



Expressing identity

Branch as brand

Design and marketing pros explain how to make universal brand play in the world of particulars

Congratulations. The branding and design pros say that more bank execs get design's value and are seeking out professionals to conceptualize and deliver it.

Maybe we're all getting pickier about the looks of things.

"Time is a commodity and nobody wants to waste their time in ugly places," says William Bily, director of design, with DEI, Cincinnati. "Consumers are choosier and interiors count, and more bankers understand that. Ugliness or even uninspiring plainness really stands out in ways that it didn't when I was a kid and ran errands with my mother. She stayed in that teller line and waited despite the drab looks of the place, but today," says Bily, "people have more options."

In terms of what's looking fresh now, some experts have seen large open environments with high ceilings and lots of white

with bold primaries as accents; all say that a clean uncluttered look is part of the new expectation.

And color? It runs the gamut.

"A bank like ING proved you can go beyond blue, maroon, and gray and still be taken seriously," notes Randall Stone, of Lippincott Mercer, referring to ING Direct's brash "Orange" themed consumer spaces.

But the industry is still experiencing backlash. In a *Chicago Tribune* article on the subject, the writer questioned whether the new jumble of branches in the windy city had devalued design there. The term "McBank" was used. Stone responds that banks, in many cases, have become victims of early successes.

"Banks stand out now," he says. "In becoming visible they have opened themselves up to potential criticism." The senior partner at the New York-based design firm sees some mistakes, but thinks banks get high marks for appearance overall.

More good news: On-fire market segments include wealth

By **Lauren Bielski**, senior editor



anywhere

A menu of services makes clear what is available at Pilot Bank.

To reflect brand in its branch design, the Florida-based community bank used open spaces, oval shapes, and a prominent display of its distinctive wing logo.

management, small business banking, and the Hispanic cohort, and some banks are seizing the day by targeting their branding and design for those segments, notes Eduardo Alvarez, EVP for marketing and strategy, BrandPartners, Rochester, N.H.

Finally, bankers are returning to their “banking natures,” experts say, pulling back somewhat on previous attempts to disguise their branches as a coffee shop or bookstore that happens to sell banking services.

“There is still an effort to humanize the banking experience and address the anxiety that many have about finances,” says Bruce Dybvad, president, Design Forum, Dayton, Ohio. “But the expression of that quality is beginning to change. The financial service aspect is also being stressed.”

In a time of distraction such clarity can only be a good thing. Even fussy Martha would have to approve.

Take John Puffer, CEO of \$161 million assets Pilot Bank, Temple Terrace, Fla., (the branch pictured above). He is, in many ways, a model citizen of the new

banking breed. “We had a real need to deliver banking services from the perspective of a customer. I began to think of what retail spaces I enjoyed as a consumer. But I also kept in mind what would deliver *our* products best.”

The bank and the St. Louis-based design firm, NewGround, came up with the name “Pilot.” It conveys notions of aspiration, control (of an airplane), and reaching for more in the friendly skies, to borrow another airline connection.

Displaying your value

Now for the bad: It turns out, when it comes to the branch, looking sharp isn’t everything. An obvious point, perhaps, but one that has often gotten lost in the latest design fad.

“There’s more of an end-to-end emphasis on customer experience delivery that a good branch look is a part of,” says Susan Piotroski, Boston-based senior executive, brand analytics, with Accenture. She’s seeing a more holistic branding effort.

“It’s not just about an ad campaign or

just about logo, or just about the look and feel of your website or just about the branch,” she explains. “It’s about striving to create a seamless, coordinated effort.” This is especially true when you have the needs of a network to consider. (What’s engaging in a single location may not translate in 100, 200, or 2,000 locations.)

And yet, truth is, it is difficult to roll out a universal brand in a world where there is competing visual noise and all sorts of constraints.

Take product messaging, which is also increasingly becoming distinctive and direct. You want uniformity of message, but there is an explicit challenge of making snap phrases, humor, and other ideas equally effective in all places.

Piotroski’s colleague, Kathy Garbarino, who is Accenture’s senior manager, marketing and customer strategy, sees playful messages becoming more accepted, for instance, even for the naturally serious financial services sector.

“The ‘Ask Chuck’ campaign, from Charles Schwab, is one example of this,” Garbarino says. Yet tongue in cheek

might not translate in the heartland, and might have to be adjusted.

