

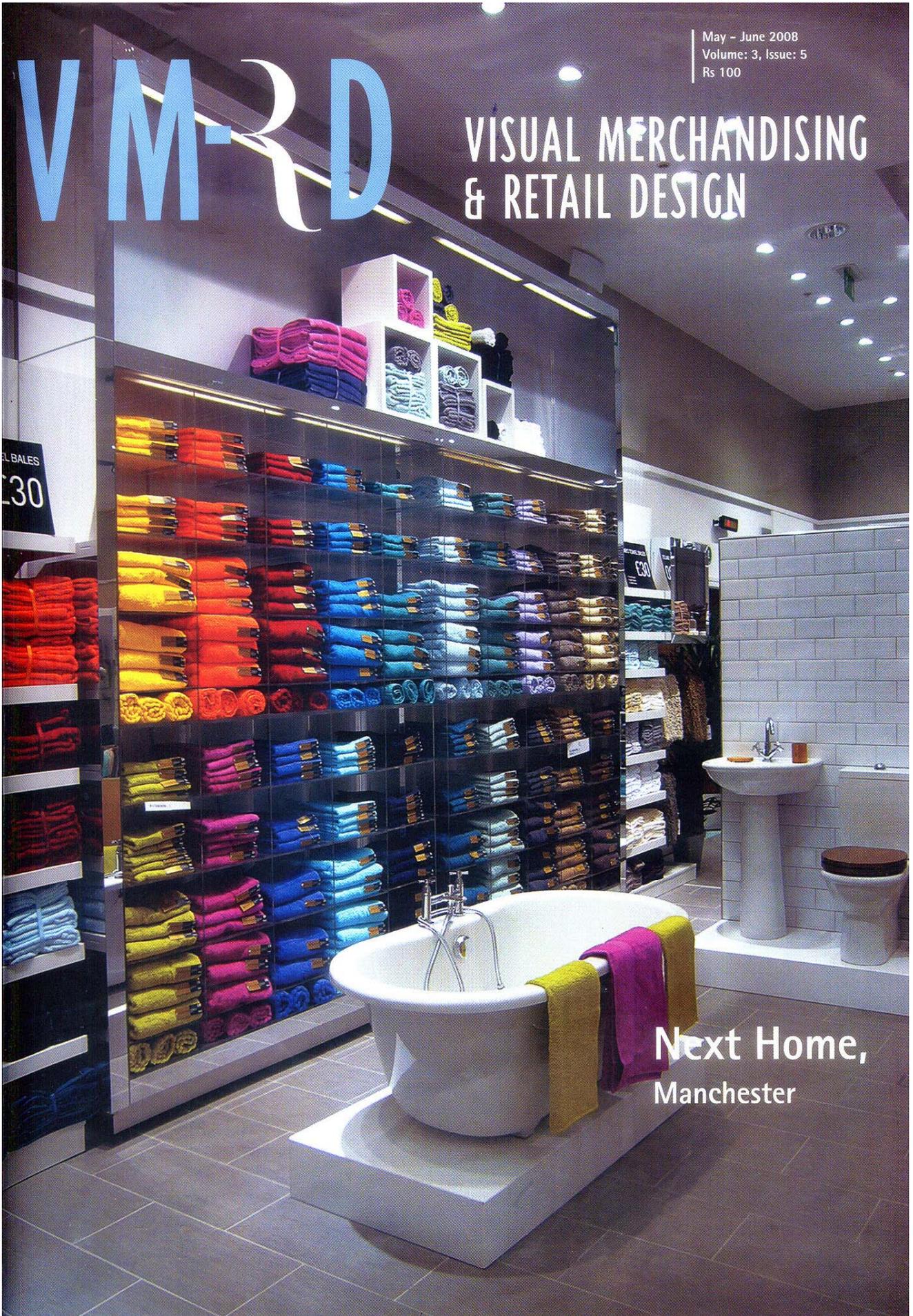
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THE 'NEW' WORLD OF RETAIL BANKING

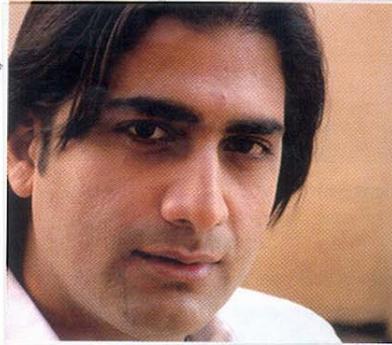
Think of a bank as a store..... the customers purchase products through sales people (tellers and financial representatives) at a series of central locations (teller windows and personal banking desks). This is the only time when decision-makers and the products come together—and an excellent opportunity to motivate customers into action. In many ways, bank lobbies are a retailer's dream come true!

