

Technology Utilization

Automating teller transactions and migrating teller transactions to self-service technologies are two key priorities for improving operational efficiency in the branch channel. Other popular branch productivity tools include digital appointment booking and lobby management software. Banking executives are faced with limited budgets, a multitude of branch technology decisions amid a rapidly changing technology landscape and an evolving branch transformation strategy. Successful technology deployments depend on user adoption by the branch workforce and customer engagement.

Kiran's Technology Utilization engagement provides an user adoption assessment of currently deployed technologies, and a scenario analysis on where to best leverage planned technologies given customer demand and branch capacity/capability. Ultimately the results of Kiran's consulting engagement provides banking executives with the insights to balance branch efficiency and optimal staffing levels to deliver outstanding customer experience.

Applications:

- Teller cash recyclers
- Assisted self-service ATMs and kiosks
- Digital appointment booking
- Lobby management

Deliverables:

- User adoption scorecard of branch automation (e.g. features, frequency, stickiness)
- Customers' utilization of self-service and assisted self-service technologies
- Analysis of factors affecting user adoption and technology utilization
- User engagement recommendations
- Branch staff (capacity, skill sets, culture) improvement recommendations
- Process and workflow improvement recommendations
- Future technology allocation recommendations



Key Benefits

- Validates which branch technology deployments are working well and which ones need adjustment
- Improves technology utilization as a result of people and process recommendations
- Provides guidance for future technology considerations

