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Embracing the Self-Service Economy

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What should government do?

- Why is self service important?



“We estimate that if self-service technology was more widely deployed, it would contribute an additional \$130 billion to the U.S. economy annually.”

■ Why is self service important?

- **“In banks, the average cost for an online transaction is only \$0.20, a fraction of \$4.25, the average cost of a transaction at a branch location.”**
- **“The cost of checking in a passenger with an airline agent is approximately \$3 versus only \$0.14 with a kiosk.”**
- **“The total cost of enrolling a worker in company benefits costs on average around \$30 if completed manually but drops to about \$5 using self-service technologies.”**
- **“The average cost of printing a photo at a kiosk is approximately \$0.29 compared with \$1.00 on a home printer.”**
- **“For each tax return filed electronically instead of on paper, the IRS saves an estimated \$2.15 per return.”**

■ How is self-service technology used today?



■ How is self-service technology used today?

The image displays a collection of logos for companies that utilize self-service technology. The logos are arranged in a grid-like fashion on a light gray background. On the right side, there is a vertical screenshot of the IKEA Help Centre chat interface. The interface features a blue header with the text 'IKEA Help Centre', a cartoon illustration of a blonde woman in a yellow IKEA polo shirt, and a yellow chat box containing the text 'Hello. Can I help you?'. Below the chat box is a text input field, a 'Go' button, and a 'Turn sound on' checkbox. At the bottom of the interface, there is a 'Close' button and a copyright notice: '© Inter IKEA Systems B.V. 1999 - 2010'.

Logos shown include:

- WebMD: Better information. Better health.
- GEICO: Logo featuring a green gecko.
- TurboTax: Choose Easy.
- trulia: real estate search
- 1800CONTACTS
- BUILD YOUR SCION (with Scion logo)
- FedEx
- Expedia
- eggxpert
- Zillow.com: Your Edge in Real Estate

How is self-service technology used today?



■ What should government do?

Resist and overturn policies that restrict business use of self-service technologies

Support “prosumer” technologies like broadband, electronic IDs and mobile payment systems

Encourage greater government use of self-service technology

Support creation of a Center of Excellence for Accessible Design in IT-enabled Self Service

Provide stronger safety nets for workers adversely affected by technological change

Increase the minimum wage in order to boost self-service technology adoption

Thank you!



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