KNOW YOUR AGENT NETWORK:
An Agent Manager’s Guide
to Key Performance Indicators
Acknowledgements

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This guide was developed as a result of cumulative experiences gained from Grameen Foundation’s work in mobile financial services and the Community Agent Network (CAN) Program in the Philippines. With the primary aim of fostering financial inclusion, the CAN program focused on establishing an agent network to deliver financial services to underserved and unserved communities in the Philippines.

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Introduction: The Promise of Agent Networks and Why It Matters

Agent networks have long been seen as a promising solution to financial inclusion. The inspirational success of mobile money platforms such as M-Pesa in Kenya had driven Regulators, Mobile Network Operators, Fintechs, Mobile Money issuers and Banks to establish e-money frameworks and policies, develop new technology platforms and financial products for the unbanked and unserved. The technology or digital aspect of financial services has been highlighted more as a solution to financial inclusion rather than agent networks. But more often than not, technology is not the main hurdle; instead the ability of agents to deliver services is the biggest constraint.

And in most cases, scaling the agent network has become a numbers game and an expensive one at that. Growing a network entails investments in recruitment, marketing and support, as well as preventing attrition of agents, which is likewise costly. In low-income segments, agents are critical for product uptake because they remain to be the primary customer touchpoint. Failure of the agent to deliver a good experience takes the end-client a step backward: the client may stop transacting and it takes more time and effort to try again.

Building and maintaining successful agent networks require carefully balancing profitability and costs across multiple stakeholders. This guide was written to help Agent Network Managers (ANMs) -- whether an in-house function or done by a third party -- to develop Key Performance Indicators (KPIs) that foster sustainable growth of the network.

About this Guide

This guide was designed primarily for fintech providers and agent network managers to develop Key Performance Indicators that translate strategic objectives to operational metrics. KPIs help ANMs track their business and provide timely data points for decision-making. This basic toolset should be customized based on individual business needs and agency models as volume, usage and variety of products change.

The dashboards presented provide a framework for which KPIs can be developed. They are not meant to be exhaustive, but they illustrate areas and topics that should be closely tracked as the business grows. The level of detail for each can vary based on the user, with high level or summary views for management and detailed views for operations. The ability to drill down to more detailed views is key to ensuring that these dashboards are relevant and actionable. Real-time availability of data and using interactive interfaces are highly recommended, so that across the organization -- from field staff to senior management -- key decision-makers have information at their fingertips.

The dashboards do not depict actual data to protect the information of the partners we’ve worked with.
I know what sells and what does not sell, where, when and to whom
ANM Key Performance Indicators

Client Product Usage

Data Elements

By Category/Merchant/Product:
- Number of transactions per month
- Alternative view: Amount of transactions

Drilldown:
- Category = Government, Mobile Network Operator (MNO), Remittance
- Merchant = name of company/government agency
- Product = voucher types, insurance products

Data Elements

By Area (Region/Province/Village or Urban vs Rural):
- Number of transactions per transaction type (category/merchant/product)

What it means

- Shows product usage growth over time in terms of number of transactions. Displays most popular use cases and trends over time.
- Slowdown of growth or decline in usage may indicate problems with product usability, marketing, or support, and should be further investigated.
- Disaggregated view by geographical area allows comparison of product uptake.

- Number of transactions show most and least commonly used transaction type by area and shows variation across areas.
- Low usage of specific products in a particular area may indicate prohibitive pricing, ineffective marketing, inadequate product support, or unavailability of service, and should be further investigated.
- Differences in area/urban vs rural transaction patterns can inform marketing and product development strategies.
- These numbers are relevant for assessing profitability, updating financial model assumptions and pricing structure.
- Disaggregated view by agent is relevant for reviewing agent performance and profitability.
What it means

- Total amount of transactions shows types that have large and small total transaction amounts.
- In combination with the previous graph, these numbers are relevant for assessing profitability, updating financial model assumptions and pricing structure.
- Products with frequent usage and low volume (e.g. mobile phone load) are easier for small agents to handle.
- Products with large transaction volumes, even with less frequent usage (e.g. airplane tickets), are likely more profitable but also require more capital and liquidity.
- Differences in area/urban vs rural transaction patterns can inform marketing and product development strategies.

