OPERATIONS TEAM

PERFORMANCE & INSIGHTS

Brief Data Preprocessing

- I identified cases where case handling time end was before handling start time.
- **Cause:** End-of-day entries carried incorrect date.
- **Fix:** Adjusted *'handling_time_end'* to next day if it was earlier than start.

Operational Health

I would rate the current operational health as **moderate**—with noticeable areas for improvement to better reflect the company's values of speed, transparency, and efficiency. There are several key indicators (below) pointing to inefficiencies that require attention.

45 seconds

Average Backlog Age

This is a strong indicator that cases are entering the system and being queued quickly, suggesting solid intake processes.

18 hours

Time to First Review

This is a major operational bottleneck. Given the company's value proposition of near-instant service, an 18-hour delay from backlog entry to initial review undermines customer trust and perception of speed.

72 hours (3 days)

Resolution Time

This is the North Star metric for the team as it can be used to determine the overall team performance efficiency.
A 3-day delay to fully resolve a case from the time it's created does not align with the "instant" experience the company aims to deliver. In order to boost efficiency and prevent customer dissatisfaction, the team needs to improve this metric.

Operational Health (cont...)

31%

Case Reopen Rate

This is a moderate rate but signals room for improvement. Such is likely due to incomplete reviews, lack of clarity, or incorrect resolutions. Reducing this rate would contribute positively to customer empowerment, ensuring users get clear, reliable outcomes the first time.

1.5

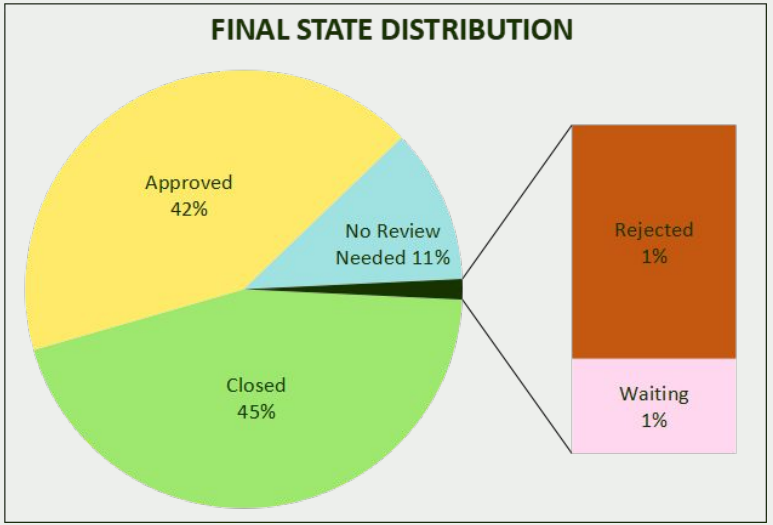
Reviews per Case

This number aligns with the high reopen rate and hints at inconsistent resolution quality

