

BRANCH DESIGN EVOLVES

WITH A FOCUS ON CUSTOMER EXPERIENCE

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How many wall-mounted TVs did you see in banks 20 years ago?
Fifteen years ago? Maybe a few, 10 years ago.

Today, wall-mounted TVs are a common part of the bank design. Next: video walls. Yes, interactive video walls will be accepted more and more as part of the bank building design that provides an area where customers can learn about the services a bank offers. The goal is keeping customers involved and asking questions. When customers ask questions, the bank has the opportunity to offer services. Relationships and sales — that is what it is all about.

Design the lobby seating area adjacent to a video wall along with a coffee/refreshment area. Encourage customers to take a break and see what services the bank is providing for them. Every direction the customers are looking should have a message about the bank's services. In today's fast-paced atmosphere, no one likes to feel they are idle and not learning something new or different that benefits them. And, do not forget to consider including a Smart Kids Junction for occupying the children while their parents are conducting business. Remember, more open spaces allow for parental visibility. Also, these children are future banking customers and are never too young to learn about saving money.

Bank facility design today is more about the customer experience from the moment they open the door. The bank only has one chance for a first impression. If it is the wrong impression, it loses a customer to another financial facility — not necessarily another bank — down the street. A lost chance to discuss bank services means lost revenues.

Gone are the days when services included mostly cashing and depositing checks, along with discussing a loan or two. That was the past. The future role of the bank is here and that future role includes a greater emphasis on relationships, sales and complex transactions rather than transactional capabilities.

Layout and Furniture Are Changing

Sales and complex transactions need the appropriate space created for today's technology. The traditional executive desk with a credenza in a closed office have given way to a more open design using furniture panel systems with u-shaped work surfaces that take electrical, telephone and data wire management into consideration. Furniture panel systems offer opaque and translucent glazing panels providing some privacy while still maintaining visibility for security reasons. The panel systems also allow the bank to add its logo or banking message to them, thus increasing brand awareness. And, if a special situation requires a door, it is easy to add one to a furniture panel system.

In addition, standardizing furniture panel systems for branches allows for flexibility. What if a branch lease space is not as successful as originally hoped? Why build walls with electrical, telephone and data in them for the landlord? Pick up the furniture panel system and move on.

Smaller footprints for bank branching is a trend being discussed more and more today. What exactly is a smaller branch? More commonly, it means 1,500 to 2,000 square feet. A branch this small cannot look cramped or dark. A smaller branch has to be designed with emphasis on lighting, open visibility and a color palette that is timeless.

Designing unassigned office areas that can be used by different bank employees for customer meetings is gaining acceptance. Staking out turf is not as important in today's culture. How essential is turf when the turf is a smartphone that holds most of the important data? Technology is here to stay and designing shared areas with access capability to a remote financial expert for a two or three person conference is a cost benefit.

Another new design element is the use of sliding glass walls at video conferencing areas to help maintain privacy while being used and open for a spacious look when being used for less-private sales discussions.



This conceptual branch bank is 1,785 square feet with motorbank tandem lanes for four vehicles. Image courtesy of Haltner H.A.I., LLC.

Teller Lines Are Moving

Teller lines no longer need to be placed on an exterior wall for a line of sight of the motor bank lanes. A teller line can be designed in the center of the building or lease space. Tellers can have electronic communication and visibility identification with motor bank customers while using their monitors and headsets for privacy in the center of the lobby teller area.

Eliminating line of sight also allows the opportunity for using tandem stacking at the motor bank lanes. Tandem stacking uses less ground at the remote lanes, which translates into less expense. Tandem stacking lanes at a motor bank start at the second lane over. The first lane, the one next to the building, can be used as an ATM and night depository lane only to create less congestion. Plus, keeping the ATM inside the building eliminates the additional cost of replenishing cash by an outside service. And staff can load the ATM in safety from the inside of the building or lease space.

The once-popular and much-needed deal drawer is not as necessary today as in the past. Besides, the bank loses the opportunity to discuss its services at a deal drawer for risk of detaining the next customer in line. Make things easy and keep it simple: get the customer inside the bank with technology and the opportunity to discuss the bank's services will present itself.

Encourage customers to walk around, browse and pick up the bank's marketing literature. All of this can be part of the branch facility design. For example, color and floor design can direct customers to where the bank wants them to go.

Consider implementing a concierge/greeter station if the bank is not already using one. If the bank does use a concierge/greeter, it is a commitment to having someone always occupying the station. Customers

should not see an empty concierge/greeter station. What purpose does an empty concierge/greeter station serve? Not a good impression for the bank. The concierge/greeter also needs to be someone that is cross-trained in all the bank's services and can direct customers to the right person for assistance as well as provide valuable information.

LEED (Leadership in Energy and Environmental Design) certification may be a consideration when designing a new building or lease space. But even if it cannot be achieved due to budgetary restraints, there are still many LEED-approved building and furnishing products available. Although the bank may not achieve silver, gold or platinum certification status, it will have made a concerted effort in choosing as many building and furniture products that qualified for LEED approval as the budget allows. Every little bit helps the environment.

Keep the Customer in Mind

Even with the changes in technology, the community is still the heartbeat of any bank. Knowing the community and what services customers want is what makes any building design successful. What works in one community may not work the same way in another. Know your customer and your market and the building design will enhance the banking experience.

A lot of changes have occurred in the last 20 years. But change for the sake of change is not always the answer. The answer is the correct building design planning for the bank and the next 10 years. 

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