The public is moving to digital banking: Households increased their rate of activity through direct channels.

Figure 1.12 Households' Transactions Through Direct Channels^a Compared with Transactions at Branches, as a Share of Total Transactions, the Five Banking **Groups, 2016–18** (percent) ■ Direct channels ■ Branch

SOURCE: Reports to the Banking Supervision Department.

 $^{^{\}rm a}$ Websites, mobile applications, automatic service stations, and telephone call centers (does not include telephone response by a teller at the branch).

