

# Service 2.0

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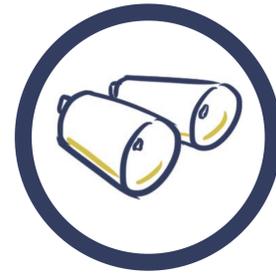
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# Introduction

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# Introduction

## Project brief

The design context for this project was the **retail bank office**. A physical location for the bank to have contact with customers. ING briefed the project with the announcement to focus increasingly on financial advice in these offices. This defined the design context for the project: financial advice in a physical bank office.

Throughout the process, ING did not show any engagement with the project. Trying to involve ING as a client added no extra value to the project in that sense, which resulted in a change of direction. Instead of designing and generating knowledge for ING, the context of stakeholders was expanded to big banks in general.

The physical office of ING in Eindhoven was used for observation, and the customer journeys were based on the service ING offers. Later on in the process, this context was stretched to big banks in general. This would loosen the requirement for being familiar with the service of ING.





# Context research

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# Context research

## Trend research of context

The banking industry is undergoing change. For years, banks did not suffer any financial crisis, and the regulations for banks were looser than they are today. This enabled banks to compete on financial level, by advertising interest rates and profitable returns, but since the economic crisis, regulators have become more wary. With changing regulations, banks are more restricted the way they earn money. The goal is to make banking more honest, but this idea gets some resistance <sup>(1)</sup>. This change will supposedly make banking landscape more dull, at least make competing on profitability impossible. In the meanwhile, there is another field emerging as a means to distinguish as a bank: customer service.

Traditional customer service takes place physical banking offices: making deposits, opening accounts and getting financial advice among others. The advent of digital media causes a disruption here: customer service starts to include apps for online and mobile banking <sup>(2)</sup>. In addition, banks use digital media to reach customers, by placing information online or enabling online banking. For some parts of the customer service, the digital media are already overtaking the service in a physical office: opening accounts and money transfers are already done more online than in the physical store <sup>(3)</sup>. Hence, ING –being the initial client– suggested

a context of financial advisory in their physical offices, and a smaller focus on the types of customer services that can be done online.

In other industries, the more innovative companies who are aimed at **customer experience** start to gain more ground which threatens the established competition. <sup>(2)</sup> Think of the increasing market share of companies like “Uber”, “Zipcar” and “Car2Go” in the traditional car manufacturer business. This goes for the banking industry as well. The impact of alternatives is less prominent in the Netherlands, but in other countries like the US, there are plenty of alternatives to a banks’ traditional services. Think of peer-to-peer loaning clubs like “Lending Club” and “Prosper” <sup>(2)</sup>. These specialized services are aimed at customer experience, which shows that the banks need to change their customer service. In order to stay competitive, banks need to redesign their services to improve customer experience.

## Observation of context

The **customer journey** in a physical bank office of ING was observed from a distance during the exploration phase of the project. The customer is always received by a ticket machine at the entrance, regardless of having an appointment or just visiting for quick services like picking up a credit card.

When it comes to financial advice, banks are competing

with independent financial advisory agencies. A regionally operating bank called RegioBank is teaming up with these agencies, who act as a physical office for RegioBank, next to providing independent financial advice. These agencies take quite a different approach than the observed context with ING. These agencies are solely focused on financial advice, and receive the customers more personally. This quality is lacking at the observed service at ING. This shows room for improvement in the customer service of big banks.

During the observation at ING, many customers were approached by employees, in order to address the customers personally and receive them in a more friendly manner. But as the employee did not know anything about the goal of a customer’s visit, this customer had to explain his/her goal of visiting the bank every time he/she was approached by an employee. Compared to the ticket machine situation, it is an improvement. Still, it is rather impersonal. Being proactive by anticipating on the context of a client with available data not only creates convenience but also trust with the customer <sup>(2)</sup>. A bank could provide relevant and tailored advice based on this information. In addition, the reception could be personalized based on information that the customer inputs beforehand. <sup>(2)</sup>

In the context of providing service as a distinguishing factor, the more personalized service (customized,



# Context research

tailored and proactivity) is regarded as “good service”.

The extent to which a service feels tailored, customized and proactive to an individual’s situation influences the customer evaluation of service quality and service confidentiality. <sup>(5)</sup>

In order to identify points of improvement in the customer service for financial advice at big banks, customer journeys were made with 4 different personas. These vary in demographics (age, requirements, capabilities). These personas are briefly described below, but can be found in the appendices [A], along with the corresponding customer journeys [B].

## ➤ Student

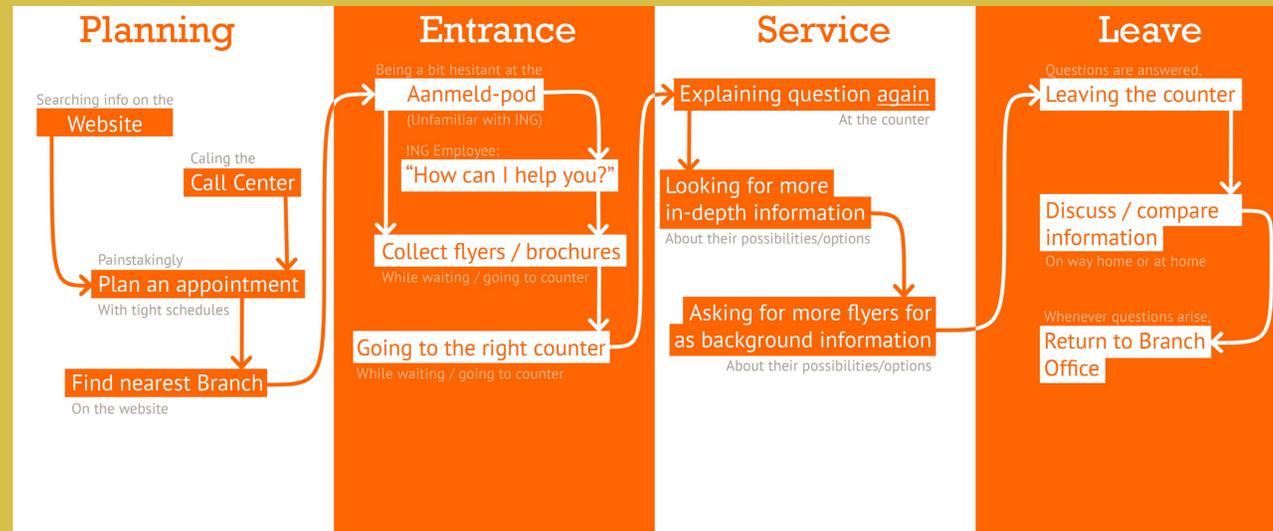
Mostly requires quick service for activating accounts and picking up debit cards. Has little time/money. Has been ING customer from the start: with a children’s account arranged by the parents.

## ➤ Young parents

Require advice on mortgage and savings. They have little time/money and are willing to switch to the most beneficial bank/service/alternative.

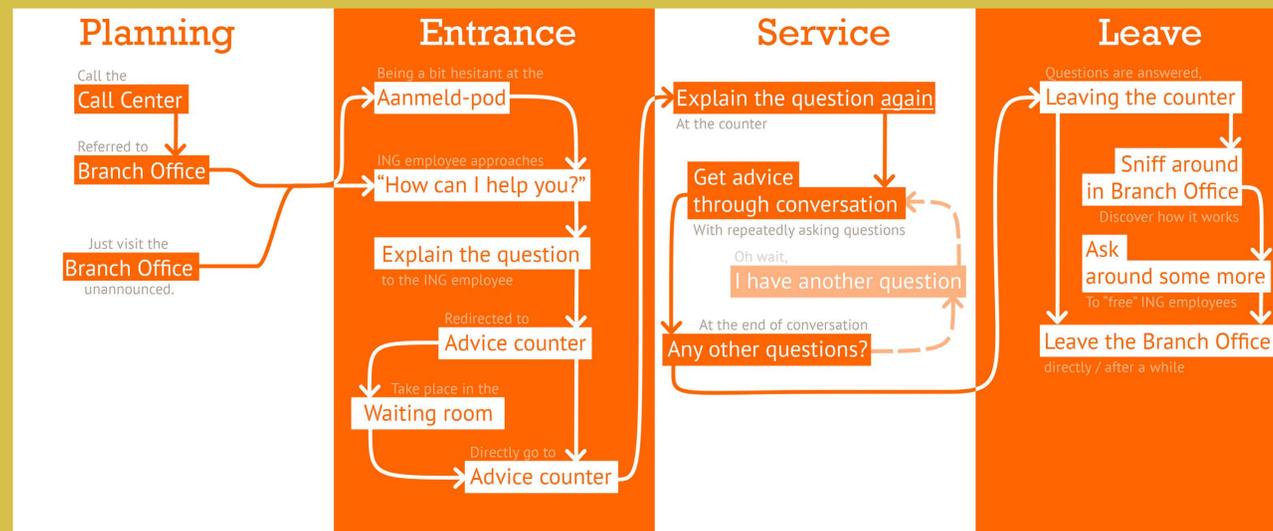
## ➤ Elderly couple

Require advice on retirement and monetary gifts. Have considerably more time/money. They have been long-time ING customer.



**Young parents**  
Customer Journey in Branch Office

- Advice about saving accounts (them & kids)
- Advice on mortgage
- Pretty well-informed (able to use the website, not the app)
- Not a very flexible planning (need an appointment)



**Elderly couple**  
Customer Journey in Branch Office

- Advice on monetary gifts for (grand) children
- Advice on retirement funds
- Not very well-informed (difficulties with using the website)
- “Catch up” on information by asking many questions

## ➤ Businessman

Requires advice on investments or business bank accounts. Potential ING customer who is still window shopping, possibly with his/her company in mind or restrictions from management.

The focus lies on two personas: a young parents and an elderly couple. These two personas need financial advice, which is the design context. The customer journey pointed out that the reception is impersonal and doesn’t show engagement with the customer. In addition, it isn’t tailored to the customer, or proactive to his/her situation. To improve the customer experience, the reception of big banks can be redesigned to be more personalized.



# Research approach

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# Research approach

## Research Question

The design space was defined during the observation: how can the reception of big banks be personalized in order to improve the customer experience? The research question was based on this observation. The research question is as follows:

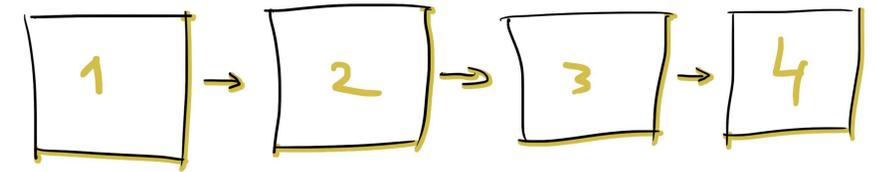
**What makes the reception at an ING Retail Office more personal?**

The research question suggests an explorative approach to generate input for designing. The design context was based on the trend research and the observation, which determined in what context the input should be generated. The observation of the context and the trend research pointed out some problems that need to be solved. One of them being impersonal service. Analyzing the customer journeys, the reception was found to be the main point in the journey that required improvement.

Various steps have been undertaken to get in touch with ING, but as a client, ING neither gave us sufficient input during the process, nor did we succeed to get in touch with the local manager of ING in Eindhoven nor did we get access to ING customers. This drove the decision to expand the design space to big banks in general. The research was done based on ideas, so with an explorative approach.

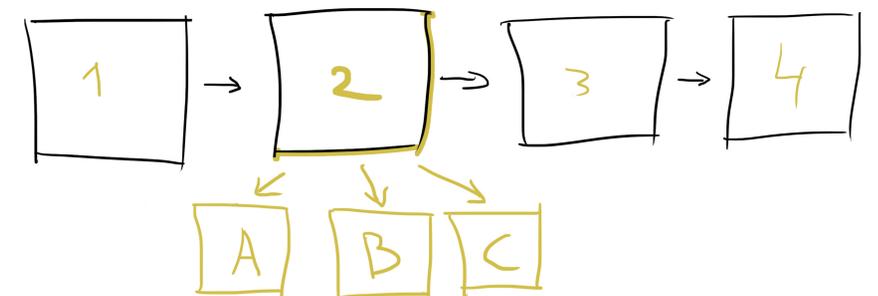
## Research Approach

Hence, input should be provided by people who have experience with gaining financial advice. Choosing a research approach which facilitates obtaining participants' insights and to get insight into their reference framework is important. That is why the Repertory Grid approach was taken. It makes use of the Personal Construct Theory, developed by George Kelly in 1955. Where it originates from the psychological study of personality, Hassenzahl and Wessler (2000) applied it within the design discipline, to capture the design space from a user perspective.<sup>(6)</sup> The current research tries to capture the determinants of what makes a personalized customer experience positive or negative for a retail banking environment. The participants will define personal constructs of how they experience a service, which will point out how the service is perceived. The various aspects of the research will be explained below. The setup of the research session is provided in the appendices [C].



### Scenario

The scenario will be a service situation which requires the customer to go to a retail bank office. By means of storytelling, the scenario will be explained. The participant will be involved into the storytelling, sharing experiences wherever possible. The scenario is provided in the appendices [D].

