

Special Feature



Branch Reorganizations—Transformation into Next-Generation Branches

The number of visitors to bank branches has declined by 30% over the past decade. At the same time, the number of transactions conducted over the Internet and via smartphones have been growing each year, illustrating a substantial change in customers' attitudes toward financial services. Meanwhile, the trend toward digitalization has lent itself to increased rationality and efficiency with regard to office work.

Recognizing these changes, SMBC is moving forward with the transformation of its approximately 430 branches for individual customers into next-generation branches. A total of 103 branches were transformed in fiscal 2017, and SMBC plans to complete the transformation of all branches by March 2020.

Branch Strategies based on Market Characteristics

SMBC Group has developed various types of next-generation branches that can be employed as needed based on the characteristics of the region or market of each branch. Here, you will find principal examples of these branch types.



PERSONAL

Branches Exclusively for Individual Customers (SMBC The PERSONAL)

By consolidating services for corporate clients into neighboring branches, these branches are able to limit themselves to services for individual customers. This limited scope makes it possible to enhance consulting systems in order to more closely serve individual customers.

At the Nakanosakaue Branch, for example, we have installed special booths that offer customers a more personal experience with their consultants, and have also increased the number of other isolated consultant booths.



RESERVATION

Reservation-Only Branches

The Azabujuban Branch, which was opened in March 2018, requires customers to make a reservation by Internet or by phone in order to receive service. This step was taken to prevent customers from having to wait for service at the branch.

Moreover, this branch features a designated reserved space and an open and relaxed atmosphere in which customers can receive consultation on asset building, wealth management, and other topics based on their needs.



SMBC Group Branch Reorganizations

At SMBC branches, we are promoting three reforms, “changing the way we offer services to our customers,” “changing the administration process,” and “changing the concept of branches.”

As part of these reforms, we offer self-service venues to customers visiting branches for services that can be provided through ATMs or tablets so that they will not have to wait in line. In addition, processes that were previously conducted in back offices of branches are now collectively performed at processing centers to allow customers to receive smoother service at branches without receipts or other papers and without the need for personal stamps.

These reforms have enabled us to reduce the number of service windows at branches while eliminating the need for back office space. As a result, the amount of floor space required at branches has been reduced, and we are therefore able to provide a more open and relaxed atmosphere for customers seeking consultation on wealth management or loans.

In this way, we are striving to develop next-generation branches that contribute to improved customer satisfaction and reduced costs through branch reorganizations.



Group Shared Branches

By consolidating branches for various SMBC Group companies into a single location, we are able to more effectively utilize lobby and reception areas. Accordingly, this approach contributes to more efficient space management on a group-wide scale while helping us optimize our branch network.

Currently, you can find SMBC, SMBC Nikko Securities, and SMBC Trust Bank in both our Akasaka Branch and Shinjuku Branch.



Digital Spaces

Located near a terminal station, customers visiting the Shinjuku Branch are often there for procedures related to bank transfers or address updates. To accommodate these customers, we have established a digital space at this branch in which customers can use tablets for Internet banking.

As many customers have never used Internet banking, we hope that this space will enable them to experience the convenience Internet banking can offer and thereby encourage them to try it out at home.