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Embracing the Self-Service Economy

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Today's Presentation

1. Why is self service important?
2. How is self-service technology used today?
3. 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?

















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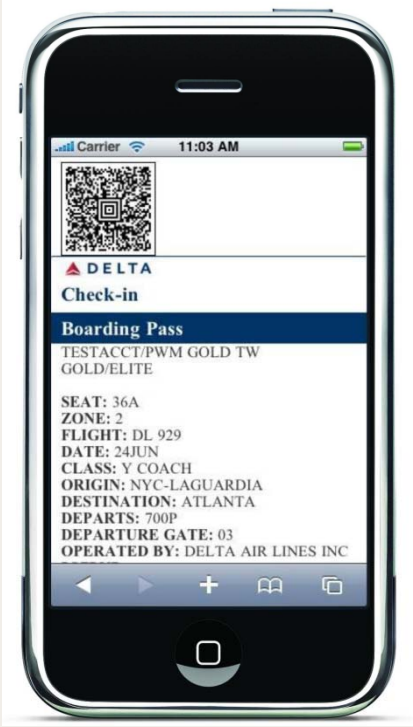





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What should government do?

- 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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