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Eye Spy

Kirk Originals opens eye-catching flagship



Bank branch design

VM & Display Show preview

Q&A: Theo Paphitis

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(formerly Banco de Credito) in Colombia took the revolutionary step a couple of years ago of creating a branch experience that uses multi-sensory design. Working alongside sensory marketing specialist Brand Sense, allen international was tasked with creating brand assets for each of the five senses to use as an integral part of the branch design process. These included soundscapes that subconsciously affect consumer behaviour and unique flavoured candy and water with branded packaging to help staff better engage with customers. The new branch concept, which was initially piloted in two prime sites in Bogota in 2009, was also meticulously designed to support the journey of both customers and non-customers, and is now being rolled out across its retail network in Colombia.

More recently, allen international has been working with the National Bank of Greece to build an alternative channel sub-brand. The first new i-bank store, which opened in The Mall in Athens last month, is designed to attract new customers, particularly



Top: First i-bank store, which opened in Athens in February.
Middle: BNP Paribas, Paris, designed by Fabrice Ausset of Zoevox.
Bottom: Citibank, New York City.



the younger demographics, who maybe wouldn't have considered using the National Bank of Greece.

The 300 sq m store is a multi-purpose electronic banking environment that delivers services via internet banking, mobile banking, phone banking, ATM and automated payment systems. The store combines contemporary architecture with some of the latest technologies, and incorporates a cafe for social meetings, a 15-seat auditorium for seminars, an ambassadors bar to sit and discuss the various services on offer and even a vertical garden on the back wall, creating an enticing and exciting banking environment. The aim, explains Benson, was to introduce a contemporary design without being over contemporary. The challenge now, he says, is how the National Bank of Greece



marries the two brands together.

Further east, in Singapore, DBS Bank recently launched a competition to give young people the opportunity to design its bank branch of the future. Participants were asked to submit an innovative branch design that 'speaks to the youth of today'.

'Besides ensuring that the basic banking needs are catered for and the branch space is effectively utilised, the winning design also focusses on providing youth with educational activities, leveraging the latest technology and encouraging youth entrepreneurship,' explains Jeremy Soo, managing director and head, consumer banking group at DBS Bank. The winning 'youth branch' design will launch later this year at SCAPE, a regional hub for youth in Singapore.

Another noteworthy concept to launch of late is Citibank's new flagship branch in New York City, which again makes extensive use of technology and design. The 900 sq m space features interactive media walls, free online access and Wi-Fi for customers,

24/7 access from the ATM lobby, and a private seating lounge for Citigold customers. 'The new branch,' says Manuel Medina-Mora, chief executive officer for consumer banking for the Americas, 'reflects our strategy to invest in retail banking with a focus on customer-centric innovations and an eye towards growth in our key markets.'

The bank partnered with architectural and strategic design firm Eight Inc on its environmental design and technology experience, and with Atmosphere Proximity on its digital messaging. Customers to the new Union Square branch have the choice of using state-of-the-art technology, such as interactive sales walls with touch-screen functionality and customer service via video conferencing, or receiving full-service banking from specially trained branch staff. 'Every aspect of the brand, and how the customer experiences it, needed to be built into a strategic solution to drive customer satisfaction and take Citibank into the future,' adds a spokesperson for Eight Inc.

The high street bank branch remains a vital channel for consumers, especially those seeking face-to-face advice on complex financial products, but it needs to change and adapt with the times. It's no longer about fitting the person around the bank, says Benson, but the bank around the person. **RF**



BNP Paribas bank concept store, Paris

Paris-based architect Fabrice Ausset of Zoevox has designed the first BNP Paribas bank concept store, located in the historical building of 2, Place de l'Opera in Paris. Set around a vast lounge dedicated to 'active waiting' or leisure time, the 900 sq m space defies the usual aesthetic codes of the banking world and allows a new vision of the relationship between bank and client.

The building is organised around a number of zones, including a large entrance space, advisory and meeting rooms, a multipurpose area for training sessions and conferences, and a children's play area.

The main lounge sits beneath a dome made of glass cobblestones that rises more than 11 metres. Meanwhile, lower honeycombed cells, lacquered in gold and brown, and lined by a band of LEDs underline the key areas of the lounge and offer a clearer view of the dome. In the everyday banking area, towards the rear of the lounge, clients can wait their turn while playing on the ipads available, instead of joining tiresome queues to which we have become so well accustomed here in the UK.

The architect has used an array of colours, textures and shapes in the design, and incorporated the latest digital technology which juxtaposes with a 25 sq m plant-covered wall at the back of the lounge, to help entice, excite and engage the customer. In all, the architect has created a relaxed, welcoming and much friendlier space that goes some way to breaking down the barriers that typically stand between a bank and its clients.

Take a virtual tour on youtube by searching: Concept Store 2 Opera, BNP Paribas