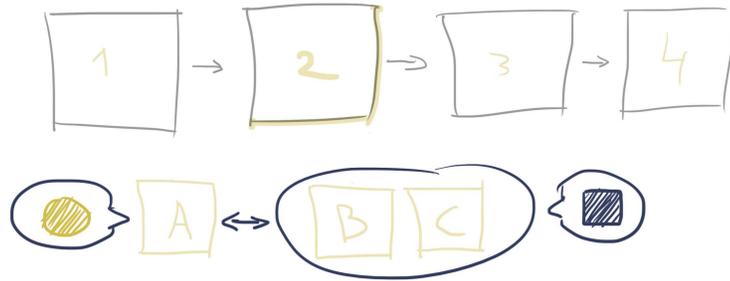


### Elements

“Element” refers to a replacement of the reception touch point in the current scenario. These replacements are concept ideas for improving the customer experience. The Elements are controlled variables of which the results will be investigated to find out the best scenario alternative. The participant is asked to group three Elements which seem relevant, with an additional criteria that two of the three must be similar but different from the third. Based on the comparison,

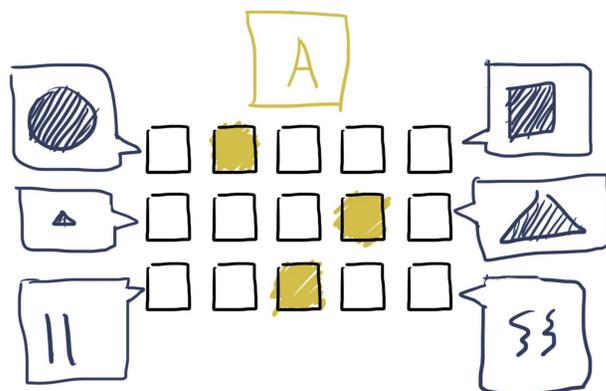
# Research approach

“Constructs” can be made by defining this similarity and difference. The concept ideas for improving the reception touch point, referred to as Elements, are provided in the appendices [E].



## Constructs

By comparing three Elements, Constructs can be generated. These are basically antonyms which describe the experience of the participants. With 5 Elements to combine, a few constructs can be generated by the participants. By means of laddering down, the participants will be triggered to explain why they define a Construct while comparing Elements.



## Rating

After rating the Elements with respect to the Constructs, both the antonyms of a Construct will be labelled positive or negative for the participant’s customer

experience. This gives insight into how each of these Elements are perceived in the context of reception at a retail bank office. Laddering down will be used here to understand why a participant rated each of the Elements the way they did.

+	A	B	C	D	-
~	1	2	4	3	—
~	3	5	4	3	~
—	4	3	3	2	~
~	2	3	4	1	~
~	5	2	2	1	~
~	5	1	5	4	~
~	3	5	3	3	~

## Analysis: the Repertory Grid

By arranging the Elements and Constructs in a grid, or matrix, the ratings of the Elements per Construct will reveal patterns per participant. This is called a Repertory Grid, as it reveals how the participant experiences concepts with constructs that are in their own repertoire. The goal is to find these patterns, and to link this to more qualitative information (recording of the laddering down, the explanations for ratings and comparisons).

FB Tan and MG Hunter (2002) suggest various analysis techniques, of which some are relevant for this research plan. For example, the Constructs can be divided into categories to identify trends among research

participants. Another approach is rearranging the grid. By combining the individual results into a single grid, the rows and columns can be rearranged to reveal relevance and similarities between both constructs and elements. Furthermore, desirability can be analyzed: to determine the average scores of the elements, as higher scores are reflected as more desirable. <sup>(4)</sup>

# Research approach

## Means of analysis

### Sum, means, mode, median and standard deviation

The ratings in the grid will be categorized, combining similar constructs. These categories have a sum of ratings, a mean, a median, a mode and a standard deviation.

- The sum gives an impression which Element is regarded the most positive, and which the most negative.
- The mean gives an average of the ratings. It will most likely be reliable if the standard deviation is small.
- The standard deviation gives an impression on how the ratings are ranged. If they are ranged closely together (small standard deviation), this means that the mean for an Element for a category is more representative. The more representative the values, the more influential the category and the more useful it is for drawing conclusion.
- The mode represents the most voted rating per construct. The closer the mode gets to the mean, the more representative a category for drawing conclusions. The mode indicates the extent to which an Element is positive or negative with respect to a Construct, since it is the most voted rating.

- The median provides a more stable indication of a center value than the mean would. It comes closer to the actually given values. If the mean and the median are different, this means there is a bigger variety in the values across participants.

### Horizontal and vertical analysis

The vertical analysis will point out the Element with the best customer experience, which is done by the sum of the ratings. This scenario alternative would still have some pitfalls, or it can at least be improved by means of integrating aspects from other scenarios to solve the pitfalls. This will be identified by the sum of the values per category, but also by individual spikes in the values.

The horizontal analysis will point out which categories of Constructs are the most influential determinants. This relates to the output of the mode, mean and the standard deviation. But the categories with the most polarized ratings will most likely be the determinants that evoke experiences to the extremes of a Construct. The ones with the smallest standard deviation and the most similarities in median, mode and mean will be the most dominant, as the ratings are the most coherent.

### Implication of the results

The extremes of the Constructs will have to be taken into account when designing a personalized service in a retail banking environment. This means the most

influential determinants will point out the positives and the negatives of the set of scenarios. The positive aspects should be integrated, the negative ones should be left out. There is a correlation with the mode, means, median and standard deviation. If the means, median and mode are equal or closely together, the results are more unambiguous, and more reliable.

The results will be an indication of how to personalize the retail banking service, since the categories of Constructs will be linked back to the scenarios, to find out what parts of these scenarios are positive or negative.



# Research findings

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# Research findings

In total, 8 persons participated in the research.

Constructs yielded with the research give insight into how the participants view the Elements. After reviewing the Constructs, some patterns appear in the ratings per Element. These will be called “themes”. These themes are the answer to the research question. The reception at a retail bank office can be redesigned based on these themes, making the reception more personal.

To identify the most prominent determinant, and the pitfalls, the ratings per Construct per Element were analyzed per theme. The grid of results can be found in the appendices [F]. In addition, the reasoning behind the Constructs has been recorded and categorized according to the themes in an **affinity diagram**. It can be found in the appendices [G].

## Themes: the answer to the research question

### Personal – Impersonal

This theme defines how the participants identified an Element. It relates to the extent it involves humans, and how much it treats the customer as a person.

➤ **Machine-like, digital (negative):** if the service is handled mostly through a machine, it feels impersonal. It is explained as the service losing touch with you as a person. It is more objective,

rather than engaged with your situation.

- Checking in through a smartphone app: it felt impersonal, due to the fact that the reception was handled by a machine, which is similar to the ticket machine situation. Automated check-in felt less intrusive in the experience, especially if employees approached the customers directly.
- Information through a smartphone app: reading through information beforehand was regarded positive. This allowed for preparing the meeting. Though, if the information turned into advice itself, it did not feel reliable.
- No human contact before the meeting: this was regarded negative. Most of the participants preferred being received personally when comes to financial advice, as it creates more trust than being received with technology only.

➤ **Stand-offish, being a number versus being understood as person:** being impersonal is related to appearing less exclusive to the client in this case.

- Proactivity: if the advisor is able to successfully hook into your situation to find the best solution, and prepare all the necessary things beforehand, this is experienced as positive and trustful. If the system is not proactive in this sense, or only

selling the bank’s products, this is experienced negatively.

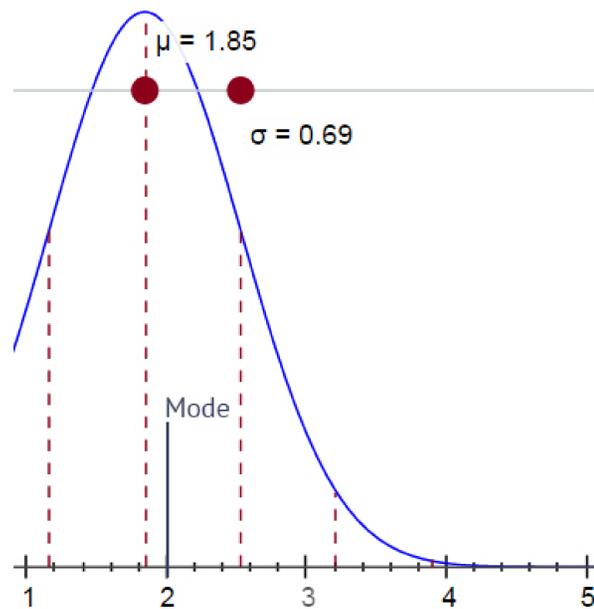
- Contextual awareness: if the employees are aware of your question or request, without having to explain the context over and over again, this is regarded positive. It shows that the bank is taking you seriously.
- Personal addressing: being addressed personally is positive when it comes to financial advice. Showing no interest or engagement damages trust. It feels unreliable, as most of the participants want the bank to find the best option available for their context.



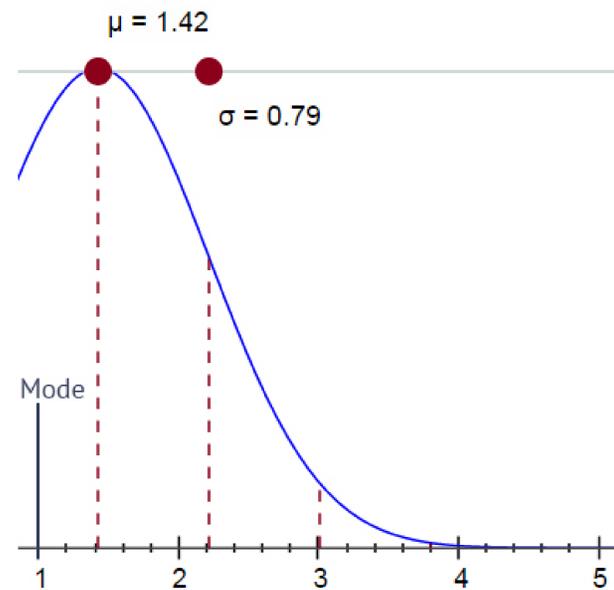
# Research findings

## Personal - Impersonal

### Self-scan scenario



### Default scenario



The median, mean and mode are similar here, which indicates the ratings are rather similar across participants. The mode is strengthened by both median and mean; they are equal most of the time. The standard deviation is small, which means that the majority voted similar for the scenarios. In addition, ratings that do differ are still close to the mode. For two of the scenarios, the mode is 100% of the votes, but in the other cases it comes down to about 68.2% of the values, or even beyond (4 out of 7 = 57.1%, 5 out of 7 = 71.4% respectively). Thus, this category is the most representative and unambiguous one for drawing conclusions.

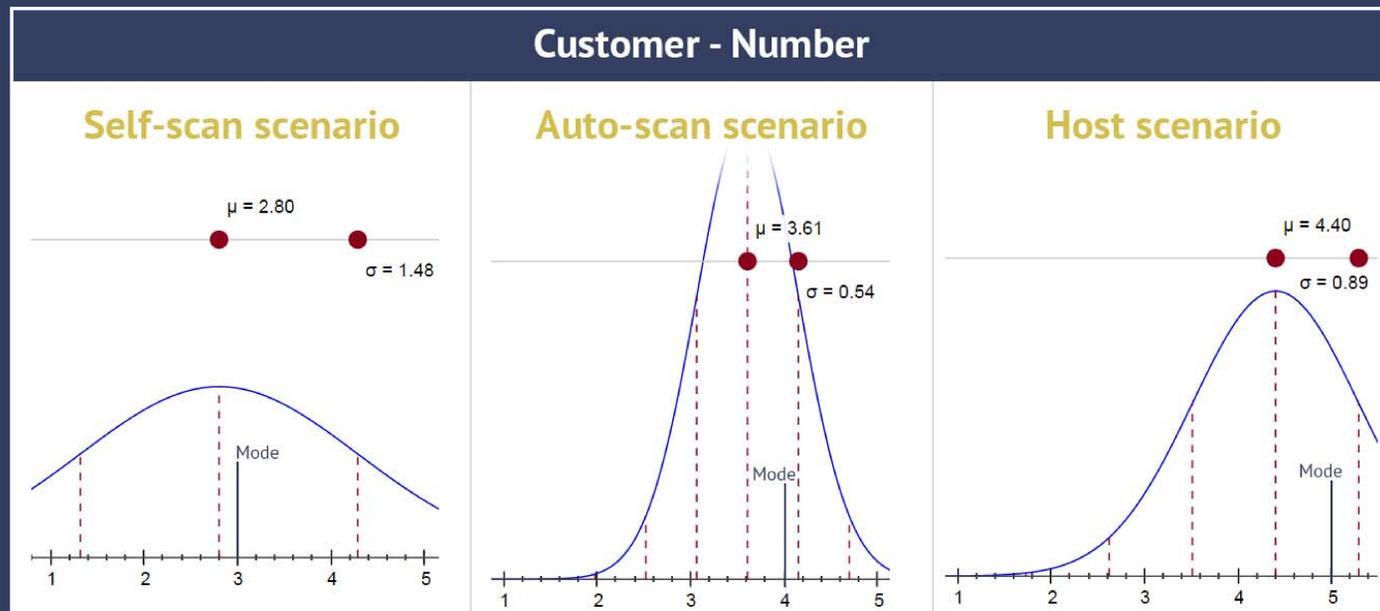
### As a customer – as a number

This theme describes how a service comes across to the customer by how a customer is handled or how a customer is dealt with. It correlates to the following Constructs:

- **Feeling as a respected customer vs. feeling like a number:** this relates to the personal-impersonal dimension. But rather, this shows how the machines and employees handle the customer. The more the system shows relevance to their situation, or understanding for their situation, the more a participant felt like a respected customer.
  - Picking a number does not feel personally addressed. It gave the participants the impression that the bank is not engaged with them. Rather, when the customer is handled as a valuable client, it feels more tailored to his/her needs.
  - A more welcoming entrance is perceived as more positive. Think of being offered a cup of coffee, or personally received by someone at the entrance. This should not be exaggerated; it might feel nosy, overenthusiastic and intrusive.
- **Being familiar, aware vs. unfamiliar and unaware:** if the employee or machine does not show any awareness for the situation, or does not come across prepared with the right and relevant information, it results into feeling unfamiliar with the customer, and unaware of the customer's context.
  - The more it feels like the employee anticipated on the appointment, the more useful the appointment feels.
  - If there is a “spark of recognition”, it feels more familiar. Think of an app that sums up your request as a confirmation and displays relevant content from the website. Or an employee directly approaching you, personally addressing your request or question. The information of the app might feel too generic, rather than directly applicable to your situation, this might be a pitfall.



