

THE 'NEW CX' BRANCH ADAPTATION

GilmoreGroup

WHAT'S THE 'NEW NORMAL' CUSTOMER EXPERIENCE GOING TO BE?



FIRSTLY, WHAT **WON'T** IT BE?

It **won't** just be stickers on the floor.

It **won't** just be sneeze guards.

It **won't** just be reducing visitor capacity.

INSTEAD, IT **WILL** BE:

THE NEW PARADIGM OF DESIGN THINKING.

THE 'NEW NORMAL' CX WILL BE **'PEOPLE-FIRST.'**

"In a poll conducted by Boston Consulting Group, just 3% of Americans said they would stop using branch banking altogether in response to the coronavirus pandemic... With demand for branch banking continuing, banks and credit unions will have to rethink how they handle in-person visits from customers."

***WAITING TO REOPEN:
WHAT BRANCH BANKING MAY LOOK LIKE AFTER COVID-19***
FORBES MAGAZINE, MAY 2020
REBECCA LAKE

FUTURE BRANCH DESIGN THINKING

The following represents design thinking on how to adapt a branch space with new customer and colleague expectations in mind. It incorporates 'social distancing' support mechanisms, barriers, new technology components, and communications.

All new design elements must be a true part of your brand expression, however, at its core, this is a **'people-first'** design strategy.

The REAL goal is to develop a high-value strategy predicated on the idea of delivering tactical solutions on the ground. We believe that strategy should have tangible results and be felt by all those in the physical world.



COVID-19 SITUATION ANALYSIS & OBSERVATIONS

PRE-PANDEMIC

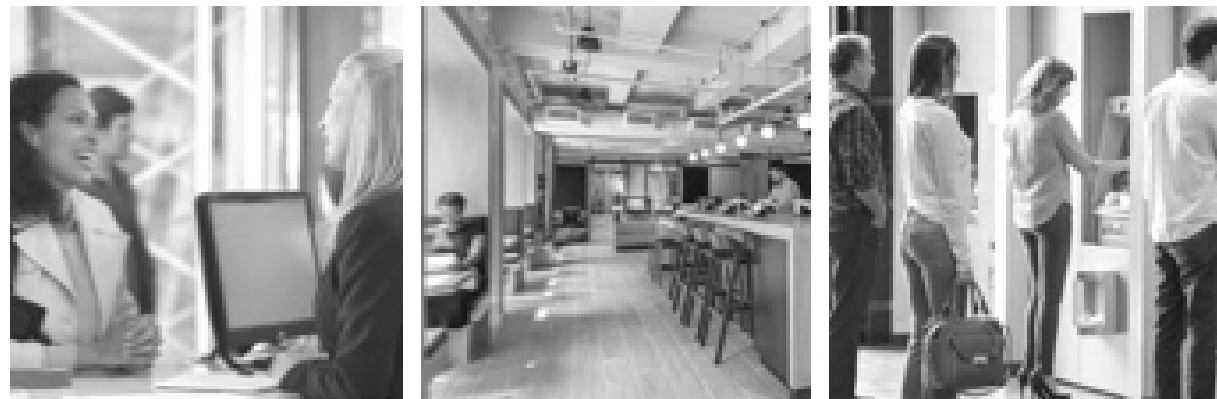
Efficient use of space, bringing people closer together

Barriers between colleagues & customers reduced for a more open feel

Smaller, more intimate meeting spaces

High-touch surfaces, especially in self-service zones

Spaces for customers to gather, hang out (i.e. cafés, digibars) and have casual interactions with colleagues



