

Optimizing the Bank Branch in a Digital World

Do mobile and online banking really mean the end of the physical branch? Nope. Account holders still value brick-and-mortar branch locations staffed with knowledgeable employees to help them with more complex, higher-value interactions such as mortgages. But what's the best way to get there?

Applying digital workforce solutions at the branch has been shown to improve sales, productivity, service levels, and employee engagement.

Digital technology can ...



Improve customer service

Appointment-setting technology lets customers book and manage appointments from anywhere. They can schedule specialized services and avoid long wait times — while your branch gains more accurate information for making smarter staffing decisions.

A recent study showed that 77% of account holders who scheduled appointments showed up and met with a branch employee.¹



Maximize your lobby

- Upgrading to tablets and self-service kiosks for lobby sign-in and offering wait-time apps show you value account holders' time
- Using lobby tracking solutions helps branch managers make data-driven decisions for improving service
- Installing in-branch kiosks captures valuable account holder feedback, such as what products/services they want to talk about



Nurture an engaged, productive workforce



Lobby tracker software helps manage employee productivity and identify training needs.



Mobile solutions let managers manage in the moment and empower employees to perform common tasks.



Automated, streamlined workforce management processes facilitate a more productive workday.

According to Gallup, engaged employees are more likely to treat customers better and stay with their organizations.²



Schedule for higher productivity and customer service

Scheduling solutions let managers automatically schedule staff based on forecasted traffic levels while considering individual employee skills and availability.



The digital reinvention of the branch is well underway!

Going beyond mobile and online banking solutions, successful institutions are implementing digital technologies to reinvent the branch for both account holders and employees. Improved lobby management, along with timesaving digital tools, can enhance the account holder experience. And focusing on employee engagement initiatives, robust scheduling, and workforce optimization can create a workforce inspired to support the success of both customers and the organization.

Learn more by downloading the complete [Optimizing the Branch white paper](#).

Contact UKG at +1 800 225 1561 or visit ukg.com/banking.

¹ UKG, *UKG 2021 Appointment Study* (2021), found at <https://www.kronos.com/resources/ukg-2021-appointment-study?fs=200&at=g&ut=i>, at 7.

² Jim Harter, *4 Factors Driving Record-High Employee Engagement in the U.S.*, Gallup (February 4, 2020), found at <https://www.gallup.com/workplace/284180/factors-driving-record-high-employee-engagement.aspx>.