# Research findings



The mode and the median are the same, but the mean is different. This shows that the values are a little further apart, which reflects into a bigger standard deviation. This shows that the mode is still in the 68.2% of the Gaussian Distribution, but it rarely goes beyond (3 out of 5 = 60%, 3 out of 5 = 60% and 2 out of 5 = 40%). In other words, there is more variety in the values, which makes it a little less of a prominent determinant for positive and negative results of the research. In addition, the mode of one Element here represents 100%, on the contrary to Personal – Impersonal, which has 2 modes representing 100%.

## Efficient – inefficient

This theme is about the extent to which the participants appreciated the flow of the service. It correlates with the total amount of service time and the extent to be able to prepare beforehand. The Constructs relate to waiting time, total service time and the usefulness of waiting. It resulted in the following patterns:

- **Time-efficient vs. time-consuming:** if the service time is reduced, the service walkthrough feels more efficient and more effective. If any time is wasted by repeating the question and unnecessary conversations or procedures, it is perceived as irrelevant and unprofessional.
  - Looking up information, preparing forms should be done beforehand, so it won't take time during the visit.
  - If the question or request has to be explained repeatedly, this feels unreliable and uninterested. Moreover, the extra time this consumes is a nuisance.
  - A host that shows you the way can save time, but sometimes it might as well feel like an obstacle rather than a welcoming experience.
- **Direct service vs. waiting, perceived waiting time:** direct service was perceived as positive, but for some participants it was regarded too direct; they would like to acclimatize into the office. They preferred a less direct scenario which allows for preparing for the meeting by reading some more information. This can be countered by the fact that this information is identical to the information from the bank's website, and this preparation can be done before visiting the office.
  - Being approached directly by the employees is regarded positive most of the time, but sometimes regarded too direct. This can be derived from the desire to prepare beforehand.



# Research findings

- As long as waiting time can be used usefully, the participants did not bother to wait. In this case, providing relevant information is good. Waiting for a long time is however, without exception, seen as bad.

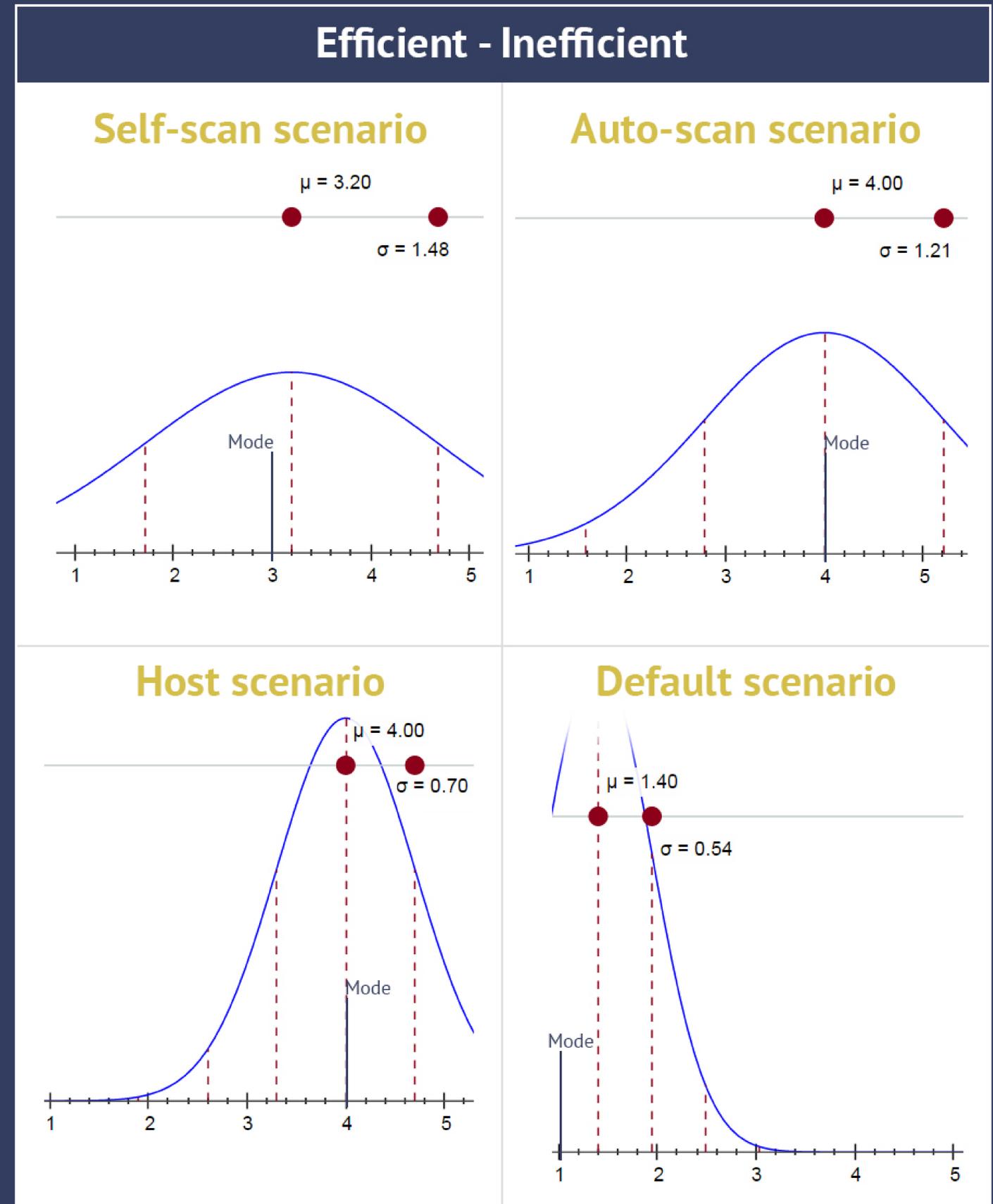
The mode and the mean are equal for 2 scenarios, yet are still closely together for the other two scenarios. On average, this theme has more variety in the ratings, which reflects into a higher standard deviation. It is less representative, and more ambiguous for drawing conclusions.

## Other themes

There were some more recurring themes, but these proved to be unreliable or ambiguous. One of which was young (modern) vs. old (traditional). This theme was divided among participants: both extremes were regarded positive and negative. This gives no reliable result; as the amount of participants is too small to make a distinction between these differences.

Furthermore, there are some Constructs which could not be placed in the defined themes. Mostly, the notion of these Constructs differed too much from the Constructs that were combined into themes. Including these Constructs would result into more ambiguous themes, which makes drawing conclusions harder. In addition, these Constructs were rated differently, which means that it would weaken the themes. It concerns these constructs:

- Information via person vs. information via technology
- Filling in few details vs. filling in numerous details
- Appointment required vs. no appointment needed
- Anonymous vs. publicly



# Research findings

## Influential themes

The themes have vary in influence on the results. This can be measured by the sums of construct values per scenario per theme, which indicates the differences between the sum of each Element. The bigger the difference, the stronger the influence on determining what is best and worst. But the standard deviation is another indicative: it shows how far the values are apart for each Element, and thus how ambiguous or unambiguous the ratings per Construct per Element are. This is the ranking of the most influential themes.

1. Personal versus Impersonal
2. Customer versus Number
3. Efficient versus Inefficient

The most influential theme is Personal versus Impersonal. This theme addresses the difference between a service handled by machines versus a service with human characteristics, and it addresses a service that feels personal versus a service that feels digital, technological. For 6 out of 7 votes from 8 participants, the personal and human touch were appreciated over the digital and technological touch. This theme is most influential because the sums of ratings differ the most from the best and the worst Element, with a difference of 25 points (35 versus 10). In addition, the standard

deviation of the results per participant per scenario is the smallest (0 for the least variety, 0,786 for the largest variety). This means the values are the most unambiguous, only showing little variety within the results per scenario.

The second-most influential theme is Customer versus Number, which addresses the way the customer is handled and received. When being received as a customer, it feels more exclusive and more tailored to one's needs. It is less influential, as the values per Construct are voted less extreme, with 5 out of 8 participants voting for Constructs within this theme. The best and the worst rated Element are closer together, differing 17 points (22 versus 5). A higher standard deviation explains the fact that there is more variety of ratings per Element, thus being more ambiguous yet still the second best (0 for the least variety, 1,483 for the largest variety).

The third-most influential theme is Efficient versus Inefficient, with 5 out of 8 participants generating a construct within this theme. It addresses the service time and waiting time. The more time the service takes, the more ineffective and inefficient it feels. Part of it is having to repeat the question or request, which feels clumsy and unreliable. Waiting while being offered relevant information reduces the negative effect of waiting, but this is limited to a short waiting

time. The differences between the Elements are less prominent than the second-most influential theme, with a difference of 13 points (20 versus 7). The standard deviation is bigger as well, with 0,547 for the smallest variety and 1,483 for the biggest variety.

# Research findings

## A different viewpoint: survey with RegioBank employees

The themes that have been generated were included in a survey which was handed out to RegioBank employees (N=3). They look from the perspective of being financial advisors in a more locally oriented bank, which operates on a smaller scale. This means they can have more personal contact than the big banks, and they potentially know their customers more personally. The service is also more pro-active, as customers can just visit the office and get helped instantly. Customers have might to wait, but from the moment they enter the office, they are received by an employee (be it their advisor or an advisor taking shift as a receptionist).

These employees were asked to rate all the scenarios for the themes that have been found during the previous research session. These are as follows.

### ➤ Personal – Impersonal

- Personal (+) – distantiated (-)
- Human touch (+) – digital (-)

### ➤ Customer – Number

- Respect for customer (+) – Handled as a number (-)
- Prior preparation by employee (+) – no prior preparation (-)

### ➤ Efficient – Inefficient

- Time-efficient (+) – time-consuming (-)
- Waiting time feels short (+) – waiting time feels long (-)

When comparing the means of every theme per Element, some results are similar, but others are different. Judging from their own experience as advisor in a far more personally-aimed bank, these advisors tend to rate the Elements as more impersonal, at least up to the point there is an employee involved. To compare, the means of both the research panel and the RegioBank results are included in a table per theme.



# Research findings

This table shows that the research panel rated the elements as more personal on average, except the default situation. However, only 3 RegioBank employees could participate, so these results are rather an indicative from experts in the field than that it allows for representatively comparing it to the other participants' results. The results are as follows:

➤ RegioBank employees view the host, the self-scan and the auto-scan as less personal than the research panel (3,667-2,333-1 versus 4-5-1,85). The exception is the default Element, which is rated more personal (3 versus 1,429). This might relate to their experience with providing service which is more personal than the service in a big bank can ever be. The concepts attempt to make it feel more personal, but they can't reach the level of personal experience that the service of RegioBank is able to offer.

➤ RegioBank employees rated the Elements which include technology more towards being a customer rather than being a number (3,333-4,667-3,333 versus 2,8-3,6-1). The host was rated less towards being a customer (3,333 versus 4,4). This most likely because these Elements facilitate more elaborate service during the reception, whereas the host may have felt as a redundant step in the reception.

	Self-scan	Auto-scan	Host	Default
(5) Personal – Impersonal (1)				
Means of panel	1,857143	4	5	1,428571
Means of RegioBank	1	3,666667	2,333333	3
(5) Customer – Number (1)				
Means of panel	2,8	3,6	4,4	1
Means of RegioBank	3,333333	4,666667	3,333333	3,333333
(5) Efficient – Inefficient (1)				
Means of panel	3,2	4	4	1,4
Means of RegioBank	3,333333	4,666667	3,333333	3,333333

➤ Except for the host, all the Elements were rated as more efficient by the RegioBank employees (3,333-4,667-3,333 versus 3,2-4-1,4). The host was rated as less efficient (3,333 versus 4), most likely because of the same reason the host was rated less towards being customer-focused.