Data Elements

By Area (Region/Province/Village or Urban vs Rural):
- Total amount of transactions per type

Alternative view:
- Average transaction size per type

What it means

- Similar to previous KPIs on product usage, this shows product uptake of correspondent bank and mobile wallet transactions through agent network. This applies to implementations that have correspondent banking services in addition to payment services.
- Bank account transactions should be tracked separately from payment products because the business model is different.
- Balance between cash-in and cash-out in terms of transaction volume (particularly at the agent level) is relevant for liquidity. Rebalancing becomes less of a problem if cash-in + payments balance out with cash-out, making liquidity management easier.

Data Elements

By correspondent bank and mobile wallet provider:
- Number of transactions per type of transaction (cash-in and cash-out)

Alternative views:
- Amount of transactions
- Average transaction size
What it means

- Increasing number of products per unique client indicates cross-selling of products. Cross-selling is important for growth in existing areas of operations, especially if market saturation is already high.
- Disaggregate by new/expansion areas where customer attraction is more important vs. “mature” areas where cross-selling is increasingly important.
- Merchants that are not able to cross-sell can target their marketing strategy to clients they are not able to reach.

Data Elements

(Assumes unique ID is available)
- % of clients by number of products used over a given period (e.g. past 6 months)
- Average number of products used for the past 6 months
Agent Performance

“We are giving solid business to our agents, and they are happy”
What it means

• Shows if the number of activated agents are below (<100%) or above (>100%) target defined by business (based on feasibility and profitability studies).

• The difference between actual and target should become lower over time because high variance indicates more costly onboarding operations.

• Actual > target could indicate:
  - Onboarding criteria too loose.
  - Onboarding process effective.

• Actual < target could indicate:
  - Onboarding criteria too stringent.
  - Onboarding process not effective.

• High or Low variance in an area may indicate environmental or risk factors that should be explored further to understand agent feasibility in that area.

Data Elements

By Area:
- Target No. of Agents
- No. of Agents Activated
- % of Target Met

Data Elements

By Month
- Number of:
  - Retail agents
  - Master agents
  - Sub-agents

What it means

• Shows the distribution of agents among retail, master, and sub-agents.

• Faster growth of sub-agents compared retail agents may indicate that:
  - Scalability of master-sub model is effective.
  - Onboarding process of sub-agents by master agents is too loose.

• Disaggregated view by geographic area gives insight to the profile of agents in the area and can be used to adjust onboarding policy and procedures.
What it means

• Shows the distribution of agents among those that were recruited (sales officer recruited in person) and those that self-registered (agent downloaded the app and signed up him/herself without a sales officer involved).

• Face-to-face agent recruitment can be more expensive in the onboarding stage but may potentially be more effective in agent retention. Self-registration is cost-efficient in the onboarding stage but may be more difficult to monitor.

• Subsequent KPIs on agents (onboarding, status, attrition, etc.) can be disaggregated by mode of entry to see patterns on performance of agents across the two types.

Data Elements

By Month:
• Number of:
  • Recruited agents
  • Self-registered

What it means

• Shows length of time taken to onboard agents
• Onboarding time should eventually be decreasing as onboarding process becomes more efficient.
• Percentage of agents onboarded beyond the standard time indicates difficulty in onboarding. This should be investigated and may be linked to technological readiness, telco signal, marketing strategies and materials, and training of field staff.
• The percentage of agents onboarded beyond the standard time should be maintained at the same level (or decreasing) with a reduction in average time for onboarding agents. Otherwise, efficiency may not be gained by simply reducing the standard conversion/recruitment time, and the onboarding program should be reviewed and adjusted.
• Onboarding time affects cost.
ANM Key Performance Indicators

Agent Performance

Agent Status

• Shows performance and status of activated agents. This requires regular agent monitoring.
• Activated agents in good standing should be close to target as defined by business.
• Actual > target could indicate:
  • Onboarding process effective.
  • Agent monitoring process and agent support activities are effective.
• Actual < target could indicate:
  • Onboarding process not effective.
  • Agent monitoring process and agent support activities may not be effective.
• Having too few agents implies additional onboarding costs and disruption in services.
• Areas with poor agent performance, resignation, and terminations should be further investigated.
• Having too many agents in an area may affect profitability of agents as they compete with each other.

