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Integrating digital identity into everyday banking



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ATM sector stabilises after two years of uncertainty

In last month's *Bulletin* it was reported that the number of ATM shipments worldwide increased in 2021. This month we include a feature (see page 2) based on RBR's *Global ATM Market and Forecasts to 2027* research which monitors the installed base of ATMs rather than the number of ATM shipments. And in contrast to the shipments findings, the installed base fell by 62,000 units last year to 3.1 million.

This apparent contradiction highlights underlying characteristics of banks' and customers' behaviour. The fall in the installed base is easier to explain – in a majority of countries around the world, digital payments, particularly card and mobile, are reducing demand for cash, and the number of ATMs is declining as a result.

Bank behaviour is more nuanced however. Many banks have delayed replacing ATMs over the past few years, partly as a cost-saving measure, but also because of uncertainty over the future of cash and their own branch networks. This has created pent up demand for replacement units, which, when combined with an increasing desire to reduce branch operating costs through increased use of more advanced ATMs, is driving an increase in shipments – even if the total number of ATMs they deploy is falling. In addition, independent ATM deployers (IADs) are stepping in to fill gaps created by reduced deployment by banks, and while this is usually not on a 1-for-1 basis, it is further driving shipments.

If truth be told, the increase in shipments and decline in the ATM installed base last year were both modest, suggesting a stabilisation of a sector that has been rocked by two years of uncertainty. This could be the calm before the storm, but more likely it is a sign that a new pattern is emerging. A trend where the overall demand for ATMs is decreasing, despite growth in some markets and increased deployment by IADs.

Because the need for ATMs will continue for the foreseeable future however, banks and IADs will increasingly focus on optimisation – both of functionality and costs. For banks the option to continually delay replacing older machines is not viable, and we are already seeing positive signs of a more proactive ATM strategy. For IADs the pressure on banks creates huge opportunities, so while the fall in withdrawals during the pandemic hit them hard, they will benefit even more from a post-pandemic bounce.

Dominic Hirsch, Editor

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