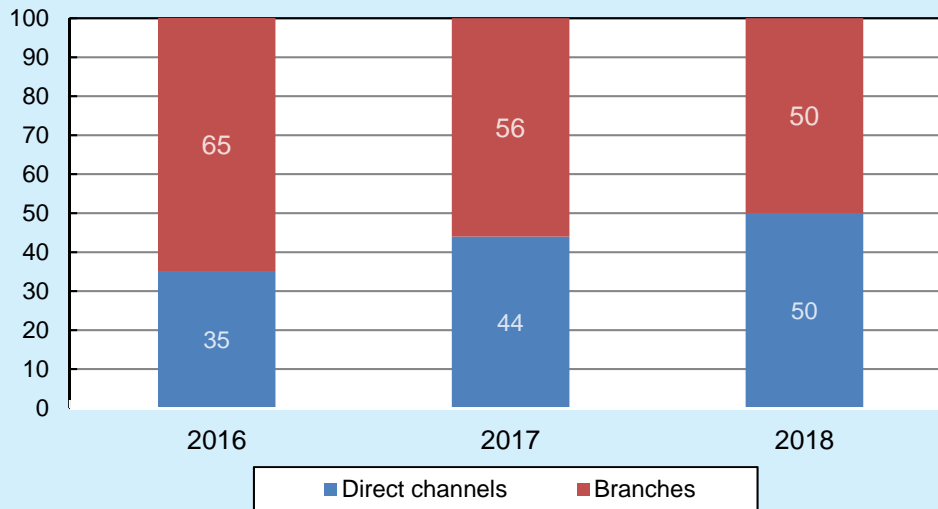


Small businesses are also increasing their rate of transactions through direct banking channels.

**Figure 1.13**  
**Rate of Small Business Transactions Through Direct Channels<sup>a</sup> and at the Branches, the Five Banking Groups, 2016–18 (percent)**



<sup>a</sup> Websites, mobile applications, automatic service stations, and telephone call centers (does not include telephone response by a teller at the branch).

SOURCE: Reports to the Banking Supervision Department.