



# Self-Service & Maximizing Your FTEs

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# Self-Service Defined

**Self-service** refers to a system or process where customers or users perform tasks on their own without direct assistance from employees.



# Key Characteristics

- AUTOMATION DRIVEN
- INCREASED CONVENIENCE
- ACCESSIBILITY
- OPERATIONAL EFFICIENCY
- SECURE



# Consumer Preference

## Self-Service at Checkouts

**84%**

Of U.S. consumers now prefer self-service kiosks

**66%**

Of them choosing these options over traditional staffed checkouts

# Self Service Options

## Hardware

- ATM
- ITM
- Core Integrated Kiosk





# ITM 2-Way Video

- Assisted Service
- Personal Connection with Live Teller
- Call Center for Video Tellers

**90%** of traditional teller transactions

# Core Integration

- Self-Service
- Available 24/7

**95%** of traditional teller transactions

Estimates only, actual percentage of transactions will vary by Financial Institution.

# Tech for Tech Sake

## Why it fails

- Adoption
- Acceptance
- One-Size-Fits-All Approach





# How Often It Fails

# 40%

Of Self-Service initiatives fail due to poor user experience, lack of incentives or inadequate customer education





# How To Get It Right

- Strategy
- Partner
- QA Testing
- Training



- Education & Awareness
- Incentives
- Staff Reinforcement
- Expand Accessibility
- Continuously Improve

INTERNAL PLANNING

EXTERNAL PLANNING



68%

## Why It Matters

of customers unhappy with their bank's service may switch to another institution, highlighting the importance of maintaining reliable self-service options.

# Maximizing FTE

- Shifting Transactions & Automated Back of House Processes
- Increased Capacity
- More with less





# Thank You!

