SCB (Standard Chartered Bank) Bangladesh
The Smart-Q System enhancing the entire process of its Client Service Operations in absolute effective, efficient & systematic methodology.

BUSINESS AUTOMATION HELPS STANDARD CHARTERED BANK BANGLADESH IN MANAGING CLIENT FLOW FOR ONE-STOP TELLER MANAGEMENT
The End Client

Standard Chartered Bank (SCB), Bangladesh is the largest international bank in Bangladesh with 25 Branches and 50 ATM booths in employing over 1,300 people throughout the Country. SCB is the only ‘Foreign Bank’ in the country with its operational presence in 6 (six) cities – Dhaka, Chittagong, Khulna, Sylhet, Bogra and Narayanganj. To ensure true Professionalism & Client Satisfaction concerning its valued clients - The bank has rapidly invested in its Human Resources Reinforcement, Technological updates and modern state-of-the-art premises environment to constantly maintain its enduring business growth in relation to the country’s thriving economy, while acutely possessing the ‘Trend’ to ensure its best service level to stay on the top in this highly paced competitive era. Comparing to other scheduled commercial local & foreign banks in our context – The Bank emphasizes on both Consumer Banking and Wholesale Banking Services, ranging from Personal & Corporate Banking to Institutional Banking, Treasury and Custodial services.

The Challenges to Enhance its Clients Service Operations

Even though being complete online, automated and possessing multiple ‘One- Stop Teller Management’ process to provide & ensure hassle-free services to the clients, where still in maximum branches the regular scenario shows the crowded environment with long queue of clients, standing and awaiting to get their required services, which usually clients non-refundable ‘Precious’ time as well as creating an annoying stance among the clients to avail their desired service(s). Concerning such stipulations the Management of SCB was in search of a ‘True Cutting-Edge Technological Solution’ to mitigate the hazards of their existing manual process of ‘Queue Management’ – while empowering their entire ‘Client Service Operational Approaches’ (Teller Counter Points) proving to be more effective, efficient & systematic, where the vital objective was to gain a win-win situation (between the bank & the valued clients) in bringing client satisfaction & ultimate loyalty as well as ensuring productivity & efficiency among its client services officials.

The Solution

Following to such Challenge & SCB’s requisites, Business Automation Ltd. successfully developed & deployed an effective & systematic solution named ‘Smart-Q System’ at 15 branches. This solution is not only a ‘New System’ of Standard Chartered Bank (Bangladesh) - but also a signifies a true ‘Milestone’ in the history of our country’s ICT Segment’s development arena to provide as well as inaugurate an absolute ‘Fresh & Innovative Solution’ concerning the entire ‘Queue Management Operational Procedures’ for the ‘Client Services’ providing stipulations – discarding all hazards of wasting ‘Precious’ Time, enabling ‘Transparency’ among all, sole ‘Systematic – no Scopes for any Misconducts’, wiping-out the total scenario of ‘Crowded Environment – Where Clients will not require to stand in any sorts of Traditional Long Queues’ & ultimately ‘Unlocking all the Doors for the Management (Especially to measure & assess their ‘Client Services’ providing officials efficiency as well as productivity).
How does it Works?

The process starts with a visiting client of SCB, where he/she will face the ‘Kiosk’ (Touch Screen Monitor) with indicated ‘Service Category’ options wide opened to make (appropriate) choice(s) of his/her ‘Desired Service’ – Right after his/her desired ‘Service Category’ selection, the system will automatically generate a ‘Printed Token’ indicating the (approximate) ‘Time-Line’ along with the ‘Service Counter Number’. On the other part, the ‘Client Service Staffs’ of SCB constantly gets lists & description of awaiting ‘Clients’ with ‘Service Category’ at their workstations rendered by the System. As soon as a valued ‘Client’ is being served, concurrently the system will display & announce with voice prompt the ‘Token Number’ of the next client supposed to be served. Apart from the Voice Announcements, clients will also be able to see the current serving ‘Service Status’ at the Bank’s (surrounded) widescreen LCD Monitors. The SCB users will be able to monitor the entire ‘Queue Status’. And Management will be able to get the data & summary information about whole services, as & when required.
CASE STUDY

System Architecture (Diagram):
(Picture of ‘Smart-Q’ system deployed at Standard Chartered Bank Teller Management)

The Value of Propositions

As stated above, that our successfully deployed ‘Smart-Q System’ at 15 (Fifteen) branches of SCB have extremely impressed the Management of the Foreign Bank, where they (SCB Management) have already provided us a ‘Supply Order’ to accomplish the deployment for their next branches – on phase wise basis (within very shortly – As per our proposed & planned ‘Project Management Life Cycle’ to cover all the stated branches successfully) Below stated are the ‘Key Benefits’ (For both Client Service Officials of SCB and their Valued Clients):

- Reduces the visiting clients ‘earlier distress’ of experiencing the stipulations of standing in manual long-queue(s) to avail their desired service.
- Truly helps the visiting clients to save & utilize their ‘Precious’ time – For being notified in detail (Printed Token) to avail their desired service(s).
- It enhances the productivity, efficiency and motivation of the Client Service Officials in providing excellent client service.
- It increases the discipline at the premises, where no chances of any misconducts & absolutely minimized crowded environments.
- Able to generate various reports and analysis with most recent data for the Management.
- Ultimately creates Productivity, Efficiency and ensures a Systematic Process Scopes for Future Developments.

The solution developed and implemented by: Business Automation Ltd.