INITIAL RESPONSE

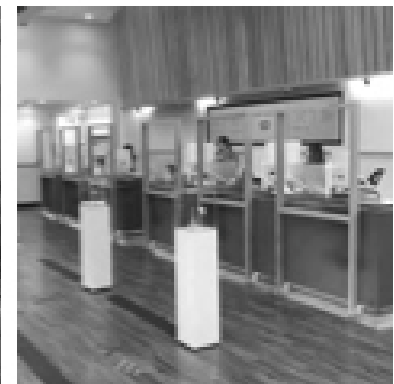
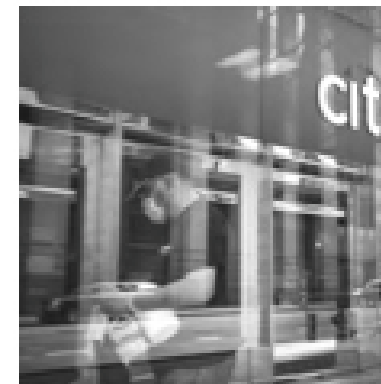
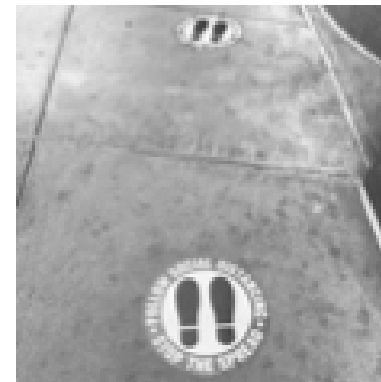
Temporary makeshift plastic barriers with little thought for appearance or customer experience

'Social distancing' markers to aid customers in maintaining 6' distance from each other, especially while queuing – generally 'tacky' in look and feel

Generic signage regarding policies about masks and other new requirements such as limiting the number of people allowed inside at a time

Expanded cleaning/disinfecting regimens

Colleagues wearing masks and gloves





NOW IT IS TIME TO PIVOT

"A strategic change means nothing
if the people experiencing it can't
see it, feel it and know it personally."

A RESPONSE TO COVID-19
AHG APRIL 2020

PURPOSE BRANDING WITH A **'PEOPLE-FIRST'** STRATEGY

RETHINK YOUR PURPOSE

What is your brand here to do?
What value do you bring to your community and society as a whole?
How can you do it better?
Elevate your brand to a higher order of benefit to your team members and customers.

DIFFERENTIATE

Become 'One-of-a-Kind' using freedom of choice, no points of friction and a true customer and employee, 'people-first' strategy.

INSPIRE

This pandemic has triggered a new age of innovation based on new cultural norms. Embrace them, enhance your offering, and create positive brand associations.

MESSAGING

Over the course of just a few months, generations of learned business etiquette and social standards for public behavior have changed. Communicate the change.

SHOW THE WORLD BY MOBILIZING WITH TACTICS FOR THE **'NEW NORMAL'**

SPATIAL DESIGN

A major design directive for years now has been to shrink the branch footprint. New designs have brought customers and colleagues physically closer together. Our challenge within the new status quo is to separate individuals' personal-space 'bubbles' without destroying the ability to connect customers and team members.

TECHNOLOGY INTEGRATION

Technologies such as telepresence, ITMs, remote kiosks, appointment making systems, visitor counting systems, and even robots, holography, and haptics are worth considering integrating. They are brand relationship- and efficiency-builders and are new opportunities for innovation. They also practically reduce person-to-person contact and the spread of germs.

COMPONENT MODIFICATION

The kit of components must be modified to align with the needs of the 'new normal'. Future-proof modifications assure improved safety, express the brand, and when new milestones are reached they will be able to change again. New, innovative components with 'no-touch' and 'clean-touch' design solutions will resonate with colleagues and clients for some time to come.

MESSAGING CREATIVE

Create a platform for communications that can be more personal and engaging with new digital applications. We need to assure your colleagues and customers with consistent, relevant, and on-brand content that expresses we have their very best interest in mind: safety, health, and well-being.

SPATIAL DESIGN – **SPREAD OUT**

People are hyper-aware of how close we get in proximity to one another; a space with tight traffic zones can lead to increased feelings of anxiety, frustration, and even fear.