For concluding the research, this comparison might make the results more ambiguous. But it does put the designed scenarios in perspective with a truly personal service, which is valuable to take into account when concluding this research. So for analyzing the results of the research, this comparison will be left out, and leave out the results of the survey for RegioBank employees.



# Redesigning reception

20 | How the themes relate to the Elements/scenarios

20 | Combining the best of all to create a new scenario



# Redesigning reception

## How the themes relate to the Elements/scenarios

The best rated Element is the scenario of the host. It was regarded the most personal, the most customer-aimed and second-most efficient. But looking at the pitfalls within some of the themes, this scenario has a couple of points of improvements. From the results, the following can be derived:

- A human reception has the most positive influence on the customer experience. This is backed by similar associations with the auto-scan, where the advisor would directly approach the customer.
- Having prepared the conversation and being aware of the appointment is important: a customer does not want to explain the question or request repeatedly. If employees anticipate on the conversation beforehand, and recognize the case directly this has a positive influence on the customer experience. This is included in the host scenario, where the host knows about your question, and redirects you to the advisor who has prepared the meeting.
- For some participants, the host scenario was regarded less efficient. It means that for some, the host was a redundant step in the customer journey.

They would rather get a quick signal from a digital system that they will be picked up by the advisors. This is refers to the self-scan scenario.

- Being picked up personally by the advisor is preferred over a digital screen showing it is one's turn. This was perceived more trustful, so personal contact should be maintained early in the customer journey. In that sense, the auto-scan scenario and the host scenario are preferred the most.
- Some participants questioned the feasibility of the host setup or the auto-scan setup, mainly in terms of employment. In this perspective, a digital "spark of recognition" was equally valuable in terms of reception. Though, an employee personally approaching the customer would always be better than no human contact until the conversation. This is where the auto-scan scenario and the host scenario are once again the best alternatives.

The main pitfall is that the host scenario feels redundant. It can be replaced with a check-in system. But this imposes a new question: where does the personal contact begin? It should begin as early as possible, so right after the check-in should be sufficient. Another pitfall is that the waiting time was regarded negative. Providing interactive displays in the waiting room can improve on this situation. The self-scan

scenario provided the customer information which was relevant to their context. Since it is tricky to rely on smart phones, so there should be a way to check in which does not rely on smartphones.

In addition, a central check-in machine at the entrance feels stand-offish towards the customer. So instead of a machine at the entrance, the waiting room seats can be equipped with interactive displays which serve as a check-in system. After check-in, relevant information can be provided optionally.

## Combining the best of all to create a new scenario

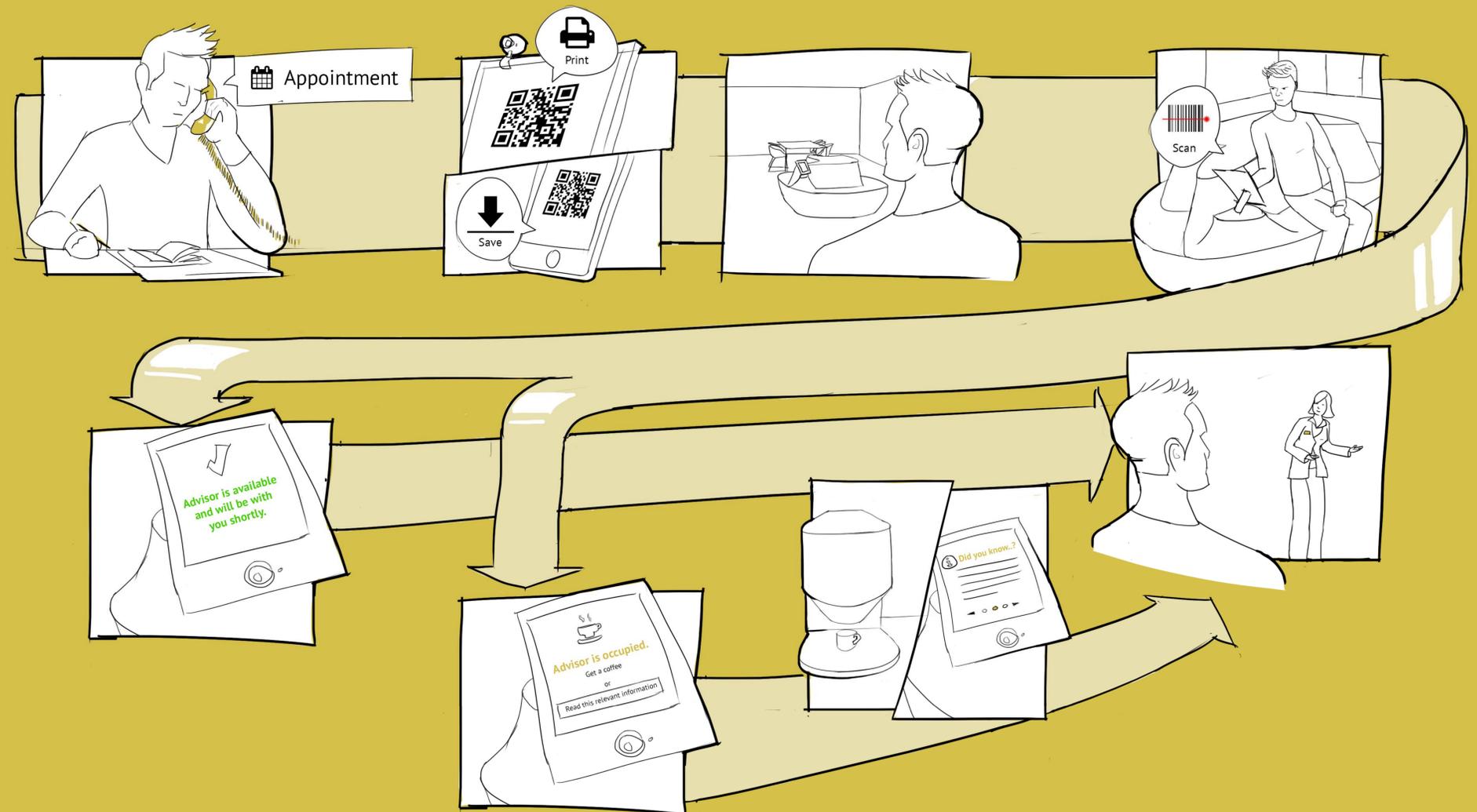
The aforementioned points show that the host scenario and the auto-scan scenario are the best alternatives for making the reception more personal. It is hard to rely on technology like a smart phone, which means a unified service-system should be implemented to connect all the channels: the website, app, call center and the bank office. The smart phone would be ideal, as it makes use of wireless technologies, enabling automatic check-in, or at least intuitive manual check-in by means of NFC or Bluetooth communication. But since not everyone has a smart phone, customers should be able to use other channels. Since everyone can access the smart phone app or the website, customers should



# Redesigning reception

be able to download a code for identification from any media available. As long as the context and the question of the customer do not have to be repeated throughout the retail banking customer journey, and the customer is received by a person as soon as possible, it creates a more positive personal experience. That is where the unified service system comes to play.

The customer can already explain the context of his/her questions a little through calling the call center for making an appointment. When the person is redirected to the bank office for an advice meeting, this context is saved into the database and connected to the banking account (username) of the customer. The customer should take a QR-code to the office, which is sent through various channels. The customer can show this QR code in front of a scanner, by showing it on the smartphone display, or having printed this code on paper. Upon scanning, the dedicated advisor will be informed about the questions and the context described by the customer. The interactive display can show whether the advisor is available or not. If the advisor is busy, the customer will be shown some options: take a coffee or read some relevant information beforehand. These are optional suggestions, and can just be ignored if undesirable. Once the advisor is available, he/she will go to the waiting room asking for the customer to come with him/her.





# Research conclusion

23 | Personalized service, current multi-channel setup and omni-channel concepts

24 | Comparative study

26 | Fully personal-contact-focused situation at RegioBank

27 | Conclusion of comparison



# Research conclusion

## Personalized service, current multi-channel setup and omni-channel concepts

In a world where customer service is spread out over many channels (retail stores, websites, smartphones, call centers), integration of each one into a single coherent service journey will make the service more seamless. This contributes to a better customer experience, which is more focused on individual customers and can provide tailored service. This is the essence of making a personalized service, and it is a recurring theme in the concepts that have been designed throughout this research. This phenomenon is referred to as omni-channel service. ING, the initial client of this project, described their service as being omni-channel, but for so far this is hardly applicable.

### ING's approach: multi-channel, rather than omni-channel

ING uses several channels to communicate with the customer, or to get in touch with the customer. They use the following channels:

- Website (for information, online banking and contacting the helpdesk)
- Call center (for contacting the helpdesk and making

appointments in the physical Branch Office)

- Social Media (customer engagement, but also a semi-role as a helpdesk)
- Mobile App (online banking, contacting the call center or email helpdesk)
- Retail Bank Office (customer service like opening bank account, activating debit card, and financial advice on retirement, mortgage and alike)

Though that these channels refer to one another (through the website, you can let ING call you for making an appointment, and the Social Media complaint-system is connected to the Call Center and the Mail Helpdesk), the link with the physical Branch Office is somewhat lacking. The Branch Office does not have access to the correspondence with the customer before he/she is coming to a Branch Office (for service, advice or issues). This means that the customer has to explain the issue/question/request a second time and possibly a third time. This means the channels are not inter-connected to the fullest extent, and that ING's setup of approaching customers with various channels is not fully omni-channel, but rather multi-channel.

As shown by the concepts that have been designed throughout the research, the preparation for the meeting can be done more efficient, and the reception

of customers can be sped up. In addition, the approach feels more human-like as the employees are already aware of the customer's context. It introduces a certain familiarity. This increases trust, as the customer feels like being taken more seriously.

# Research conclusion

## Comparative study

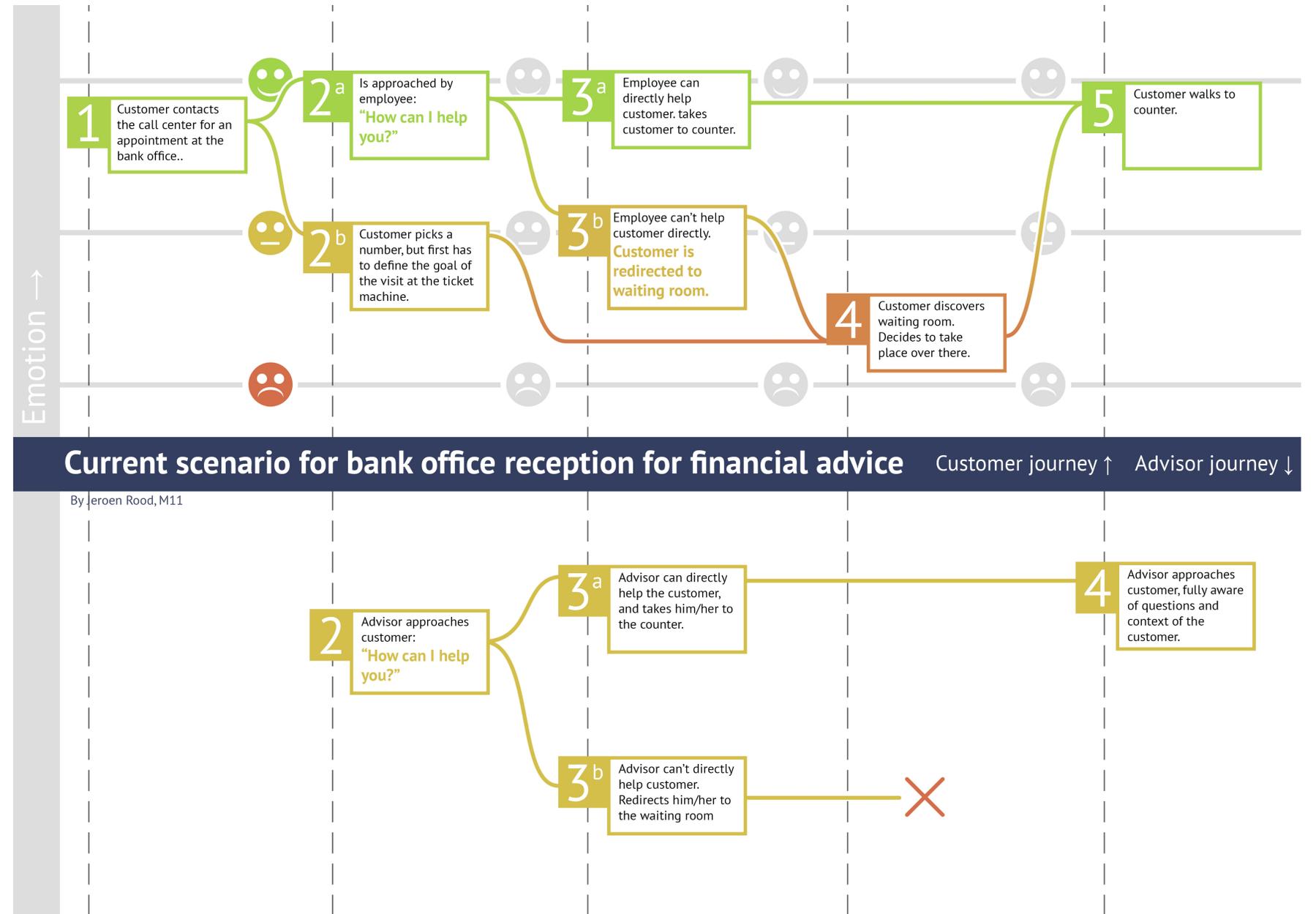
Three situations can be compared when speaking of personal reception in a bank office. In the context of financial advice, these situations will be compared:

The current situation in a big bank (an example based on the service at ING)

- A redesign situation to improve on the current one
- A fully personal contact-focused service situation at RegioBank

### The current situation at ING

Each of these have their own **experience flow**, as they evoke different experiences for customers at various touch points. The current scenario receives customers either in person or with a ticket machine. The employees have no prior knowledge about why a customer visits the bank office. It leads to a redundant step in the scenario: they ask “how can I help you?”. In the final step, the question and the context of the customer has to be explained for a second time. This will show less engagement to the customer than in the new scenario, which introduces context-awareness of the customers’ questions and personal situation (to the extent it is defined by the customer). It is quite a leap forward into making the reception more personal, especially if the advisor is directly available.

