the graphics created according to these criteria, the amount of credit in the transaction is low. This situation shows that the performance of the improvement is low. The most important reason for this situation is the low credit limits and the second important reason is that the only authorized person in the branch has only the approval authority during the loan approval process. Because he cannot transfer this authority to one of the branches even when he goes on leave.

#### V. CONCLUSION

As a result of the investigations, the water related to the improvement work in the bank shortcomings were found:

- Even If the unnecessary processes in the loan process of the bank were partially eliminated In the approval process of the credits, the approval authorite should be transferable with a password determined by the personnel who have taken the leave.
- Increasing transaction limits at branches where improvements are made required. Even if the limits cannot be increased, there should be an opportunity to increase the limit in the branch in
- Job descriptions should be reviewed and communicated with working personnel. Job descriptions should be restructured with a work to be done. Again Systemic authorizations should be given in accordance with these structured job descriptions.
- Since the locations of the upgraded branches are shopping centers, working hours are very long. For this reason, every other day personnel is on leave.
- As a result works with an incomplete personnel in branches. Instead, when an extra personnel is taken to branches, the situation of missing personnel will be eliminated.

- The product variety is insufficient in the interviews made in the branches has been seen. Since it was a state bank in the past, this bank, which did not need product diversity, should provide diversity in its products with the surveys created with the suggestions of the personnel and customers in order to get ahead in the competitive environment.

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