



# Janis Urste Operational Excellence and Cost Efficiency in Banks

In the rapidly evolving financial services landscape, banks face relentless pressure to reduce operational costs while maintaining service quality, regulatory compliance, and customer trust. Achieving this balance requires more than routine process adjustments—it demands a structured, strategic, and data-driven transformation. This is where **Janis Urste**, a seasoned expert in business and banking consulting, stands out. Her specialized expertise in operational excellence helps banks redesign processes, optimize workforce structures, and embed a culture of efficiency that supports long-term resilience.

Over the years, Janis has worked with retail banks, commercial lenders, digital-first institutions, and global financial organizations, guiding them through large-scale operational transformations. Her methods combine Lean principles, automation strategy, human capital optimization, and continuous improvement frameworks. As a result, banks not only achieve cost savings but also strengthen service delivery and risk management.

## Understanding Operational Excellence in Banking

Operational excellence is more than cutting expenses—it is about creating value through efficient, repeatable, and scalable workflows. Janis approaches this discipline with a holistic perspective, considering customer experience, frontline productivity, compliance, technology, and workforce capability. She views operational excellence as a powerful engine that drives cost leadership, innovation, and strategic stability within financial institutions.

Her methodology begins with assessing the bank's current operating model, identifying bottlenecks, inefficiencies, and opportunities for automation. She then works closely with leadership teams to define the bank's long-term operational goals and craft a roadmap that aligns with strategic priorities, such as digital transformation, customer-centricity, or regulatory modernization.

## Process Reengineering and Workflow Optimization

One of Janis Urste's strongest capabilities lies in **end-to-end process reengineering**. She conducts detailed mapping of workflows—such as loan processing, onboarding, collections, compliance checks, and customer service interactions—to uncover inefficiencies and redundancies. Key principles she applies include:

- **Eliminating unnecessary handoffs** that create delays and errors
- **Simplifying documentation requirements** to reduce customer and employee friction
- **Standardizing procedures** across branches, business segments, and support teams
- **Using metrics to identify waste**, such as high rework rates or long turnaround times
- **Automating repetitive tasks** to free employees for higher-value activities

By reengineering processes with precision, Janis helps banks achieve dramatic improvements in turnaround times, accuracy, and customer satisfaction.

### **Leveraging Automation and Digital Tools**

A major component of Janis's approach involves **intelligent automation**, including RPA (Robotic Process Automation), workflow management systems, and AI-powered analytics. Instead of replacing jobs, she positions automation as a tool that enhances human capability and unlocks operational capacity.

Examples of processes she automates include:

- KYC and AML documentation checks
- Customer onboarding verifications
- Loan application pre-screening
- Data reconciliation tasks
- Routine reporting and compliance submissions

Through disciplined automation frameworks, Janis ensures that banks reduce manual workload, minimize errors, and achieve significant cost savings—often between 20% and 40% in targeted functions.

### **Shared Services and Outsourcing Strategy**

Operational excellence also involves designing the right balance between in-house operations, shared services, and outsourcing. Janis guides banks in evaluating which functions should remain internal and which can benefit from scale advantages through shared service centers or trusted outsourcing partners.

She focuses on:

- **Centralized processing hubs** to improve consistency and reduce duplication
- **Standardized service-level agreements (SLAs)** to ensure quality expectations
- **Vendor governance frameworks** to manage risk and performance
- **Hybrid models** that blend internal oversight with external expertise

Her strategic approach ensures banks maintain control of critical functions, such as compliance and risk management, while optimizing cost structure in areas like customer support, documentation processing, and IT maintenance.

### **Cost Efficiency Without Compromising Quality**

Janis Urste is widely recognized for her ability to drive cost reduction without sacrificing quality or compliance. Her methodology involves clearly distinguishing between **value-generating activities** and **non-value-added work**, enabling institutions to streamline operations while protecting customer experience.

Key techniques she employs include:

- Activity-based costing to identify expensive inefficiencies
- Workforce productivity assessments

- Branch network optimization
- Capacity planning for peak and off-peak workload periods
- Performance dashboards for real-time monitoring

Her balanced approach ensures that efficiency enhancements align with customer expectations and regulatory obligations, creating a sustainable model for long-term success.

### **Culture, Talent, and Change Management**

Operational excellence cannot succeed without strong change management. Janis places significant emphasis on building a culture of ownership, accountability, and continuous improvement. To ensure staff embrace the new operating model, she works closely with HR and leadership to design reskilling programs, performance frameworks, and incentive structures.

Key components include:

- **Training programs** for frontline employees and supervisors
- **Leadership coaching** to foster a mindset of innovation and improvement
- **Cross-functional working groups** to promote collaboration
- **Recognition systems** that reward efficiency improvements
- **Clear communication strategies** to maintain transparency

By equipping teams with the right mindset and tools, Janis enables the bank to sustain operational improvements beyond project completion.

### **Performance Management and Metrics**

Measurement is central to the long-term success of operational transformation. Janis introduces structured KPIs and dashboards that enable managers to monitor progress and diagnose issues quickly.

Common performance areas she tracks include:

- Turnaround time (TAT)
- Cost per transaction
- Rework and error rates
- Customer satisfaction and NPS
- Process cycle efficiency
- Automation performance metrics
- Backlog and capacity indicators

These metrics not only help teams maintain efficiency but also create a culture of continuous improvement where data drives decision-making.

### **Strengthening Risk and Compliance Through Better Operations**

Operational excellence is deeply connected to strong compliance. Janis integrates compliance principles into her operational redesign to ensure that risk is minimized while processes are optimized.

Her improvements strengthen:

- Audit readiness
- Regulatory reporting accuracy
- Documentation management
- Customer due diligence workflows
- Fraud prevention controls

Through standardized procedures and reduced manual work, banks experience fewer compliance breaches, smoother audits, and a more stable risk environment.

### **Sustainable Long-Term Results**

Janis's work consistently results in measurable and lasting improvements. Banks that adopt her operational excellence frameworks often achieve:

- 20–30% reduction in operating costs
- 40–60% faster processing times
- Higher customer satisfaction
- Reduced staff workload and burnout
- Better compliance outcomes
- Lower error and rework rates
- Stronger digital-readiness

Her programs are designed not as one-time cost-cutting exercises but as sustainable transformations that support growth, profitability, and service excellence.

### **Conclusion**

Operational excellence is essential for banks navigating competitive pressures, regulatory demands, and digital disruption. With her deep expertise, structured methodology, and people-first approach, **Janis Urste** has become a trusted partner for institutions seeking to reduce costs and improve operational performance. Her work transforms not only processes and systems but also mindsets and organizational culture. Through disciplined reengineering, automation, strategic outsourcing, and continuous improvement practices, she helps banks build resilient, efficient, and future-ready operating models.