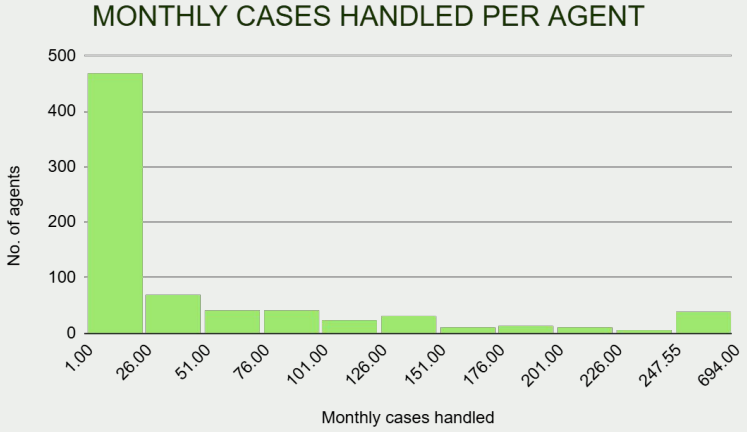
11 minutes

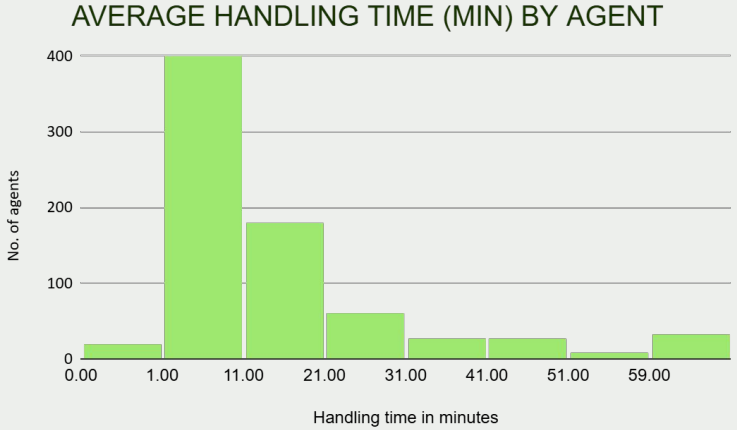
Average Handling Time

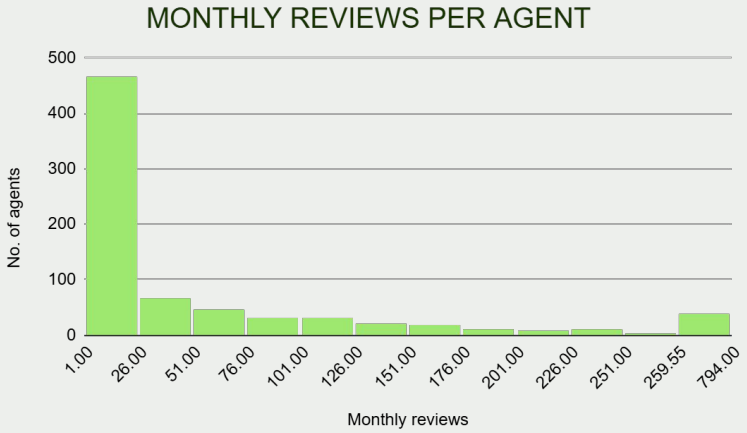
This is reasonable on a per-case basis and indicates that once a case is being worked on, it doesn't take long to handle.



Agent Performance







Productivity

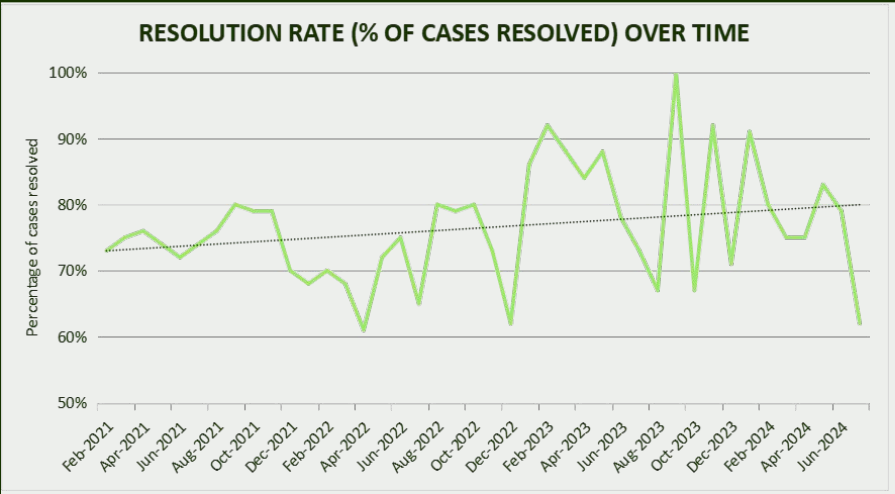
Agents recorded a mean throughput of 228 cases and 336 reviews per agent per month, which translates to approximately 17 reviews per agent per day. With 11 minutes per review, agents spend roughly 3 hours daily on reviews—leaving ample time for other non-review tasks and collaboration. This suggests a well-balanced and healthy workload distribution.

