



## CHALLENGE

AS TECHNOLOGY EVOLVES AND CUSTOMER NEEDS ARE CHANGING, THE RETAIL BANKING LANDSCAPE IS FACED WITH CREATING THE “BANK OF THE FUTURE.”

## SERVICES

- Prototype Development
- Sustainable Design
- Architecture
- Interior Design
- MEP Engineering
- Construction Administration
- LEED Project Administration
- Building Information Modeling (BIM)

## RETAIL BANK PROTOTYPE

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In the world of retail banking services, there is an enormous shake up. The definition of retail banking is transforming. Every financial institution is trying to find their identity and how it fits into their version of the “Bank of the Future.” Over time, ms consultants

has been incrementally developing different aspects of Bank of the Future concepts, including sustainable design, to bring retail bank clients to the forefront of banking.

## THE BANK OF THE FUTURE

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The beginnings required the reconceptualization of the banking operations model. The problem to solve: operate a retail bank with less staff, more technology, and lower operating costs while maintaining the

customer experience. Technology allows for an interactive customer experience without the need for on-site staffing.

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## THE PROTOTYPE PROCESS

Understanding the client's needs and the customer is critical in initiating and evaluating a prototype design. ms' process is critical in prototype success:

- 1. Understanding industry trends.** Being knowledgeable about the current and future industry landscape allows us to provide an evolution in design.
- 2. Understanding the client.** We collaborate with the client and listen to their specific needs and concerns.
- 3. Understanding the customer.** Customer experience maps are developed to identify all potential customer types, customer needs, and how the customer interacts with the space.
- 4. Concept design.** Initial concepts are developed based on understanding client and customer needs. By presenting both progressive and conservative concepts, we work with the client

to bring the concept to a design that is an evolution but also comfortable to the client.

- 5. Design development.** At this stage, a vision is turned into reality. A kit-of-parts is developed to accommodate various sites.
- 6. Prototype evaluation.** Prototypes are constantly evolving to find out what works best for the customer, employees, and the client. After building, a prototype is evaluated to find out what is working and areas of opportunity. This feedback loop continues evolving and making necessary changes to the prototype design.
- 7. Roll-out.** Once the prototype has been optimized for the customer, employees, and client, the building design is then rolled out in new builds and retrofits.

Prototype design is a constant cycle, evolving to meet the needs of an ever-changing customer and industry.

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## SUSTAINABLE DESIGN

The following are some of the sustainable highlights used for retail banking prototypes:

- Decrease in water use
- Decrease in landscape irrigation water use
- Decrease in energy use
- ENERGY STAR equipment used
- Green power offsets through wind energy
- User-friendly materials with low VOC content for paints, adhesives, sealants, and carpet
- Roof that reduces retained heat
- Building allows employees to have control over lighting levels to provide optimum thermal comfort and exterior views
- Most banks-new and renovated are LEED® certified