

## PRESS RELEASE

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### Assisted Self-Service Terminals are helping banks optimise their physical networks

The number of Assisted Self-Service Terminals (ASSTs) installed both inside and outside branches worldwide continues to see double-digit growth. These devices are instrumental in migrating transactions away from the teller line and extending access both in terms of service hours and geographic reach

### Banks seek to “do more with less” as the number of branches worldwide declines

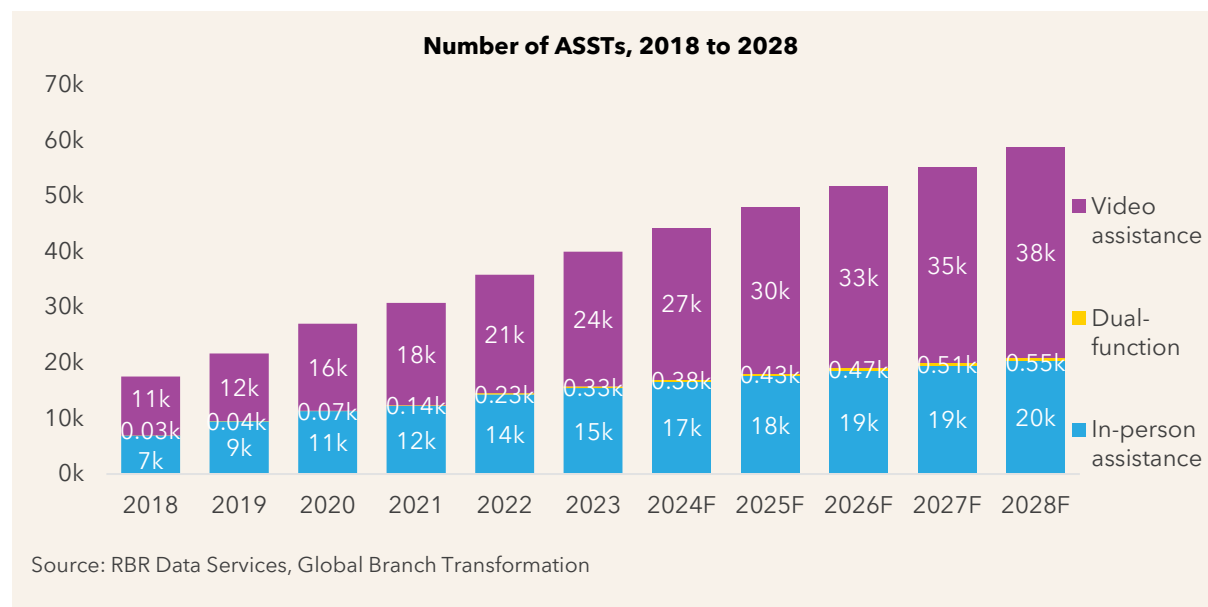
Global Branch Transformation 2024 is a brand-new study from RBR Data Services, a division of Datos Insights. The research shows that the number of branches globally continues to contract, as institutions think carefully about how to optimise the efficiency of remaining outlets. Banks worldwide report that the teller role is expanding, with staff increasingly expected to prioritise sales and advisory activities over simple transactions.

### Banks optimise cash operations as pressures around branch profitability persist

At the teller counter, Teller Assist Units (TAUs) have been vital in automating cash operations, as evidenced by the RBR Data Services study. But banks have also sought to migrate transactions to the self-service channel, often turning to ASSTs as a stepping stone in this shift.

### ASSTs grew by 12% in 2023 as more transactions are migrated away from the teller line

ASSTs allow customers to request assistance, from branch staff “in-person” or from remote staff via video link, for more complex transactions, helping them to gain confidence with self-service banking. After years of consistent double-digit growth, there are now nearly 40,000 ASSTs installed in the 20 key markets surveyed. Well over two thirds are located in the USA, but their reach continues to expand. ASSTs were installed for the first time in Germany in 2021, and were reintroduced in South Africa in 2023.



### Many US banks opt for remote devices, while in-person ASSTs are more common elsewhere

Over 60% of ASSTs globally are video devices which are deployed by financial institutions to extend access both in terms of service hours and geography. Although they are present in 14 of the markets surveyed, the USA accounts for the vast majority of video installations. They are the ASST of choice for smaller banks and credit unions, which consider them best suited to their business model.

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In-person devices are strongly preferred in Italy and Turkey. They are generally considered more cost-effective, since they do not always require specific hardware, or a contact centre from which assistance is sourced. They are also valued for retaining an element of face-to-face banking, which customers in many markets say they prefer.

### **ASST penetration is expected to grow, with first-time installations in two more markets by 2028**

Between now and 2028, ASST installations in bank branches worldwide are forecast to reach 58,700. As of 2023, ASSTs are yet to be installed in three of the markets studied – France, Mexico, and Poland – where banks report concerns about costs and customer acceptance. Only France, however, is expected to remain without ASSTs by the end of 2028.

Gillian Shaw, who led RBR Data Services' *Global Branch Transformation 2024* research, remarked: *"The unique benefits of ASSTs in enabling more modern branch formats is being recognised in an increasing number of countries. While the size of the US market ensures that remote video devices are most common globally, the availability of in-person and even dual-function technology has allowed institutions to acquire devices that suit their specific requirements. With branch optimisation remaining a key priority, the penetration of ASSTs is only expected to grow".*

### **Notes to editors**

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RBR Data Services provides clients with independent and reliable data and insights through published research, consulting and bespoke data services. Our global research covers the cards and payments, retail technology and banking automation sectors and is used by the leading market participants, analysts and regulators as the authoritative source of industry and competitor benchmark data. For any questions about this release, please contact [rbr@datos-insights.com](mailto:rbr@datos-insights.com).

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