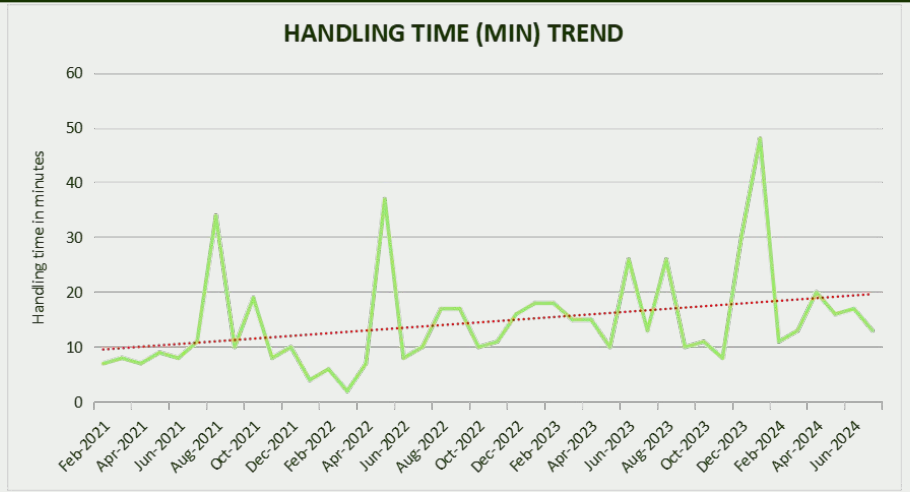
Area for Attention

3 agents recorded 90+ hours handling time. This warrants investigation to assess whether it's due to:

- Higher complexity or volume of assigned cases,
- Workflow inefficiencies, or
- Training or performance gaps.

Key Trends





Resolution Rate – Positive Trend

The percentage of cases resolved over time is steadily increasing, which is an encouraging sign. It reflects improved operational responsiveness, suggesting that the team is becoming more effective at clearing backlog and handling incoming volume.

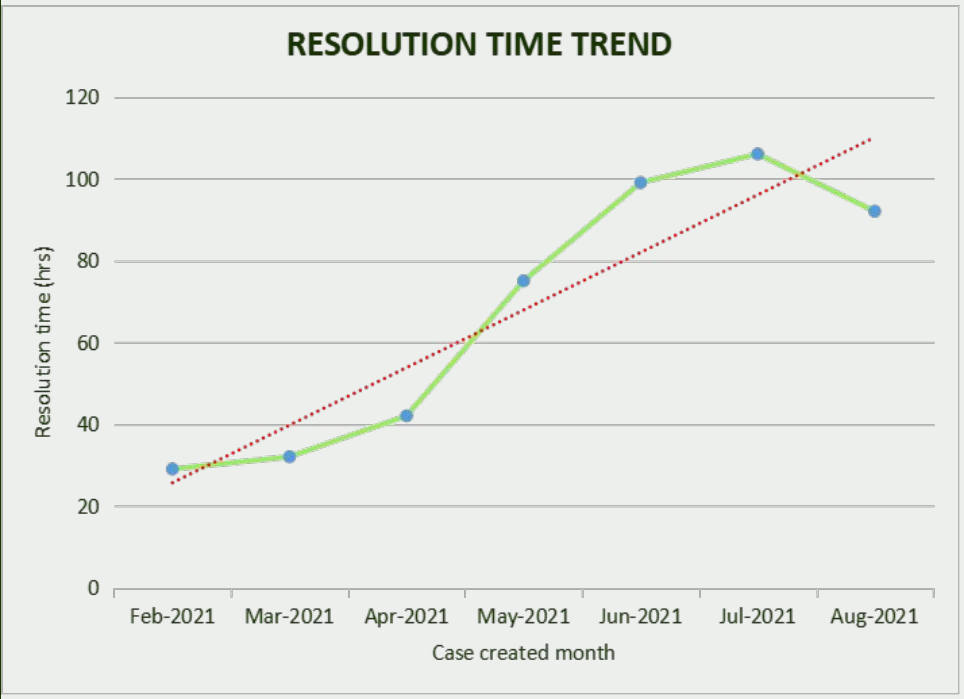
This is aligned with the company's commitment to reliability and user satisfaction.

Handling Time Increase

There is an upward trend in average handling time whose potential drivers could be increased Ops workload, or product/process changes—that may have introduced additional steps, complexity, or confusion for agents.

This calls for closer monitoring and/or cross-functional discussions with Product team to identify root causes and mitigate delays.

Key Trends (cont...)



Rising Resolution Time

Despite the rising resolution rate, resolution time is steadily worsening, which is cause for concern.

The average resolution time rose from 29 to 92 hours for cases reported in February and August 2021 respectively. It notably peaked at 106 hours for cases created in July 2021.