Banking business has grown with leaps and bounds with a host of international players pouring huge sums of money to make their presence felt. As consumers are increasingly spoilt for choice, the large numbers of banking options are getting translated into a larger demand for financial products and customization of services is fast becoming the norm than a competitive advantage. Consequently, aggressive expansion with branches mushrooming on busy streets is pushing the design envelope.

Building a bank these days takes much more than bricks and mortar. Gone are stern walls, glaring fluorescent lights, and tellers imprisoned behind teller stations. When investing in a bank's image, every detail should reinforce the products and services being sold to the clients who buy them. New interior finishes and their applications should attract the customers' attention, generate trust, and create a comfortable atmosphere for financial transactions and sales. While a lot of other banks are meeting behind closed doors and worrying about the competition, Axis Bank is focusing on the future by breaking down the barriers that traditionally exist in a banking environment.

Brand building requires collaboration, tireless questioning, innovative design, fresh story telling...and an intangible or two. The benefits of products and services can be enhanced with signage and the graphic "look" when consistent in all branch locations with a direct relationship to advertising, brings the merchandising message to the physical space—where products are sold.

Powerful brands understand the importance of maintaining a unified image to make the 'shopping' experience better and easier for consumers. Their secret to ensuring a cohesive visual lineup that works for both the bank and its consumers? Design architecture. Exciting architecture, with design inspired by local sensibilities, ensure that banks are able to reinvent themselves as financial services retailers.



Kalhan Mattoo & Santha Gour Mattoo, Planet 3 Studios

The case studies illustrate this transformation at two different Axis Bank locations in two demographically different locations in Mumbai.

Location 1

Axis Bank, Crawford Market

The Location: Housed in a modern building at the end of the Fort precinct and the beginning of Mohammed Ali Road area in old Mumbai, this outlet belongs to an architectural environment rich in tradition. The demography of the end-user must identify with the feel of the place. Maintaining a certain degree of design consistency over various locations and reiterating the core brand identity being mandatory.

The Design Solution: The idea was to evoke the character of the surrounding area through strategically inserted elements interpreted in a modern way. While keeping in mind the acceptable planning and finish parameters of such branches elsewhere, a few key departures were essential.

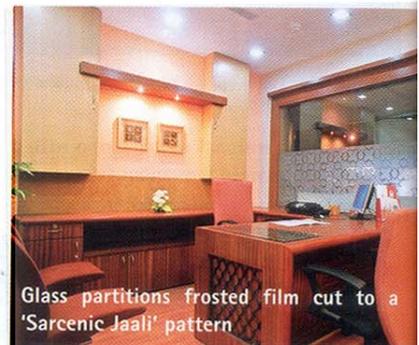
The use of locally sourced, authentic materials helps create a sense of belonging. A carpet of 'Bharat' cement tiles; a flooring used in neighbouring houses of the bygone era, is laid down in the central hall. This becomes the most striking feature of the space.

The pre-requisite for privacy of the exterior façade and glass partitions indoors is addressed with frosted film cut to a 'Sarcenic Jaali' pattern. The motif is derived from the balustrade of a nearby building. This un-bank like design continues with variations in this theme on the teller counter apron and table fronts. The gently vaulted ceiling with pendant lights completes the look.