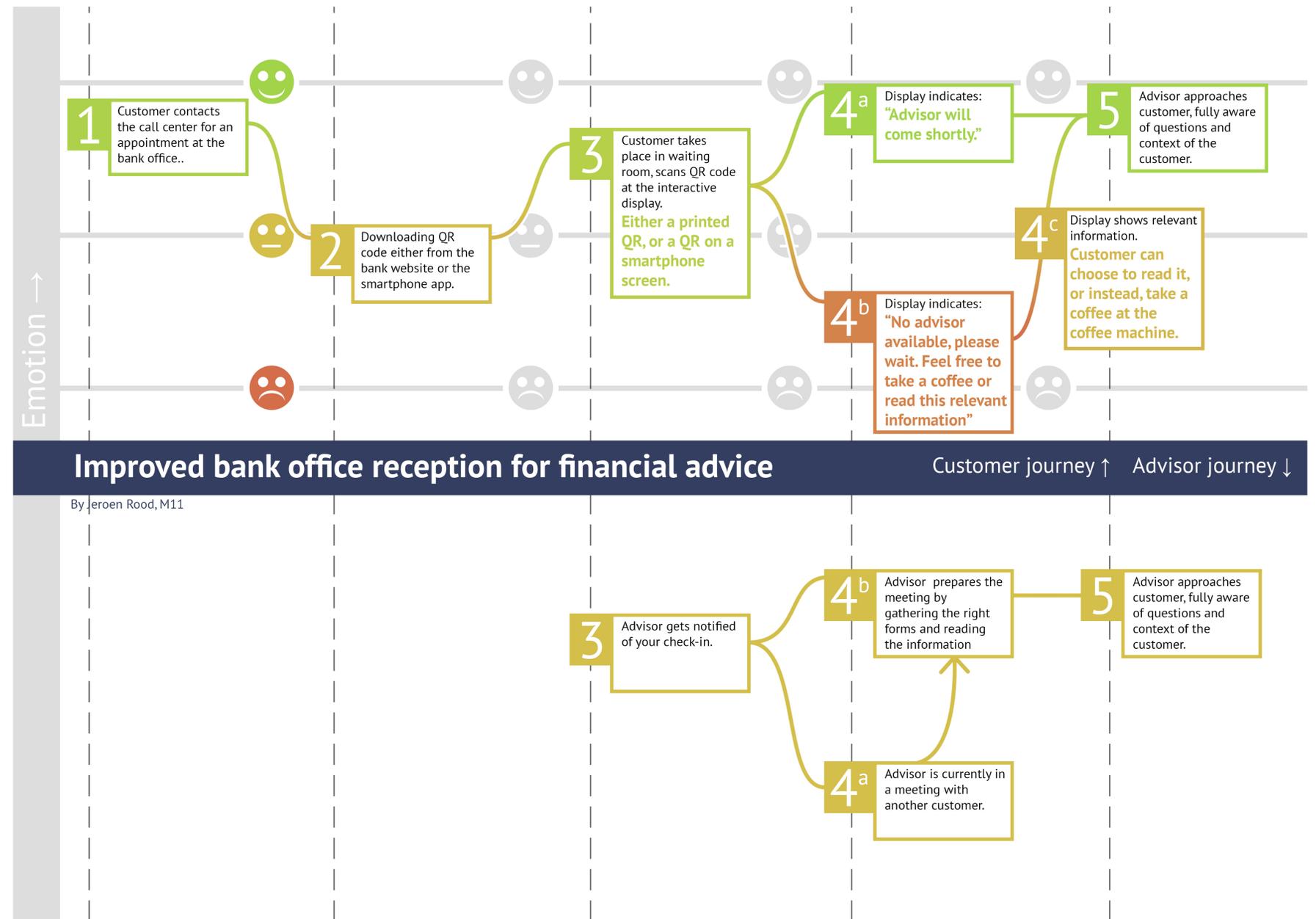




# Research conclusion

## The redesigned situation

The redesigned service situation is an improvement on the current situation at big banks. But it still handles the customers with a certain impersonal approach. In terms of employment it is impossible to hire enough advisors to receive each customer in person, especially at the busiest times. This results in implementing technology to receive the customers. The flow of the appointment is improved, and the customer can choose for reading relevant information to prepare for the meeting. This is a more tailored reception, though still not the most personal.

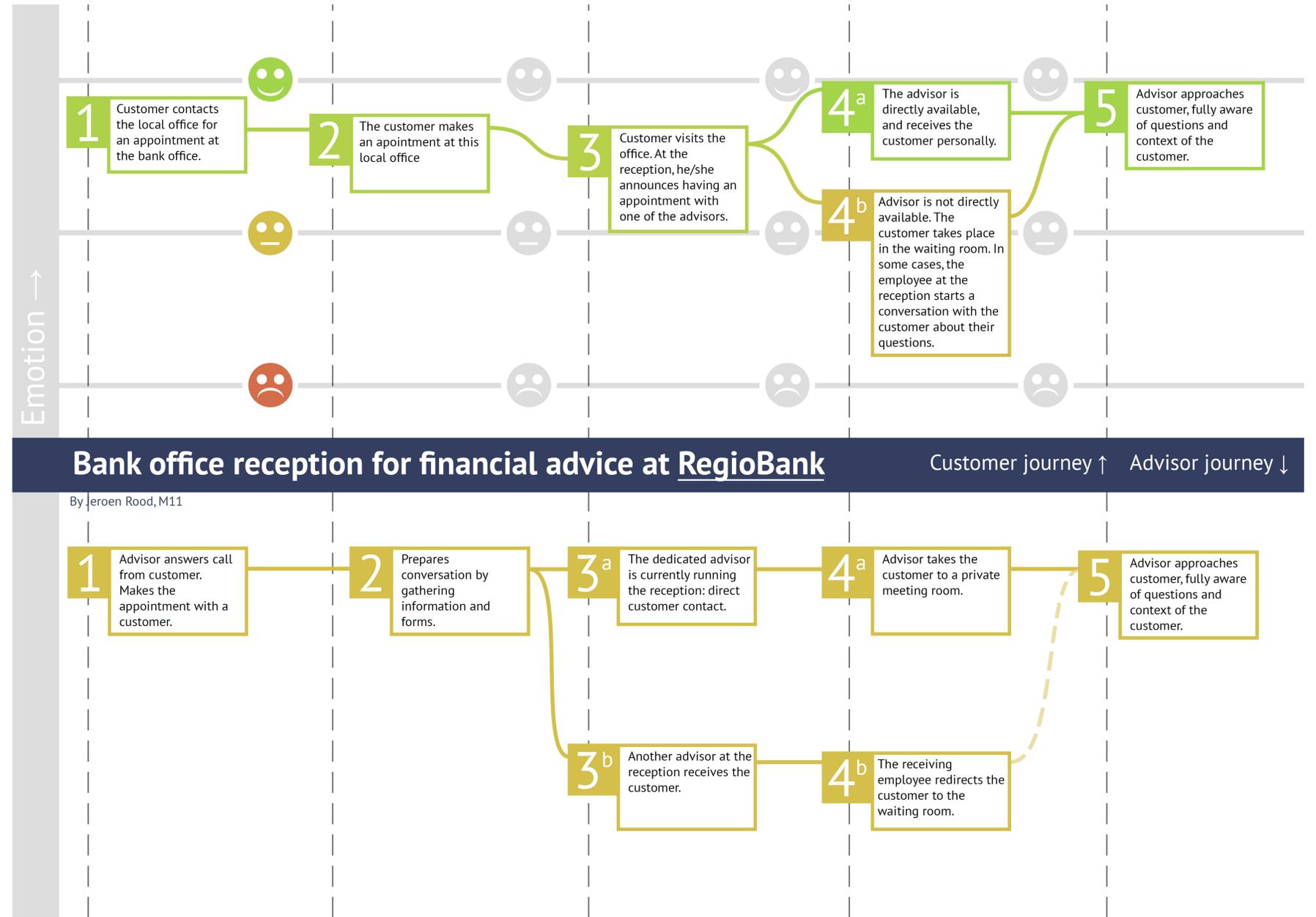




# Research conclusion

## Fully personal-contact-focused situation at RegioBank

The aforementioned scenarios are quite different from the scenario of RegioBank, which teams up with independent financial advisory agencies to provide financial advice on a more local scale. This way, the advisors are spread out on a regional level, which result in smaller offices with less advisors yet more locations. Calling the local office for an appointment increases the chance of speaking to the same person the customer spoke to on the phone. This automatically creates the situation where the customer does not have to repeat the questions or their context. These offices do not work with a ticket machine, but the advisors in the offices take the role of reception onto them as well. In some cases, this means the customer directly gets to speak with the right advisor, otherwise the person asks the customer to wait in the waiting room. The reception has more of a human touch than the aforementioned scenarios, and chances are the advisors are familiar with the customers (knowing them personally, or just through the phone contact).





# Research conclusion

## Conclusion of comparison

The aspects of the various designed concepts and the improved scenario do make the reception more personal, which results in a better customer experience. These aspects are as follows.

- Involving a human touch as early as possible.
- Showing engagement with the customers' situation
- Being welcomed warmly (being offered a cup of coffee, friendly employees)
- Proactivity amongst employees: preparing meetings well, taking customer context into account
- Not having to repeat the question or context of your question
- Being able to use waiting time usefully (if there is any)

This will improve the situation at ING, though this might not be the ideal personal reception. There is still some room for improvement, as stated in the comparison with RegioBank. Because ING is a big bank which aims at providing a full spectrum of financial products (loaning, mortgages, insurances, banking accounts, credit cards) they have to deal with various types of customers in their physical offices.

Until these services are fully digitized with online equivalents, customers will visit the bank offices for these services as well. This makes it hard to solely focus on making the reception in a bank office as ING's more personal. RegioBank has similar products, but provides financial advice apart from selling these products by collaborating with local financial advisory agencies. As a result, the reception can be more personal than it can ever be at big bank offices like ING's.

Convergent disruption is caused by this competition of two quite different types of banks with different approaches. On the one end, the market is occupied with full service banks like ING, on the other end, smaller competitors like RegioBank are able to establish more personal customer service <sup>(1)</sup>. In the future of banking, the advent of online technology (and services that exploit these) will require both to change strategies<sup>(3)</sup>. Managing omni-channel service in this case is important as stated earlier. It will depend on the extent big banks are willing to focus on a specific service, to what extent they can make the customer experience for financial advice more personal. For improving the current situation at big banks, the aforementioned points are a good starting point, as these elements make reception at a bank office more personal.

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# Glossary

## Retail Bank Office

A physical bank office. Customers visit this office for services that can't be provided or performed online, but services that are possible online are also facilitated in the retail office: deposits, withdrawal, opening accounts amongst others.

## Customer experience

How a customer experiences a service. In this research, it refers to the emotional value of a service for a customer. If the service is perceived as positive or negative.

## Customer journey

The journey of a customer to achieve the purpose of a service. In this case, a typical journey would be gaining financial advice in a retail office. The various moments of contact with the service, called “touch points” are described in a customer journey.

## Touch points

Touch points are moments of contact with a service. This could be an service employee, interactive technology, graphic content, or simply a sign to point the customer in the right direction.

## Experience flow

The experience flow is a model for analyzing how a customer experiences a service across touch points of a customer journey.

## Affinity Diagram

A diagram which categorizes qualitative data in order to get an overview of this data. This way, the data can easily be analyzed with respect to the category it belongs to.



