



## Optimizing customer experience and operations in the branch

Finance



### BY THE NUMBERS

700,000+

CUSTOMERS

18

BRANCHES TRANSFORMED

28

NEW-GEN ATMs

0.5~

MIO MONTHLY TRANSACTIONS  
ON NEW-GEN ATMS

### THE CUSTOMER

Raiffeisen banka a.d. Beograd is one of the leading banks in Serbia. Its business activities were initiated in the country in 2001.

Raiffeisen banka is a member of Raiffeisen Bank International (RBI), one of the largest banking groups in Central and Eastern Europe, looking after more than 17 million customers through one of the largest networks of banks in Central and Eastern Europe.

### THE CHALLENGE

Improve customer experience through extending its network, available services as well as working hours, but at the same time minimize operational costs.

Raiffeisen has been increasing its branches in Serbia, reaching out to more customers and making its services more accessible. At the same time, customer expectations have been increasing in terms of the required availability not only for branch working times, but also for self-service capabilities and digital services. And as with every business, satisfying customers is essential, but operating costs can become a real threat while doing that.

## THE SOLUTION

The bank decided to introduce a bank yourself concept, where each customer would have personalized functionalities, while making consultants available for more complex customer requirements.

The solution includes customized ATMs in the branch, where customers will be able to perform a number of personalized transactions by themselves including cardless or cashless transactions.

Customers are now able to do on their own what would need a teller in the past, like bank transfers or bill payments; and if they need assistance by a bank consultant they can make their request on the ATM, and the consultant will be notified and get their transaction history before reaching out to them to ensure a better understanding of their unique needs.

At the same time, the bank offers a modern and unique environment for its customers, reducing queuing times and offering a personalized experience. Through these next generation ATMs the bank is also able to collect customer information (such as email) and extend working hours of the branch without incremental costs.

Traditional cash services are complemented with added value features: next best offer based on powerful analytical CRM back-end infrastructure, which gives an overview of all the client data and product usage, selected offer on the self service machine as well as the next best offer based on clients' behavioral patterns.

“ The biggest challenge for us when talking about digital transformation is to make sure we don't lose the human aspect of our services. With this solution, we managed to make the most out of technology while at the same time maintaining and even strengthening our direct communication with the customers for the things that matter most to them.”

## THE RESULTS

Digitizing transactions has a number of benefits for both the bank and its customers.

UNIQUE CUSTOMER EXPERIENCE	BRANCH PRODUCTIVITY	PROFIT OPTIMIZATION
Offering an extended network, longer working hours and a self-service option for most transactions differentiates the bank and increases the quality of their customer service.	Staff can be redeployed to focus on customer service and revenue generating activities, optimizing staff to customer ratio as well as profitability per employee.	Offering the right service to the right customer allows for revenue increase, while at the same time saving money from costs associated with cash handling, CIT and infrastructure.

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