

DETERMINING THE NEED FOR BRANCH BANK SERVICES:  
A REGIONAL ANALYSIS

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## ABSTRACT

In decades past, downtown banks reached out in the form of branch offices to tap the wealth of prolific suburban households. Underway is a new situation in the branch-customer relationship. This new situation is not caused by a geographical shift in population but by competitive, sociological, and technological changes affecting households and banks. Many women customers of suburban branches have had to start working during the 1970's; as a result many suburban branches are becoming underutilized during normal banking hours. Savings and loan associations and other financial institutions recently have become direct competitors of banks. New technology helps expand the use of credit cards and automated banking--promoting the vision of a cashless society. All these developments affect the use of and need for branch banks. A regional analysis is offered to help reorganize branch networks in light of new developments. This form of analysis is capable of estimating market potential and designing service outlets to meet the needs of an area. Conventional branching will continue in areas of rapid population growth, but bank expansion into new markets increasingly will be accomplished through the acquisition of other banks and the application of devices utilizing electronic funds transfer.