# Appendices

33 | [A] Personas based on observation

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# Appendices

## [A] Personas based on observation

	<b>Elderly Couple</b>
	Long-time customer @ ING
	Technology-wise “less mobile” (PC, perhaps tablet)
	Less tech-savvy (less information found on website)
	More questions, more time required for consulting
	Potentially more recurring appointments (preferably contacting same employee every time)
	More time / money
	Got most things settled; so mostly advice. If actions required, they need more extensive assistance.
<b>Needs:</b>	
<ul style="list-style-type: none"> <li>➤ Advice about monetary gifts to their children and grandchildren (big gifts)</li> <li>➤ Advice about retirement and heritage of money for their children</li> </ul>	
<b>Obstacles:</b>	
<ul style="list-style-type: none"> <li>➤ Trusting the bank. They want to have the most profitable option for their children and grandchildren.</li> </ul>	

	<b>Young parents</b>
	1 parent has job, 1 parent stay at home caring for kids.
	Looking for the best financial solution. Willing to switch to a different bank (Not currently ING Customer)
	Tech-savvy; they searched for information on the ING website.
	Are able to use website and social media, not ING app.
	Little time and money
	Need more detailed information / specific questions
	Need an appointment, as they are not flexible in their planning.
	Need advice on the next step to take financially
	<b>Needs:</b>
<ul style="list-style-type: none"> <li>➤ Advice about savings: their own savings account, and potentially a savings account for their children.</li> <li>➤ Advice about mortgage, how to optimize their financial situation</li> </ul>	
<b>Obstacles:</b>	
<ul style="list-style-type: none"> <li>➤ They want what’s most beneficial for them. That means they are not looking for commercial chit-chat from ING, rather objective advice.</li> </ul>	

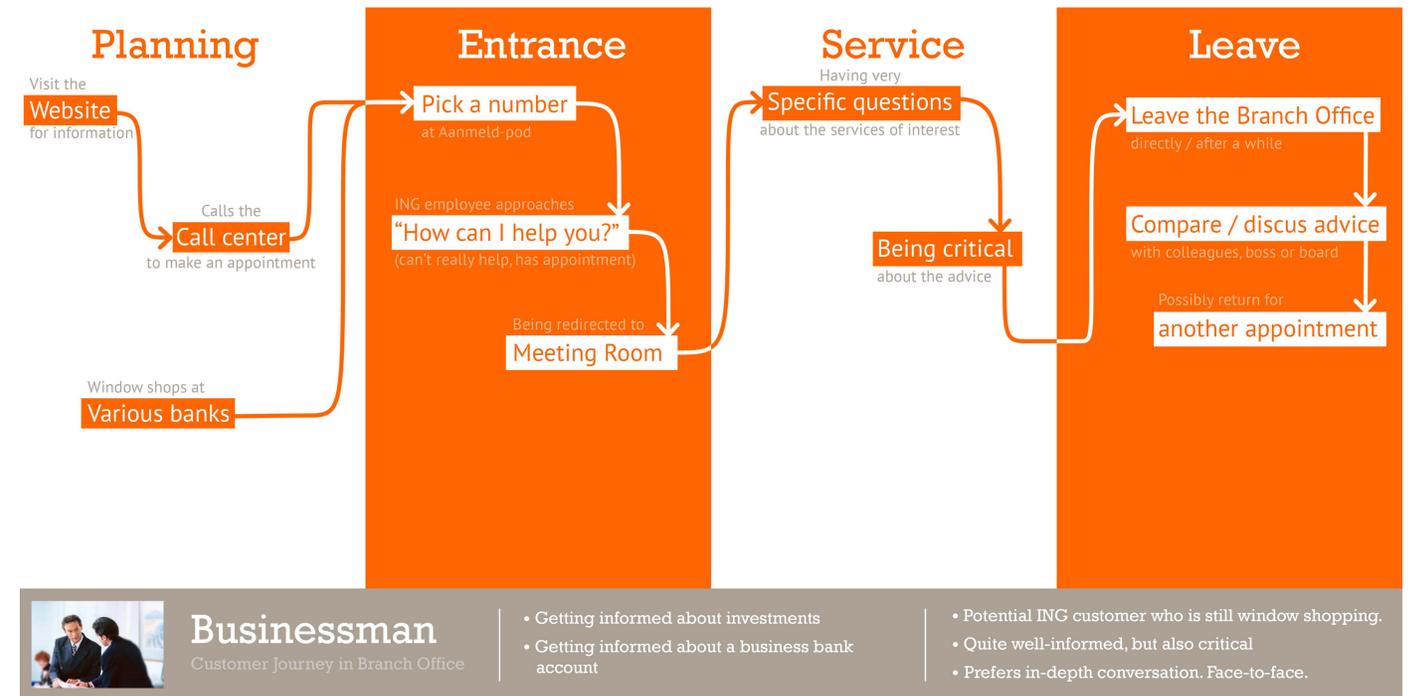
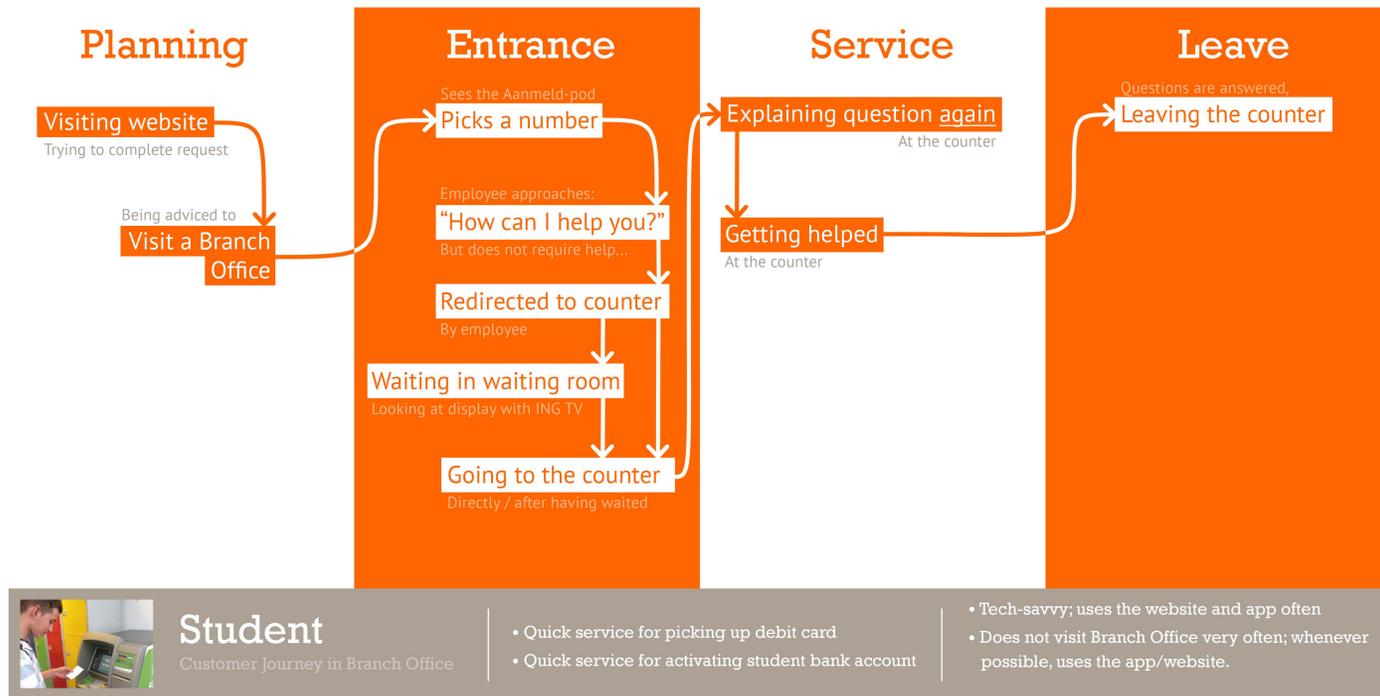
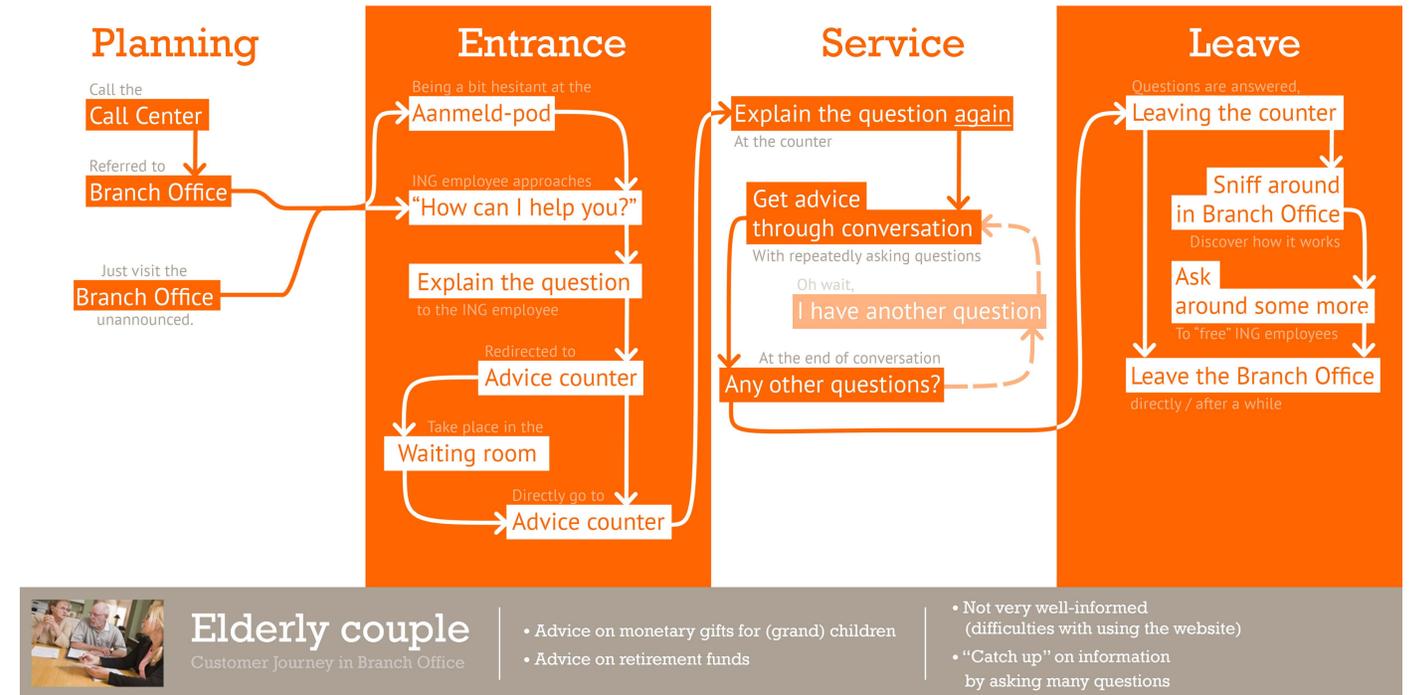
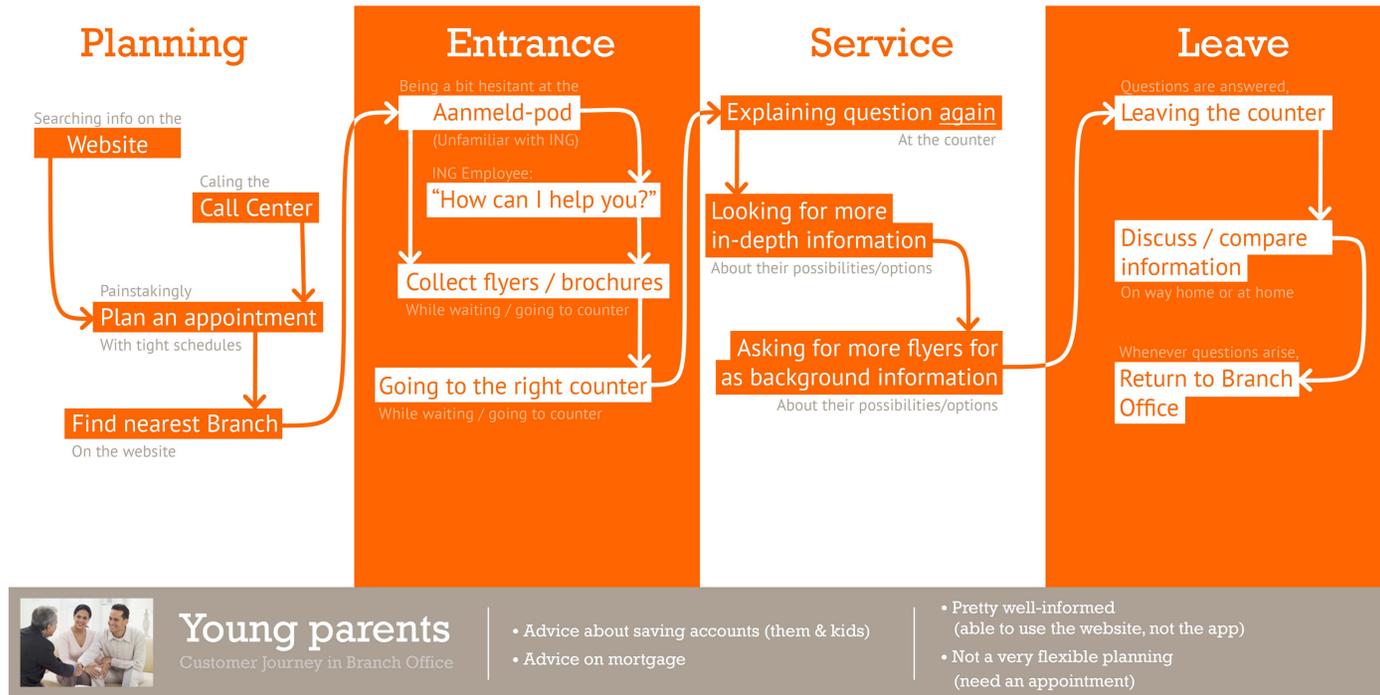
# Appendices

