

Efficient And Inviting Smaller Branch Trends Continue

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Photos by **Dan Cutrona**

There is no denying over the past decade, technology has changed the way we live. Technology has opened a world of opportunity as well as a sense of immediacy in all that we do. Who won the Red Sox game is within two clicks on your phone. The expectation of immediate response or even our desire for self-serve results have increased the average expectation of client service.

This is true throughout all industries, and the banking industry is no

larger branch sizes (5,000 square feet was once the average), the 4-5 teller lines, millwork separation and “bandit barriers” towards smaller, welcoming spaces with today’s branches averaging 1,500-2,000 square feet or smaller. This approach allows for more one-on-one interaction in a more relaxed atmosphere.

The lobby of the past, with check desks and waiting areas, has been updated with blurred edges, and multi-use, sleek spaces that are more functional. New designs are deemphasizing walls and using glass panels and other methods to define space or provide privacy, while maximizing visual connections and without affecting the overall openness and sightline aesthetic. The open concept spaces are relying on unique and interesting design elements including flat panel displays, specialty lighting fixtures, crafted ceiling panels, and modern flooring twists to create visual space separation. Branding walls or display walls are replacing the brochure racks and rate boards, many using multiple monitors that provide the flexibility to use as one screen for large marketing or separately to accommodate multiple different messages.

This open format increases the staff’s availability to circulate and assist customers with multiple needs. With these changes, banks are moving toward a more retail staffing model with no “teller” specifically, but staff who are banker or marketing representatives for the bank that provide cross selling and can offer options to the customer on the bank’s offerings.

Bankers can credit technology such as the Cash Recycler- where historically tellers had a “cash drawer,” the Cash Recycler receives and distributes cash individually to the

appropriate staff. This level of security removes the need for walls and barriers. Long counter teller lines separating tellers from clients have opened up with pod stations, bringing customers and staff together for more personal interaction, creating more memorable transactions and building personal relationships.

Driven by these changes, the back of the house needs have changed as well. Conference rooms and meeting spaces are less defined and are rare in the new design models. Where there may have been conference rooms sized for 8-10 staff members, today they’ve been reduced to serve only 4-6 people. Additionally, employee lounge areas are becoming marginally smaller with less FTEs. Kitchens are becoming smaller, and employee spaces are trending toward inviting, but not too comfortable. Many banks have moved toward unisex single handicapped restrooms when allowed by code and branch size, also available to the public.

Safe deposit vaults are rarely seen in the new model. An alternate to the large 5- or 6-sided safe deposit vaults are fire rated safe deposit rooms with smaller safe deposit safes- similar to cash safes in the work rooms. This trend is slow to change however in urban areas or those with older clientele.

Drive-up lane windows are becoming more obsolete, with two-way cameras being incorporated at the drive up to interact with the customer. This has improved security as well as interior employee comfort. Multi-function drive up banking equipment can also act as direct client interaction during operating hours, provide ATM services after hours, or both anytime depending on the bank’s needs. Video function can also link to inside the local branch



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different. Recent bank branch trends are adjusting to these changes with forward thinking design of what has traditionally been the banking model, right down to the design of the physical space. Regional banks are reevaluating their physical branches to strive to meet the increased expectations of today’s financial consumer, while at the same time reducing its overall facility footprint. Many are leaning towards smaller, mini-type branches, using open concept spaces that are flexible enough to support customers with varying expectations, while using technology and client-centric customer service to meet their financial needs.

Banks are slowly moving from

or to an idle employee at another branch or call center providing staffing flexibility. One thing that will likely remain for the near future is the reliable ATM.

Information technology has reduced the overall need for large records storage. Document imaging and regulations have kept decreasing the need to maintain hard copy storage on site at branches, and storage space is typically limited space or shelving within a work room.

Work room space is reduced, as work equipment and work stations are now trending smaller. Gone are the days of work offices with large credenzas, overstuffed large leather chairs, mahogany desks and rows of filing cabinets. Smaller furniture and ergonomic task chairs have replaced the formal "office." With staff providing many services on the main lobby floor, and in some branches, pods with seating, the defined office becomes less of a necessity as a place to conduct client business.

Overall, mobile and online banking trends continue to grow across generational sectors which have reduced the need for larger brick and mortar branches. But the new, smaller model branches are now more flexible to be incorporated in to the electronic version or strategy of a bank. The new smaller branch model can also be the marketing and visible embodiment of a bank committing to a geographic area, saying "here we are, ready to serve you either online or in person." ■

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