Customer traffic flows need to be redirected thoughtfully, synergizing CDC social-distancing guidelines and operational choreography of the branch.

Effective spatial design gives customers peace of mind, inspires confidence, and won't impede business.

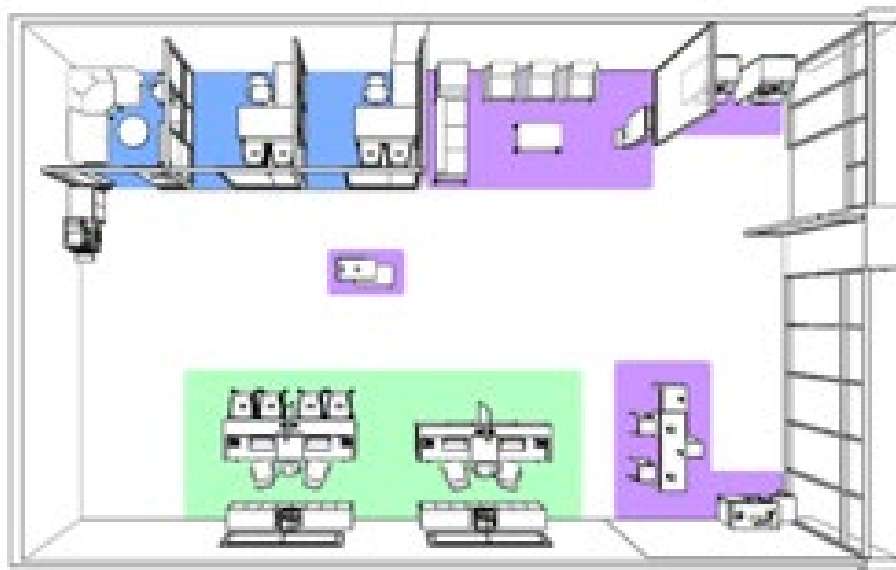
SPATIAL DESIGN – SPREAD OUT

NOW

Limiting occupancy and outdoor queuing

Queuing spacers and traffic flow modifiers utilizing tape/stickers

Improvised signage holders



NEXT

Reconfigured layout to optimize social distancing

Areas dedicated to individual usage, self-service, and assisted self service

Off-stage integration with on-stage design



COMPONENT MODIFICATION – **PERSONALIZE**

Beyond the incorporation of sneeze guards and other such barriers, consider modifying components for individual (one-at-a-time) personalized use.

Consider adding continual auto-disinfecting mechanisms such as UV light wands and incorporate anti-microbial materials.

Modify all touchpoints for interaction, evaluated through a new lens of social distancing and potential contamination risk of shared surfaces.

COMPONENT MODIFICATION

NOW

Makeshift barriers and signage
such as generic plexiglass barriers

Disinfectant wipes and dispensers

Increased sanitization of high-touch
surfaces

NEXT

Components designed for “one-at-a-time”

Modifications to support social distancing
behavior

Integrated and branded separation barriers

Modular and tech-integrated components



TECHNOLOGY INTEGRATION – **BE INTUITIVE**

Increasingly integrate self-service technology to mitigate the spread of germs and reduce FTE costs utilizing ITMs and ATMs. Continue to build relationships using remote kiosks and telepresence.

Augment touchpoints within the branch; 'no-touch' doors, and self-sanitizing touchscreens, touchpads, utensils and work surfaces, reduce the potential for spreading germs. Keep in mind that lower friction touchpoints mean less exposure time, and faster transaction completion equates to lower mean occupancy.