In the mad rush to make branches an aesthetically pleasing sales venue and create messages with punch, it pays to keep the basics of branding in mind. “The idea with design is to create a physical expression of a particular brand,” says Paul Seibert, a partner with retail planning and design firm Emick, Howard, & Seibert, Seattle, Wash. “Anything else is just decorating.”

It’s a subtle distinction. Brand is the promise you make to the customer. A case in point is Citibank’s “Live richly” campaign. Another is Wachovia’s “Uncommon wisdom” branding effort. For the institution in question, brand is implied in communications, advertising, and marketing efforts and can be made explicit in physical locations, on websites, and signs. (Think of ING Direct’s orange floating sphere and chances are, that image will be linked to the message of saving’s value.)

Correct branding—both as an intellectual and design exercise—is about drawing a distinction and telling others why your institution exists.

In the branch, brand personality is expressed in colors, themed displays, merchandising, artifacts, and other design elements. Brand expression is the sizzle that’s being sold, but it needs to serve as a finger pointing to the steak all the same.

“We just completed a campaign that incorporated storefront window displays and graphics,” says BrandPartner’s Alvarez. “This approach took a routine product line for payroll and built a whole story around it. The windows themselves are great vehicles for generating interest from the street.”

If forced to summarize, you’d have to say that overall brand presentation evokes an environment that reminds customers who they are dealing with and what experience they can expect.

How does brand look and feel in an environment? It depends. What could be displayed as oak fixtures and clerestory lighting in a suburban store—to blend



Two views of Wachovia: Large windows work equally well for branches in the leafy suburbs of Atlanta and in the bustle of mid-town Manhattan. The theme represents “approachable affluence” which helps create a sphere of privacy.

with the cool-out of leafier spaces—might, in an urban location be expressed in aluminum frames, frosted glass, and cool-to-the-eye toned floor tiles.

“At the same time, banks are wrangling the concept of being retailers and how to express that correctly,” says Bruce Barteldt, national studio principal, retail, with Charlotte, N.C.-based Little. “The jury’s still out on whether a given bank can be the Anthropologie or

Barney’s of banking and how to make that play out over an entire network. It isn’t easy,” he adds.

Agreement on “functional flow”

“In the branch network, good design can be the opportunity to exceed expectations says Bob Turner, senior vice-president, New York City market, for BrandPartners. He doesn’t necessarily agree that themed walls and overt repre-

“You have to rethink old models and be really smart about what is placed in these units and how people function in the space”

sentations of brand work in every case.

“The reality is, branches are expensive,” Turner says. “Too much gimmicky display can drive up cost and look inauthentic. You have to rethink old models and be really smart about what is placed in these units and how people function within the space,” Turner adds, admitting that his views on what constitutes “gimmick” are open to debate. Yet Turner’s point about functional flow was mentioned by everyone we interviewed. In the mind of the experts, *how* your branch interior floor plan and workstation location lets people conduct business is what budgets the bottom line. Does it support dialogue? Does it convey community and access? Do your customers know what to do when they walk in?

“Every space needs to be legible or comprehensible,” says Shaun Pond, vice-president of the Western region for IBT Enterprises, Norcross, Ga. “At Starbucks, I know where to line up and

find my product options, when to pay, and where to pick up my drink,” says Pond. “In the typical branch, if you don’t happen to be depositing money, it’s not clear with whom you should talk.” This is why you saw experimentation in the industry with greeters or concierge desks, according to Pond.

Simple efficiency is also a must. “There are many branches that still don’t promote ideal traffic flow,” agrees Jim Stukel. “The desks for check depositing prep aren’t in or near the teller line, for instance.”

John Winkleman, vice-president, director of brand experience at NewGround, also runs into the problem of customers not knowing where to go as well as the issue of not knowing what they can buy at a bank. “Some in the industry may question the value of the coffee bar, which has been out there for a few years and didn’t work for everyone. But [at NewGround] we also promoted

something else: that is the menu concept—literally finding inventive ways to display the product line or make it as tangible as possible. People need to feel informed, so that going to a bank is more like going to any retail store, where you know how to get what you want to buy and you can also be opened up to buying other products.”