<p><b>Student</b></p> 	ING customer as the rest of the family
	Being able to use the app and the website
	Tech-savvy; they searched for information on the ING website. Using the app/website wherever possible.
	Little time, little money
	Won't visit branch office very often
	Mostly visits for Service. (activating debit card, account or picking up PIN-code, online banking password)
	Got most things settled; so mostly advice.
	If actions required, they need more extensive assistance.
<p><b>Needs:</b></p> <ul style="list-style-type: none"> <li>➤ Quick service for picking up debit card or picking up a PIN code.</li> <li>➤ Quick service for activating an account, or converting a kids account to a student account.</li> </ul>	
<p><b>Obstacles:</b></p> <ul style="list-style-type: none"> <li>➤ Need to make it to class, or needs to study for an exam in the afternoon in order to make it to the party tonight.</li> <li>➤ Not living with the parents, there is a need to pay the bills for the room. The student job takes some time in the evening as well. The student relies on quick service.</li> </ul>	

<p><b>Businessman</b></p> 	Potential ING customer (still window shopping, and getting informed)
	Already well-informed on the requirements for the company.
	Expects efficient and high-quality service
	Quite some money but little time. (in name of the company, but also personally)
	Prefers making an appointment, which in-depth face-to-face contact. (just no shallow talk, I have specific questions)
	Need more detailed information / specific questions
	Need an appointment, as they are not flexible in their planning.
	Need advice on the next step to take financially
<p><b>Needs:</b></p> <ul style="list-style-type: none"> <li>➤ Getting informed about investments</li> <li>➤ Getting informed about a business bank account</li> </ul>	
<p><b>Obstacles:</b></p> <ul style="list-style-type: none"> <li>➤ Doing business in name of the company; with great power comes great responsibility</li> </ul>	

# Appendices

## [B] Customer Journeys based on observation and personas



# Appendices

## [C] Research setup

### Research session

The individual sessions with participants involve a couple of steps. Each session is recorded with a voice recorder, and the ratings per Element per Construct will be photographed for documentation.

#### 1. Explaining the scenario

- A typical advice question: advice on mortgage extension.
- Takes place after having had a free introduction meeting.
- Explain three alternatives for the welcoming experience.

#### 2. Generating Constructs for analysis of subtleties

- How are two of the Elements related, but different from a third one?
- Laddering down to specify a specific construct further (why? What do you mean? How?)

#### 3. Rating each of the Element to these Constructs

- How does “X” fit into the scale of this Construct? How about “Y”?
- After rating all the Elements to a specific Construct, rate the two sides of the scale. Which side is positive, which one negative?

#### 4. Sharing experiences

- Did you have any experience with going to a bank for financial advice?
- Could you elaborate on how the service went?

### Research analysis

All the results will be placed in a grid (scales with Constructs horizontally, Element vertically). The intersection of a Construct and an Element represents the rating of an Element for a Construct. Related Constructs will be merged.

#### 5. Vertical analysis

- Which alternative is the best option? (desirability)

#### 6. Horizontal analysis

- Which constructs are the most common determinants for a good or bad Element? (for positive Elements positive determinants, for negative Elements negative determinants)
- Which constructs are the most dominant? (have been mentioned by the most participants)
- Are there any categories to be found in the Constructs of all the participants?

### Recommendation

The result of this research will be a set of constructs, experience keywords, that need to be established in the design of a retail banking service. This should be linked back to specific aspects of the alternative scenarios, in order to illustrate these constructs with examples from customer experience. This analysis of aspects could contribute to advice on how to implement these aspects into the customer experience.

The most common determinants can elicit categories and trends among participants, the desirability can determine which aspects of a customer experience are good, and which are bad.

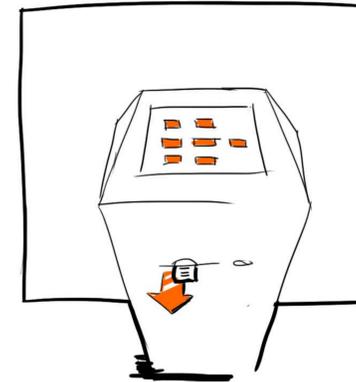
## [D] The current service scenario

### The default scenario for this research

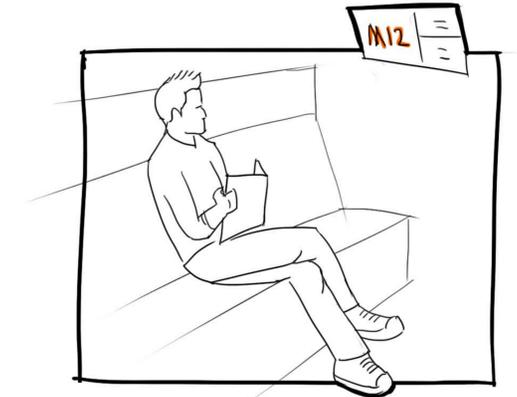
The default for this research: the customer has some questions related to a mortgage. To answer these questions, and gain some more information on the available products, the customer makes an appointment at the ING retail bank office.



1) Je belt ING voor een adviesgesprek over het afsluiten van een hypotheek. Er wordt een afspraak gemaakt in het kantoor in Venlo.



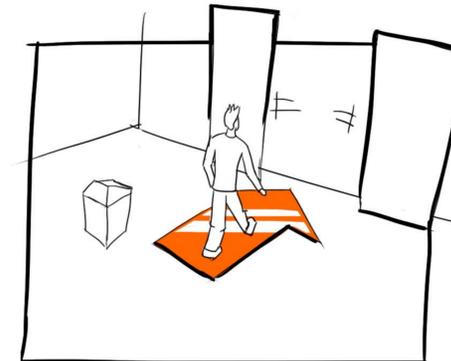
2) Bij de ingang specificeer je waar je voor komt, en je trekt een nummertje.



3) In de wachtruimte staan een scherm dat aangeeft wie er aan de beurt is. Je houdt dit in de gaten.



4) Je bent aan de beurt en je loopt naar de Advies-balie. Daar wordt je meegenomen naar een adviesruimte, en worden je vragen beantwoord.



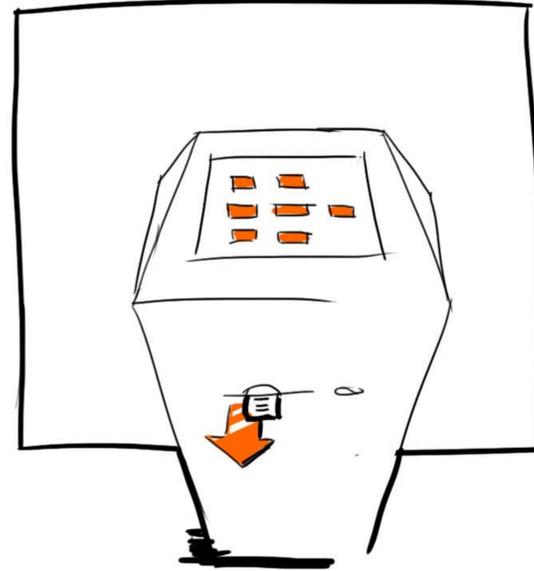
5) Je vraag is beantwoord. Je verlaat het ING kantoor weer.

## [E] Elements

Through the course of the session, various alternatives to the scenario will be discussed for generating Constructs as determinants to what makes a good personalized customer experience. The Elements are various ideas to improve the touch points in the customer journey of the ING retail bank service. These Elements will be discussed in a triad with two others, to find Constructs for defining the customer experience subtleties.

### The default

It describes the current situation of customer experience in an ING office. Picking a number and waiting in the waiting room.

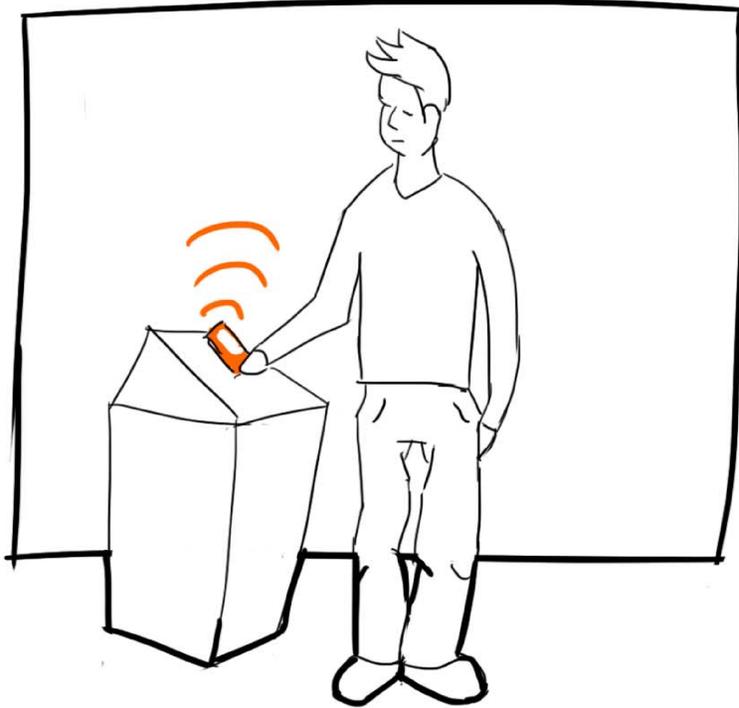


2) Bij de ingang specificeer je waar je voor komt, en je trekt een nummertje.

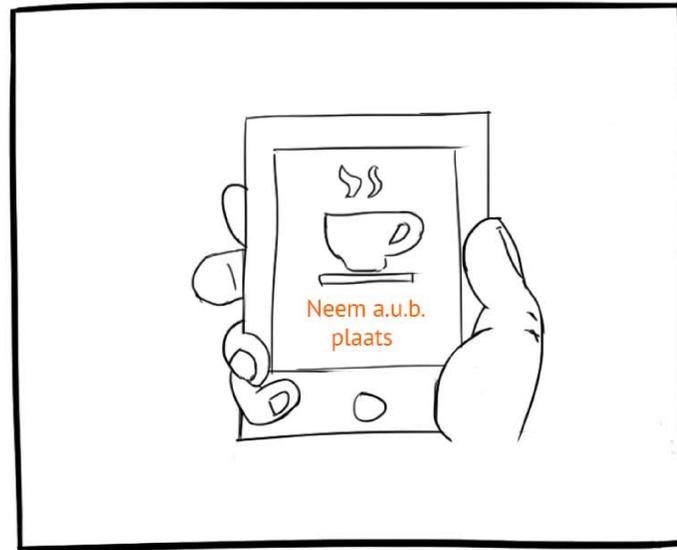


3) In de wachtruimte staan een scherm dat aangeeft wie er aan de beurt is. Je houdt dit in de gaten.

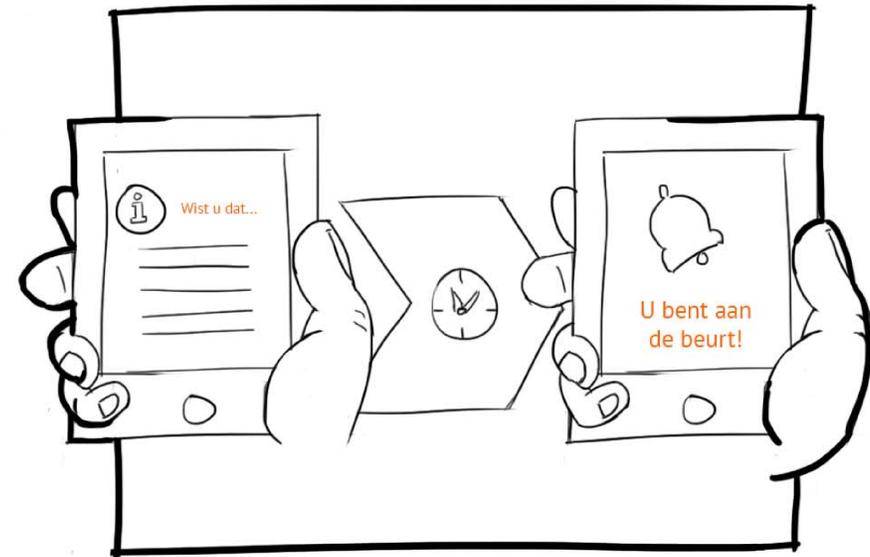
# Appendices



2) Bij de ingang check je in met een smartphone app. De app specificeert waarvoor je het kantoor bezoekt.



3A) De app vertelt je dat je plaats kunt nemen om te wachten.

