

FEATURE Story

Updated image gives community banks an edge

by Sandra P. Haltner

Remember customer service? The courtesy and helpfulness that helped your business grow? Well, it's back in style. The old is new again.

After going through the "future banking will be done over the Internet" phase, banks have discovered they can have it both ways. Progressive banks are returning to what counts with determination: going the extra mile and providing good customer services along with up-to-date design that caters to the customers. This keeps them happy and coming back.

With increasing competition for market

share, banks focusing on being hi-tech savvy while maintaining an updated retail image have the edge. A well-designed bank that is inviting and comfortable is the first step in keeping today's customers coming back. This philosophy appeals to all customer age groups.

When designing for renovated or ground-up banks, the key elements are harmony, balance, and proportion. The right harmonious and balanced color scheme sets the tone for the bank customer as well as the employees. Vaulted ceilings with indirect lighting that changes light values create changes in mood. Monorail track lighting adds interest as

well as highlighting architectural elements or the bank's marketing materials. Properly placed workstations, open and inviting to the customer, are a plus. Walking into a visually open banking center and seeing activity is important. Closed-in spaces are a turn-off. Open spaces with relaxing and comfortable places to sit while sipping a cup of the bank's own blend of coffee and reading the newspaper is great. It makes customers forget they are waiting.

Other design elements include photo-plasm screens displaying the bank's latest services, along with today's financial information. Keeping customers updated on new services while waiting in line is smart. Where else is there a captive audience? Disney World discovered early on that if customers kept moving in serpentine lines and had something to look at while waiting, they were less likely to become unhappy while they were waiting.

Probably the main focus in any bank is the teller line design. A little money spent here goes a long way. Using marble or granite on the teller line deal plates and purse rail sets the tone. The bank's inlaid



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brass logo on the granite deal plate will not be missed by the customer. This is another way for them to see the name of the institution.

Designing a concierge-style customer information area in the lobby can help make the bank appear friendly and ready to help. And, don't forget community centers for after-hours use. Conduct seminars for customers on how to invest, how to use the computer and Internet or the latest home building trends.

Banks are also looking at Internet centers for children as well as for the adult customer. Remember, today's child is tomorrow's customer. Since some banking customers have a need to wire money, including Western Union services in a branch office makes sense. It keeps the customer from wandering elsewhere.

Also, consider designing dual function lobby areas with front entry doors wide enough to drive a Hummer through.

When is the last time anyone thought about having a Hummer on display in the lobby? It creates a lot of interest with customers and definitely works well when one of the customers owns a Hummer dealership.

Today's bank is also aware that leasing space in its building to tenants such as

title companies, mortgage companies and real estate companies is a way of gaining market share. The closer the customer stays, the easier it is to compete. 