Effective universal brand

Beyond facilitating “dialogue,” brand expression needs to accomplish other objectives. “One mistake we see is a reluctance to create and deliver a strong personality throughout their branch network,” says Nancy Everhart, Little’s retail financial studio principal. Says Seibert: “That muted approach is more traditional, more mild mannered, more an effort not to offend anybody than to actually push an identity across.”

But let’s say your organization takes the plunge and hires a consultant and then



Brand expressed first as identity, then as specific product messages. Branches of Michigan’s Flagstar Bank use images connoting family and freedom from financial worry. Detailed product information is provided in the Media Center, at right.

you go through the process of rebranding. You, in effect, get a personality.

Assuming you display it, your physical branding strategy project isn't finished. You need to find ways to point out the relevance to the customer—have the personality link with customers.

"We're seeing a greater number of successful banks take a customer focused approach in messaging," Lippincott Mercer's Randall Stone agree. "It's not about 'We're the bank you can trust,' it's about, 'We can help you in the following ways'."

But even then, you're not finished. There's the issue of rolling out a brand and design campaign in many different physical locations made up of legacy and acquired branches, the latter of which typically bare the trace evidence of many previous architecture styles, signage, and former branding efforts.

In a world of cul de sacs, adaptive reuse run amuck, and styles that incorporate balustrades and bargeboards or that look like Bauhaus-inspired bungalows, it pays to think what can translate and be used anywhere and yet still reflect the universal message.

Here's what the design pros have to say about ten key considerations:

1. Create a flexible design prototype, then use it. Site constraints, budgetary factors, space limitations, and legacy looks will impact on your delivery. "A cookie cutter rollout is a luxury that few get," says Marcos Makohon, principal, Branch Facilitators, co-located in Cincinnati and Troy, Mich.

"Design concepts often get accepted but there is a kind of ripple effect resulting from individual adjustments and inevitable dilution," says NewGround's John Winkleman. But this reality shouldn't be a license to sink into loose eclecticism.

Develop a design kit of parts that contains 10-15 elements that will let your look blend with the environment even as it makes its statement, say the experts. Evaluate your branches and select those that will get the deluxe treatment. Figure out a schedule of less dramatic changes with fewer elements—by order of importance—for the rest.

"Consistency is actually a struggle," says Little's Bruce Barteldt. But a kit of



The brand—and retail experience—work from the outside in at this branch of First National Bank, West Chester, Pa. The “answers, ideas, access” message informs the design of the interior, picking up similar messaging and color themes.

parts makes a feasible stab possible.

While most banks already know about the logistics of delivery, many staffs tend to fluff the aesthetic details, either because individual managers think they know better or want to save a quick buck, experts say. Senior management will need to mandate certain changes to ensure a uniform delivery at whatever level of treatment is selected.

2. When designing a flexible prototype, know your desired market segments and build visual identity accordingly. If you try to be all things to all people, you will have few visual particulars—otherwise known as artifacts—to latch onto. Going through the basics of marketing research and figuring out what visuals will appeal to your key audience is a must. But don't take this analysis too far, because there are limits to the notion of segmentation in a bank, says Lance Boge, design director with the New York architectural firm Gensler.

"Do you start to have a young person's bank, a bank for the old folks, a bank for golf enthusiasts?" he asks. In Boge's mind, demographic outreach should mostly be the job of product messaging and ads. As part of this process, consider what elements, messaging approaches, and even colors you can

own, says Boge.

"If you are operating in a region where Bank of America is a competitor, then maybe red isn't for you," he explains. Likewise, if your competitor copped a slogan or certain key phrases, you might have to concede it to them and find other phrases to use.

3. Understand your brand tells a story—which often means it appeals to a few key demographic segments. But it also has a “vibe” or a set of qualities with broader appeal, so brand presentation need not be exclusionary. Say what? An example might help, says John Winkleman. "Target's overall brand message is about value at the mass-merchandising level. They have differentiated themselves from Walmart, K-Mart, and Sears. And their core messaging is actually aimed squarely at the Gen Y segment," he says. Yet he likes Target and shops there. "To me, their brand also conveys freshness, design excellence, value for the dollar, and optimism. These are attributes that resonate with me, even though I'm not exactly their target."

What does this notion mean for banking? The point is, when displaying lifestyle messaging or personality traits, the idea is to show outsiders what they could potentially be a part of, to avoid

segregation, snobbery, and exclusion that poor demographic efforts might promote. And realize that the right design can resonate with many different niche segments if it's done well and seems true.