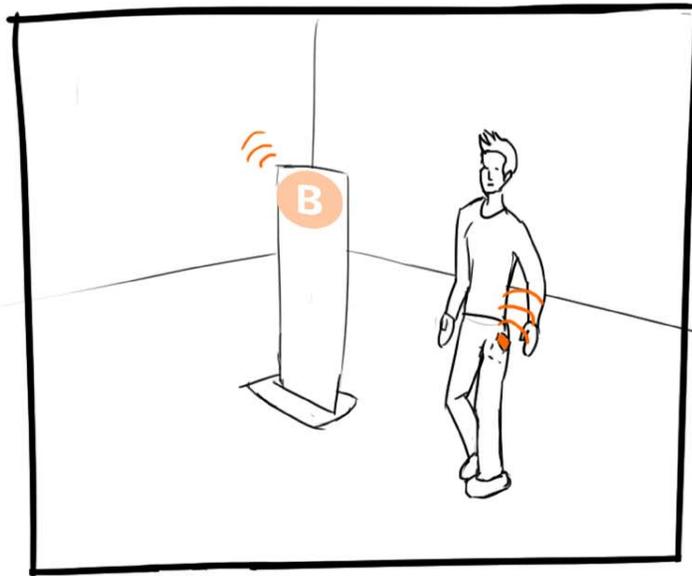


3B) De app laat tijdens het wachten relevante informatie zien, en vertelt wanneer je aan de beurt bent

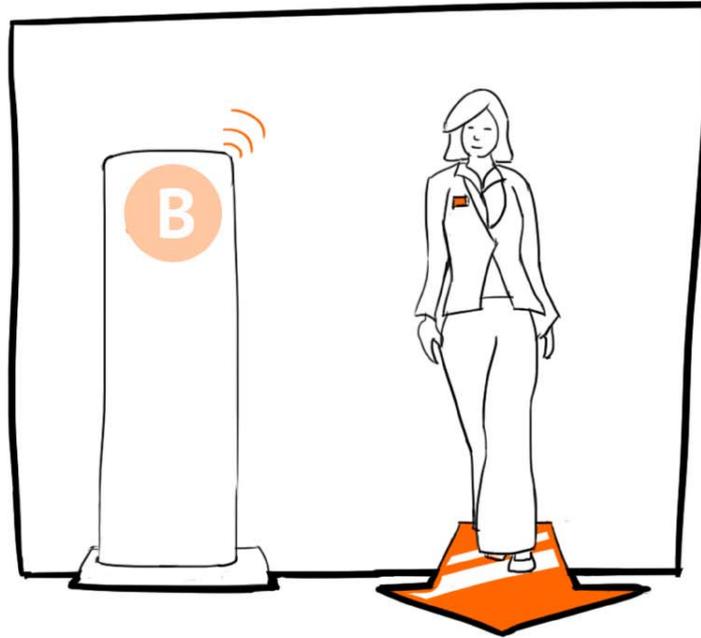
## Self-scan scenario

This scenario describes manual check-in with the ING App for de-centralizing the ticket system, and for making the waiting time more relevant. Before visiting the office, you specify some extra details for your visit like your questions. At the entrance, you check in with the ING app.

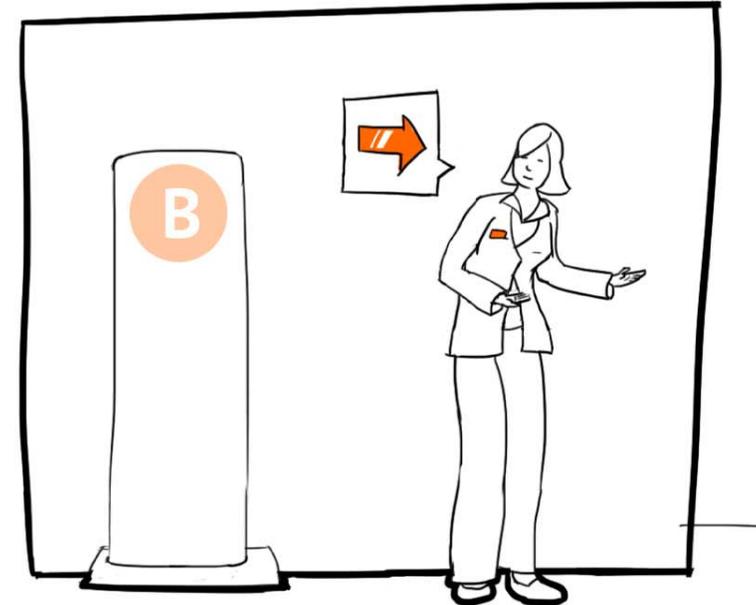
After check-in, the app tells you to take a seat. During waiting time, the app shows relevant information for your situation (based on the information you input into it beforehand). Once it is your turn, it informs you about it.



2) Bij aankomst wordt je direct geïdentificeerd a.h.v. je telefoon met de ING app. Zo wordt direct duidelijk wat je vraag is.



3a) Nadat je ingecheckt bent, komt er **direct** een adviseur naar je toe, die op de hoogte is van je vraag.



3b) De adviseur neemt je mee naar de balie.

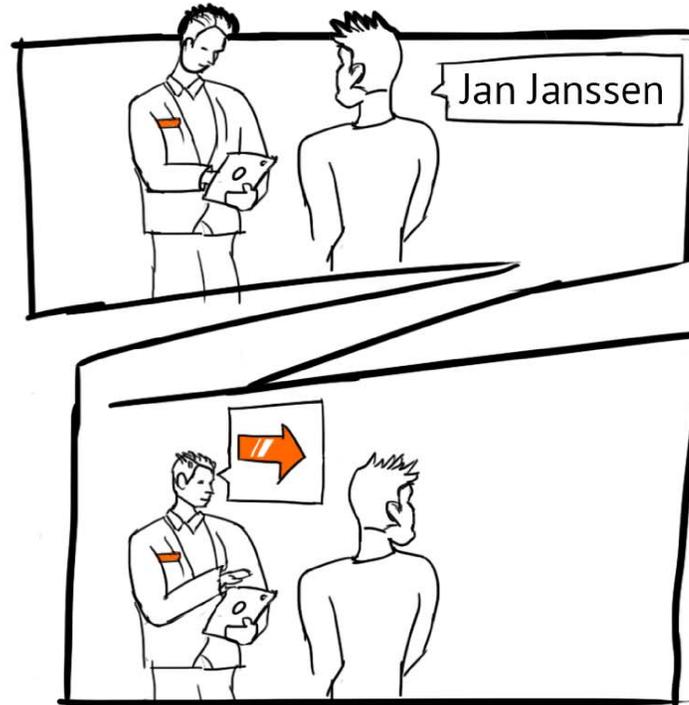
### Auto-scan scenario

Before visiting the office, you specify some extra details for your visit like your questions, At the entrance, you are automatically checked in.

An advisor will approach you directly after you are automatically checked in, being fully aware of your questions and the context of those questions (for as far as you defined them).



**2a)** Bij de ingang staat een gastheer met een **iPad**.



**2b)** Je vermeld je naam, waarmee de gastheer kan kijken waar en met wie je een afspraak had. Hij stuurt je door naar de juiste balie.



**3)** Aangekomen bij de balie wordt je begroet en komt de adviseur direct ter zake. Omdat de adviseur al op de hoogte is, heeft ze alvast e.e.a. kunnen voorbereiden.

## Host scenario

A host at the entrance welcomes you, and points you to the right desk. During your conversation on the phone for making an appointment, you were asked a couple of questions, of which the answers were registered in a unified service system, together with your questions. The host makes use of this system to show you the right counter, and to receive you more personally. The advisor at the counter prepared the meeting based on the information from the same system.

## [F] Repertory grid results

The results are arranged in a grid, showing the ratings per Element (concept idea) per construct that the participants generated. The constructs were grouped into themes of relevance, to find patterns. These themes were later on used in an affinity diagram as well, to include more qualitative data into the analysis.

5 (+)	1   Self-scan	2   Auto-scan	3   Gastheer	4   Default	1 (-)
	<b>Personal - Impersonal</b>				
Human-like	2	4	5	1	Machine-like
Human-like (-)	1	4	5	3	Digital (+)
As a person	2	4	5	1	As a number
Personal	2	4	5	1	Distantiated
Personal	1	4	5	2	Technological
Personal	2	4	5	1	Digital
Personal	3	4	5	1	Impersonal
Sum:	13	28	35	10	-
Mean:	1,857142857	4	5	1,428571	
Median:	2	4	5	1	
Mode:	2	4	5	1	
Standaard deviation:	0,690065559	0	0	0,786796	



# Appendices

5 (+)	1   Self-scan	2   Auto-scan	3   Gastheer	4   Default	1 (-)
	<b>Customer - Number</b>				
Being treated as a customer	3	4	5	1	Being treated as a number
Someone picks you up.	2	4	5	1	Having to pick a number.
Being familiar	3	3	4	1	Being unfamiliar
Employees are aware beforehand	1	3	3	1	Employees are unaware beforehand
Requiring an appointment	5	4	5	1	Visiting unannounced
Sum:	14	18	22	5	
Mean:	2,8	3,6	4,4	1	
Median:	3	4	5	1	
Mode:	3	4	5	1	
Standaard deviation:	1,483239697	0,547723	0,894427	0	



# Appendices

5 (+)	1   Self-scan	2   Auto-scan	3   Gastheer	4   Default	1 (-)
	<b>Efficient - Inefficient</b>				
Time efficient	3	4	5	1	Time consuming
Employees directly informed.	4	4	4	2	Having to explain the situation repeatedly.
Being helped directly	3	5	4	1	Having to wait.
Direct service.	1	5	4	1	Having to wait.
Useful waiting time	5	2	3	2	Useless waiting time.
Sum:	16	20	20	7	
Mean:	3,2	4	4	1,4	
Median:	3	4	4	1	
Mode:	3	4	4	1	
Standaard deviation:	1,483239697	1,224745	0,707107	0,547723	



# Appendices

## [G] Affinity diagram

Personal - Impersonal			
Being understood as a person	Stand-offish, being a number	Human-like	Digital, machine-like
- Directly seeing someone to talk to	- Picking a number is directly a major letdown	- if it is more focused on your situation, it feels more personal.	- can already pass your information
- Financial advice should feel personal	- Feels like visiting a doctor or a butcher.	- an actual person approaches you.	- you're more a number
- You really talk to an advisor, instead of a sales person.	- Having to repeat the question harms my trust	- This feels more personal	- If it is not focused on your situation, it feels like being processed by a machine.
- Being approached as a person feels positive.	- If I have an appointment, I don't want to be treated like a number while waiting, I would not even want to wait.	- a personal, pro-active approach	- interactive (more control)
- Finding the best alternative gives me trust	- Giving no response	- less interactive (less control)	- More for the youth.
- Tries to make you feel comfortable.	- Does not always seem to work.	- less control	- Big brother is watching you
- Feels more like actually being helped.		- feeling comfortable	- trendy
- They already know more about you.		- less technological	- having to put faith in technology
- Walking through the process as a person, rather than a commodity.		- you feel like being helped better	- advice through technology does not convince me.
- Doesn't feel rushed anymore.		- If you really come for advice on a mortgage, you want to speak to a person.	- no human contact until it's your turn.
- Being assisted.		- you know there's a person behind all this.	- There is no personal contact involved
- Being a little pushy.		- human contact	- business-like and fast
		- you're directly helped in a proper way.	- impersonal
		- It's actually quite spooky how they know what I'm doing here.	- retrieving your own information.
		- you get information tailored for you.	



# Appendices

## Customer - Number

Treated like a number	Treated as a valued customer	Being unfamiliar	Being familiar
– you're being scanned	– something extra: a cup of coffee	– you have to be redirected by someone first	– they have prepared for your visit
– impersonal reception	– more personal reception	– they don't know who they are talking to	– not having to explain everything
– You can only wait till it's your turn	– tailored around you	– no preparation	– they know who you are, what you come for
– you have to plan yourself into the system	– you're approached personally in an instant	– you can't prepare for it	– you can read more information beforehand
– more about selling a product than about advice	– directly possible to make an appointment	– visiting unannounced	– faster service
– People without smartphone are excluded	– they know what suits me	– they only get to know you when you come over	– being familiar is desirable for financial advisory
– You can only wait for a signal.	– small, local setup, you are familiar to them.	– the question remains if they have time for you	– they know the goal of your visit
– depends if the waiting time is annoying	– feels convenient		– the system knows when you come over
– it's okay if you know how long the waiting line is.	– less dependent on technology		– it's possible they know who you are going to meet with
	– they know what you are coming for		
	– in terms of advisory more convenient		
	– as long as you don't have to wait so long, it's fine.		



# Appendices

## Efficient - Inefficient

Time-efficient	Time-consuming	Being helped directly	Having to wait
– You are directly informed with all the information you need.	– uncertain	– the bank takes time for you, has been anticipating on your visit.	– reading through information while waiting
– You are helped directly	– retrieving data costs time	– the bank is at your service	– you can prepare while waiting
– knowing whom you're dealing with	– you have to wait for everything	– starting off directly feels like they are prepared to help you	– you get time to acclimatize.
– you already define what you are coming for	– they have to prepare yet (no prior preparation)	– The question remains if this is at all feasible	– feels like having to wait very long.
– it's convenient if your question is resolved instantly	– there will always remain questions unanswered.	– Directly being helped	– Someone's trying to fill the gap of time.
– prior to the visit you already googled information		– Everyone wants this.	– it's nothing more than tactical delay
		– No long waiting times	– filling time because nobody's available
		– You are being occupied	– there's steps in between
		– Sit down and keep yourself busy this way	– you don't know when it's your turn.
			– there's no guidance at all
			– what am I supposed to do?