

Banking Automation **BULLETIN**



Smaller, more efficient branch networks the way forward

Regulatory change to drive off-site ATMs in Pakistan

ATM & Cyber Security – collaboration and effective use of technology are vital

Umpqua Bank – reinventing banking again!

Non-cash payments rise by fastest pace in a decade

Country profile:
Chile

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Bank branch numbers – the big global divide

The number of bank branches in 26 of the world's largest markets increased by just 0.2% last year, according to research into teller automation and branch transformation from RBR. Looking back slightly further there has been 8.9% growth since 2009.

If this does not come as a surprise, it may be because you are in one of the 16 countries that have witnessed a decline in branch numbers over the past seven years. While falling branch numbers in 16 out of 26 countries may seem dramatic, with the exception of Ukraine (political disruption), Netherlands (strong non-cash lobby) and Spain (bank consolidation and heavily overbranched in the first place) the decline is relatively modest at less than 4% per annum, and in most cases less than 2%.

The reason that the overall number of branches has continued to grow is that the remaining 10 countries, headed by India and Indonesia, have grown at between 1.1% and 8.4% per annum over this period. With the exception of Turkey, these countries are all based in Asia-Pacific, Middle East and Africa or Latin America, highlighting a global divide; branch numbers in developed markets are falling, while in developing countries they continue to increase.

The trend of customers visiting branches less frequently is not restricted to Europe and North America – the same pattern is seen worldwide. The reason that branch numbers continue to increase in other regions is that less frequent branch visits is more than offset by growing banked populations.

This also explains why it doesn't matter whether you are in a country with growing or shrinking numbers of branches – there are fascinating changes happening to bank branch networks everywhere. Adapting to increasingly digital customer behaviour with changes to branch formats, processes and types and levels of branch automation is critical to the success of branch banking worldwide.

This leads me on to RBR's *Branch Transformation 2017* conference, which will be held in London later this month. Based around a high quality two-day speaker agenda packed full of branch transformation case studies, not just from the UK and Europe, but as far afield as Brazil, India, South Africa, South Korea, UAE and the USA, this conference is a great way to see and hear first-hand what different banks are doing. For more information visit www.rbrlondon.com/bt.

Dominic Hirsch, Editor

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