Consider implementing the following systems for a more cohesive and safer omnichannel experience:

- Appointment making and check in
- Gesture, voice, and smart device control
- Real-time occupancy and visitor counting

TECHNOLOGY INTEGRATION

NOW

ATMs

ITMs

Automated Doors

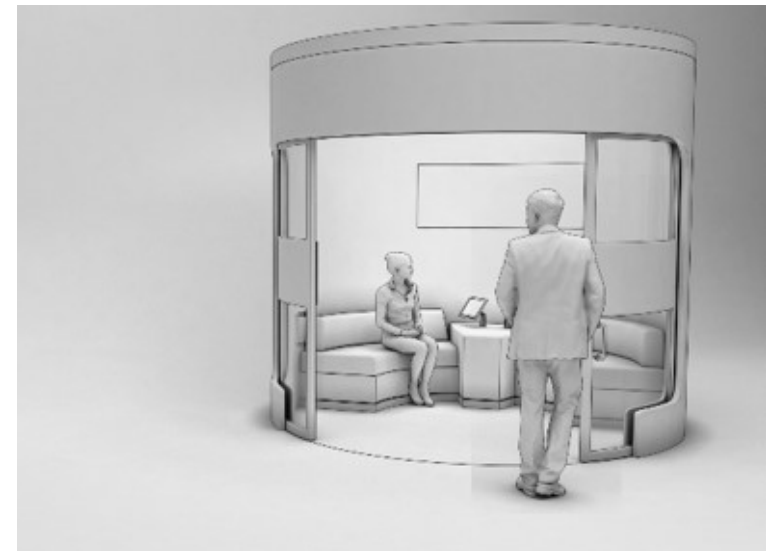
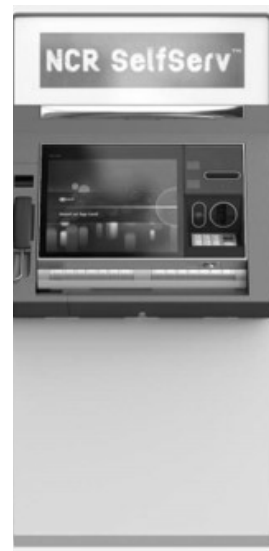
Digital Displays

NEXT

Higher prevalence of self-service:
telepresence pods/remote kiosks

Use of 'no-touch' technologies: gesture,
voice, and smart device control

Omnichannel strategy, API integration



MESSAGING CREATIVE – **COMMUNICATE**

It is critical to communicate your response to COVID-19 using both static and digital channels, including messages containing:

- 1) What you have done
- 2) What you are doing
- 3) What you will do

There is unparalleled opportunity to build assurance through communications with customers regarding your prioritization of their wellbeing and your commitment to social responsibility.

MESSAGING CREATIVE

NOW

Makeshift signage

Inconsistent across network

Not communicating actions taken

NEXT

Relevant and on-brand content

New communications platforms

Consistent rollout of campaign across network and various channels

Clear communication of actions

WHAT WE'VE DONE:

- Lorem ipsum dolor ☒
- Lorem ipsum dolor sit amet ☒
- Lorem ipsum dolor sit amet ☒
- Lorem ipsum dolor sit ☒

WHAT WE'RE DOING:

- Lorem ipsum dolor sit amet ☒
- Lorem ipsum dolor sit ☐
- Lorem ipsum ☐
- Lorem ipsum dolor ☐

WHAT WE'LL DO:

- Lorem ipsum ☐
- Lorem ipsum dolor sit ☐
- Lorem ipsum dolor ☐
- Lorem ipsum dolor sit ☐

SUMMARY



In the urgency to implement quick solutions to address the immediate needs presented by the pandemic, we have observed that the broader psychological aspects have often been overlooked.

Our guiding principles of a '**people-first**' strategy and maintaining alignment with your brand will serve as the foundations for an adaptable future-proof design that provides the necessary physical interventions to the space without overlooking the experiential perception of the brand.

ABOUT US

Gilmore Group is an award winning design and branding consultancy specializing in developing customer experiences for many top brands around the globe. We are experts at creating strategies that we then bring to life in the real world. For nearly two decades, we have been transforming retail bank environments, giving us exceptional insight and extensive experience regarding the financial service industry.

Give us a call or send us an email.
We are here to help.

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