

# DIGITAL BRANCH DESIGN

Presence, openness  
and intimacy





# LAFFERTY

Pioneering insight in retail banking

## **A LAFFERTY RETAIL BANKING 2020 RESEARCH SERVICE REPORT JANUARY 2018**

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**Newtown Savings Bank**  
 The Experience Matters®

## NEWTOWN SAVINGS BANK

Connecticut, United States



**N**EWTON SAVINGS BANK – whose tagline is ‘The Experience Matters’ – elected to bring in design firm Solidus to undertake the fit out of a new 3,000 square foot branch in Oxford, Connecticut. Solidus recognised that bank branch sizes are shrinking but believes that small branches can still qualify as full-service branches offering help beyond basic banking.

This design philosophy, evident also in some other case studies, relies on clever placement of branding and emphasises transparency. It employs digital signage to emphasise brand presence day and night, and utilises branch interiors and exteriors to display marketing billboards for the brand.

The exterior of the branch is stone-clad, appropriately for a branch that is built on the site of a former quarry. The architect worked with the quarry owner to obtain the right colour, course and hue for the veins – the previously untreated stone was much blacker and cooler in tone. Some stone is also used inside the branch.

Rather than emphasising exterior signage, the L-shaped Oxford branch was strategically oriented so that interior branding features and messaging was projected outward and was clearly visible to traffic on an adjacent road, especially at night.

The signature feature – fast becoming a must-have design element – is the long curving wall that runs through the branch.

The wall is designed to attract attention from a distance, but to not be too overpowering at close quarters. A perforated vinyl design on the exterior glass allows some privacy from the street, and this dotted motif continues inside the branch.

Teller pods are situated in a corner surrounded by a lot of exterior glass, and a suspended arch above the pods carries the bank’s name. (To make sure the branding concepts work, Solidus built full-sized mock-ups of the arched sign and serpentine wall, and held them in place so the client could see the effect.) A monitor behind the teller pods displays content geared toward

customers that are being attended to. Another monitor displays content for people seated in the waiting area. This monitor is placed in a platform area to the right of a drive-through window.

Solidus speaks of a new type of universal banker, by which it does not mean universal banking as the combination of retail, corporate and investment banking; rather, it means that the people doing the greeting and managing relationships with customers should be

extroverted and sales-oriented, ideally with a background in a modern retail sales environment such as Apple or Verizon. These bankers will greet the customer, accompanied by an iPad or tablet, and deliver the customer to the appropriate area. It's worth noting that the designers militate against leaving any 'dead space' in the bank, and this is largely solved by encouraging employees to stand at pods rather than sitting all the time.



## **ABOUT LAFFERTY GROUP**

Senior executives at retail banks, card issuers, and payments providers around the world rely on Lafferty Group for the research, news, data and insight that powers their strategy and decision-making. With over 30 years of experience steeped in retail banking, Lafferty is positioned to support retail banking as it evolves in a rapidly changing, digital world.

Lafferty has constantly innovated: in 1981 we launched the first regular global newsletter serving the retail banking sector; the first in-depth management report followed in 1982 along with the first global retail banking conference; we ran the industry's first international retail banking Council in 1995; and 2012 saw the launch of our pioneering Retail Banking Academy, founded to educate retail bankers around the world to a high professional standard.

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