Capitec Bank

Capitec Bank Enhances the Client Experience using Scala Digital Content Management

Successful project combining electronic queue management with digital signage increases customer satisfaction and improves business productivity

QUICK FACTS:

• Fast-growing Capitec Bank has 4.7 million customers and retail deposits of over 17 billion Rand
• Electronic queuing and Scala digital signage now live at 560 branches across South Africa
• 42-inch and 32-inch screens installed in branches’ One to One and Deposit & Enquire areas
• Wait-time information and marketing presentations enhance clients’ in-branch experiences
• Scala software provides powerful content management and distribution features
Capitec Bank provides savings, transaction and credit services, and has 4.7 million active banking clients in South Africa. Now the fourth largest bank in South Africa, by market share\(^1\), Capitec is currently growing quickly, having gained over 971,000 active new clients in 2013, and holds retail deposits of over 17 billion Rand. Capitec’s unique value proposition for its clients is based on offering affordability, accessibility, personal service and simplicity. To deliver on these promises, it makes extensive use of advanced technology in its banking platform.

**Plan for business improvement**

With the ultimate goal of winning every one of South Africa’s banked population of approximately 22 million people, Capitec managers are always seeking effective solutions to improve the customer experience in each of the bank’s 560 branches located throughout the country. In 2010 it began a project to tackle what its managers termed the “Capitec Wave”, a reference to the waiting system in which clients tended to move from chair to chair as they progressed towards the front of the queue when visiting a branch.

\(^1\) Source: South African Audience Research Foundation (www.saarf.co.za) All Media and Products Study (AMPS).
“Customer wait-times and the in-branch experience are very important metrics for retail banks,” explains Charl Nel, Head of Communications for Capitec. “We saw that we could improve performance in both respects by providing real-time information allowing clients to assess their likely wait-time and even decide to return later without losing their place in the queue.”

To achieve its goal Capitec sought a customised electronic queue-management system with digital signage, to be implemented at all branches throughout its national network. Electronic queue management allocates a number to each visitor upon entering the branch and calls the numbers in sequence as consultants become free. By displaying the numbers on-screen, and also issuing audible voice prompts, electronic queuing allows customers to visualise their position in the queue and anticipate the time at which they will be served.

As the project progressed, Capitec was able to further refine its requirements for the system, working with its chosen integration partner Ethniks. Formal specifications for collecting management data such as consultant productivity were added, and the remit for digital signage was expanded to allow the system to present a wider range of content such as notices and special offers when queue-status information is not required.
Queue and content management
To satisfy the final specification set out by Capitec, system integrator Ethniks combined the selected queue management system, Q Matic, with the Scala digital content management platform. The Scala software was chosen for its benchmark content-management features and flexibility, and its suitability for a seamless and cost effective integration with Q Matic. In particular, Scala provides powerful controls for organising, distributing and updating content, and is able to support smooth transitions between modes displaying wait-time information and marketing presentations.

Clients receive a ticket when they enter the branch, and subsequently wait in the One to One area or the Deposit & Enquire area depending on the type of service required. At the same time, audible announcements via the public address system call the numbers in sequence, prompting customers to go to the relevant service point.

“In practical terms the content we can display is only limited by the size of the screens,” explains Charl Nel. “We have found that displaying the last six numbers called helps customers’ awareness of the likely wait-time, as this can vary according to a number of factors such as the time of day.”
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Integration of the Scala software began in 2011, and the finished system is now live across Capitec’s national branch network. In the larger branches, known as pioneer branches, clients waiting in the One to One consultation area are kept informed by two 42-inch LCD panels which are mounted on the walls or from the ceiling. Capitec’s pre-pioneer branches are smaller and have a single 42-inch screen in the One to One area. In addition, all branches have a Deposit & Enquire area, which has two service points. A single 32-inch screen in this area is divided into two regions to display queue status for each service point.
Solution delivering satisfaction
By combining queue management and Scala digital signage, the solution developed by Ethniks is proving successful in reducing wait-times, ensuring more clients achieve their objectives on each visit, and helping Capitec to communicate efficiently with clients in each branch. By also importing data from the queue system into its management information database, the bank is able to gain a clear understanding of the performance of individual consultants and branches.

“Successfully integrating queue management with the Scala software has enabled us to create a solution meeting all of Capitec’s goals in relation to client satisfaction, marketing communications and business improvement,” says Petrus Venter, CEO at Ethniks

“The system, as implemented, puts us in a position to solve issues before they influence the wider client experience, and helps ensure that our clients enjoy a more controlled and fair service experience,” concludes Capitec’s Charl Nel. “The Scala digital content management system provides flexible functionality that helps us maximise the value of the system and keep our clients informed. Moreover, we can ensure that the information is always relevant, up to date, accurate, and fresh. Overall, this has been an extremely successful project.”
About Capitec
Capitec is a South African retail bank focused on providing easy and affordable banking services to its clients via the use of innovative technology. Fingerprint Biometrics and photo identification is used to streamline the paperless branches’ processes and make branch transacting easier. The bank bases everything it does on simplicity, affordability, accessibility and personal service.
For more information, visit: www.capitecbank.co.za

About Scala
Driving more than 500,000 screens worldwide, Scala is the world leader in location-based media designed to influence human behaviour actively and intelligently. We love creating intelligent digital signage solutions that move products, consumers, and sales metrics. Scala solutions increase sales, improve brand loyalty, optimize customer experience, and reinforce business objectives. Scala is headquartered near Philadelphia, Pa. and has subsidiaries in The Netherlands, France, Norway, Germany, Japan, and India, as well as more than 500 partners in more than 90 countries.
For more information, visit: www.scala.com

ABOUT ETHNIKS
Ethniks is Full Service Company, Southern African agent for Scala. Ethniks was founded in 1987, the company has over 20 years’ experience in technology implementation, integration and support services. We have 100+ Employees plus Support Infrastructure countrywide. Benefits are delivered through appropriate best of breed technologies. Whether it is being seen in the boardroom, reception, a shopping mall, hotel room, restaurant, airport, on a production line, in an office or an interactive kiosk, Ethniks will help you communicate your message to staff, sales people and customers in a way never before possible!
For more information, visit: www.ethniks.com