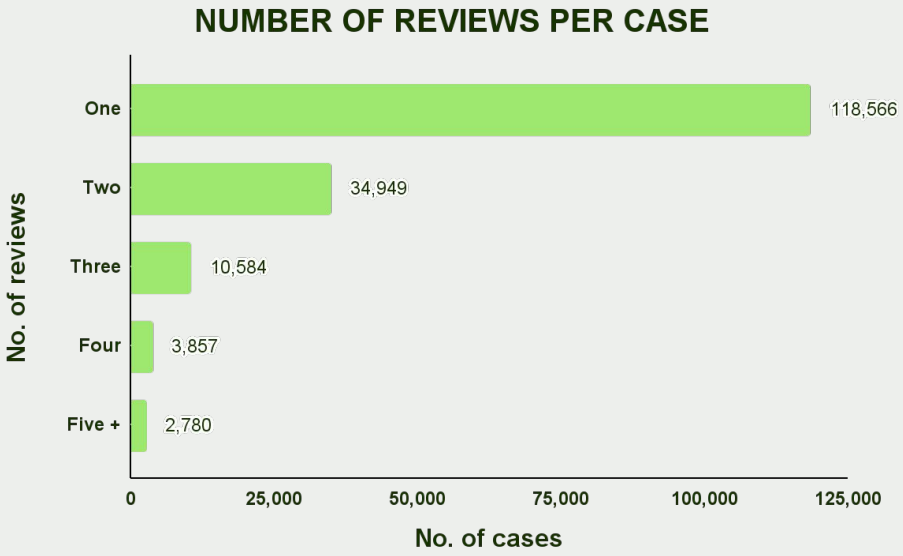
Potential Drivers

This trend suggests potential operational bottlenecks with the increase likely to be caused by:

- Higher case complexity or volume,
- Workflow inefficiencies, or
- Insufficient capacity to handle case load at current pace.

Reducing resolution time should be prioritised to maintain the company's promise of speed and efficiency.

Operational Efficiency



A key indicator of operational efficiency is the number of reviews a case requires before reaching resolution. In an ideal setup, most cases should be resolved after a single, high-quality review.

In our case, we have over 10% of cases requiring 3 or more reviews, with 2,780 cases needing 5+ reviews.

This trend signals inefficiencies in the review process, possibly due to:

- Cases not being correctly resolved the first time they're reviewed leading to reopenings
- Unclear guidelines
- Unclear decision criteria
- Incomplete documentation during earlier reviews, etc.

These inefficiencies may lead to additional operational cost and customer frustration.

Observation: *More than 10% of cases had to undergo 3+ reviews before resolution*

Workflow Efficiency



Observations

- **Time from Creation to Backlog:** 45 seconds. This step is highly efficient, showing that cases are immediately captured by the system.
- **Time to First Review:** 18 hours. This is a major bottleneck that significantly delays case progression.
- First and Subsequent Reviews Duration: 11 minutes each. The actual review actions are swift and efficient, but the waiting time between them extends the total timeline.
- Further analysis identifies **6 cases** that took over 200 hours to enter the backlog—far exceeding the expected 45 seconds. This anomaly suggests a possible system malfunction or process failure

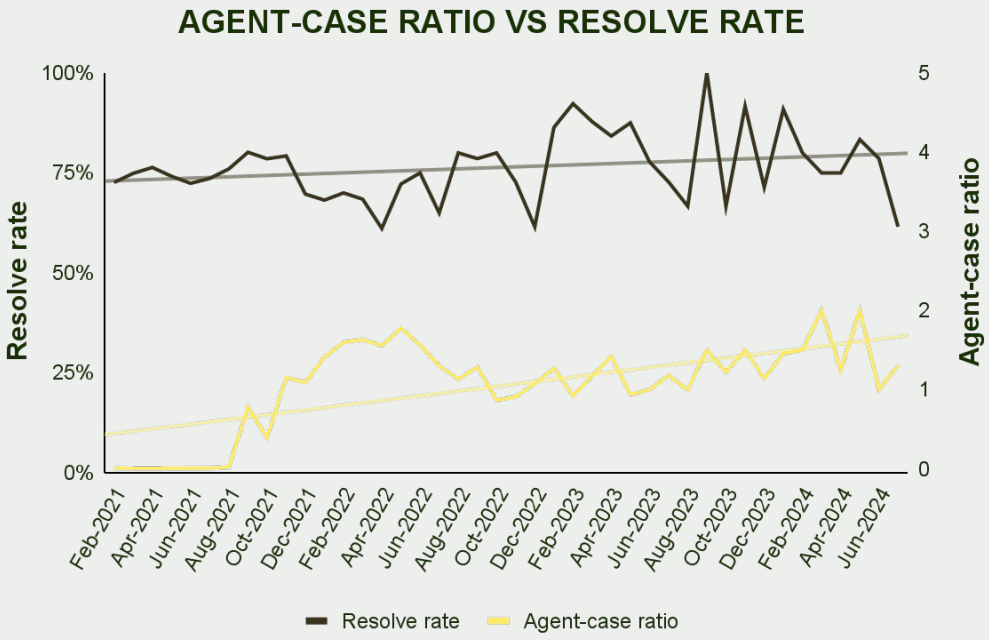
The core inefficiency lies not in how long reviews take but in how long cases wait to be reviewed.