What it means

No. of agents in the ff. performance categories and suggested definitions:
• Active – 1 transaction per week or 4 per month
• Probation – not in compliance with policies or service standards
• Inactive – not active but not yet resigned
• Resigned – formally closed, wallet deactivated
• Terminated – removed with cause
• Target no. of agents per area

Data Elements

Agent Status

ANM Key Performance Indicators

Agent Performance

Agent Attrition

• Attrition rate shows the ease or difficulty of retaining agents in an area.
• Attrition rate should be kept below X% target, as defined by business.
• High attrition rate may indicate:
  • Onboarding criteria too loose.
  • Onboarding process not effective.
  • Agent monitoring process and agent support activities may not be effective.
• High attrition rate may result in additional onboarding costs and disruption in services.
• High resignation rates at early stages (soon after onboarding) may indicate poor system usability, lack of support, or low profitability for agents.
• High attrition in a particular area may indicate environmental or risk factors (such as poor telco signal) that should be explored further to understand agent feasibility in that area.

What it means

• Attrition Rate
• % of agents Resigned (formally closed, wallet deactivated)
• % of agents Terminated (removed with cause)
• Overall % of agents resigned/terminated
• By age (from onboarding date or first transaction date)

Data Elements
What it means

- Master agents should have larger wallet balances to accommodate rebalancing of sub-agents. Low balances of sub-agents may not be too much of a concern if they are able to access funds from master agents in a timely manner.
- Very high or very low balances for a particular account, especially when sustained over a long period of time, may indicate inefficient use of agents’ funds.
- Trends of balances can be used to inform the management of float and treasury operations at the level of the ANM.

Data Elements

By type of agent (retail, master, sub-agent)
- Distribution of wallet balances (at a point in time or average over a period)

Alternative views:
- By mode of entry (recruited vs self-registered)
- By area

What it means

- High percentage of agents with low balances indicates problems with rebalancing and lack of working capital.
- Master agents should never, or very rarely, have low balances because their liquidity also affects that of sub-agents. Expect retail agents to have most frequent problems with liquidity among the three types of agents.
- High percentage of agents with low balances during weekends (gray bars) indicates a need to better manage liquidity during weekends when demand may be higher and rebalancing points (especially banks) are closed.
- Drill down by area and specific agents can show systemic issues on liquidity (frequent occurrences of low balance) affecting maintenance of service standards.
What it means

- Shows whether low balances are temporary (short durations) or persistent (long durations).
- Most low balances should be fairly short, particularly during weekends and holidays when rebalancing is difficult.
- Long durations (beyond 1-2 days) of low balances may indicate problems with capital, rebalancing, profitability, and inactivity. These affect service reliability and must be addressed.
- Agents with long durations of low balances (based on a threshold defined by business) should be considered as under probation or inactive.
- Information on durations can be used for liquidity projections and developing program support for agents such as credit facilities and rebalancing support.

Data Elements

- Duration of low balance (number of consecutive days with low balance)

Alternative views:

- By agent type and mode of entry
- By area

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What it means

- Shows products that have high and low transaction failure rates.
- System design should consider capturing logs and reasons for failure, storing locally in device, and transmitting information after the next successful transaction.
- High number of failures may indicate problems with usability, training adequacy, or system reliability.
- If agents are notified via SMS on failures, high failure rate may result in high SMS cost.
- This shows failures that are captured by the system and not those that are attempted (e.g., agent knows that wallet balance is insufficient and does not attempt transaction). Agent monitoring is important to gather information on failures not captured by the system.

