

Banking Automation **BULLETIN**



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Why in-branch coffee is making a comeback

RBR has just hosted its 10th *Branch Transformation* conference in London. Against a challenging backdrop of branch closures and bank cost-cutting, it might seem surprising that the event attracted a

record number of delegates, sponsors and exhibitors. So why is there such interest in the evolution of the branch?

RBR's latest research confirms that the number of bank branches worldwide did indeed display a modest fall of 0.6% over the past year. The number increased in Asia-Pacific and Middle East and Africa and fell in the other four regions.

Interestingly, of the 2,000+ banks surveyed, one third grew their branch networks, one third were unchanged and one third reduced their footprint.

In truth, the interest in branch transformation is extremely high across the board, as customer behaviour is evolving in over and under-branched markets, and branches in both are having to adapt.

It is tempting to characterise the changes to the branch as simply automation of processes that used to be done manually, but this is a massive simplification. As our feature article on the *Branch Transformation 2019* conference explains (see pages 10-11), people are at the heart of what is happening; staff roles are changing and customers are receiving an improved and much more personalised service.

An amusing theme that ran through the conference was the increasing number of bank branches serving coffee. This is not new – more than a decade ago, multiple banks experimented with serving coffee, in some cases partnering with well-known coffee outlets, but the concept was frequently characterised as a gimmick, and many of these initiatives were short-lived.

In-branch coffee is making a comeback, and this time it is set to stay. The difference now is that serving coffee to customers is consistent with the other changes that are happening. The branch is a destination where customers are made to feel welcome, comfortable and relaxed – an atmosphere that is more conducive to discussing key financial decisions. Technology is playing a key role, but in tandem with the branch environment, not instead of it.

Most banks are still feeling their way with branch transformation, and with customer behaviour still evolving and no clear right or wrong ways to be running branches, interest in a conference to share experiences and ideas remains strong. Adding coffee to your branch offering will not make your branches fit for the future, but understanding why it helps could make all the difference.

Dominic Hirsch, Editor

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Editor Dominic Hirsch

Managing Editor Morten Jorgensen

Assistant Editor Tomomi Kimura

Contributors Jane Adams, Chris Allen, Terry Appiasei, Marianna De Silvo, Eleanor Duerden, Alison Ebbage, Ben Glithero, Chris Herbert, Laith Jawad, Alex Kirk, Laura Rekiaro

Subscriptions Manager Abigail Milne

Advertising Managers Amanda Hardy, Felix Kronabetter

For all editorial and advertising enquiries:

Telephone: +44 20 8831 7300 Fax: +44 20 8831 7301

Email: bulletin@rbrlondon.com

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RBR
393 Richmond Road
London TW1 2EF, United Kingdom

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