

# 1 Special Report

## Introducing a Next-generation Branch Concept

Supporting Financial Institutions by Reorganizing Their Branches



We have presented the EvolBranch Concept to next-generation branches of Japanese financial institutions.

### EvolBranch Concept for Next-generation Branches

The EvolBranch Concept is Glory's vision of reform for the next-generation branches of financial institutions over the coming decade. As exemplified by online transactions, connections between domestic financial institutions and their customers are becoming increasingly diversified. To address this business transformation, banks are reviewing the concepts underlying branches and their operations, with a shift in focus from large branches that provide a full line of services to minimized branches. In this context, we offer a new concept for next-generation branches, which leverages various solutions incorporating the expertise in branch operations that we have developed over many years. We will support financial institutions to improve

their profitability and customer convenience, leading to greater satisfaction by creating next-generation branches and further improving operational efficiency.

Evolution × Branch  
Ever-Evolving Branches



The combination design image of analogue and digital

### EvolBranch Solutions

We offer diverse solutions for customers reorganizing their branches.



\*Business process re-engineering: A fundamental review of business processes and optimization of the entire business workflow.

Branch Image One to Three Years from Now

## Smart Branch

We envisioned reconstructing branch networks, reviewing customer guidance routes, reducing back office workloads, and strengthening operations by categorizing branches into four types, and we will also consider daily visitor numbers and site characteristics.

**Large Branch**  
Regional main branch / Full-banking branch



**Medium Branch**

Small amount transaction



**Small Branch**

Personal consultation



**Automated Branch**

Self-service



Point 1

A concierge guides customers to appropriate services after determining the purpose of their visit.

Point 2

The open teller systems and security storage systems provide branches without tellers or vaults.

## Digital Branch

Office space is reduced to allow for expansion of the lobby, where the counter is replaced by a booth at which various transactions are made directly with the customer. Branches are thereby transformed from office environments into spaces for business transactions and consultation.

Point 1

Consultation booths support customers who are opening a new account and can handle a number of transactions while also identifying opportunities to provide other financial services.

Point 2

Staff numbers and space are both reduced due to centralized workflows.

Point 3

Consultation spaces are secure in terms of privacy, and specialized personnel not onsite can provide remote consultation as necessary via a dedicated computer.

Point 4

A high counter for handling transaction taxes, utility bills, and large payments is replaced with self-service terminals.



Branch image ten years from now

## IoT Branch

An unstaffed branch deploys the latest technologies while automated devices provide customer guidance along with AI-based consultation for asset management.