Data Elements

By Product or Agent/Area

- % Failed Transactions by cause
  - Insufficient Balance
  - Inadequate signal
  - Incorrect account number
  - Exceeded limit
  - Other
What it means

• Shows trend of revenues per agent, which demonstrates agent profitability.
• Profitability determines sustainability of the service for agents. Agents that are unprofitable can quickly lose interest in the service.
• To get a full picture of profitability, information on revenues should be complemented with information on costs incurred by agents in running the business, such as cost of capital and rebalancing, and opportunity costs. This information may need to be collected in a research effort.

Data Elements
By Month and by agent type (retail, master, sub-agent):
• Average fees collected per agent
“Clients trust us with their money, and customer issues took no longer than 24 hours to be resolved”
What it means

• Shows transaction time preference of clients.
• Transaction traffic can be used to assess and monitor system capacity and inform schedule of system updating. Peak hours can be used to inform traffic/bandwidth capacity requirements.
• Transaction volume patterns can be used to inform staffing needs for call center.
• Information can be disaggregated into weekdays and weekends to get better insight into transaction patterns.
• Information can be disaggregated at an agent level and be used for monitoring. Systemic lack of transactions at certain hours may indicate that agent is not always available.
• Disaggregated view by area (rural vs urban) can inform selection criteria for agents.

Data Elements

Within the report period (month):
• Average number of transactions per hour
• Minimum number of transactions per hour
• Maximum number of transactions per hour

Alternative view:
• By area (rural vs urban)

What it means

• Shows nature of issues reported and average issues reported per agent.
• Issues per agent should be within acceptable range as defined by the business.
  • High/increasing number could indicate new and recurring issues that are not addressed adequately.
  • Low/decreasing number could indicate that there are very few issues or that agents are not reporting issues (lack of awareness, not comfortable).
• Acceptable range should be adjusted down as the system stabilizes.
• Type of issues show which ones management needs to pay attention to.
  • Rise or decline in user issues may indicate the effectiveness of training or usability.
  • Sharp rises in technical issues may indicate instability of the system or inability to handle increasing volume.
  • Rise or decline in agent issues may indicate the effectiveness of training and quality of agents.

Data Elements

By Month:
• No. of issues reported per category
  • Agent
  • Merchant
  • End-client
  • Technology
• Average issues per agent
What it means

• Shows sub-types of issues reported to call center as well as standard and actual turnaround time to resolve issues.

• Agent, merchant, end-client, and tech issues can be disaggregated by sub-categories to analyze which types of errors occur often and to address.

• Policies, processes, and training approach can be revised based on the issues that are common or recurring.

• Actual turnaround time that is higher than the standard (slow resolution) may indicate inadequate training for staff to resolve issues or increased complexity of issues reported.

• Issue categories and turnaround time standards must be properly defined and issues should be properly recorded to ensure accurate tracking of issues.

Data Elements

Within reporting period (month):
• Number of issues reported per sub-category
  - Agent
  - Merchant
  - End-client
  - Technology
• Standard Turnaround Time (TAT)
• Actual average Turnaround Time

Call center issue resolution

Data Elements

By Month:
• Number of issues that were resolved
• Number of issues that were unresolved
• % of issues unresolved

What it means

• Shows trend of issue resolution.

• Unresolved issues should be less than X% tolerance limit as defined by business.

• Increasing number and % of unresolved issues may indicate:
  - Lack of manpower as volume of issues increase.
  - Inadequate training for call center staff.
  - Weakness or inefficiency in issue escalation and resolution.

• This should be reviewed together with information on transaction failures and agent attrition to determine whether the call center resolution issues affect agent performance and retention.
What it means

- Shows occurrence and resolution of suspicious transactions as defined in the system (based on anti-money laundering regulations and additional rules such as repeated transactions of maximum amount) which helps improve the security of the system and reduces risk of fraud.
- Unresolved issues should be less than X% tolerance limit as defined by business.
- High suspicious transactions as % of successful transactions (blue) should be investigated as it may point to fraudulent activity, system weakness, or indicate inadequate training.
- Unusually low % of suspicious transactions may indicate weakness in the rules defined for flagging suspicious transactions.
- Increasing number and % of unresolved suspicious transactions may indicate lack of manpower or inadequate policies and processes for resolving suspicious transactions.

