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Contactless service and operations: Retail banking

Improving and enabling human-oriented service
and operations in response to COVID-19

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The IDEA Framework in action: sector examples

Contactless Service and Operations was developed to provide a framework for reevaluating an organization's key customer and employee journeys and interactions in light of COVID-19. It focuses on making those journeys and interactions better not just safer.

The goal of the **IDEA Framework** is to help organizations reimagine mission-critical priorities, investments, and operations while providing the "human" elements related to service.

This document provides a sector specific example on how the process of the **IDEA Framework** could be applied.

If you would like to view additional details of this approach please click [here](#) (link to CxO)

Organizations should follow local regulations and country-specific circumstances before implementation of specific interventions.

This content consists of insights from McKinsey's operations and design practice and is provided "as is" solely for informational purposes. It does not constitute or is intended to be legal or safety advice. Organizations should consider all applicable laws, standards, and country-specific circumstances before adopting any measures. Organizations should engage their own legal counsel and safety experts to ensure compliance.

The IDEA framework provides a process that can help identify human-centered solutions for evolving business scenarios

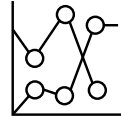


Identify interactions & areas of concern

Identify the types of work environment relevant to the business

Identify types of in-person interactions for priority journeys within three main buckets:

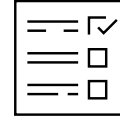
- Employee to employee
- Employee to customer
- Customer to customer



Diagnose & prioritize areas of concern

Prioritize areas of concern using multiple lenses:

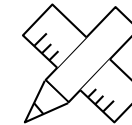
- Type of interactions
- Evolution of customer and employee experience
- Implications on operations and cost



Develop & Execute solutions

Develop and roadmap solutions across three horizons:

- Immediate needs to continue or re-start critical operations
- Re-prioritizing and accelerating key initiatives
- Investment in distinctive long-term solutions



Adapt & sustain

Operationalize solutions across the organization, iterating and adjusting to meet the needs of the evolving situation

Empower teams to stay ahead of emerging situations and bring learning back to the organization

The first step of the IDEA framework is to identify interactions and areas of concern across key journeys and interactions

ILLUSTRATIVE EXAMPLE

NONEXHAUSTIVE



Detailed areas per type of interaction and operation

	Goods transfer	Services	Internal tasks/processes
Employee to employee 	Handling banking and monetary materials Loading/unloading from the cash transporter	In-person meetings, trainings, services Cleaning, maintenance, operations within the bank	Shared office and counter space Handling paperwork and signatures Cleaning, maintenance, general operations at the bank Sharing devices, equipment, and office supplies
Employee to customer 	Exchanging monetary materials (cash, credit cards, etc) Exchanging ID cards, credit cards, and other items Gifts, snacks, coffee, water, etc	Greetings upon arrival Guiding clients to use kiosks / ATMs Restrooms and other facilities In-person communication about clients' needs and requests	Printing, copying, faxing, and other information services Account opening, general inquiries
Customer to customer 	Shared office supplies at branch Receiving cash from ATMs	Same bank teller servicing multiple clients during the day Waiting in the same area Using same ATMs and kiosks	Shared air circulation and control of air vents in rooms Touching the same surfaces, including door handles and other interfaces

Once identified, organizations are advised to diagnose and prioritize areas of concern

ILLUSTRATIVE EXAMPLE

E2E: Employee to employee

E2C: Employee to customer

C2C: Customer to customer



Prior to bank arrival

Banking

Leaving bank

Preparation

Commute

Arrival

Waiting

Banking

Facilities and other services

Exiting

Commute

Account-opening journey



Banker greets client in waiting area



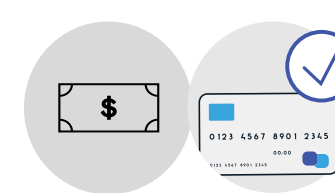
Banker and client discuss products available



Client provides information & supporting documents



Client signs documents and sets up online account



Client finishes account opening and funds the account

Potential interactions

C2C Sitting in the waiting area with other clients

E2C Greeting client

E2C Welcoming clients with water and other niceties

E2E Sharing the same office space with other bankers

E2C Speaking with clients standing or across a desk

E2C Exchanging banking materials with clients

E2E Using shared office equipment and supplies

E2C Handling client's ID, documents, and other items

E2C Touching counters, brochures, and other surfaces

E2C Using banker's terminal to enter information

C2C Touching same keypads, keyboards, and office supplies

E2C Exchanging banking materials, bank cards, receipts

E2C Exchanging monetary materials (cash, credit cards, etc)

Companies can seek to develop and execute solutions to help improve safety and experience across key business elements

ILLUSTRATIVE EXAMPLE

NONEXHAUSTIVE



Potential levers that could be utilized in solutions



New offers & services



Policies



Processes



Digitization

Innovations and improvements could address guest and associate safety and comfort in and around the bank

A



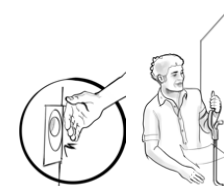
Hot spot surfaces marked with color

B



Visual sanitization cues and reminders

C



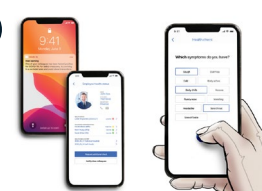
Re-designed low-touch spaces and interfaces

D

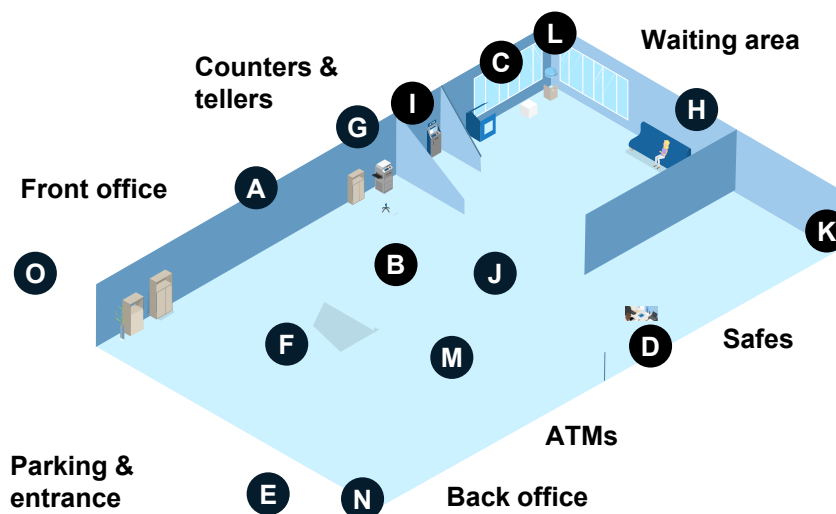


Physically distancing office arrangements and flows

E



Paperless banking in and out of branch to eliminate paperwork exchanges



Potential additional examples

- F Remodeled movement flows
- G Upgraded PPE for employees and customers
- H Improved air filtration and ventilation systems
- I Hygiene zones for bank tellers
- J Worker proximity sensors in office and counter area
- K Scheduled regular disinfection
- L Limit the number of customers in the branch
- M Automatic ATM sanitations after each use
- N Greater use of clear barriers (ie, plexiglass) between bankers/customers
- O Restrict certain transactions to drive-through only

The last step to consider is to pilot, adapt, and scale solutions as appropriate, keeping employee and customer experience in mind

ILLUSTRATIVE FUTURE STATE JOURNEY EXAMPLE

