

The design expert's view

Interview with Andreas Kranz, Kranz InnenArchitekten, an architect and design company that partners with Wincor Nixdorf on branch transformation projects around the globe.



What do financial institutions across Asia Pacific want to achieve specifically with your help?

For the most part, we receive a very broadly defined contract. The banks want to establish a different market presence. They want a design that clearly differentiates them from their competitors and that reflects their identity and consider the realization of new marketing concepts.

What do you need to consider when working in different cultures?

Before we begin with the design, we intensively study the entire cultural environment, looking at the choice of colours and materials in the specific country, at the local habits and customs and at the influence all these factors can have on our work.

How does the European-concept of zones work in high volume branches in some countries across Asia Pacific?

The European concept of zones has – in addition to its advantages as a sales strategy – the task of creating a structure in the bank that orients customers and helps them navigate inside the bank. It is this structure that allows customers, when they enter the bank, to see at a glance where the various functions are located.

This is particularly advantageous in banks with a high level of customer traffic. The correct placement of the individual areas and functions in the bank lobby (cash handling, consulting, waiting area, etc.) also has a positive effect on customer traffic.

What helped you gain acceptance in parts of Asia, such as Indonesia and China?

What certainly helped was our ability to embrace local conditions and to anticipate the various dynamic developments in the banking sector and integrate them into targeted solu-

tions. In these countries, change is occurring much faster than it is in western industrialized countries. That's why we developed a flexible design that can handle changes and expansion, that is modularly constructed and that can be deployed in each country with local support without having to alter the basic concept.

As self-service moves towards non-cash transactions, does branch redesign change (e.g. seated terminals for customers applying for loans at value-added terminals)?

From the very beginning, the design concepts we produce incorporate the integration of value added terminals for non-cash transactions. Even if, for example, a bank does not implement these terminals right away, we plan space from the outset for a later addition of non-cash systems to the existing installation of ATMs. In order for customers to conduct transactions quickly, all self-service devices need to be put in the appropriate locations. This is to make sure that non-cash (kiosks) and cash terminals (ATMs) are readily identified and accepted by customers in the branch environment.

So that these non-cash terminals are as readily accepted by customers as ATMs, it is important that all self-service functions in the branch are correctly sited.

For example, systems that are used by large numbers of people for fast transactions (such as cash withdrawal) should be placed near the entrance. Devices at which the transaction duration is longer (non-cash systems) or those used by seated customers should be located at the back of the self-service zone. This avoids situations in which waiting customers or lines of customers block the approach to self-service devices or disturb other customers while they are carrying out their transactions.