Data Elements

By Month:
- Number of suspicious transactions that were resolved
- Number of suspicious transactions that have not been resolved
- % of suspicious transactions that are unresolved
- % of all successful transactions that are suspicious

What it means

- Shows system availability against standard.
- Real-time information should flags downtime or unavailability of system components.
- If downtime occurs, flag whether it is below the service level expected for that component.
- If service level is low and is expected to continue, it should trigger activating a backup plan for that particular component.
- An annualized view can help inform the annual budgeting process and determine which components need to be upgraded, changed or consolidated, and which services from providers need to be renegotiated and changed to achieve desired service levels.

Data Elements

Daily:
- Uptime of each component of the IT infrastructure (% of 24 hours)
- Committed level of availability based on Service Level Agreement (SLA) from service providers for each component
What it means

- Shows transaction load and error rates to determine whether the system is unable to process large volumes of transactions.
- Error types include system errors (downtime of servers and reasons, downtime of connectivity to telco or internet service provider, etc.).
- Increasing transaction load is a positive indicator of increased usage. Decreasing transaction load needs to be explored further to understand drivers of the declining trend.
- Month-to-month comparison can help analyze peak transaction flows and can inform capacity planning.
- A high percentage of erroneous transactions must be analyzed on a per error type and source/cause must be mitigated as cost is associated with processing erroneous transactions.
- YTD data can be used to negotiate pricing and fees with the service provider.

Data Elements

Weekly, month, and year-to-date (YTD):
- No of transactions passing through the system
- % of transactions flagged as errors categorized by error type

What it means

- Shows percentage of SMS notifications and confirmations that were not delivered to the intended recipients.
- In the absence of paper receipts, SMS delivery is critical in providing the clients a certain degree of comfort that their transactions are processed. As this level of comfort increases, usage of the service is expected to increase as well.
- A high level of undelivered SMS needs to be investigated.
- Month-to-month comparison can help analyze peak transaction flows and can inform capacity planning.
- YTD data can be used to negotiate pricing and fees with the service provider.
- If network traffic is very high in an area and is compromising SMS delivery, consider having agents issue confirmations in writing, as an alternative to paper receipts.
What it means

• Shows number of transactions that were left unreconciled by certain cutoff times.
• Unreconciled items include discrepancies on payments to merchants, unmatched deductions to wallets, etc.
• These items should be reconciled within a standard period of time to ensure integrity of data.
• Increasing number of unreconciled posts could be an indicator of human, process, or system failures and should be investigated and addressed.
• Unusually large amounts should be given priority in terms of resolution.
• If unreconciled items are prevalent for particular merchants, ANMs should work with them to address issues (such as installing algorithms to validate account numbers at transaction entry point).

Data Elements

Daily:
- Number of unreconciled items (new + previous balance less reconciled today)
- Aging of unreconciled items

Alternative views:
- Amount of unreconciled items
- By merchant
Cost and Profitability

“We are profitable because we invest in the right things that move our business”
**ANM Key Performance Indicators**

**Revenues**

### What it means

- Shows which products generate low and high revenue.
- Actual revenue data will be used in updating the financial model assumptions and help inform any changes in the pricing structure.
- Transactions that generate very low revenues may need more targeted marketing and promotional activities and incentives.
- Transactions that generate very high revenues may be reviewed for potential lowering of fees to help lower costs for end-users.

### Data Elements

**By Category/Merchant/Product:**
- Gross revenues from fees generated for a specified period (e.g. month)

**Alternative views:**
- Revenues net of fees to agent
- Trend over time

**ANM Revenue per Agent**

### What it means

- Shows trend of revenues generated divided by number of agents.
- Overall growth in revenues are driven by growth of number of agents and growth in revenues per agent. This graph shows the second.
- Increasing trend in average revenues per agent is good for growth and sustainability.
- Declining trend should be further investigated because overall revenues can stagnate even if numbers of agents are increasing.
- Average revenue per user/client can also be calculated if clients can be tracked using a unique identifier.