Recommendations

Addressing the 18-hour delay in reviews will have the greatest impact on reducing the current 72-hour average resolution time, improving both operational performance and customer experience.

A system investigation should be conducted to determine the cause of 200+ hour delay for the 6 identified cases.

Additional Insights



Observation

This graph shows that agent-case ratio—i.e. the number of agents available relative to the volume of submitted cases—has been increasing over time. Additionally, as the agent-to-case ratio increases, so does the resolution rate.

Ideal Ratio Recommendation

The data implies that achieving a resolution rate of 90% or higher requires an agent-to-case ratio of approximately **1.34**. This means: For every 100 active cases, the company would need around 134 agents available to maintain optimal resolution performance.

Conclusion (Operational Health)

The current operational health is moderate to poor and presents room for improvement around timely delivery to better reflect the company's values of speed, transparency, and efficiency. While there are promising signs of strong intake processes and rising resolution rates, operational bottlenecks and quality inconsistencies remain key barriers to delivering on the company's mission.

Strengths

- Swift case intake (45 seconds)
- Quick review handling time (11 minutes)
- Manageable workloads (17 reviews/day per agent)
- Increasing resolution rate

Areas of Concern (Red Flags)

- 18-hour delay to first review. This is the biggest operational bottleneck and undermines the promise of "instant" service
- 72-hour resolution time, mainly due to the (above) 18-hour delay
- Trends show a worsening trajectory of resolution time
- 31% case reopen rate
- 10%+ of cases require 3+ reviews
- Outlier agent handling times (90+ hours) warrants investigation into case complexity, workflows, or training needs.
- Rising average handling time over recent months

Conclusion (Customer Experience)

From a customer lens, the experience is partially aligned with the company's mission—particularly in terms of convenience and transparency, as seen in structured intake and increasingly successful resolutions.

Areas of Concern (Red Flags)

The delay from case creation to resolution (3+ days) and high reopen rates disrupt the perception of speed and reliability. Long wait times for first review and prolonged total resolution timelines risk eroding customer trust and satisfaction, especially when dealing with financial matters where timeliness is critical.

Recommendation

To truly fulfil the "money without borders—instant and seamless" promise, the company must prioritise reducing latency between case milestones and ensuring high-quality resolutions at the first touchpoint.

Thank You!

Appendix 

Appendix

Top 10 Agents By Monthly Throughput

Actor ID	Reviews	Cases	Avg Handling Time (Min)
71ad16ad2c4d81f348082ff6c4b20768	794	694	2
6c29793a140a811d0c45ce03c1c93a28	713	690	2
c8fbbc86abe8bd6a5eb6a3b4d0411301	674	606	1
8f7d807e1f53eff5f9efbe5cb81090fb	604	572	2
9fd81843ad7f202f26c1a174c7357585	550	524	3
bcbe3365e6ac95ea2c0343a2395834dd	467	438	2
42a0e188f5033bc65bf8d78622277c4e	467	434	3
ad61ab143223efbc24c7d2583be69251	461	420	4
9cc138f8dc04cbf16240daa92d8d50e2	423	403	8
df877f3865752637daa540ea9cbc474f	423	384	2

Cases With 200+ Hours Backlog Age

Case ID	Backlog Age (Hrs)
63eaacaeb6bca067cbee4def0531731e	1409
33144d0d04b3e90a521678bd383df65b	957
3959ba9bb78f63eadf2bc40c9c7d1e4e	682
131d24a11a314b3538fd3090bc83a476	310
10e60fa84b4c7c8d1f0c166bd731058a	263
18fdb5437939c4cb23e41d0ac771d36a	238