4. Cut the clutter (and we don't just mean ditching those beanie babies.) How does this basic issue relate to creating balance with a universal brand? Like poor brand identification, clutter is a ground-level problem that makes all your other efforts a moot point.

"Getting rid of the unnecessary is always a good idea," says Design Forum's Bruce Dybvad. Yes, branches are workplaces as well as retail hot spots, but a certain amount of discipline is required to limit, if not eliminate, worker-bee detritus. But there's another aspect of the issue here, and that's the graphic equivalent of too many knickknacks or sloppy old files—a kind of perpetual graffiti of product offerings, even outdated ones.

"When a company overloads on promotional materials, the consumer doesn't know what to focus on," says Dybvad. This invites the consumer to tune out, and, in a broad way, dilutes the visual presentation of brand.

5. Differentiate your treatment of urban and suburban branches. This relates to having a flexible prototype, because when you do, you will find inventive ways to translate in the edgy urban markets and more family-friendly open locations. "I see many banks struggling with this," says Jim Stukel, vice-president of corporate group with Shawmut, a design and construction firm in Boston. "They typically start in one geography and they aren't sure how to make the other location work and still reflect a core message," he says. The point is to have some strategy of differentiation between these types of locations as a subset of your geographic diversity requirements.

6. Remember the comfort zone of your core segments. "You want to find fresh ways to depict aspirations and inspire visitors while not being intimidating," Boge explains. Or, as Shaun Pond with IBT notes, "You don't want people to feel like they have to put on their

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Sunday best just to do their banking. If you're mass market, you have a different feel than if you're dealing with people who weekend in the Hamptons or at the Club."

While the presentation rules of traditional banking made these distinctions quite clearly, the new world of retail presentation can make it tougher to detect a subconscious turnoff to a certain demographic. This subtle message display often comes down to materials.

In one branch refresh, says Boge, "The staff and the Chicago market loved a faux wood kind of finish that was adopted, but the New York staff pushed for a materials upgrade. I say, fine. But as part of that process, consider the customer and what will make *them* feel the most welcome."

There's another aspect to this—knowing how your branch is used. "If 60% of your customers only use the drive through, that should impact design," says Eduardo Alvarez of BrandPartners. "It may be that you have to figure out how to periodically get them inside the branch to learn more."

7. Be smarter with space. In some cases—segment it! The classic division of space in the branch is the open area to the general public and the teller line to back office. With the cost of the traditional 6,000 square foot branch non-trivial, it pays to rethink how that public space is used and how much back office to leave, well, back there. "The idea of deconstructing the teller line is still a good one," says DEI's Bily. "We've found many ways to set up informal cues

or to have waiting areas where you sit instead of standing in a line," he says.

If your universal brand is family friendly but you have a dominant small business market in a given region, find ways—dedicated lines that are visible from the front window, for instance—to emphasize that offering in "small business branches," but still use logo and wall treatments to emphasize the universal brand.

8. Remember, placement of design elements and merchandising counts. It's all about location. "This isn't rocket science but it is a discipline that requires training to do correctly," says Bily. "For instance, the correct placement of a brochure with 20 bullets and a lot of fine print isn't in the entrance. Likewise, you don't want to waste bold product messaging on a distant wall behind the teller line (particularly if there are piles of stuff back there).

9. The classic trick of materials substitution is an oldy but a goody. Use it for lesser value branches when budget is an issue. "You can downgrade the materials for kiosks and certain kinds of signs or use smaller plasma screens for your b-level branches," says Shawmut's Jim Stukel. The gradation is gradual for branches of different value. You don't want a cliff to lie between your upmarket boutiques and your other branches. "They should look of a family," he says.

10. Many believe a good interior begins with what goes on outside. Design your exteriors with some core visual indicators that can translate in a variety of architectural styles. DEI works from the outside in to create brand expression, notes Bily. Branch Facilitator's Marcos Makohon also talked about the importance of distinctive signs, and other visual markers like towers, turrets, or other stand-out elements that can make a "blend into the background" building still be identified with your brand family. Exteriors in particular need to blend with the physical environment, which is why branders keep regional flavors in mind when rolling out a national brand. *BJ*