### Data Elements

**By month and agent type (Retail, Master, Sub-agent)**
- Average Revenue per Agent (revenues collected by the ANM, not fees generated by the agents for themselves)

**Alternative view:**
- Average revenue per user
What it means
• Shows sales officer performance in terms of active agents in their portfolio against target.
• ANMs need to set target caseloads for sales officers to ensure efficiency of operations. Low caseloads are costly to maintain.
• Target and active agents may stabilize over time as sales officers reach their optimum load.
• Agents in pipeline and on probation are those a sales officer can relatively easily convert to active agents.
• Sales officers that have very low active agents compared to target may indicate lack of training and support or unfeasibility of the ANM service in their area.

Data Elements
By Sales Officer:
- Target number of active agents
- Number of agents by type:
  - Active, pipeline, probation, inactive, resigned, and terminated

What it means
• Shows trend of average cost of managing agents and compares cost across types of agents.
• Cost of components are expected to be different across types. For example, recruited agents would have high onboarding costs and self-registered agents would have minimal onboarding costs.
• Agent management costs should be tracked separately from other expenses (e.g. marketing costs that are for agents should be tracked separately from general marketing costs) to determine efficiency of managing agents in-house as opposed to outsourcing to a third party.
• These costs should be viewed together with average revenues per agent to determine sustainability of the agent management function.

Data Elements
By type of agent and time period:
- Average cost per agent on:
  - Onboarding
  - Training
  - Marketing
  - Call-center support
  - Post-monitoring

Alternative view:
- By retail, master, sub-agents
**What it means**

- Shows breakdown of actual cost per type of expense in addition to agent management costs in the previous KPI.
- Expense items with large and increasing costs should be reviewed and potentially be renegotiated or restructured.
- Costs should be reviewed in relation to agent and transaction growth. Faster rise in costs than in growth may indicate sustainability challenges.

**Data Elements**

**By Month:**
- Actual cost by component
  - Agent management (from previous KPI)
  - System costs
  - Fees paid to agents
  - Fees paid to MNO
  - Other operating expenses

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**What it means**

- Shows actual cost compared to budget.
- Actual cost should be within budget as defined by the business.
- Costs include agent management and other operating costs in the previous KPI.
- By comparing with operational data, analysis of cost can show whether actual > budget indicates poor and costly implementation (operational targets not reached) or aggressive expansion (operational targets exceeded). Similarly, actual < budget can indicate either underspending or cost-efficient operations.

**Data Elements**

**By Month:**
- Actual Costs
- Budget
What it means

- Shows the service’s profitability and indicates whether it is moving towards being sustainable or not.
- Net income is expected to improve as the platform adds more products and other services that generate more income.
- If fintech is offered as a service in conjunction with other channels of financial services, the profit and loss analysis should consider two aspects: the mobile and agent channel as a standalone service, and the institution’s overall revenues and costs. The analysis should include how the mobile and agent channel affects other channels.

**Data Elements**

**By Month:**
- Revenues
- Expenses
- Net Income

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**What it means**

- For companies that offer alternative channels (e.g. traditional bank branches, ATM, etc.), this KPI compares cost to income ratio between the mobile/agent channel and other channels.
- High cost to income ratio indicates less efficient operations while a low ratio indicates more efficient operations.
- The mobile/agent channel is expected to have high cost to income ratio at the set-up and growth stage but should eventually become lower than traditional bank branches.

**Data Elements**

**By Month:**
- Cost to Income Ratio of:
  - Mobile/agent channel
  - Other channel
  - Overall
What it means

- Compares profit per staff between mobile/agent channel and other channels.
- High profit per staff indicates more efficient and profitable operations in this channel compared to others.
- Profit per staff is expected to be low at the start-up and early growth stage, but should eventually increase as the service is rolled out and uptake increases.
- Information on profit per staff can be used to evaluate staff caseload.

Data Elements

By Month:
- Profit per staff
  - Mobile/agent channel
  - Other channel
  - Overall

Requires cost allocation for each staff based on time spent across channels.