

Banking Automation **BULLETIN**



ATM outsourcing remains complex yet dynamic

European ATM market growth plateaus, but software and services still strong

Various approaches to payment processing in Europe

Banks lack full confidence in their ATM security programmes

Making branches digitally competitive

Country profile: Saudi Arabia

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RBR's ATM research follows the market to Asia

RBR has been conducting ATM research since 1982. Its first study included 13 countries in western

Europe, covering 11,844 of the 12,500 ATMs in the region at that time. The five largest ATM manufacturers that year were IBM, NCR, Transac, Dassault and Docutel.

As the ATM market has evolved, so has RBR's ATM research, not just to provide broader geographic coverage, but also to address many more topics – software, security, servicing and cash replenishment information have been added, for example. The latest publication in RBR's ATM research portfolio is ATM Hardware, Software and Services 2016, which has just been released. The report covers the Asia-Pacific ATM market to the highest level of detail, including individual deployer information for the first time.

A look at the raw data from the new report highlights why so much attention is focused on Asia. The ATM installed bases in the 11 countries included in the research have expanded by an average of 18% per year for the past four years. It is not just China that is driving this growth – the Indian ATM market is actually growing faster than China's, and six countries in the region have been expanding at double-digit rates. RBR's research suggests this growth should continue for the foreseeable future. Eight of the countries covered have ATM densities lower than the European average, and although the gap is closing, it will be many years before it disappears.

In contrast, the installed base in Europe is relatively flat – only Turkey, with average ATM growth of 10% over the past four years, and to a lesser extent Poland, with 6.7%, have demonstrated significant movement. It should of course be noted that looking only at installed base figures does not tell the full story, and Europe does have a relatively healthy ATM replacement sector as well as increasingly dynamic software and services activity (see article on page 2).

The manufacturer list above reflected a world with national suppliers and surprisingly different ATM markets. As RBR's ATM research has evolved, it has become clear that despite globalisation, the global ATM market is still not a single entity but a group of individual markets that have retained and developed their own distinct characteristics. Perhaps that is no bad thing.

Dominic Hirsch, Editor

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Printed and electronic (1-5 users) £1,100

Printed and electronic (6+ users) £2,200

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ISSN 1748-5304

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