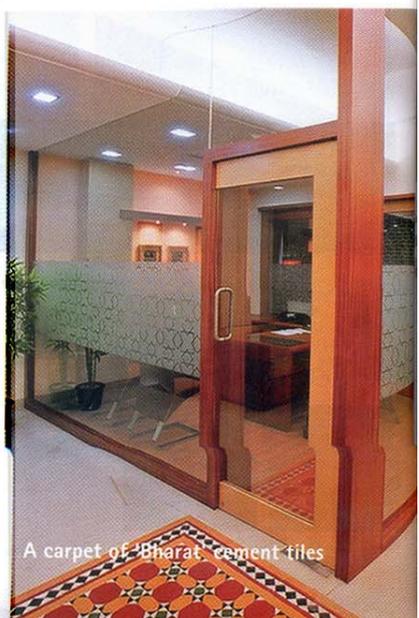
It is easy to believe that the customers appreciated the subtle touches of the 'old world' charm.



The gently vaulted ceiling with pendant lights



Glass partitions frosted film cut to a 'Sarcenic Jaali' pattern



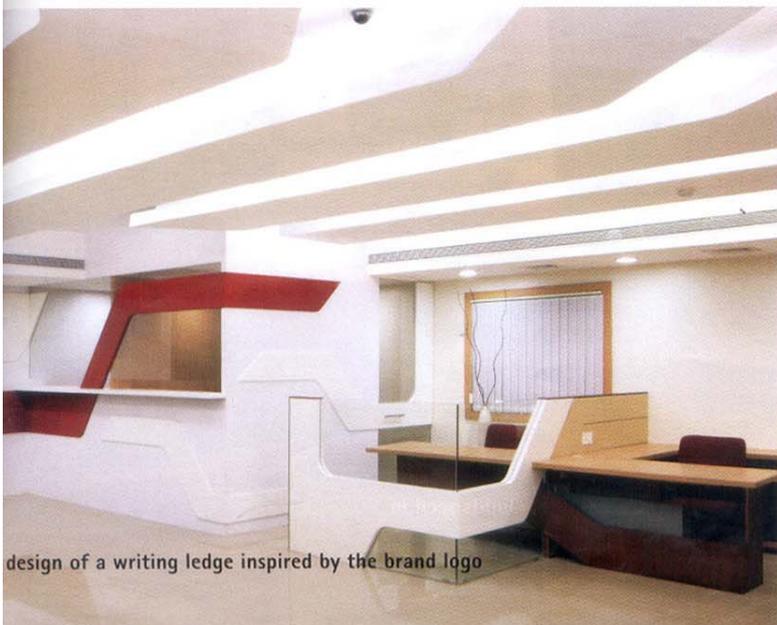
A carpet of 'Bharat' cement tiles



Individual bands direct consumers



The distinction between walls and the ceiling is blurred with planes



design of a writing ledge inspired by the brand logo

Location 2

Axis bank, Ulhasnagar

The Location: Ulhasnagar is an upcoming satellite town on the outskirts of Mumbai and like similar towns; its residents aspire for the glitz, glamour of big city life with the warmth and intimacy of local community, connections and convenience. It is imperative for the design to integrate these rapidly evolving customer tastes and preferences.

The Design Solution: The approach was from the point of view of introducing Ulhasnagar to new-age banking. Working with a contemporary design sensibility, all individual interior elements work together to deliver the intended message.

The entrance to the branch is through a narrow opening. Fast lines on the ceiling and the walls lead the eye to explore the interior that opens up as a surprise. The distinction between walls and the ceiling is blurred with planes that run continuously across both, turning, folding and descending at will. Individual bands direct consumers to the priority banking cabin, manager's cabin, the teller counter and so on.

This design language is carried on to the furniture and accessories. Even the design of a writing ledge is inspired by the brand logo. The choice of materials and colours is restricted to a palette that complements the brand and enhances its image.

The Result: Excellent examples of standard cost and time bound building of retail banking that accommodates innovation and local sentiments. The customer-centric core values of the bank are eloquently communicated through the physical construct.

A remodeled bank enhances the value of the bank to shareholders, customers, employees and the entire community. Overall, a less-institutionalised building will, without a doubt, improve performance on the street ●

Kalhan Mattoo & Santha Gour Mattoo are the principal architects of Planet 3 Studios, a design studio and a constructor firm of architects and interior designers. Recipients of a design award from Godrej and a globally prestigious award from DesignShare, Kalhan and Santha incorporate edgy design and creativity, with a corporate attitude. Planet 3 Studios brings the latest global management techniques in project delivery systems to India and pioneers architecture that shapes and enhances business strategy.